

Internal



KBC Bank NV
Administrator
Havenlaan 12
1080 Brussels Belgium
t: 00 32 2 429 0533
f: 00 32 2 429 9970

Loan Invest N.V., Compartment Home Loan Invest 2019

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

Investor Report

Reporting period: July 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (30/06/24 - 31/07/24)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	21,684	21,684
Matured loans	117	117
Prepaid Loans	57	57
Repurchased Loans	3	3
Defaulted Loans during period	0	0
Defaulted Loans reopen to normal	0	0
End of month	21,507	21,507
Delinquent Receivables at the end of the Monthly Calculation Period	10	10

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1,370,286,508.78	1,370,286,508.78
Scheduled Principal collected	11,980,602.52	11,980,602.52
Full Prepayments	2,626,107.53	2,626,107.53
Partial Prepayments	155,266.36	155,266.36
Principal balance of repurchased loans	383,806.06	383,806.06
Principal balance of Defaulted Loans during the period	0.00	0.00
Full Prepayment difference (principal)	0.00	0.00
Reopening of defaulted loans (default becomes normal again)	0.00	0.00
Interest capitalisation (interest becomes principal)	0.00	0.00
End of Period	1,355,140,726.31	1,355,140,726.31
Principal balance of Delinquent Loans at the end of the Calculation Period	454,630.25	454,630.25
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,671,055.71	1,671,055.71
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,355,140,726.31	1,355,140,726.31
Balance of Non Delinquent Loans	1,354,686,096.06	1,354,686,096.06
Balance of reopened Loans	0.00	0.00

Floating Rate Interest Period (30/06/24 - 31/07/24)

Monthly Total

Cash Flows

Monthly Cash Flows

Principal Available Amount:			
Previously Principal Available Amount		3,981.63	3,981.63
Principal Receipts			
Repayment of principal		11,980,602.52	11,980,602.52
Prepayment in full of principal		2,626,107.53	2,626,107.53
Partial prepayment of principal		155,266.36	155,266.36
Repurchase by the seller Receipts		383,806.06	383,806.06
Principal from sale of Issuer assets		0.00	0.00
Amounts to be used as indemnity for losses of scheduled principal as a result of Conmingling Risk and/or Set-Off Risk		0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger		0.00	0.00
Principal Available Amount		15,149,764.10	15,149,764.10
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, on Mortgage Receivables		2,611,270.93	2,611,270.93
Interest accrued on the Transaction Account		0.00	0.00
Prepayment Penalties under the Mortgage Loans		14,966.05	14,966.05
Net Proceeds on any Mortgage Loans		138,896.22	138,896.22
Amounts to be drawn from the Reserve Account on MPD		0.00	0.00
Amounts to be received from the Swap on MPD		4,127,626.53	4,127,626.53
Amounts received in connection to a repurchase pursuant MRPA		505.22	505.22
Amounts received in connection with a sale of Mortgage receivables pursuant Common Reps Agr		0.00	0.00
Amounts received as post-foreclosure proceeds		0.00	0.00
Any interest amount standing to the credit of the Issuer Collection Account		0.00	0.00
Amounts used as indemnity for losses of scheduled interest on Mortgage Receivables (as a result of Liquidity Shortfall Risk and/or Conmingling Risk and/or Set-off Risk)		0.00	0.00
Total Note Interest Available Amount			6,893,264.95

Swap Calculation			
	Loan Invest Pays: (A-B)*C		2,052,369.26
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,611,270.93
	the interest accrued on the transaction accounts		0.00
	the amounts received in respect of Prepayment penalties		14,966.05
	the amounts received in connection with a repurchase of Mortgage Receivables		505.22
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	Total A		2,626,742.20
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		63,534.16
	Total B		63,534.16
C	multiplied by		
	the principal outstanding amount of the Notes		1,124,940,800.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	divided by		
	the result of		
	the Principal Outstanding Amount of the Notes minus the balance of the Notes Principal Deficiency Ledger		1,124,940,800.00
	plus the outstanding amount of the Subordinated Loan		280,000,000.00
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger		0.00
	Total C		0.801
	Loan Invest Receives: (D*E)		4,127,626.53
with			
D	1 month Euribor		3.611%
	plus spread		0.650%
	Total D		4.261%
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,124,940,800.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	Total E		1,124,940,800.00
	Swap Payment Date	15/08/2024	15/08/2024

Swap Collateral Amount	
Collateral Amount	
Collateral at the end of the month	
Collateral Type	securities

Monthly Cash Flow Allocation			
Principal			
Principal Available Amount		15,149,764.10	15,149,764.10
Following Amortisation or Optional redemption			
	Notes	15,142,400.00	0.00
	Subordinated Loan	0.00	0.00
	Expenses on Subordinated Loan	0.00	0.00

Interest			
Total Funds Available			6,893,264.95
1 Issuers Directors		0.00	0.00
2 Administrator		4,119.04	4,119.04
3 Security Agent		0.00	0.00
4 Other Issuer fees	Intertrust fees	0.00	0.00
	NBB	0.00	0.00
	AIG	0.00	0.00
	Servicing	58,998.45	58,998.45
	CTIF	0.00	0.00
	Zurich Insurance	0.00	0.00
	Moody's	0.00	0.00
	Legal advisor	0.00	0.00
	AIG	0.00	0.00
	Auditor	0.00	0.00
	Insurance	0.00	0.00
	Paying Agent	416.67	416.67
	corporate admin fee	0.00	0.00
	Kosten:FSMA	0.00	0.00
	Factur-NBB	0.00	0.00
	Other Issuer Costs and Expenses	0.00	0.00
	Bank Charges	0.00	0.00
	Rating Agency	0.00	0.00
	PWC	0.00	0.00
	Social security / Taxes	0.00	0.00
	FSMA	0.00	0.00
5 Pari-passu	Class A notes interest due and payable	4,127,626.53	4,127,626.53
	Swap Counterparty payments	2,052,369.26	2,052,369.26
6 Principal Deficiency - Notes		0.00	0.00
7 Payment to Reserve Fund for replenishment		0.00	0.00
8 Principal Deficiency - Subordinated Loan		0.00	0.00
9 Payment to Risk Mitigation Deposit for replenishment		0.00	0.00
10 Interest on Subordinated Loan		649,568.34	649,568.34
11 Swap Counterparty Default Payment		0.00	0.00
12 Interest and Principal on Expense Subordinated Loan		0.00	0.00
13 Dividends to Shareholders		166.66	166.66
14 DPP		0.00	0.00

Capital structure			
<u>Notes</u>			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,124,940,800.00
Outstanding balance at the end of the month			1,109,798,400.00
Bond - Factor at the beginning of the month			0.35154400
Bond - Factor at the end of the month			0.34681200
Annual interest rate for the period			4.26100%
Interest payable for the quarter paid on	15/08/2024		4,127,626.53
Rating (Moody's)			Aaa(sf)
Rating (Fitch)			AAAsf
<u>Subordinated Loan</u>			
Outstanding balance at the beginning of the month			280,000,000.00
Outstanding balance at the end of the month			280,000,000.00
Annual interest rate for the period			4.61100%
Interest payable for the month paid on	15/08/2024		649,568.34
<u>Expenses Subordinated Loan</u>			
Outstanding balance at the beginning of the month			0.00
Outstanding balance at the end of the month			0.00
Annual interest rate for the period			4.61100%
Interest payable for the month paid on	15/08/2024		0.00

