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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: September 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/08/24 - 30/09/24)

Monthly Total

The Loan Portfolio

Number of Loans

Beginning of Period	21,364	21,364
Matured loans	93	93
Prepaid Loans	41	41
Repurchased Loans	11	11
Defaulted Loans during period	1	1
Defaulted Loans reopend to normal	0	0
End of month	21,218	21,218
Delinquent Receivables at the end of the Monthly Calculation Period	11	11

Outstanding Principal Amount of Mortgage loans

Beginning of Period	1,340,344,858.67	1,340,344,858.67
Scheduled Principal collected	11,815,651.14	11,815,651.14
Full Prepayments	1,580,314.88	1,580,314.88
Partial Prepayments	381,106.65	381,106.65
Principal balance of repurchased loans	861,607.59	861,607.59
Principal balance of Defaulted Loans during the period	96,233.58	96,233.58
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	1,325,609,944.83	1,325,609,944.83
Principal balance of Delinquent Loans at the end of the Calculation Period	390,609.27	390,609.27
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,518,279.87	1,518,279.87
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,325,609,944.83	1,325,609,944.83
Balance of Non Delinquent Loans	1,325,219,335.56	1,325,219,335.56
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/08/24 - 30/09/24)

Cash Flows

Monthly Total

Monthly Cash Flows			
<u>Principal Available Amount:</u>			
Previously Principal Available Amount		6,431.74	6,431.74
Principal Receipts			
Repayment of principal	11,815,651.14		11,815,651.14
Prepayment in full of principal	1,580,314.88		1,580,314.88
Partial prepayment of principal	381,106.65		381,106.65
Repurchase by the seller Receipts	861,607.59		861,607.59
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	96,233.58		96,233.58
Principal Available Amount	14,741,345.58		14,741,345.58
<u>Notes Interest Available Amount</u>			
Revenue Receipts			
Interest, including penalty interest, on Mortgage Receivables	2,567,874.80		2,567,874.80
Interest accrued on the Transaction Account	0.00		0.00
Prepayment Penalties under the Mortgage Loans	12,106.91		12,106.91
Net Proceeds on any Mortgage Loans	254,553.62		254,553.62
Amounts to be drawn from the Reserve Account on MPD	0.00		0.00
Amounts to be received from the Swap on MPD	3,604,197.77		3,604,197.77
Amounts received in connection to a repurchase pursuant MRPA	1,187.84		1,187.84
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			6,439,920.94

Swap Calculation			
	Loan Invest Pays: (A-B)*C		1,998,265.52
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,567,874.80
	the interest accrued on the transaction accounts		0.00
	the amounts received in respect of Prepayment penalties		12,106.91
	the amounts received in connection with a repurchase of Mortgage Receivables		1,187.84
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	Total A		2,581,169.55
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		71,932.77
	Total B		71,932.77
C	multiplied by		
	the principal outstanding amount of the Notes		1,095,001,600.00
	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		1,095,001,600.00
	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		0.796
	Loan Invest Receives: (D*E)		3,604,197.77
with			
D	1 month Euribor		3.436%
	plus spread		0.650%
	Total D		4.086%
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,095,001,600.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	Total E		1,095,001,600.00
	Swap Payment Date	15/10/2024	15/10/2024

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

Monthly Cash Flow Allocation			
Principal			
Principal Available Amount		14,741,345.58	14,741,345.58
Following Amortisation or Optional redemption			
	Notes	14,732,800.00	0.00
	Subordinated Loan	0.00	0.00
	Expenses on Subordinated Loan	0.00	0.00

Interest			
Total Funds Available			6,439,920.94
1	Issuers Directors	0.00	0.00
2	Administrator	0.00	0.00
3	Security Agent	0.00	0.00
4	Other Issuer fees	0.00	0.00
	Intertrust fees	0.00	0.00
	NBB	0.00	0.00
	AIG	0.00	0.00
	Servicing	55,847.70	55,847.70
	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	4,500.00	4,500.00
	Factuur Berquin Notarissen	0.00	0.00
	Factur-Accesso	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	11,168.40	11,168.40
5	Pari-passu		
	Class A notes interest due and payable	3,604,197.77	3,604,197.77
	Swap Counterparty payments	1,998,265.52	1,998,265.52
6	Principal Deficiency - Notes	0.00	0.00
7	Payment to Reserve Fund for replenishment	0.00	0.00
8	Principal Deficiency - Subordinated Loan	96,233.58	96,233.58
9	Payment to Risk Mitigation Deposit for replenishment	0.00	0.00
10	Interest on Subordinated Loan	669,124.63	669,124.63
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			1,095,001,600.00
Outstanding balance at the end of the month			1,080,268,800.00
Bond - Factor at the beginning of the month			0.34218800
Bond - Factor at the end of the month			0.33758400
Annual interest rate for the period			4.08600%
Interest payable for the quarter paid on	15/10/2024		3,604,197.77
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			4.43600%
Interest payable for the month paid on	15/10/2024		669,124.63
<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			4.43600%
Interest payable for the month paid on	15/10/2024		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
Amount Repaid		0.00	0.00
Balance at the end of the month		0.00	0.00

Risk Mitigating deposit			
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 (31/08/24 - 30/09/24)

