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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: November 2024

**MONTHLY CALCULATION REPORT**

Floating Rate Interest Period (31/10/24 - 30/11/24)
<b>Monthly Total</b>

**The Loan Portfolio**

Number of Loans		
Beginning of Period	21,024	21,024
Matured loans	164	164
Prepaid Loans	40	40
Repurchased Loans	6	6
Defaulted Loans during period	0	0
Defaulted Loans reopend to normal	0	0
End of month	20,814	20,814
Delinquent Receivables at the end of the Monthly Calculation Period	12	12

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1,309,694,513.83	1,309,694,513.83
Scheduled Principal collected	11,650,797.25	11,650,797.25
Full Prepayments	1,731,115.71	1,731,115.71
Partial Prepayments	229,026.26	229,026.26
Principal balance of repurchased loans	432,845.35	432,845.35
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	1,295,650,729.26	1,295,650,729.26
Principal balance of Delinquent Loans at the end of the Calculation Period	611,543.95	611,543.95
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,461,377.74	1,461,377.74
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,295,650,729.26	1,295,650,729.26
Balance of Non Delinquent Loans	1,295,039,185.31	1,295,039,185.31
Balance of reopened Loans	0.00	0.00

Floating Rate Interest Period (31/10/24 - 30/11/24)  
 Monthly Total

Cash Flows

Monthly Cash Flows			Monthly Total
<u>Principal Available Amount:</u>			
Previously Principal Available Amount		776.60	776.60
Principal Receipts			
Repayment of principal		11,650,797.25	11,650,797.25
Prepayment in full of principal		1,731,115.71	1,731,115.71
Partial prepayment of principal		229,026.26	229,026.26
Repurchase by the seller Receipts		432,845.35	432,845.35
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		14,044,561.17	14,044,561.17
<u>Notes Interest Available Amount</u>			
Revenue Receipts			
Interest, including penalty interest, on Mortgage Receivables		2,515,431.95	2,515,431.95
Interest accrued on the Transaction Account		0.00	0.00
Prepayment Penalties under the Mortgage Loans		9,291.86	9,291.86
Net Proceeds on any Mortgage Loans		0.00	0.00
Amounts to be drawn from the Reserve Account on MPD		0.00	0.00
Amounts to be received from the Swap on MPD		3,436,032.81	3,436,032.81
Amounts received in connection to a repurchase pursuant MRPAs		797.01	797.01
Amounts received in connection with a sale of Mortgage receivables pursuant Common Repts 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			5,961,553.63

Swap Calculation			
	<b>Loan Invest Pays: (A-B)*C</b>		<b>1,950,022.01</b>
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,515,431.95
	the interest accrued on the transaction accounts		0.00
	the amounts received in respect of Prepayment penalties		9,291.86
	the amounts received in connection with a repurchase of Mortgage Receivables		797.01
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	<b>Total A</b>		<b>2,525,520.82</b>
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		62,501.75
	<b>Total B</b>		<b>62,501.75</b>
C	multiplied by		
	the principal outstanding amount of the Notes		1,064,345,600.00
	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		1,064,345,600.00
	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
	<b>Total C</b>		<b>0.792</b>
	<b>Loan Invest Receives: (D*E)</b>		<b>3,436,032.81</b>
with			
D	1 month Euribor		3.099%
	plus spread		<b>0.650%</b>
	<b>Total D</b>		<b>3.749%</b>
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,064,345,600.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	<b>Total E</b>		<b>1,064,345,600.00</b>
	<b>Swap Payment Date</b>	<b>16/12/2024</b>	<b>16/12/2024</b>

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

Monthly Cash Flow Allocation		
<b>Principal</b>		
Principal Available Amount	14,044,561.17	14,044,561.17
Following Amortisation or Optional redemption		
Notes	14,041,600.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