Reserve Fund			
Balance at the beginning of the month			35,000,000.00
Payment from the Reserve Fund at the end of the month			0.00
Payment to the Reserve Fund at the end of the month			0.00
Balance at the end of the month			35,000,000.00

Expense Subordinated Loan			
Balance at the beginning of the month		0.00	0.00
<u>Amount Repaid</u>		0.00	0.00
Balance at the end of the month		0.00	0.00
<u>Risk Mitigating deposit</u>			
Balance at the beginning of the month		0.00	
Increase or decrease		0.00	
Balance at the end of the month		0.00	

Floating Rate Interest Period (30/06/24 - 31/07/24)
Monthly Total

Balance Sheet			
Assets			
Outstanding principal amount of Mortgage Loans (end of period)		1,355,140,726.31	1,355,140,726.31
Transaction Account (after principal and interest payout)		7,364.10	7,364.10
Reserve Fund (end of period)		35,000,000.00	35,000,000.00
Total		1,390,148,090.41	1,390,148,090.41
Liabilities			
Notes outstanding balance at the end of period		1,109,798,400.00	1,109,798,400.00
Subordinated Loan outstanding at the end of the period		280,000,000.00	280,000,000.00
Expenses Subordinated Loan outstanding at the end of period		0.00	0.00
Total		1,389,798,400.00	1,389,798,400.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2024-07-31 - prepayment 5%

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.39	3.28	0.00	1,109,798,400

Periode	interest	principal	prepayment	Total	outstanding amount CLASS A	outstanding amount subordinated loan
2024-08	2,589,150.50	11,903,134.28	5,596,505.32	20,088,790.10	1,092,298,760	280,000,000
2024-09	2,555,553.28	11,882,104.56	5,523,677.97	19,961,335.81	1,074,892,978	280,000,000
2024-10	2,522,153.61	11,862,848.04	5,451,233.68	19,836,235.33	1,057,578,896	280,000,000
2024-11	2,488,944.74	11,816,870.22	5,379,283.96	19,685,098.92	1,040,382,742	280,000,000
2024-12	2,455,988.64	11,743,884.94	5,307,936.50	19,507,810.08	1,023,330,921	280,000,000
2025-01	2,423,321.22	11,672,920.33	5,237,183.15	19,333,424.70	1,006,420,817	280,000,000
2025-02	2,390,930.49	11,616,563.06	5,166,960.04	19,174,453.59	989,637,294	280,000,000
2025-03	2,358,794.32	11,568,242.46	5,097,229.85	19,024,266.63	972,971,822	280,000,000
2025-04	2,326,893.14	11,530,604.49	5,027,946.56	18,885,444.19	956,413,271	280,000,000
2025-05	2,295,212.94	11,461,272.66	4,959,242.26	18,715,727.86	939,992,756	280,000,000
2025-06	2,263,824.61	11,402,562.20	4,891,067.41	18,557,454.22	923,699,126	280,000,000
2025-07	2,232,707.00	11,351,940.06	4,823,388.90	18,408,035.96	907,523,797	280,000,000
2025-08	2,201,832.68	11,306,552.75	4,756,180.40	18,264,565.83	891,461,064	280,000,000
2025-09	2,171,180.80	11,264,889.82	4,689,425.53	18,125,496.15	875,506,749	280,000,000
2025-10	2,140,744.43	11,232,762.03	4,623,083.74	17,996,590.20	859,650,903	280,000,000
2025-11	2,110,499.95	11,201,974.59	4,557,145.87	17,869,620.41	843,891,782	280,000,000
2025-12	2,080,446.37	11,155,989.05	4,491,674.10	17,728,109.52	828,244,119	280,000,000
2026-01	2,050,619.83	11,113,054.53	4,426,654.49	17,590,328.85	812,704,410	280,000,000
2026-02	2,021,002.93	11,068,062.43	4,362,093.22	17,451,158.58	797,274,255	280,000,000
2026-03	1,991,592.99	11,008,844.91	4,298,047.80	17,298,485.70	781,967,362	280,000,000
2026-04	1,962,400.41	10,939,253.97	4,234,558.97	17,136,213.35	766,793,549	280,000,000
2026-05	1,933,452.33	10,834,280.92	4,171,771.80	16,939,505.05	751,787,496	280,000,000
2026-06	1,904,811.81	10,719,774.88	4,109,724.33	16,734,311.02	736,957,997	280,000,000
2026-07	1,876,483.39	10,651,836.43	4,048,216.52	16,576,536.34	722,257,944	280,000,000
2026-08	1,848,368.87	10,577,189.93	3,987,278.54	16,412,837.34	707,693,476	280,000,000
2026-09	1,820,481.08	10,502,302.55	3,926,904.96	16,249,688.59	693,264,268	280,000,000
2026-10	1,792,839.39	10,420,581.19	3,867,123.69	16,080,544.27	678,976,563	280,000,000
2026-11	1,765,447.04	10,354,973.67	3,807,865.32	15,928,286.03	664,813,724	280,000,000
2026-12	1,738,276.80	10,295,685.53	3,749,100.29	15,783,062.62	650,768,938	280,000,000
2027-01	1,711,323.32	10,248,640.68	3,690,776.34	15,650,740.34	636,829,521	280,000,000
2027-02	1,684,565.03	10,216,360.00	3,632,829.66	15,533,754.69	622,980,332	280,000,000
2027-03	1,657,991.30	10,167,496.77	3,575,328.56	15,400,816.63	609,237,506	280,000,000