Monthly Total

Balance Sheet			
Assets			
Outstanding principal amount of Mortgage Loans (end of period)		1,325,609,944.83	1,325,609,944.83
Transaction Account (after principal and interest payout)		8,545.58	8,545.58
Reserve Fund (end of period)		35,000,000.00	35,000,000.00
Total		1,360,618,490.41	1,360,618,490.41
Liabilities			
Notes outstanding balance at the end of period		1,080,268,800.00	1,080,268,800.00
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		1,360,268,800.00	1,360,268,800.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2024-09-30 - prepayment 5%

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.36	3.24	0.00	1,080,268,800

Periode	interest	principal	prepayment	Total	outstanding amount CLASS A	outstanding amount subordinated loan
2024-10	2,538,361.97	11,785,946.53	5,473,875.99	19,798,184.49	1,063,008.977	280,000,000
2024-11	2,505,144.46	11,741,157.65	5,402,145.81	19,648,447.92	1,045,865.674	280,000,000
2024-12	2,472,177.05	11,668,961.72	5,331,016.24	19,472,155.01	1,028,865.696	280,000,000
2025-01	2,439,495.90	11,598,498.75	5,260,476.42	19,298,471.07	1,012,006.721	280,000,000
2025-02	2,407,091.89	11,543,203.92	5,190,461.90	19,140,757.71	995,273.055	280,000,000
2025-03	2,374,938.84	11,495,604.24	5,120,936.62	18,991,479.70	978,656.514	280,000,000
2025-04	2,343,016.90	11,461,705.34	5,051,842.44	18,856,564.68	962,142.966	280,000,000
2025-05	2,311,308.27	11,391,618.07	4,983,327.71	18,686,254.05	945,768.021	280,000,000
2025-06	2,279,893.74	11,336,084.01	4,915,329.92	18,531,307.67	929,516.607	280,000,000
2025-07	2,248,743.65	11,283,886.92	4,847,833.22	18,380,463.79	913,384.887	280,000,000
2025-08	2,217,842.06	11,238,416.06	4,780,806.44	18,237,064.56	897,365.664	280,000,000
2025-09	2,187,163.67	11,196,633.14	4,714,234.24	18,098,031.05	881,454.797	280,000,000
2025-10	2,156,708.06	11,164,519.91	4,648,072.89	17,969,300.86	865,642.204	280,000,000
2025-11	2,126,447.76	11,136,758.43	4,582,302.55	17,845,508.74	849,923.143	280,000,000
2025-12	2,096,371.13	11,093,804.47	4,516,986.38	17,707,161.98	834,312.352	280,000,000
2026-01	2,066,517.27	11,051,300.19	4,452,117.59	17,569,935.05	818,808.934	280,000,000
2026-02	2,036,872.82	11,007,171.73	4,387,704.01	17,431,748.56	803,414.059	280,000,000
2026-03	2,007,437.88	10,951,349.31	4,323,791.61	17,282,578.80	788,138.918	280,000,000
2026-04	1,978,217.75	10,883,739.12	4,260,426.73	17,122,383.60	772,994.752	280,000,000
2026-05	1,949,235.61	10,786,690.75	4,197,730.91	16,933,657.27	758,010.330	280,000,000
2026-06	1,920,547.93	10,677,598.77	4,135,750.05	16,733,896.75	743,196.981	280,000,000
2026-07	1,892,165.90	10,603,132.27	4,074,338.12	16,569,636.29	728,519.511	280,000,000
2026-08	1,864,010.03	10,523,779.19	4,013,513.36	16,401,302.58	713,982.218	280,000,000
2026-09	1,836,088.69	10,452,615.69	3,953,236.46	16,241,940.84	699,576.366	280,000,000
2026-10	1,808,405.31	10,372,153.96	3,893,548.06	16,074,107.33	685,310.664	280,000,000
2026-11	1,780,973.55	10,300,811.50	3,834,404.24	15,916,189.29	671,175.448	280,000,000