<b>Interest</b>		
Total Funds Available		5,961,553.63
1 Issuers Directors		0.00
2 Administrator		0.00
3 Security Agent		0.00
4 Other Issuer fees		0.00
	Intertrust fees	0.00
	NBB	0.00
	AIG	0.00
	Servicing	54,570.60
	CTIF	0.00
	Zurich Insurance	0.00
	Moody's	0.00
	Legal advisor	0.00
	AIG	0.00
	Auditor	6,452.06
	Insurance	0.00
	Paying Agent	416.67
	corporate admin fee	0.00
	Factuur Berquin Notarissen	0.00
	Factur-Accesso	0.00
	Other Issuer Costs and Expenses	0.00
	Bank Charges	0.00
	Rating Agency	0.00
	PWC	0.00
	Social security / Taxes	0.00
	FSMA	1,062.42
5 Pari-passu		
	Class A notes interest due and payable	3,436,032.81
	Swap Counterparty payments	1,950,022.01
6 Principal Deficiency - Notes		0.00
7 Payment to Reserve Fund for replenishment		0.00
8 Principal Deficiency - Subordinated Loan		0.00
9 Payment to Risk Mitigation Deposit for replenishment		0.00
10 Interest on Subordinated Loan		512,830.39
11 Swap Counterparty Default Payment		0.00
12 Interest and Principal on Expense Subordinated Loan		0.00
13 Dividends to Shareholders		166.66
14 DPP		0.00

Capital structure			
<u>Notes</u>			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month		1,064,345,600.00	
Outstanding balance at the end of the month		1,050,304,000.00	
Bond - Factor at the beginning of the month		0.33260800	
Bond - Factor at the end of the month		0.32822000	
Annual interest rate for the period		3.74900%	
Interest payable for the quarter paid on	16/12/2024	3,436,032.81	
Rating (Moody's)		Aaa(st)	
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		4.09900%	
Interest payable for the month paid on	16/12/2024	512,830.39	
<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		4.09900%	
Interest payable for the month paid on	16/12/2024		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	
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 (31/10/24 - 30/11/24)
Monthly Total

Balance Sheet		
<b>Assets</b>		
Outstanding principal amount of Mortgage Loans (end of period)	1,295,650,729.26	1,295,650,729.26
Transaction Account (after principal and interest payout)	2,961.17	2,961.17
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
<b>Total</b>	<b>1,330,653,690.43</b>	<b>1,330,653,690.43</b>
<b>Liabilities</b>		
Notes outstanding balance at the end of period	1,050,304,000.00	1,050,304,000.00
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
<b>Total</b>	<b>1,330,304,000.00</b>	<b>1,330,304,000.00</b>