factor note

Internal

2027-04	1,631,621.86	10,124,845.28	3,518,244.43	15,274,711.57	1003
2027-05	1,605,436.77	10,085,521.26	3,461,562.28	15,152,520.31	1034
2027-06	1,579,428.08	10,034,662.30	3,405,327.85	15,019,418.23	1064
2027-07	1,553,623.00	9,979,663.31	3,349,556.36	14,882,842.67	1095
2027-08	1,528,014.73	9,923,649.41	3,294,252.53	14,745,916.67	1126
2027-09	1,502,599.35	9,859,016.61	3,239,446.73	14,601,062.69	1156
2027-10	1,477,386.25	9,794,957.30	3,185,136.20	14,457,479.75	1187
2027-11	1,452,372.75	9,714,590.47	3,131,387.86	14,298,351.08	1217
2027-12	1,427,575.90	9,640,693.31	3,078,171.17	14,146,440.38	1248
2028-01	1,403,002.16	9,568,325.91	3,025,476.51	13,996,804.58	1279
2028-02	1,378,644.14	9,477,482.27	2,973,381.23	13,829,507.64	1308
2028-03	1,354,537.24	9,381,735.70	2,921,901.06	13,658,174.00	1339
2028-04	1,330,674.65	9,277,482.81	2,871,070.90	13,479,228.36	1369
2028-05	1,307,057.87	9,206,301.07	2,820,748.82	13,334,107.76	1400
2028-06	1,283,661.82	9,160,776.87	2,770,824.68	13,215,263.37	1430
2028-07	1,260,460.31	9,129,432.49	2,721,241.28	13,111,134.08	1461
2028-08	1,237,422.40	9,106,419.35	2,671,959.23	13,015,800.98	1492
2028-09	1,214,526.40	9,096,831.11	2,622,922.60	12,934,280.11	1522
2028-10	1,191,753.24	9,079,802.51	2,574,160.67	12,845,716.42	1553
2028-11	1,169,119.32	9,030,775.51	2,525,807.70	12,725,702.53	1583
2028-12	1,146,697.96	8,985,980.83	2,477,841.85	12,610,520.64	1614
2029-01	1,124,484.21	8,943,622.96	2,430,252.01	12,498,359.18	1645
2029-02	1,102,482.64	8,904,951.16	2,383,021.97	12,390,455.77	1673
2029-03	1,080,677.83	8,846,077.70	2,336,234.39	12,262,989.92	1704
2029-04	1,059,106.39	8,768,305.72	2,289,965.13	12,117,377.24	1734
2029-05	1,037,807.37	8,679,936.13	2,244,257.14	11,962,000.64	1765
2029-06	1,016,794.87	8,610,435.02	2,199,029.48	11,826,259.37	1795
2029-07	996,024.98	8,535,963.09	2,154,300.50	11,686,288.57	1826
2029-08	975,501.75	8,469,804.38	2,110,032.94	11,555,339.07	1857
2029-09	955,222.20	8,396,547.94	2,066,255.80	11,418,025.94	1887
2029-10	935,196.49	8,319,952.31	2,022,979.25	11,278,128.05	1918
2029-11	915,418.15	8,265,219.80	1,980,112.65	11,160,750.60	1948
2029-12	895,837.67	8,211,584.81	1,937,646.71	11,045,069.19	1979
2030-01	876,434.28	8,148,847.10	1,895,620.03	10,920,901.41	2010
2030-02	857,217.54	8,103,065.26	1,853,958.08	10,814,240.88	2038
2030-03	838,183.41	8,062,947.73	1,812,638.05	10,713,769.19	2069
2030-04	819,303.94	8,008,980.02	1,771,714.62	10,599,998.58	2099
2030-05	800,611.64	7,922,313.82	1,731,323.46	10,454,248.92	2130
2030-06	782,152.87	7,820,337.27	1,691,524.46	10,294,014.60	2160
2030-07	763,958.84	7,707,942.32	1,652,360.19	10,124,261.35	2191
2030-08	746,039.48	7,633,907.82	1,613,667.79	9,993,615.09	2222
2030-09	728,321.97	7,563,105.52	1,575,430.96	9,866,858.45	2252
2030-10	710,791.23	7,476,840.89	1,537,712.96	9,725,345.08	2283
2030-11	693,480.27	7,409,650.10	1,500,432.01	9,603,562.38	2313
2030-12	676,356.59	7,347,129.08	1,463,566.93	9,487,052.60	2344
2031-01	659,424.16	7,298,991.06	1,427,056.66	9,385,471.88	2375
2031-02	642,665.56	7,251,053.74	1,390,897.80	9,284,617.10	2403
2031-03	626,077.70	7,188,981.59	1,355,148.39	9,170,207.68	2434
2031-04	609,684.86	7,118,397.09	1,319,841.46	9,047,923.41	2464
2031-05	593,494.05	7,047,713.48	1,284,977.25	8,926,184.78	2495
2031-06	577,504.75	6,982,212.72	1,250,530.72	8,810,248.19	2525
2031-07	561,693.91	6,896,774.00	1,216,583.09	8,675,051.00	2556
2031-08	546,107.26	6,798,465.90	1,183,187.55	8,527,760.71	2587
2031-09	530,754.27	6,716,140.09	1,150,273.90	8,397,168.26	2617
2031-10	515,618.74	6,617,267.03	1,117,908.61	8,250,794.38	2648
2031-11	500,723.94	6,521,428.91	1,086,078.43	8,108,231.28	2678
2031-12	486,075.14	6,431,118.39	1,054,756.82	7,971,950.35	2709
2032-01	471,656.08	6,380,924.30	1,023,774.75	7,876,355.13	2740
2032-02	457,397.84	6,349,352.06	993,052.66	7,799,802.56	2769
2032-03	443,271.20	6,315,023.95	962,602.95	7,720,898.10	2800
2032-04	429,280.49	6,285,544.25	932,402.15	7,647,226.89	2830

595,594,417	280,000,000
582,047,333	280,000,000
568,607,343	280,000,000
555,278,123	280,000,000
542,060,221	280,000,000
528,961,758	280,000,000
515,981,664	280,000,000
503,135,686	280,000,000
490,416,822	280,000,000
477,823,019	280,000,000
465,372,156	280,000,000
453,068,519	280,000,000
440,919,965	280,000,000
428,892,915	280,000,000
416,961,314	280,000,000
405,110,640	280,000,000
393,332,262	280,000,000
381,612,508	280,000,000
369,958,545	280,000,000
358,401,961	280,000,000
346,938,139	280,000,000
335,564,264	280,000,000
324,276,291	280,000,000
313,093,979	280,000,000
302,035,708	280,000,000
291,111,514	280,000,000
280,302,050	280,000,000
269,611,786	280,000,000
259,031,949	280,000,000
248,569,145	280,000,000
238,226,214	280,000,000
227,980,881	280,000,000
217,831,650	280,000,000
207,787,183	280,000,000
197,830,159	280,000,000
187,954,573	280,000,000
178,173,879	280,000,000
168,520,242	280,000,000
159,008,380	280,000,000
149,648,077	280,000,000
140,400,502	280,000,000
131,261,965	280,000,000
122,247,411	280,000,000
113,337,329	280,000,000
104,526,633	280,000,000
95,800,586	280,000,000
87,158,634	280,000,000
78,614,504	280,000,000
70,176,265	280,000,000
61,843,575	280,000,000
53,610,831	280,000,000
45,497,474	280,000,000
37,515,821	280,000,000
29,649,407	280,000,000
21,914,231	280,000,000
14,306,724	280,000,000
6,820,849	280,000,000
0	280,000,000
0	280,000,000
0	280,000,000