factor note

Internal

2026-12	1,753,769.56	10,246,337.55	3,775,734.61	15,775,841.72	822	657,153,376	280,000,000
2027-01	1,726,776.67	10,194,743.63	3,717,524.70	15,639,045.00	853	643,241,108	280,000,000
2027-02	1,699,985.34	10,164,113.83	3,659,684.28	15,523,783.45	881	629,417,310	280,000,000
2027-03	1,673,373.01	10,123,404.35	3,602,254.51	15,399,031.87	912	615,691,651	280,000,000
2027-04	1,646,953.17	10,073,780.63	3,545,271.63	15,266,005.43	942	602,072,599	280,000,000
2027-05	1,620,735.11	10,035,213.06	3,488,686.63	15,144,634.80	973	588,548,699	280,000,000
2027-06	1,594,693.69	9,983,164.64	3,432,553.28	15,010,411.61	1003	575,132,981	280,000,000
2027-07	1,568,856.45	9,931,869.54	3,376,867.94	14,877,593.93	1034	561,824,244	280,000,000
2027-08	1,543,211.24	9,876,298.94	3,321,647.08	14,741,157.26	1065	548,626,298	280,000,000
2027-09	1,517,758.18	9,821,931.60	3,266,881.74	14,606,571.52	1095	535,537,484	280,000,000
2027-10	1,492,494.41	9,766,610.74	3,212,575.69	14,471,680.84	1126	522,558,298	280,000,000
2027-11	1,467,418.29	9,681,043.52	3,158,851.86	14,307,313.67	1156	509,718,402	280,000,000
2027-12	1,442,567.03	9,606,208.85	3,105,664.17	14,154,440.05	1187	497,006,529	280,000,000
2028-01	1,417,935.10	9,535,968.02	3,052,991.27	14,006,894.39	1218	484,417,570	280,000,000
2028-02	1,393,522.17	9,453,829.87	3,000,879.25	13,848,231.29	1247	471,962,861	280,000,000
2028-03	1,369,346.89	9,371,053.12	2,949,329.45	13,689,729.46	1278	459,642,478	280,000,000
2028-04	1,345,403.01	9,261,016.33	2,898,452.74	13,504,872.08	1308	447,483,009	280,000,000
2028-05	1,321,713.32	9,171,554.95	2,848,161.13	13,341,429.40	1339	435,463,293	280,000,000
2028-06	1,298,261.68	9,125,214.29	2,798,272.06	13,221,748.03	1369	423,539,807	280,000,000
2028-07	1,275,001.82	9,093,213.68	2,748,725.00	13,116,940.50	1400	411,697,868	280,000,000
2028-08	1,251,910.06	9,067,147.89	2,699,492.40	13,018,550.35	1431	399,931,228	280,000,000
2028-09	1,228,972.31	9,051,293.71	2,650,530.43	12,930,796.45	1461	388,229,404	280,000,000
2028-10	1,206,165.90	9,039,101.01	2,601,822.17	12,847,089.08	1492	376,588,481	280,000,000
2028-11	1,183,486.73	9,008,008.80	2,553,448.62	12,744,944.15	1522	365,027,023	280,000,000
2028-12	1,160,979.45	8,960,716.68	2,505,473.32	12,627,169.45	1553	353,560,833	280,000,000
2029-01	1,138,685.85	8,911,661.96	2,457,901.60	12,508,249.41	1584	342,191,270	280,000,000
2029-02	1,116,623.87	8,871,842.03	2,410,694.83	12,399,160.73	1612	330,908,733	280,000,000
2029-03	1,094,757.93	8,830,804.84	2,363,854.42	12,289,417.19	1643	319,714,074	280,000,000
2029-04	1,073,091.68	8,762,333.47	2,317,495.90	12,152,921.05	1673	308,634,244	280,000,000
2029-05	1,051,694.71	8,669,270.27	2,271,717.43	11,992,682.41	1704	297,693,257	280,000,000
2029-06	1,030,592.73	8,592,958.03	2,226,448.18	11,849,998.94	1734	286,873,850	280,000,000
2029-07	1,009,738.27	8,526,462.23	2,181,644.16	11,717,844.66	1765	276,165,744	280,000,000
2029-08	989,128.09	8,456,463.99	2,137,318.44	11,582,910.52	1796	265,571,961	280,000,000
2029-09	968,759.11	8,388,093.94	2,093,462.94	11,450,315.99	1826	255,090,405	280,000,000
2029-10	948,633.59	8,310,950.47	2,050,111.29	11,309,695.35	1857	244,729,343	280,000,000
2029-11	928,771.00	8,246,342.96	2,007,209.95	11,182,323.91	1887	234,475,790	280,000,000
2029-12	909,131.13	8,191,110.74	1,964,716.33	11,064,958.20	1918	224,319,963	280,000,000
2030-01	889,683.62	8,133,918.63	1,922,638.24	10,946,240.49	1949	214,263,406	280,000,000
2030-02	870,419.06	8,081,269.15	1,880,955.60	10,832,643.81	1977	204,301,181	280,000,000
2030-03	851,341.43	8,038,262.39	1,839,625.45	10,729,229.27	2008	194,423,293	280,000,000
2030-04	832,431.69	7,996,746.12	1,798,639.85	10,627,817.66	2038	184,627,907	280,000,000
2030-05	813,680.85	7,931,428.44	1,758,098.49	10,503,207.78	2069	174,938,381	280,000,000
2030-06	795,131.87	7,830,432.58	1,718,146.47	10,343,710.92	2099	165,389,801	280,000,000
2030-07	776,847.55	7,723,065.31	1,678,808.53	10,178,721.39	2130	155,987,928	280,000,000
2030-08	758,831.89	7,629,283.66	1,640,024.52	10,028,140.07	2161	146,718,619	280,000,000
2030-09	741,060.56	7,559,402.26	1,601,693.55	9,902,156.37	2191	137,557,524	280,000,000
2030-10	723,477.37	7,483,132.99	1,563,840.19	9,770,450.55	2222	128,510,550	280,000,000
2030-11	706,093.96	7,401,672.30	1,526,483.98	9,634,250.24	2252	119,582,394	280,000,000
2030-12	688,922.85	7,339,640.62	1,489,541.55	9,518,105.02	2283	110,753,212	280,000,000
2031-01	671,929.47	7,285,285.86	1,452,979.73	9,410,195.06	2314	102,014,946	280,000,000
2031-02	655,121.71	7,239,587.23	1,416,760.91	9,311,469.85	2342	93,358,598	280,000,000
2031-03	638,478.40	7,192,995.78	1,380,886.61	9,212,360.79	2373	84,784,716	280,000,000
2031-04	622,001.17	7,126,485.91	1,345,439.83	9,093,926.91	2403	76,312,790	280,000,000
2031-05	605,724.29	7,052,778.58	1,310,447.17	8,968,950.04	2434	67,949,564	280,000,000