**Expected future cashflow collection calculated on actual portfolio**

**HLI2019 - 2024-11-30 - prepayment 5%**

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.34	3.20	0.00	1,050,304,000

Periode	interest	principal	prepayment	Total
2024-12	2,487,356.07	11,581,871.35	5,349,902.91	19,419,130.33
2025-01	2,454,689.59	11,512,458.82	5,279,643.71	19,246,792.12
2025-02	2,422,299.28	11,457,554.07	5,209,905.71	19,089,759.06
2025-03	2,390,159.10	11,409,837.36	5,140,655.70	18,940,652.16
2025-04	2,358,250.14	11,378,389.93	5,071,826.77	18,808,466.84
2025-05	2,326,548.33	11,311,344.69	5,003,563.63	18,641,456.65
2025-06	2,295,135.36	11,258,322.83	4,935,805.78	18,489,263.97
2025-07	2,263,982.12	11,209,138.24	4,868,535.76	18,341,656.12
2025-08	2,233,070.08	11,165,561.44	4,801,726.17	18,200,357.69
2025-09	2,202,376.05	11,122,380.77	4,735,375.89	18,060,132.71
2025-10	2,171,907.55	11,088,751.17	4,669,442.10	17,930,100.82
2025-11	2,141,639.09	11,060,960.89	4,603,898.49	17,806,498.47
2025-12	2,111,560.61	11,020,551.10	4,538,796.38	17,670,908.09
2026-01	2,081,701.97	10,977,787.63	4,474,144.06	17,533,633.66
2026-02	2,052,057.28	10,935,129.29	4,409,939.34	17,397,125.91
2026-03	2,022,619.09	10,883,791.62	4,346,215.57	17,252,626.28
2026-04	1,993,388.88	10,817,645.38	4,283,032.25	17,094,066.51
2026-05	1,964,392.32	10,728,030.74	4,220,486.73	16,912,909.79
2026-06	1,935,675.68	10,620,021.96	4,158,650.77	16,714,348.41
2026-07	1,907,261.07	10,539,557.09	4,097,407.41	16,544,225.57
2026-08	1,879,082.92	10,469,023.91	4,036,715.22	16,384,822.05
2026-09	1,851,129.87	10,399,420.13	3,976,564.51	16,227,114.51
2026-10	1,823,409.20	10,315,802.18	3,917,013.33	16,056,224.71
2026-11	1,795,950.38	10,238,313.40	3,858,032.26	15,892,296.04
2026-12	1,768,727.02	10,187,295.38	3,799,509.68	15,755,532.08
2027-01	1,741,711.51	10,131,677.53	3,741,463.25	15,614,852.29
2027-02	1,714,905.45	10,099,069.33	3,683,794.45	15,497,769.23
2027-03	1,688,276.96	10,061,889.78	3,626,520.65	15,376,687.39
2027-04	1,661,839.37	10,015,758.64	3,569,677.80	15,247,275.81
2027-05	1,635,599.12	9,980,709.94	3,513,218.01	15,129,527.07
2027-06	1,609,528.91	9,932,281.43	3,457,195.01	14,999,005.35

outstanding amount CLASS A	outstanding amount subordinated loan
1,033,372,226	280,000,000
1,016,580,123	280,000,000
999,912,663	280,000,000
983,362,170	280,000,000
966,911,954	280,000,000
950,597,045	280,000,000
934,402,917	280,000,000
918,325,243	280,000,000
902,357,955	280,000,000
886,500,198	280,000,000
870,742,005	280,000,000
855,077,146	280,000,000
839,517,798	280,000,000
824,065,867	280,000,000
808,720,798	280,000,000
793,490,791	280,000,000
778,390,113	280,000,000
763,441,596	280,000,000
748,662,923	280,000,000
734,025,959	280,000,000
719,520,219	280,000,000
705,144,235	280,000,000
690,911,419	280,000,000
676,815,074	280,000,000
662,828,269	280,000,000
648,955,128	280,000,000
635,172,264	280,000,000
621,483,854	280,000,000
607,898,417	280,000,000
594,404,489	280,000,000
581,015,013	280,000,000