2032-05	415,423.76	6,240,614.10	902,514.79	7,558,552.65	2861
2032-06	401,746.47	6,178,594.94	873,010.45	7,453,351.86	2891
2032-07	388,292.42	6,082,556.37	844,028.77	7,314,877.56	2922
2032-08	375,152.99	5,996,841.53	815,525.23	7,187,519.75	2953
2032-09	362,277.40	5,917,190.32	787,472.20	7,066,939.92	2983
2032-10	349,641.14	5,816,352.50	759,956.34	6,925,949.98	3014
2032-11	337,278.19	5,705,272.74	733,017.41	6,775,568.34	3044
2032-12	325,204.53	5,594,633.74	706,652.86	6,626,491.13	3075
2033-01	313,413.38	5,498,624.43	680,796.84	6,492,834.65	3106
2033-02	301,871.28	5,408,163.73	655,425.87	6,365,460.88	3134
2033-03	290,562.14	5,313,318.35	630,556.56	6,234,437.05	3165
2033-04	279,485.98	5,219,318.25	606,181.64	6,104,985.87	3195
2033-05	268,637.70	5,135,189.73	582,260.02	5,986,087.45	3226
2033-06	258,000.34	5,060,535.15	558,747.94	5,877,283.43	3256
2033-07	247,560.28	4,981,616.03	535,662.85	5,764,839.16	3287
2033-08	237,316.88	4,900,809.92	513,011.35	5,651,138.15	3318
2033-09	227,274.45	4,780,193.69	490,956.70	5,498,424.84	3348
2033-10	217,502.44	4,630,153.74	469,618.07	5,317,274.25	3379
2033-11	208,026.68	4,465,538.37	449,054.95	5,122,620.00	3409
2033-12	198,861.11	4,317,405.92	429,194.52	4,945,461.55	3440
2034-01	189,984.26	4,169,516.80	410,033.07	4,769,534.13	3471
2034-02	181,391.96	4,046,095.77	391,466.50	4,618,954.23	3499
2034-03	173,045.56	3,957,528.99	373,345.54	4,503,920.09	3530
2034-04	164,885.79	3,893,736.63	355,565.90	4,414,188.32	3560
2034-05	156,876.92	3,814,619.18	338,190.20	4,309,686.30	3591
2034-06	149,042.94	3,695,458.49	321,383.26	4,165,884.69	3621
2034-07	141,446.83	3,558,988.45	305,215.35	4,005,650.63	3652
2034-08	134,120.71	3,402,602.99	289,765.75	3,826,489.45	3683
2034-09	127,093.83	3,227,304.43	275,111.25	3,629,509.51	3713
2034-10	120,402.85	3,075,677.74	261,149.75	3,457,230.34	3744
2034-11	114,005.14	2,932,133.03	247,844.40	3,293,982.57	3774
2034-12	107,872.91	2,797,882.38	235,153.65	3,140,908.94	3805
2035-01	102,002.60	2,668,375.42	223,055.90	2,993,433.92	3836
2035-02	96,391.80	2,605,206.72	211,271.53	2,912,870.05	3864
2035-03	90,960.81	2,553,332.81	199,752.24	2,844,045.86	3895
2035-04	85,717.39	2,516,260.75	188,435.44	2,790,413.58	3925
2035-05	80,615.66	2,473,665.22	177,343.47	2,731,624.35	3956
2035-06	75,648.20	2,433,915.78	166,463.24	2,676,027.22	3986
2035-07	70,807.32	2,396,217.08	155,785.19	2,622,809.59	4017
2035-08	66,096.77	2,341,369.34	145,380.47	2,552,846.58	4048
2035-09	61,552.40	2,286,385.41	135,248.14	2,483,185.95	4078
2035-10	57,154.69	2,241,361.32	125,345.57	2,423,861.58	4109
2035-11	52,873.03	2,202,212.82	115,647.61	2,370,733.46	4139
2035-12	48,694.01	2,159,977.29	106,165.88	2,314,837.18	4170
2036-01	44,624.07	2,098,518.06	96,979.11	2,240,121.24	4201
2036-02	40,697.16	2,042,374.59	88,065.64	2,171,137.39	4230
2036-03	36,898.72	1,993,695.90	79,391.54	2,109,986.16	4261
2036-04	33,217.01	1,960,923.03	70,890.10	2,065,030.14	4291
2036-05	29,622.26	1,924,078.06	62,577.74	2,016,278.06	4322
2036-06	26,121.11	1,857,613.64	54,576.95	1,938,311.70	4352
2036-07	22,759.84	1,750,599.58	47,055.54	1,820,414.96	4383
2036-08	19,604.92	1,620,064.10	40,108.82	1,679,777.84	4414
2036-09	16,694.36	1,488,112.11	33,741.58	1,538,548.05	4444
2036-10	14,017.19	1,361,920.90	27,926.35	1,403,864.44	4475
2036-11	11,568.25	1,242,572.13	22,632.51	1,276,772.89	4505
2036-12	9,336.36	1,164,043.52	17,688.04	1,191,067.92	4536
2037-01	7,261.80	1,062,714.26	13,186.32	1,083,162.38	4567
2037-02	5,390.24	904,053.83	9,364.43	918,808.50	4595
2037-03	3,811.37	728,929.07	6,288.30	739,028.74	4626
2037-04	2,549.91	561,587.61	3,922.09	568,059.61	4656
2037-05	1,587.46	390,993.36	2,276.58	394,857.40	4687

2037-06	923.95	240,811.59	1,263.74	242,999.28	4717
2037-07	514.59	118,170.94	766.10	119,451.63	4748
2037-08	312.02	46,398.96	569.61	47,280.59	4779
2037-09	230.99	29,687.11	443.53	30,361.63	4809
2037-10	179.43	18,216.69	365.77	18,761.89	4840
2037-11	146.62	12,208.92	313.39	12,668.93	4870
2037-12	124.56	9,764.36	271.39	10,160.31	4901
2038-01	107.76	7,553.10	238.79	7,899.65	4932
2038-02	95.97	7,252.57	207.57	7,556.11	4960
2038-03	84.67	6,869.02	178.09	7,131.78	4991
2038-04	74.03	5,994.83	152.37	6,221.23	5021
2038-05	64.69	4,813.57	131.68	5,009.94	5052
2038-06	57.15	3,651.08	115.92	3,824.15	5082
2038-07	50.83	3,317.05	101.61	3,469.49	5113
2038-08	44.92	2,387.08	91.24	2,523.24	5144
2038-09	40.10	2,391.90	80.90	2,512.90	5174
2038-10	35.28	2,396.72	70.57	2,502.57	5205
2038-11	30.47	2,401.53	60.28	2,492.28	5235
2038-12	25.67	2,406.33	49.99	2,481.99	5266
2039-01	20.88	1,871.75	41.99	1,934.62	5297
2039-02	17.48	1,795.52	34.33	1,847.33	5325
2039-03	14.29	1,798.71	26.69	1,839.69	5356
2039-04	11.11	1,801.89	19.07	1,832.07	5386
2039-05	7.94	1,805.06	11.47	1,824.47	5417
2039-06	4.78	1,808.22	3.89	1,816.89	5447
2039-07	1.62	930.17	0.00	931.79	5478
	135,423,485.77	1,062,493,302.93	292,571,018.65	1,490,487,807.35	

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		5,025,327.77
Principal balance of Defaulted Loans during the period	0.00	
Cumulative Gross Defaults at the end of the period	5,025,327.77	5,025,327.77
Cumulative Gross Defaults as % of original loan balance (%)	0.14588%	0.14588%
Cumulative Gross Defaults as % of current loan balance (%)	0.36674%	0.36674%
Aggregate amount of Delinquent Loans		
Current Delinquencies as % of initial loan balance (%)	454,630.25	454,630.25
Current Delinquencies as % of current loan balance (%)	0.01320%	0.00
	0.03355%	0.03355%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger		0.00
Interest waterfall payment to the PDL		0.00
Balance of the PDL at the end of the period		0.00
Subordinated Loan PDL		0.00
Notes PDL		0.00