Internal

2031-06	589,655.41	6,987,895.36	1,275,871.12	8,853,421.89	2464
2031-07	573,775.69	6,917,341.76	1,241,732.95	8,732,850.40	2495
2031-08	558,085.73	6,826,159.42	1,208,115.78	8,592,360.93	2526
2031-09	542,627.90	6,730,305.44	1,175,039.35	8,447,972.69	2556
2031-10	527,402.36	6,652,331.66	1,142,425.14	8,322,159.16	2587
2031-11	512,383.73	6,550,349.38	1,110,371.94	8,173,105.05	2617
2031-12	497,615.92	6,457,100.59	1,078,840.70	8,033,557.21	2648
2032-01	483,085.20	6,382,904.44	1,047,750.34	7,913,739.98	2679
2032-02	468,758.64	6,342,354.09	1,016,957.97	7,828,070.70	2708
2032-03	454,578.39	6,312,424.98	986,419.05	7,753,422.42	2739
2032-04	440,525.59	6,279,969.13	956,142.26	7,676,636.98	2769
2032-05	426,605.45	6,245,321.59	926,136.30	7,598,063.34	2800
2032-06	412,837.44	6,200,702.19	896,440.52	7,509,980.15	2830
2032-07	399,249.19	6,125,562.59	867,182.74	7,391,994.52	2861
2032-08	385,910.06	6,029,992.04	838,444.57	7,254,346.67	2892
2032-09	372,883.38	5,945,252.33	810,179.00	7,128,314.71	2922
2032-10	360,115.75	5,865,757.80	782,362.48	7,008,236.03	2953
2032-11	347,587.75	5,759,378.42	755,105.22	6,862,071.39	2983
2032-12	335,345.56	5,649,512.32	728,419.41	6,713,277.29	3014
2033-01	323,385.54	5,545,245.18	702,278.95	6,570,909.67	3045
2033-02	311,695.10	5,452,903.26	676,631.91	6,441,230.27	3073
2033-03	300,244.56	5,359,809.83	651,480.92	6,311,535.31	3104
2033-04	289,029.35	5,268,179.76	626,815.39	6,184,024.50	3134
2033-05	278,040.85	5,172,900.47	602,649.82	6,053,591.14	3165
2033-06	267,288.64	5,098,659.42	578,894.39	5,944,842.45	3195
2033-07	256,727.62	5,021,899.80	555,557.79	5,834,185.21	3226
2033-08	246,362.08	4,946,250.76	532,633.44	5,725,246.28	3257
2033-09	236,188.49	4,860,169.26	510,163.23	5,606,520.98	3287
2033-10	226,226.95	4,733,158.84	488,316.18	5,447,701.97	3318
2033-11	216,542.14	4,577,910.40	467,206.94	5,261,659.48	3348
2033-12	207,155.41	4,417,774.82	446,852.45	5,071,782.68	3379
2034-01	198,075.35	4,269,456.03	427,201.38	4,894,732.76	3410
2034-02	189,283.13	4,126,776.90	408,226.45	4,724,286.48	3438
2034-03	180,763.88	4,013,233.56	389,804.11	4,583,801.55	3469
2034-04	172,473.61	3,928,839.05	371,810.01	4,473,122.67	3499
2034-05	164,365.59	3,868,858.41	354,140.28	4,387,364.28	3530
2034-06	156,400.88	3,785,990.95	336,889.90	4,279,281.73	3560
2034-07	148,618.53	3,660,364.95	320,234.30	4,129,217.78	3591
2034-08	141,086.76	3,526,045.38	304,208.02	3,971,340.16	3622
2034-09	133,819.27	3,367,654.25	288,908.59	3,790,382.11	3652
2034-10	126,848.65	3,197,901.96	274,380.44	3,599,131.05	3683
2034-11	120,204.61	3,049,357.79	260,531.66	3,430,094.06	3713
2034-12	113,849.31	2,905,691.86	247,338.95	3,266,880.12	3744
2035-01	107,759.93	2,771,393.83	234,760.90	3,113,914.66	3775
2035-02	101,936.27	2,649,012.83	222,745.01	2,973,694.11	3803
2035-03	96,359.95	2,594,702.28	211,005.76	2,902,067.99	3834
2035-04	90,941.76	2,548,373.06	199,508.45	2,838,823.27	3864
2035-05	85,691.20	2,507,631.32	188,228.77	2,781,551.29	3895
2035-06	80,595.38	2,463,790.53	177,178.47	2,721,564.38	3925
2035-07	75,638.54	2,423,166.43	166,343.75	2,665,148.72	3956
2035-08	70,811.74	2,385,048.90	155,713.05	2,611,573.69	3987
2035-09	66,114.89	2,332,238.62	145,346.49	2,543,700.00	4017
2035-10	61,576.82	2,276,587.74	135,254.86	2,473,419.42	4048
2035-11	57,190.92	2,233,064.30	125,387.27	2,415,642.49	4078

59,685,798	280,000,000
51,526,723	280,000,000
43,492,448	280,000,000
35,587,103	280,000,000
27,792,346	280,000,000
20,131,625	280,000,000
12,595,684	280,000,000
5,165,029	280,000,000
0	280,000,000
0	280,000,000
0	280,000,000

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	96,233.58		
Cumulative Gross Defaults at the end of the period	5,121,561.35		5,121,561.35
Cumulative Gross Defaults as % of original loan balance (%)	0.14867%		0.14867%
Cumulative Gross Defaults as % of current loan balance (%)	0.38211%		0.38211%
Aggregate amount of Delinquent Loans	390,609.27		390,609.27
Current Delinquencies as % of initial loan balance (%)	0.01134%		0.00
Current Delinquencies as % of current loan balance (%)	0.02947%		0.02947%

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			-96,233.58
Interest waterfall payment to the PDL			96,233.58
Balance of the PDL at the end of the period			0.00
Subordinated Loan PDL			0.00
Notes PDL			0.00