factor note

Internal

2027-07	1,583,665.39	9,881,099.93	3,401,618.64	14,866,383.96	973	567,732,294	280,000,000
2027-08	1,557,998.95	9,824,912.16	3,346,508.16	14,729,419.27	1004	554,560,874	280,000,000
2027-09	1,532,528.93	9,771,888.05	3,291,848.02	14,596,265.00	1034	541,497,138	280,000,000
2027-10	1,507,245.67	9,715,920.59	3,237,649.88	14,460,816.14	1065	528,543,567	280,000,000
2027-11	1,482,153.01	9,647,789.99	3,183,959.40	14,313,902.40	1095	515,711,818	280,000,000
2027-12	1,457,263.02	9,572,539.71	3,130,807.93	14,160,610.66	1126	503,008,470	280,000,000
2028-01	1,432,587.71	9,494,624.20	3,078,201.87	14,005,413.78	1157	490,435,644	280,000,000
2028-02	1,408,148.38	9,414,857.50	3,026,147.02	13,849,152.90	1186	477,994,640	280,000,000
2028-03	1,383,936.76	9,334,242.24	2,974,645.24	13,692,824.24	1217	465,685,752	280,000,000
2028-04	1,359,955.84	9,239,202.06	2,923,755.54	13,522,913.44	1247	453,522,795	280,000,000
2028-05	1,336,207.09	9,146,320.69	2,873,463.03	13,355,990.81	1278	441,503,011	280,000,000
2028-06	1,312,693.68	9,083,544.07	2,823,642.08	13,219,879.83	1308	429,595,825	280,000,000
2028-07	1,289,394.98	9,044,312.23	2,774,192.25	13,107,899.46	1339	417,777,320	280,000,000
2028-08	1,266,274.86	9,020,003.75	2,725,049.76	13,011,328.37	1370	406,032,267	280,000,000
2028-09	1,243,306.68	9,001,522.77	2,676,189.30	12,921,018.75	1400	394,354,555	280,000,000
2028-10	1,220,475.66	8,991,962.99	2,627,571.96	12,840,010.61	1431	382,735,020	280,000,000
2028-11	1,197,766.75	8,967,688.43	2,579,258.17	12,744,713.35	1461	371,188,073	280,000,000
2028-12	1,175,214.26	8,920,178.77	2,531,343.89	12,626,736.92	1492	359,736,550	280,000,000
2029-01	1,152,873.34	8,879,883.69	2,483,797.71	12,516,554.74	1523	348,372,869	280,000,000
2029-02	1,130,743.19	8,836,770.49	2,436,628.18	12,404,141.86	1551	337,099,470	280,000,000
2029-03	1,108,831.47	8,795,653.67	2,389,826.27	12,294,311.41	1582	325,913,990	280,000,000
2029-04	1,087,123.05	8,735,692.69	2,343,470.53	12,166,286.27	1612	314,834,827	280,000,000
2029-05	1,065,655.26	8,662,826.38	2,297,611.08	12,026,092.72	1643	303,874,390	280,000,000
2029-06	1,044,447.95	8,577,388.40	2,252,299.09	11,874,135.44	1673	293,044,702	280,000,000
2029-07	1,023,519.96	8,508,268.59	2,207,463.41	11,739,251.96	1704	282,328,970	280,000,000
2029-08	1,002,830.16	8,438,304.88	2,163,105.29	11,604,240.33	1735	271,727,560	280,000,000
2029-09	982,376.60	8,375,324.84	2,119,194.48	11,476,895.92	1765	261,233,041	280,000,000
2029-10	962,161.23	8,300,472.32	2,075,779.88	11,338,413.43	1796	250,856,789	280,000,000
2029-11	942,204.56	8,225,116.77	2,032,859.62	11,200,180.95	1826	240,598,812	280,000,000