Delinquency Statistics		Nr of Delinquent Loans	Current Balance of all Delinquent Outstanding Loans	Percentage of Balance of the Loans (%)
<1month		104	7,589,079.78	0.560%
<2months		5	216,835.39	0.016%
<3 months		3	93,029.41	0.007%
<4months	Delinquent	1	984.20	0.000%
<5months	Delinquent	1	39,929.05	0.003%
<6months	Delinquent	0	0.00	0.000%
<7months	Delinquent	1	51,451.93	0.004%
<8months	Delinquent	2	121,202.11	0.009%
<9months	Delinquent	2	6,233.54	0.000%
<10months	Delinquent	0	0.00	0.000%
<11months	Delinquent	1	21,085.59	0.002%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	2	213,743.83	0.016%
		122	8,353,574.83	

Floating Rate Interest Period (30/06/24 - 31/07/24)
Monthly Total

Default Statistics	Number of Loans Defaulted during the Monthly Calculation Period	Current Balance of Loans Defaulted during period	Percentage of Outstanding Balance of the Loans (% of total amount)
	0	-	0.0000%

Recovery Statistics	Recoveries on defaulted loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	349,710.66	6.96%

Prepayments as a % of current balance for reference period	0.20298%	0.00000%	Annualised 2.4357%

Triggers and replacements
<p>1. Account bank replacement</p> <p>if the LT debt rating for Moody's falls below A3; or if the LT IDR for Fitch falls below A and the ST IDR for Fitch falls below F1</p> <p>2. Risk Mitigating Deposit</p> <p>Funding of the deposit if the Counterparty Risk Assessment of the Seller falls below Baa3(cr) by Moody's</p> <p>3. Swap rating triggers</p> <p>3.1. Collateral posting if rating is lower than following requirement Qualifying Collateral Trigger Rating means a counterparty risk assessment from Moody's of A3(cr) or above or a long term senior unsecured credit rating from Moody's of A3 or above; and "Fitch Required Ratings" means that the derivative counterparty rating (or "DCR", if available) or long-term IDR of an entity is rated at least "A" by Fitch or the short-term IDR of an entity is rated at least "F1" by Fitch;</p> <p>3.2. Swap counterparty Transfer if rating is lower than following requirement Qualifying Transfer Trigger Rating means a counterparty risk assessment from Moody's of Baa2(cr) or above or a long term senior unsecured credit rating from Moody's of Baa2 or above. "Fitch Subsequent Required Ratings" means that the DCR (if available) or long-term IDR of an entity is rated at least "BBB-" by Fitch or the short-term IDR of an entity is rated at least "F3" by Fitch</p> <p>4. Optional Redemption upon Rating Downgrade Event</p> <p>(i) the long-term, unsecured and unsubordinated debt obligations of the Seller cease to be rated as high as Baa3 by Moody's (ii) the deposit rating (if available) or long term IDR of the Seller cease to be rated as high as BBB- by Fitch; and the short-term IDR of the Seller ceases to be rated as high as F3 by Fitch</p>

Counterparty and their ratings (if relevant)										
<p><u>KBC Bank</u> as the Seller, Servicer, Expenses Subordinated and Subordinated Loan Provider, Corporate Service Provider, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent, Account bank and Swap Counterparty</p> <table style="width: 100%;"> <tr> <td style="width: 30%;"></td> <td style="text-align: center;">Moody's</td> </tr> <tr> <td>LT Debt Rating</td> <td>A1 (positive outlook)</td> </tr> <tr> <td>LT Deposit Rating</td> <td>Aa3</td> </tr> <tr> <td>LT Counterparty Risk Assessment</td> <td>Aa3(cr)</td> </tr> <tr> <td>ST Deposit Rating</td> <td>P-1</td> </tr> </table>		Moody's	LT Debt Rating	A1 (positive outlook)	LT Deposit Rating	Aa3	LT Counterparty Risk Assessment	Aa3(cr)	ST Deposit Rating	P-1
	Moody's									
LT Debt Rating	A1 (positive outlook)									
LT Deposit Rating	Aa3									
LT Counterparty Risk Assessment	Aa3(cr)									
ST Deposit Rating	P-1									

LT IDR	<u>Fitch</u>
ST IDR	A+ (stable)
LT Debt Rating	F1
ST Debt Rating	A+ (stable)
	F1

Intertrust Administrative Services B.V.
as Administrator, Back-up Servicer Facilitator

Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA
as Security Agent

The Notes are only offered, directly or indirectly, to holders (“Eligible Holders”) that satisfy the following criteria:

- (a) **they qualify as qualifying investors (*in aanmerking komende beleggers / investisseurs éligibles*) within the meaning of Article 5, §3/1 of the Belgian Act of 3 August 2012 on institutions for collective investment that satisfy the criteria of Directive 2009/65/EC and on institutions for investment in receivables (*Wet betreffende de instellingen voor collectieve belegging die voldoen aan de criteria van Richtlijn 2009/65/EG en de instellingen voor belegging in schuldvorderingen / Loi relative aux organismes de placement collectif qui répondent aux conditions de la Directive 2009/65/CE et aux organismes de placement en créances*), as amended from time to time (the “UCITS Act”) (“Qualifying Investors”), acting for their own account. A list of Qualifying Investors is attached as Annex I to this Prospectus (Qualifying Investors under the UCITS Act);**
- (b) **they do not constitute investors that, in accordance with the annex, section (I), second indent, of the Royal Decree of 19 December 2017 concerning further rules for implementation of the directive on markets in financial instruments (“MIFID II”), have registered to be treated as non-professional investors; and**
- (c) **they are holders of an exempt securities account (“X-Account”) with the Securities Settlement System or (directly or indirectly) with a participant in such system and will use that X-account for the holding of the Notes.**

The Notes may only be acquired, by direct subscription, by transfer or otherwise and may only be held by Eligible Holders. Each payment of interest on Notes of which the Issuer becomes aware that they are held by a holder that does not qualify as an Eligible Holder will be suspended. Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

The Notes have not been and will not be registered under the United States Securities Act of 1933 (as amended) (the “**Securities Act**”), or any state securities laws, and may not be offered, sold or delivered within the United States or to, or for the benefit of, United States persons as defined in Regulation S under the Securities Act, except in certain transactions exempt from or not subject to the registration requirements of the Securities Act (see *Purchase and Sale* below). The Issuer has not been and will not be registered as an investment company under the U.S. Investment Company Act of 1940, as amended.

retention risk

The Seller has undertaken to retain a material net economic interest of not less than 5% in the Transaction in accordance with Article 6 of the Securitisation Regulation. As at the Closing Date, such interest will in accordance with Article 6(3)(d) of the Securitisation Regulation be comprised of an interest in the first loss tranche, and, if necessary, other tranches having the same or a more severe risk profile than those sold to the investors. Any change in the manner in which this interest is held shall be notified to investors. The Seller has provided a corresponding undertaking with respect to the interest to be retained by it during the period wherein the Notes are outstanding to the Issuer and the Security Agent in the Mortgage Receivables Purchase Agreement. |

KBC retains up to 95% of the notes and provides the subordinated loan (280mio) to Home loan 2019



Intertrust Capital Markets
Amstel Building
Prins Bernhardplein 200
1097JB Amsterdam
The Netherlands
Tel. +31(0)20-5214777
Fax +31(0)20-5214888
Website: www.Intertrustgroup.com