Delinquency Statistics				
Status		Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
<1month		123	9,325,355.35	0.703%
<2months		6	267,949.58	0.020%
<3 months		4	252,309.38	0.019%
<4months	Delinquent	3	173,063.74	0.013%
<5months	Delinquent	3	93,029.41	0.007%
<6months	Delinquent	0	0.00	0.000%
<7months	Delinquent	0	0.00	0.000%
<8months	Delinquent	0	0.00	0.000%
<9months	Delinquent	0	0.00	0.000%
<10months	Delinquent	1	24,968.53	0.002%
<11months	Delinquent	2	6,233.54	0.000%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	2	93,314.05	0.007%
		144	10,236,223.58	

Floating Rate Interest Period (31/08/24 - 30/09/24)
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)
	1	96,233.58	0.0072%

Recovery Statistics	Recoveries on defaulted loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	349,710.66	6.83%

Prepayments as a % of current balance for reference period		Annualised
	0.14634%	1.7560%

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>

LT Debt Rating	Moody's
LT Deposit Rating	A1 (positive outlook)
LT Counterparty Risk Assessment	Aa3
ST Deposit Rating	Aa3(cr)
	P-1
	Fitch
LT IDR	A+ (stable)
ST IDR	F1
LT Debt Rating	A+ (stable)
ST Debt Rating	F1
<u>Intertrust Administrative Services B.V.</u>	
as Administrator, Back-up Servicer Facilitator	
<u>Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA</u>	
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



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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: September 2024

Effectisering Pool HLI19 - 2024-09
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
17104	21218	1.325.609.944,83	77.502,92

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2060	1,0000	3,7608	21218
CLTV	Current loan to value	0,4713	0,0000	0,9505	21218
LTM	Loan to mortgage	0,9755	0,0000	3,7608	21218
MTL	Mortgage to loan	1,5437	0,0000	15679,4425	21218
OLTV	Original loan to value	0,8299	0,0000	22,9130	21218
SEAS	Seasoning in months	102,2243	73,0000	351,0000	21218