2029-12	922,494.67	8,169,681.56	1,990,349.35	11,082,525.58	1857	230,438,781	280,000,000
2030-01	902,989.94	8,116,238.28	1,948,238.51	10,967,466.73	1888	220,374,304	280,000,000
2030-02	883,671.40	8,056,570.50	1,906,551.85	10,846,793.75	1916	210,411,182	280,000,000
2030-03	864,543.07	8,015,416.15	1,865,209.78	10,745,169.00	1947	200,530,556	280,000,000
2030-04	845,589.57	7,977,655.56	1,824,197.97	10,647,443.10	1977	190,728,703	280,000,000
2030-05	826,785.30	7,924,479.49	1,783,578.19	10,534,842.98	2008	181,020,645	280,000,000
2030-06	808,168.11	7,839,500.73	1,743,482.18	10,391,151.02	2038	171,437,662	280,000,000
2030-07	789,780.66	7,742,224.47	1,703,958.71	10,235,963.84	2069	161,991,479	280,000,000
2030-08	771,653.23	7,631,805.90	1,665,059.36	10,068,518.49	2100	152,694,614	280,000,000
2030-09	753,792.70	7,553,494.07	1,626,649.00	9,933,935.77	2130	143,514,471	280,000,000
2030-10	736,149.14	7,489,494.36	1,588,664.97	9,814,308.47	2161	134,436,311	280,000,000
2030-11	718,680.37	7,403,271.82	1,551,198.08	9,673,150.27	2191	125,481,841	280,000,000
2030-12	701,431.96	7,334,899.81	1,514,172.56	9,550,504.33	2222	116,632,769	280,000,000
2031-01	684,375.68	7,275,767.08	1,477,548.02	9,437,690.78	2253	107,879,454	280,000,000
2031-02	667,500.15	7,224,490.35	1,441,289.56	9,333,280.06	2281	99,213,674	280,000,000
2031-03	650,807.55	7,185,057.95	1,405,346.79	9,241,212.29	2312	90,623,269	280,000,000
2031-04	634,270.19	7,124,189.16	1,369,806.62	9,128,265.97	2342	82,129,273	280,000,000
2031-05	617,929.71	7,058,993.53	1,334,686.67	9,011,609.91	2373	73,735,593	280,000,000
2031-06	601,781.21	6,989,247.92	1,300,003.61	8,891,032.74	2403	65,446,342	280,000,000
2031-07	585,833.36	6,922,117.86	1,265,744.83	8,773,696.05	2434	57,258,479	280,000,000
2031-08	570,070.69	6,849,939.51	1,231,929.90	8,651,940.10	2465	49,176,610	280,000,000
2031-09	554,506.18	6,751,482.03	1,198,665.24	8,504,653.45	2495	41,226,462	280,000,000
2031-10	539,174.65	6,668,777.55	1,165,884.43	8,373,836.63	2526	33,391,800	280,000,000
2031-11	524,059.98	6,579,463.08	1,133,612.06	8,237,135.12	2556	25,678,725	280,000,000
2031-12	509,166.78	6,483,580.84	1,101,873.90	8,094,621.52	2587	18,093,270	280,000,000
2032-01	494,516.55	6,395,022.46	1,070,636.39	7,960,175.40	2618	10,627,612	280,000,000
2032-02	480,092.80	6,337,257.30	1,039,770.84	7,857,120.94	2647	3,250,583	280,000,000
2032-03	465,839.31	6,302,878.40	1,009,175.97	7,777,893.68	2678	0	280,000,000
2032-04	451,726.99	6,273,547.27	978,831.31	7,704,105.57	2708	0	280,000,000
2032-05	437,736.87	6,243,215.17	948,739.87	7,629,691.91	2739	0	280,000,000