Loan Invest N.V., Compartment Home Loan Invest 2019

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

Portfolio Composition

Reporting period: July 2024

Effectisering Pool HLI19 - 2024-07
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
17322	21507	1.355.140.713,16	78.232,35

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2118	1,0000	3,8593	21507
CLTV	Current loan to value	0,4754	0,0000	0,9569	21507
LTM	Loan to mortgage	0,9844	0,0000	3,8593	21507
MTL	Mortgage to loan	1,5246	0,0000	1.071,8114	21507
OLTV	Original loan to value	0,8295	0,0000	22,9130	21507
SEAS	Seasoning in months	100,3848	71,0000	349,0000	21507

Pool summary 3 - Margin

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average margin
Interest rate <= 2,5	996.229.118,82	73,51	13529	62,91	1,89	0
2.5 < Interest Rate <= 3.0	179.879.470,97	13,27	3106	14,44	2,72	0
3.0 < Interest Rate <= 3.5	47.272.562,68	3,49	1012	4,71	3,21	0
3.5 < Interest Rate <= 4.0	26.918.955,25	1,99	821	3,82	3,75	0
4.0 < Interest Rate <= 4.5	28.305.079,86	2,09	1033	4,80	4,27	0
4.5 < Interest Rate <= 5.0	28.946.901,38	2,14	891	4,14	4,76	0
5.0 < Interest Rate <= 5.5	27.991.221,59	2,07	668	3,11	5,26	0
5.5 < Interest Rate <= 6.0	16.906.416,06	1,25	354	1,65	5,68	0
6.0 < Interest Rate <= 6.5	2.459.823,72	0,18	70	0,33	6,24	0
6.5 < Interest Rate <= 7.0	188.088,77	0,01	16	0,07	6,63	0
Interest Rate > 7.0	43.074,06	0,00	7	0,03	7,12	0
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	7.589.079,78	90,85	104	85,25
1	216.835,39	2,60	5	4,10
2	93.029,41	1,11	3	2,46
3	984,20	0,01	1	0,82
4	39.929,05	0,48	1	0,82
6	51.451,93	0,62	1	0,82
7	121.202,11	1,45	2	1,64
8	6.233,54	0,07	2	1,64
10	21.085,59	0,25	1	0,82
19	141.095,84	1,69	1	0,82
33	72.647,99	0,87	1	0,82
Total	8.353.574,83	100,00	122	100,00

Table '01' - Origination date

Origination date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1995	1.599,54	0,00	1	0,00	3,72	0,01	1,00	349,00
1996	16.779,08	0,00	5	0,02	2,04	0,08	1,00	338,66
1997	8.666,72	0,00	1	0,00	3,16	0,08	1,00	319,00
1998	41.594,17	0,00	5	0,02	3,62	0,19	1,00	311,31
1999	314.664,84	0,02	37	0,17	2,95	0,17	1,00	299,74
2000	285.667,31	0,02	39	0,18	1,32	0,19	1,00	287,77
2001	394.874,46	0,03	31	0,14	1,42	0,22	1,00	275,72
2002	1.366.918,16	0,10	91	0,42	3,17	0,21	1,02	262,84
2003	5.191.748,26	0,38	276	1,28	4,28	0,23	1,00	251,93
2004	6.291.711,09	0,46	377	1,75	4,01	0,26	1,02	239,64
2005	13.889.188,37	1,02	772	3,59	3,54	0,25	1,00	228,77
2006	9.544.968,60	0,70	401	1,86	2,69	0,31	1,00	217,03
2007	3.843.398,52	0,28	147	0,68	4,20	0,34	1,01	205,17
2008	2.817.196,08	0,21	73	0,34	4,10	0,35	1,00	192,71
2009	38.839.209,88	2,87	841	3,91	4,60	0,37	1,02	178,65
2010	36.346.990,64	2,68	805	3,74	3,90	0,38	1,03	169,04
2011	8.796.051,09	0,65	222	1,03	3,74	0,39	1,04	157,65
2012	4.816.378,20	0,36	129	0,60	2,71	0,35	1,05	144,09
2013	7.342.495,29	0,54	174	0,81	3,09	0,34	1,05	132,16
2014	68.315.004,54	5,04	1612	7,50	3,12	0,39	1,08	117,38
2015	130.165.488,40	9,61	2427	11,28	2,39	0,44	1,14	108,81
2016	414.684.003,08	30,60	6437	29,93	2,06	0,46	1,18	96,05
2017	333.308.882,18	24,60	3629	16,87	2,07	0,54	1,29	83,08
2018	268.517.234,66	19,81	2975	13,83	1,99	0,53	1,32	74,99
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '02' - Final maturity date

Final maturity date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
2023 - 2027	63.736.756,05	4,70	5324	24,75	2,32	0,13	1,01	121,07
2028 - 2032	254.999.677,00	18,82	6091	28,32	2,39	0,29	1,07	113,16
> 2032	1.036.404.280,11	76,48	10092	46,92	2,30	0,54	1,26	95,97
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '03' - Initial maturity in months

Initial maturity in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
72-107	2.545.444,50	0,19	391	1,82	2,08	0,12	1,01	82,89
108-143	68.008.179,85	5,02	3776	17,56	1,78	0,16	1,04	88,56
144-179	78.711.074,73	5,81	2063	9,59	2,13	0,28	1,06	94,43
180-215	193.042.230,92	14,25	3619	16,83	2,19	0,35	1,12	94,80
216-251	449.003.502,89	33,13	5880	27,34	2,20	0,47	1,25	96,59
252-287	71.221.289,30	5,26	1027	4,78	2,73	0,51	1,18	110,59
288-323	440.980.341,23	32,54	3958	18,40	2,36	0,62	1,30	98,03
324-360	42.965.323,90	3,17	671	3,12	4,05	0,46	1,05	185,65
> 360	8.663.325,84	0,64	122	0,57	3,76	0,51	1,05	186,55
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '04' - Seasoning in months

Seasoning in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
61 - 72	43.146.959,47	3,18	438	2,04	1,87	0,53	1,41	71,99
73 - 84	460.417.728,20	33,98	4967	23,09	2,02	0,54	1,30	78,49
85 - 96	322.124.791,94	23,77	4298	19,98	2,04	0,49	1,23	91,74
97 -108	246.203.015,55	18,17	4175	19,41	2,15	0,45	1,16	100,35
109 -	283.248.218,00	20,90	7629	35,47	3,34	0,37	1,06	150,16
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '05' - Interest rate