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	971.677.877,00	73,30	13306	62,71	1,90	0
2.5 < Interest Rate <= 3.0	176.949.651,84	13,35	3083	14,53	2,72	0
3.0 < Interest Rate <= 3.5	46.935.639,94	3,54	1004	4,73	3,21	0
3.5 < Interest Rate <= 4.0	27.255.075,21	2,06	861	4,06	3,75	0
4.0 < Interest Rate <= 4.5	28.621.623,50	2,16	1048	4,94	4,27	0
4.5 < Interest Rate <= 5.0	30.439.020,79	2,30	906	4,27	4,77	0
5.0 < Interest Rate <= 5.5	27.106.072,31	2,04	632	2,98	5,24	0
5.5 < Interest Rate <= 6.0	14.353.070,81	1,08	300	1,41	5,69	0
6.0 < Interest Rate <= 6.5	2.062.512,81	0,16	57	0,27	6,24	0
6.5 < Interest Rate <= 7.0	204.441,95	0,02	20	0,09	6,64	0
Interest Rate > 7.0	4.958,67	0,00	1	0,00	7,18	0
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	9.325.355,35	91,10	123	85,42
1	267.949,58	2,62	6	4,17
2	252.309,38	2,46	4	2,78
3	173.063,74	1,69	3	2,08
4	93.029,41	0,91	3	2,08
9	24.968,53	0,24	1	0,69
10	6.233,54	0,06	2	1,39
12	21.085,59	0,21	1	0,69
35	72.228,46	0,71	1	0,69
Total	10.236.223,58	100,00	144	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	1.202,89	0,00	1	0,00	3,72	0,01	1,00	351,00
1996	15.202,08	0,00	5	0,02	2,04	0,07	1,00	340,66
1997	8.264,94	0,00	1	0,00	3,16	0,08	1,00	321,00
1998	39.575,38	0,00	5	0,02	3,63	0,18	1,00	313,30
1999	288.596,66	0,02	31	0,15	3,59	0,17	1,00	301,81
2000	261.282,43	0,02	39	0,18	1,54	0,18	1,00	289,74
2001	371.483,73	0,03	30	0,14	1,41	0,22	1,00	277,73
2002	1.305.585,15	0,10	85	0,40	3,15	0,21	1,02	264,83
2003	4.993.176,52	0,38	272	1,28	4,23	0,22	1,00	253,93
2004	6.018.957,43	0,45	334	1,57	4,04	0,26	1,02	241,67
2005	13.174.779,53	0,99	761	3,59	3,50	0,25	1,00	230,75
2006	9.199.524,57	0,69	399	1,88	2,67	0,31	1,00	219,00
2007	3.746.538,78	0,28	147	0,69	4,21	0,34	1,01	207,16
2008	2.759.115,94	0,21	73	0,34	4,11	0,34	1,00	194,71
2009	38.032.988,97	2,87	809	3,81	4,64	0,37	1,02	180,65
2010	35.485.801,10	2,68	798	3,76	3,90	0,38	1,03	171,04
2011	8.620.475,86	0,65	220	1,04	3,73	0,39	1,04	159,65
2012	4.506.897,83	0,34	127	0,60	3,11	0,34	1,03	146,13
2013	7.128.015,34	0,54	172	0,81	3,10	0,33	1,05	134,15
2014	65.798.429,93	4,96	1558	7,34	3,14	0,38	1,07	119,39
2015	126.712.595,87	9,56	2395	11,29	2,42	0,43	1,14	110,79
2016	405.920.755,17	30,62	6392	30,13	2,06	0,46	1,18	98,04
2017	327.371.182,90	24,70	3608	17,00	2,07	0,53	1,28	85,06
2018	263.849.515,83	19,90	2956	13,93	2,00	0,52	1,31	76,99
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	57.446.976,52	4,33	5105	24,06	2,32	0,12	1,01	122,41
2028 - 2032	246.941.299,82	18,63	6067	28,59	2,41	0,28	1,06	115,20
> 2032	1.021.221.668,49	77,04	10046	47,35	2,31	0,54	1,25	97,95
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	2.084.425,85	0,16	355	1,67	2,08	0,11	1,01	83,84
108-143	62.745.407,66	4,73	3697	17,42	1,77	0,16	1,03	90,05
144-179	75.948.751,61	5,73	2040	9,61	2,14	0,27	1,06	96,21
180-215	187.575.296,37	14,15	3581	16,88	2,20	0,34	1,11	96,63
216-251	440.664.003,38	33,24	5802	27,34	2,20	0,46	1,24	98,32
252-287	69.677.101,36	5,26	1010	4,76	2,73	0,51	1,18	112,43
288-323	436.002.992,26	32,89	3942	18,58	2,36	0,61	1,29	99,85
324-360	42.363.504,44	3,20	670	3,16	4,03	0,46	1,05	187,62
> 360	8.548.461,90	0,64	121	0,57	3,82	0,51	1,05	188,25
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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
73 - 84	431.402.174,65	32,54	4695	22,13	2,01	0,53	1,30	79,11
85 - 96	306.312.455,51	23,11	3931	18,53	2,06	0,50	1,25	91,13
97 -108	294.070.991,03	22,18	4886	23,03	2,12	0,46	1,16	100,68
109 -	293.824.323,64	22,17	7706	36,32	3,29	0,37	1,06	149,28
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	971.677.877,00	73,30	13306	62,71	1,90	0,48	1,26	92,68
2.5 < Interest Rate <= 3.0	176.949.651,84	13,35	3083	14,53	2,72	0,48	1,09	101,24
3.0 < Interest Rate <= 3.5	46.935.639,94	3,54	1004	4,73	3,21	0,46	1,07	113,98
3.5 < Interest Rate <= 4.0	27.255.075,21	2,06	861	4,06	3,75	0,39	1,08	144,97
4.0 < Interest Rate <= 4.5	28.621.623,50	2,16	1048	4,94	4,27	0,33	1,03	177,05
4.5 < Interest Rate <= 5.0	30.439.020,79	2,30	906	4,27	4,77	0,33	1,04	180,68
5.0 < Interest Rate <= 5.5	27.106.072,31	2,04	632	2,98	5,24	0,36	1,02	176,57
5.5 < Interest Rate <= 6.0	14.353.070,81	1,08	300	1,41	5,69	0,43	1,02	174,10
6.0 < Interest Rate <= 6.5	2.062.512,81	0,16	57	0,27	6,24	0,45	1,05	173,12
6.5 < Interest Rate <= 7.0	204.441,95	0,02	20	0,09	6,64	0,28	1,00	168,12
Interest Rate > 7.0	4.958,67	0,00	1	0,00	7,18	0,46	1,00	168,00
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	1.056.939.117,17	79,73	15140	71,35	2,16	0,50	1,22	94,08
1 y / 1 y	117.383.702,03	8,86	2712	12,78	3,73	0,36	1,15	143,73
3 y / 3 y	70.069.447,35	5,29	1433	6,75	2,93	0,38	1,13	122,82
5 y / 5 y	72.050.624,61	5,44	1577	7,43	1,94	0,40	1,12	119,40
10 y / 5 y	8.491.866,82	0,64	343	1,62	1,42	0,29	1,00	224,56
15 y / 5 y	105.868,96	0,01	5	0,02	3,83	0,15	1,00	206,22
20 y / 5 y	569.317,89	0,04	8	0,04	2,91	0,62	1,12	119,69
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	35.365.417,52	2,67	1101	5,19	3,25	0,36	1,07	152,06
2025	144.520.950,82	10,90	4193	19,76	2,96	0,35	1,15	138,54
2026	61.467.369,14	4,64	2353	11,09	2,50	0,30	1,08	121,99
2027	50.138.758,70	3,78	1535	7,23	2,60	0,31	1,14	102,09
2028	31.534.488,19	2,38	966	4,55	2,47	0,26	1,06	105,32
2029	26.766.751,50	2,02	758	3,57	2,59	0,26	1,02	123,64
2030	27.359.475,00	2,06	640	3,02	2,35	0,27	1,06	108,33
2031	52.821.866,50	3,98	1089	5,13	2,17	0,31	1,06	102,93
2032	44.308.414,89	3,34	720	3,39	2,16	0,36	1,10	95,14
2033	36.227.114,56	2,73	594	2,80	2,21	0,37	1,08	93,28
2034	50.455.860,95	3,81	690	3,25	2,30	0,41	1,09	100,88
2035	61.463.917,28	4,64	720	3,39	2,31	0,46	1,18	103,77
2036	113.599.124,40	8,57	1202	5,67	2,06	0,49	1,22	98,84
2037	100.798.235,03	7,60	921	4,34	1,99	0,51	1,31	87,71
2038	75.523.465,27	5,70	704	3,32	2,06	0,53	1,29	82,68
2039	28.837.048,19	2,18	272	1,28	2,61	0,57	1,22	102,97
2040	38.807.421,89	2,93	341	1,61	2,50	0,60	1,21	105,82
2041	104.960.500,17	7,92	774	3,65	2,13	0,62	1,28	97,28
2042	127.863.531,39	9,65	902	4,25	2,17	0,65	1,34	85,96
2043	107.486.109,58	8,11	712	3,36	2,07	0,66	1,37	78,08
2044	4.747.014,11	0,36	28	0,13	2,26	0,74	1,34	77,93
2045	557.109,75	0,04	3	0,01	1,93	0,64	1,66	80,99
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	13.165.322,98	0,99	497	2,34	2,51	0,24	1,14	121,02
Annuity	1.312.444.621,85	99,01	20721	97,66	2,32	0,47	1,21	102,04
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