Internal

2032-06	423,879.38	6,207,359.72	918,922.73	7,550,161.83	2769
2032-07	410,175.87	6,154,165.81	889,450.78	7,453,792.46	2800
2032-08	396,674.66	6,073,078.17	860,441.18	7,330,194.01	2831
2032-09	383,441.53	5,975,902.18	831,956.21	7,191,299.92	2861
2032-10	370,514.41	5,897,399.38	803,917.39	7,071,831.18	2892
2032-11	357,827.31	5,808,597.72	776,364.92	6,942,789.95	2922
2032-12	345,402.38	5,698,999.01	749,384.11	6,793,785.50	2953
2033-01	333,271.80	5,593,889.21	722,953.81	6,650,114.82	2984
2033-02	321,409.99	5,494,125.57	697,049.07	6,512,584.63	3012
2033-03	309,814.01	5,404,311.42	671,627.18	6,385,752.61	3043
2033-04	298,449.83	5,308,786.21	646,708.55	6,253,944.59	3073
2033-05	287,325.89	5,220,324.41	622,262.99	6,129,913.29	3104
2033-06	276,419.23	5,126,579.17	598,308.84	6,001,307.24	3134
2033-07	265,746.54	5,056,918.88	574,746.02	5,897,411.44	3165
2033-08	255,256.25	4,979,299.95	551,604.25	5,786,160.45	3196
2033-09	244,965.33	4,909,911.08	528,847.56	5,683,723.97	3226
2033-10	234,855.52	4,813,313.51	506,588.48	5,554,757.51	3257
2033-11	224,976.26	4,681,211.93	484,973.08	5,391,161.27	3287
2033-12	215,377.89	4,524,242.64	464,101.05	5,203,721.58	3318
2034-01	206,077.95	4,368,100.08	443,966.81	5,018,144.84	3349
2034-02	197,076.01	4,219,640.56	424,535.03	4,841,251.60	3377
2034-03	188,361.45	4,082,970.85	405,753.59	4,677,085.89	3408
2034-04	179,912.61	3,976,063.75	387,496.41	4,543,472.77	3438
2034-05	171,686.63	3,895,860.57	369,649.15	4,437,196.35	3469
2034-06	163,636.27	3,837,933.19	352,117.32	4,353,686.78	3499
2034-07	155,726.10	3,747,418.17	335,035.75	4,238,180.02	3530
2034-08	148,013.30	3,615,086.32	318,577.23	4,081,676.85	3561
2034-09	140,564.97	3,482,439.79	302,739.29	3,925,744.05	3591
2034-10	133,374.67	3,322,625.54	287,634.14	3,743,634.35	3622
2034-11	126,480.85	3,159,804.91	273,269.47	3,559,555.23	3652
2034-12	119,894.01	3,018,093.12	259,555.34	3,397,542.47	3683
2035-01	113,587.19	2,873,540.62	246,501.14	3,233,628.95	3714
2035-02	107,547.79	2,741,430.24	234,051.26	3,083,029.29	3742
2035-03	101,773.01	2,623,779.43	222,143.65	2,947,696.09	3773
2035-04	96,243.45	2,576,571.52	210,482.29	2,883,297.26	3803
2035-05	90,856.16	2,536,742.79	199,035.56	2,826,634.51	3834
2035-06	85,611.48	2,502,038.59	187,780.84	2,775,430.91	3864
2035-07	80,495.79	2,455,059.62	176,768.93	2,712,324.34	3895
2035-08	75,534.45	2,411,638.19	165,984.05	2,653,156.69	3926
2035-09	70,716.33	2,372,684.58	155,406.43	2,598,807.34	3956
2035-10	66,031.10	2,320,721.97	145,088.82	2,531,841.89	3987
2035-11	61,503.60	2,264,134.60	135,050.86	2,460,689.06	4017
2035-12	57,131.06	2,221,198.08	125,233.04	2,403,562.18	4048
2036-01	52,873.82	2,184,001.82	115,611.13	2,352,486.77	4079
2036-02	48,721.54	2,141,193.08	106,208.20	2,296,122.82	4108
2036-03	44,680.10	2,079,754.78	97,099.82	2,221,534.70	4139
2036-04	40,783.58	2,025,499.32	88,255.40	2,154,538.30	4169
2036-05	37,011.73	1,978,691.31	79,643.15	2,095,346.19	4200
2036-06	33,353.92	1,948,968.12	71,190.55	2,053,512.59	4230
2036-07	29,779.01	1,912,253.05	62,926.28	2,004,958.34	4261
2036-08	26,297.05	1,846,145.71	54,971.79	1,927,414.55	4292
2036-09	22,953.28	1,741,532.83	47,486.53	1,811,972.64	4322
2036-10	19,811.67	1,612,149.51	40,571.13	1,672,532.31	4353
2036-11	16,912.43	1,481,376.12	34,229.88	1,532,518.43	4383
2036-12	14,244.39	1,357,325.26	28,431.50	1,400,001.15	4414
2037-01	11,802.26	1,241,300.66	23,141.06	1,276,243.98	4445
2037-02	9,570.74	1,166,943.61	18,182.45	1,194,696.80	4473
2037-03	7,486.52	1,069,036.85	13,652.33	1,090,175.70	4504
2037-04	5,600.03	916,981.43	9,774.71	932,356.17	4534