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Interest rate <= 2,5	996.229.118,82	73,51	13529	62,91	1,89	0,49	1,26	90,95
2.5 < Interest Rate <= 3.0	179.879.470,97	13,27	3106	14,44	2,72	0,49	1,09	99,33
3.0 < Interest Rate <= 3.5	47.272.562,68	3,49	1012	4,71	3,21	0,47	1,07	112,18
3.5 < Interest Rate <= 4.0	26.918.955,25	1,99	821	3,82	3,75	0,39	1,09	139,96
4.0 < Interest Rate <= 4.5	28.305.079,86	2,09	1033	4,80	4,27	0,33	1,03	175,66
4.5 < Interest Rate <= 5.0	28.946.901,38	2,14	891	4,14	4,76	0,34	1,04	180,01
5.0 < Interest Rate <= 5.5	27.991.221,59	2,07	668	3,11	5,26	0,36	1,02	175,66
5.5 < Interest Rate <= 6.0	16.906.416,06	1,25	354	1,65	5,68	0,43	1,02	173,13
6.0 < Interest Rate <= 6.5	2.459.823,72	0,18	70	0,33	6,24	0,43	1,04	171,85
6.5 < Interest Rate <= 7.0	188.088,77	0,01	16	0,07	6,63	0,27	1,00	166,21
Interest Rate > 7.0	43.074,06	0,00	7	0,03	7,12	0,32	1,00	166,00
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Interest rate review code	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
No review	1.078.181.108,79	79,56	15276	71,03	2,16	0,50	1,23	92,18
1 y / 1 y	120.717.912,83	8,91	2785	12,95	3,76	0,36	1,16	141,75
3 y / 3 y	72.737.893,01	5,37	1471	6,84	2,82	0,38	1,14	120,77
5 y / 5 y	74.042.256,89	5,46	1608	7,48	1,89	0,40	1,13	117,61
10 y / 5 y	8.777.092,62	0,65	354	1,65	1,38	0,30	1,00	222,87
15 y / 5 y	109.651,26	0,01	5	0,02	3,83	0,16	1,00	204,25
20 y / 5 y	574.797,76	0,04	8	0,04	2,91	0,63	1,12	117,69
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '07' - Reset date

Reset date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
2024	56.274.584,32	4,15	1739	8,09	3,51	0,36	1,06	157,16
2025	134.869.919,41	9,95	3854	17,92	2,75	0,36	1,16	131,41
2026	64.769.468,34	4,78	2376	11,05	2,49	0,30	1,08	119,79
2027	48.781.110,81	3,60	1482	6,89	2,54	0,31	1,15	99,32
2028	32.849.284,25	2,42	975	4,53	2,46	0,27	1,07	103,24
2029	26.452.843,82	1,95	730	3,39	2,52	0,27	1,02	118,78
2030	28.159.060,68	2,08	642	2,99	2,35	0,28	1,06	106,32
2031	54.227.477,15	4,00	1090	5,07	2,17	0,32	1,06	100,91
2032	45.413.585,93	3,35	723	3,36	2,16	0,37	1,11	93,06
2033	37.090.126,47	2,74	597	2,78	2,22	0,38	1,09	91,33
2034	51.406.281,32	3,79	693	3,22	2,30	0,41	1,09	98,90
2035	62.559.520,49	4,62	724	3,37	2,31	0,46	1,18	101,76
2036	115.422.229,63	8,52	1206	5,61	2,06	0,49	1,23	96,83
2037	103.074.054,60	7,61	927	4,31	1,99	0,52	1,32	85,69
2038	75.943.422,97	5,60	704	3,27	2,06	0,53	1,30	80,68
2039	29.312.817,33	2,16	276	1,28	2,61	0,57	1,22	101,03
2040	39.423.394,05	2,91	343	1,59	2,49	0,61	1,22	103,62
2041	106.046.469,92	7,83	776	3,61	2,13	0,63	1,29	95,28
2042	129.335.933,39	9,54	906	4,21	2,17	0,65	1,35	83,97
2043	108.388.634,61	8,00	713	3,32	2,07	0,67	1,38	76,08
2044	4.779.670,34	0,35	28	0,13	2,25	0,74	1,35	75,93
2045	560.823,33	0,04	3	0,01	1,93	0,65	1,67	78,99
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '08' - Principal payment type

Principal payment type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Linear	13.867.711,07	1,02	519	2,41	2,50	0,24	1,15	119,30
Annuity	1.341.273.002,09	98,98	20988	97,59	2,32	0,48	1,21	100,19
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '09' - Principal payment frequency

Principal payment frequency	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Monthly	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Loan purpose	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Purchase	901.108.883,60	66,50	10739	49,93	2,21	0,52	1,28	97,65
Remortgage	378.838.281,26	27,96	9220	42,87	2,48	0,40	1,07	99,35
Construction	75.193.548,30	5,55	1548	7,20	2,89	0,37	1,13	138,38
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '11' - Employment type

Employment type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Employed	1.199.790.496,60	88,54	19361	90,02	2,33	0,47	1,20	100,63
Unemployed	9.965.814,47	0,74	176	0,82	2,46	0,48	1,12	105,56
Self employed	145.384.402,09	10,73	1970	9,16	2,20	0,49	1,32	98,02
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Current loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Current Loan To Value <= 10%	51.505.507,28	3,80	4397	20,44	2,47	0,06	1,01	121,61
10% < CLTV <= 20%	107.994.565,50	7,97	3425	15,93	2,41	0,15	1,02	114,26
20% < CLTV <= 30%	147.433.404,14	10,88	2917	13,56	2,44	0,25	1,08	111,25
30% < CLTV <= 40%	186.884.722,96	13,79	2792	12,98	2,39	0,35	1,13	105,97
40% < CLTV <= 50%	192.791.160,57	14,23	2372	11,03	2,34	0,45	1,20	101,88
50% < CLTV <= 60%	215.755.902,09	15,92	2133	9,92	2,26	0,55	1,27	98,00
60% < CLTV <= 70%	233.016.092,88	17,19	1935	9,00	2,24	0,65	1,33	92,75
70% < CLTV <= 80%	205.150.411,13	15,14	1448	6,73	2,24	0,74	1,34	86,20
80% < CLTV <= 90%	14.360.610,55	1,06	86	0,40	2,31	0,82	1,25	78,37
90% < CLTV <= 100%	248.336,06	0,02	2	0,01	2,16	0,95	1,24	80,03
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '14' - Loan to mortgage

Loan to mortgage	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
LTM <= 10%	9.295.861,94	0,69	1752	8,15	2,87	0,04	1,00	145,72
10% < LTM <= 20%	24.390.597,88	1,80	1908	8,87	2,74	0,09	1,00	140,30
20% < LTM <= 30%	40.217.388,15	2,97	1820	8,46	2,75	0,16	1,00	134,75
30% < LTM <= 40%	62.707.842,09	4,63	1962	9,12	2,70	0,22	1,00	127,17
40% < LTM <= 50%	84.992.573,56	6,27	1960	9,11	2,75	0,31	1,00	123,59
50% < LTM <= 60%	109.256.547,73	8,06	2013	9,36	2,65	0,39	1,00	112,91
60% < LTM <= 70%	145.369.610,49	10,73	2078	9,66	2,50	0,46	1,00	103,26
70% < LTM <= 80%	194.616.207,28	14,36	2017	9,38	2,31	0,57	1,00	91,48
80% < LTM <= 90%	72.095.320,56	5,32	916	4,26	2,41	0,49	1,00	98,42
90% < LTM <= 100%	52.819.851,91	3,90	678	3,15	2,32	0,44	1,00	100,19
100% < LTM <= 110%	53.600.858,26	3,96	615	2,86	2,31	0,47	1,05	97,96
110% < LTM <= 120%	60.275.589,07	4,45	601	2,79	2,16	0,49	1,15	95,07
120% < LTM <= 130%	67.162.050,48	4,96	578	2,69	2,04	0,52	1,25	93,22
130% < LTM <= 140%	66.796.940,85	4,93	545	2,53	2,03	0,56	1,35	89,95
140% < LTM <=150%	97.917.782,36	7,23	689	3,20	2,01	0,60	1,45	87,01
150% < LTM <=160%	91.796.730,08	6,77	570	2,65	2,03	0,65	1,56	82,06
160% < LTM <=170%	27.849.407,06	2,06	184	0,86	2,06	0,64	1,63	81,32
170% < LTM <=180%	9.739.484,44	0,72	85	0,40	2,00	0,54	1,75	87,83
180% < LTM <=190%	10.938.906,30	0,81	78	0,36	1,88	0,56	1,85	89,40
190% < LTM <=200%	9.412.757,92	0,69	71	0,33	1,86	0,51	1,94	90,04
200% < LTM <=250%	36.446.664,23	2,69	239	1,11	1,88	0,55	2,22	88,11
250% < LTM <=300%	25.991.653,56	1,92	140	0,65	1,69	0,58	2,85	86,22
350% < LTM <=400%	1.450.086,96	0,11	8	0,04	1,74	0,60	3,61	84,03
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '15' - Adjusted loan to mortgage