Table '10' - Loan purpose

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	884.979.275,17	66,76	10616	50,03	2,21	0,51	1,27	99,49
Remortgage	367.851.200,07	27,75	9095	42,86	2,49	0,39	1,07	101,25
Construction	72.779.469,59	5,49	1507	7,10	2,93	0,36	1,12	140,36
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	1.174.870.592,58	88,63	19102	90,03	2,34	0,47	1,19	102,43
Unemployed	9.992.646,22	0,75	179	0,84	2,49	0,48	1,12	106,03
Self employed	140.746.706,03	10,62	1937	9,13	2,21	0,48	1,31	100,25
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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%	50.468.720,76	3,81	4421	20,84	2,47	0,06	1,01	123,13
10% < CLTV <= 20%	108.177.431,34	8,16	3382	15,94	2,41	0,15	1,02	115,41
20% < CLTV <= 30%	147.889.086,22	11,16	2916	13,74	2,44	0,25	1,08	112,74
30% < CLTV <= 40%	183.956.242,97	13,88	2734	12,89	2,39	0,35	1,13	107,61
40% < CLTV <= 50%	191.390.436,94	14,44	2357	11,11	2,35	0,45	1,20	103,76
50% < CLTV <= 60%	212.232.820,52	16,01	2094	9,87	2,28	0,55	1,26	99,69
60% < CLTV <= 70%	228.323.383,51	17,22	1886	8,89	2,23	0,65	1,33	94,45
70% < CLTV <= 80%	193.156.927,72	14,57	1364	6,43	2,24	0,74	1,33	87,70
80% < CLTV <= 90%	9.768.635,41	0,74	62	0,29	2,33	0,82	1,20	81,94
90% < CLTV <= 100%	246.259,44	0,02	2	0,01	2,17	0,95	1,23	82,00
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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%	9.522.818,69	0,72	1863	8,78	2,78	0,04	1,00	147,45
10% < LTM <= 20%	23.546.208,12	1,78	1823	8,59	2,74	0,09	1,00	140,69
20% < LTM <= 30%	40.319.433,33	3,04	1819	8,57	2,76	0,16	1,00	136,50
30% < LTM <= 40%	63.621.576,11	4,80	1986	9,36	2,69	0,22	1,00	127,23
40% < LTM <= 50%	83.939.652,89	6,33	1900	8,95	2,77	0,31	1,00	125,32
50% < LTM <= 60%	110.645.076,40	8,35	2031	9,57	2,65	0,39	1,00	114,43
60% < LTM <= 70%	144.883.544,54	10,93	2037	9,60	2,50	0,46	1,00	104,30
70% < LTM <= 80%	190.153.151,64	14,34	1969	9,28	2,31	0,58	1,00	93,28
80% < LTM <= 90%	63.671.179,92	4,80	846	3,99	2,45	0,48	1,00	101,93
90% < LTM <= 100%	52.150.896,62	3,93	670	3,16	2,31	0,44	1,00	101,83
100% < LTM <= 110%	54.411.856,15	4,10	608	2,87	2,33	0,47	1,05	99,47
110% < LTM <= 120%	58.733.663,77	4,43	582	2,74	2,13	0,48	1,15	96,54
120% < LTM <= 130%	68.117.850,68	5,14	591	2,79	2,03	0,53	1,25	94,74
130% < LTM <= 140%	68.613.977,38	5,18	549	2,59	2,04	0,55	1,36	91,57
140% < LTM <=150%	91.530.370,36	6,90	655	3,09	2,01	0,60	1,45	89,11
150% < LTM <=160%	93.783.080,33	7,07	557	2,63	2,03	0,65	1,55	82,53
160% < LTM <=170%	17.695.404,03	1,33	131	0,62	2,10	0,61	1,64	86,94
170% < LTM <=180%	9.364.800,41	0,71	85	0,40	1,95	0,52	1,75	89,09
180% < LTM <=190%	12.054.663,70	0,91	83	0,39	1,86	0,53	1,85	92,26
190% < LTM <=200%	9.036.987,10	0,68	74	0,35	1,91	0,51	1,95	92,41
200% < LTM <=250%	34.554.047,68	2,61	222	1,05	1,90	0,55	2,22	90,28
250% < LTM <=300%	24.018.228,53	1,81	131	0,62	1,66	0,57	2,85	87,62
350% < LTM <=400%	1.241.476,45	0,09	6	0,03	1,74	0,62	3,59	86,63
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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%	782.453.538,26	59,03	16944	79,86	2,53	0,41	1,00	110,09
100% < LTM <= 110%	54.411.856,15	4,10	608	2,87	2,33	0,47	1,05	99,47
110% < LTM <= 120%	58.733.663,77	4,43	582	2,74	2,13	0,48	1,15	96,54
120% < LTM <= 130%	68.117.850,68	5,14	591	2,79	2,03	0,53	1,25	94,74
130% < LTM <= 140%	68.613.977,38	5,18	549	2,59	2,04	0,55	1,36	91,57
140% < LTM <=150%	91.530.370,36	6,90	655	3,09	2,01	0,60	1,45	89,11