Adjusted loan to mortgage	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
90% < LTM <= 100%	795.761.801,59	58,72	17104	79,53	2,52	0,41	1,00	108,34
100% < LTM <= 110%	53.600.858,26	3,96	615	2,86	2,31	0,47	1,05	97,96
110% < LTM <= 120%	60.275.589,07	4,45	601	2,79	2,16	0,49	1,15	95,07
120% < LTM <= 130%	67.162.050,48	4,96	578	2,69	2,04	0,52	1,25	93,22
130% < LTM <= 140%	66.796.940,85	4,93	545	2,53	2,03	0,56	1,35	89,95
140% < LTM <=150%	97.917.782,36	7,23	689	3,20	2,01	0,60	1,45	87,01
150% < LTM <=160%	91.796.730,08	6,77	570	2,65	2,03	0,65	1,56	82,06
160% < LTM <=170%	27.849.407,06	2,06	184	0,86	2,06	0,64	1,63	81,32
170% < LTM <=180%	9.739.484,44	0,72	85	0,40	2,00	0,54	1,75	87,83
180% < LTM <=190%	10.938.906,30	0,81	78	0,36	1,88	0,56	1,85	89,40
190% < LTM <=200%	9.412.757,92	0,69	71	0,33	1,86	0,51	1,94	90,04
200% < LTM <=250%	36.446.664,23	2,69	239	1,11	1,88	0,55	2,22	88,11
250% < LTM <=300%	25.991.653,56	1,92	140	0,65	1,69	0,58	2,85	86,22
350% < LTM <=400%	1.450.086,96	0,11	8	0,04	1,74	0,60	3,61	84,03
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Hypothecair gedekt	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Yes	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '17' - Original loan to value

Original loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Original Loan To Value <= 10%	2.500.483,27	0,18	99	0,46	2,05	0,05	1,18	90,48
10% < OLTV <= 20%	11.972.148,10	0,88	515	2,39	2,01	0,12	1,17	97,56
20% < OLTV <= 30%	29.042.429,67	2,14	956	4,45	2,24	0,17	1,13	101,79
30% < OLTV <= 40%	48.510.554,32	3,58	1423	6,62	2,30	0,20	1,07	103,22
40% < OLTV <= 50%	72.044.417,38	5,32	1770	8,23	2,35	0,25	1,11	103,93
50% < OLTV <= 60%	93.794.507,85	6,92	2069	9,62	2,31	0,30	1,15	101,94
60% < OLTV <= 70%	117.675.829,17	8,68	2085	9,69	2,29	0,37	1,20	101,65
70% < OLTV <= 80%	144.675.857,34	10,68	2239	10,41	2,27	0,43	1,23	101,01
80% < OLTV <= 90%	214.750.991,17	15,85	2806	13,05	2,30	0,52	1,25	98,90
90% < OLTV <= 100%	417.779.261,44	30,83	4653	21,63	2,33	0,61	1,25	98,98
100% < OLTV <= 110%	117.939.349,26	8,70	1605	7,46	2,43	0,56	1,19	102,03
110% < OLTV <= 120%	41.372.840,24	3,05	624	2,90	2,45	0,51	1,20	100,94
120% < OLTV <= 130%	10.153.018,69	0,75	174	0,81	2,19	0,46	1,28	98,23
130% < OLTV <= 140%	10.412.302,71	0,77	140	0,65	2,15	0,51	1,26	92,78
140% < OLTV <=150%	6.655.259,14	0,49	98	0,46	2,50	0,53	1,19	100,80
150% < OLTV	15.861.463,41	1,17	251	1,17	2,46	0,55	1,16	102,15
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Table '18' - Employee (Y/N)

Employee (Y/N)	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
No	1.352.366.640,99	99,80	21475	99,85	2,32	0,48	1,21	100,38
Yes	2.774.072,17	0,20	32	0,15	2,15	0,54	1,30	101,38
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Occupancy Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Owner occupied	1.202.203.776,83	88,71	17149	79,74	2,32	0,49	1,22	99,78
Buy to let	57.713.786,23	4,26	1210	5,63	2,13	0,36	1,17	97,12
Mixed commercial / private	24.991.392,56	1,84	595	2,77	2,15	0,36	1,15	96,83
Other	70.231.757,54	5,18	2553	11,87	2,63	0,43	1,16	114,66
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Provincie	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Onbekend	997.204,86	0,07	15	0,07	2,49	0,01	1,00	91,21
Brussels Hoofdstedelijk gewest	120.452.719,50	8,89	1319	6,13	2,22	0,49	1,20	98,79
Waals Brabant	19.302.938,92	1,42	206	0,96	2,23	0,48	1,17	99,86
Vlaams Brabant	227.027.281,90	16,75	3281	15,26	2,30	0,48	1,24	99,41
Antwerpen	376.007.703,11	27,75	5726	26,62	2,33	0,48	1,20	100,69
Limburg	159.099.345,48	11,74	3051	14,19	2,44	0,49	1,16	102,92
Luik	20.383.123,62	1,50	382	1,78	2,44	0,48	1,09	100,15
Namen	1.943.210,97	0,14	38	0,18	2,19	0,47	1,16	98,25
Henegouwen	7.697.932,80	0,57	142	0,66	2,33	0,50	1,08	104,19
Luxemburg	1.619.349,32	0,12	37	0,17	2,68	0,42	1,23	107,18
West-Vlaanderen	190.947.295,84	14,09	3437	15,98	2,27	0,46	1,23	99,64
Oost-Vlaanderen	229.662.606,84	16,95	3873	18,01	2,33	0,46	1,24	100,50
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Region	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1. Flanders	1.183.741.438,03	87,35	19383	90,12	2,33	0,47	1,22	100,53
2. Brussels	120.452.719,50	8,89	1319	6,13	2,22	0,49	1,20	98,79
3. Wallonie	50.946.555,63	3,76	805	3,74	2,34	0,48	1,13	100,80
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38

Property Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Residential house + apartment	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38
Total	1.355.140.713,16	100,00	21507	100,00	2,32	0,48	1,21	100,38