150% < LTM <=160%	93.783.080,33	7,07	557	2,63	2,03	0,65	1,55	82,53
160% < LTM <=170%	17.695.404,03	1,33	131	0,62	2,10	0,61	1,64	86,94
170% < LTM <=180%	9.364.800,41	0,71	85	0,40	1,95	0,52	1,75	89,09
180% < LTM <=190%	12.054.663,70	0,91	83	0,39	1,86	0,53	1,85	92,26
190% < LTM <=200%	9.036.987,10	0,68	74	0,35	1,91	0,51	1,95	92,41
200% < LTM <=250%	34.554.047,68	2,61	222	1,05	1,90	0,55	2,22	90,28
250% < LTM <=300%	24.018.228,53	1,81	131	0,62	1,66	0,57	2,85	87,62
350% < LTM <=400%	1.241.476,45	0,09	6	0,03	1,74	0,62	3,59	86,63
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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%	2.198.163,89	0,17	90	0,42	1,81	0,05	1,19	88,00
10% < OLTV <= 20%	11.600.456,36	0,88	506	2,38	2,03	0,12	1,17	99,53
20% < OLTV <= 30%	28.414.200,42	2,14	932	4,39	2,25	0,17	1,13	103,28
30% < OLTV <= 40%	47.181.196,12	3,56	1410	6,65	2,30	0,20	1,07	105,08
40% < OLTV <= 50%	70.769.807,81	5,34	1751	8,25	2,35	0,25	1,11	105,81
50% < OLTV <= 60%	92.314.612,04	6,96	2045	9,64	2,31	0,30	1,15	103,53
60% < OLTV <= 70%	114.455.461,13	8,63	2046	9,64	2,29	0,37	1,19	103,51
70% < OLTV <= 80%	141.268.718,89	10,66	2209	10,41	2,27	0,43	1,22	102,84
80% < OLTV <= 90%	209.474.043,56	15,80	2767	13,04	2,30	0,51	1,25	100,75
90% < OLTV <= 100%	409.415.573,18	30,89	4590	21,63	2,34	0,60	1,24	100,83
100% < OLTV <= 110%	115.615.090,56	8,72	1597	7,53	2,44	0,56	1,18	104,07
110% < OLTV <= 120%	40.689.755,50	3,07	620	2,92	2,46	0,50	1,19	102,91
120% < OLTV <= 130%	9.953.212,31	0,75	172	0,81	2,21	0,45	1,28	100,12
130% < OLTV <= 140%	9.815.761,28	0,74	137	0,65	2,15	0,50	1,22	94,69
140% < OLTV <=150%	6.928.813,08	0,52	98	0,46	2,49	0,53	1,20	101,37
150% < OLTV	15.515.078,70	1,17	248	1,17	2,46	0,55	1,15	104,10
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	1.322.871.525,18	99,79	21186	99,85	2,33	0,47	1,21	102,22
Yes	2.738.419,65	0,21	32	0,15	2,16	0,54	1,30	103,38
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	1.177.829.787,41	88,85	16952	79,89	2,32	0,48	1,21	101,64
Buy to let	55.457.957,09	4,18	1187	5,59	2,15	0,36	1,16	99,06
Mixed commercial / private	23.838.270,60	1,80	587	2,77	2,15	0,35	1,15	98,43
Other	68.483.929,73	5,17	2492	11,74	2,63	0,43	1,15	116,19
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	848.091,71	0,06	12	0,06	2,00	0,01	1,00	82,72
Brussels Hoofdstedelijk gewest	117.293.184,79	8,85	1297	6,11	2,23	0,49	1,19	100,72
Waals Brabant	18.914.155,15	1,43	203	0,96	2,22	0,47	1,16	101,68
Vlaams Brabant	222.234.788,38	16,76	3230	15,22	2,31	0,47	1,24	101,26
Antwerpen	367.722.142,24	27,74	5655	26,65	2,34	0,48	1,20	102,55
Limburg	156.709.938,38	11,82	3025	14,26	2,43	0,48	1,16	104,65
Luik	19.957.290,68	1,51	376	1,77	2,45	0,47	1,09	101,99
Namen	1.996.373,49	0,15	39	0,18	2,21	0,46	1,14	99,84
Henegouwen	7.541.396,21	0,57	141	0,66	2,41	0,50	1,08	106,06
Luxemburg	1.575.021,73	0,12	37	0,17	2,66	0,41	1,23	109,12
West-Vlaanderen	186.320.029,71	14,06	3380	15,93	2,26	0,46	1,22	101,43
Oost-Vlaanderen	224.497.532,36	16,94	3823	18,02	2,34	0,45	1,24	102,38
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	1.158.332.522,78	87,38	19125	90,14	2,33	0,47	1,21	102,36
2. Brussels	117.293.184,79	8,85	1297	6,11	2,23	0,49	1,19	100,72
3. Wallonie	49.984.237,26	3,77	796	3,75	2,35	0,48	1,12	102,63
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22

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	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22
Total	1.325.609.944,83	100,00	21218	100,00	2,33	0,47	1,21	102,22