0	280,000,000

2037-05	3,994.84	744,485.69	6,631.93	755,112.46	4565
2037-06	2,703.04	580,652.96	4,184.92	587,540.92	4595
2037-07	1,702.85	408,897.78	2,463.76	413,064.39	4626
2037-08	1,006.91	256,127.07	1,386.28	258,520.26	4657
2037-09	570.77	134,744.35	819.05	136,134.17	4687
2037-10	337.93	51,953.81	599.17	52,890.91	4718
2037-11	245.52	31,994.42	463.36	32,703.30	4748
2037-12	189.64	19,856.90	378.68	20,425.22	4779
2038-01	153.48	12,982.99	323.01	13,459.48	4810
2038-02	129.62	9,906.54	280.39	10,316.55	4838
2038-03	111.89	7,659.87	247.30	8,019.06	4869
2038-04	99.37	7,249.17	216.06	7,564.60	4899
2038-05	88.08	7,072.68	185.70	7,346.46	4930
2038-06	77.10	6,301.42	158.67	6,537.19	4960
2038-07	67.33	4,840.90	137.83	5,046.06	4991
2038-08	59.72	3,795.43	121.44	3,976.59	5022
2038-09	53.26	3,547.12	106.16	3,706.54	5052
2038-10	47.07	2,384.93	95.78	2,527.78	5083
2038-11	42.25	2,389.75	85.42	2,517.42	5113
2038-12	37.42	2,394.58	75.09	2,507.09	5144
2039-01	32.60	2,399.40	64.78	2,496.78	5175
2039-02	27.80	2,404.20	54.49	2,486.49	5203
2039-03	23.01	2,183.46	45.17	2,251.64	5234
2039-04	18.81	1,794.19	37.50	1,850.50	5264
2039-05	15.61	1,797.39	29.86	1,842.86	5295
2039-06	12.43	1,800.57	22.23	1,835.23	5325
2039-07	9.26	1,803.74	14.62	1,827.62	5356
2039-08	6.09	1,806.91	7.03	1,820.03	5387
2039-09	2.93	1,681.33	0.00	1,684.26	5417
	<b>128,558,302.54</b>	<b>1,018,812,457.09</b>	<b>276,746,079.69</b>	<b>1,424,116,839.32</b>	

**Performance data**

Defaults and delinquencies			
Cumulative Gross Defaults at the beginning of the period			5,148,880.48
Principal balance of Defaulted Loans during the period		0.00	
Cumulative Gross Defaults at the end of the period		5,148,880.48	5,148,880.48
Cumulative Gross Defaults as % of original loan balance (%)		0.14947%	0.14947%
Cumulative Gross Defaults as % of current loan balance (%)		0.39314%	0.39314%
Aggregate amount of Delinquent Loans		611,543.95	611,543.95
Current Delinquencies as % of initial loan balance (%)		0.01775%	0.00
Current Delinquencies as % of current loan balance (%)		0.04720%	0.04720%

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			
Status		Nr of Delinquent Loans	Current Balance of all Delinquent Loans Percentage of Outstanding Balance of the Loans (%)
<1month		116	8,934,965.26 0.690%
<2months		4	188,016.80 0.015%
<3 months		4	307,934.74 0.024%
<4months	Delinquent	0	0.00 0.000%
<5months	Delinquent	4	250,520.03 0.019%
<6months	Delinquent	3	171,519.99 0.013%
<7months	Delinquent	3	93,029.41 0.007%
<8months	Delinquent	0	0.00 0.000%
<9months	Delinquent	0	0.00 0.000%
<10months	Delinquent	0	0.00 0.000%
<11months	Delinquent	0	0.00 0.000%
<12months	Delinquent	1	24,968.53 0.002%
>12 months	Delinquent	1	71,505.99 0.006%
		<b>136</b>	<b>10,042,460.75</b>

Floating Rate Interest Period (31/10/24 - 30/11/24) **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	6.79%	

Prepayments as a % of current balance for reference period			
			Annualised
	0.14966%	0.00000%	1.7960%

Triggers and replacements			
1. Account bank replacement			
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			
2. Risk Mitigating Deposit			
Funding of the deposit if the Counterparty Risk Assessment of the Seller falls below Baa3(cr) by Moody's			
3. Swap rating triggers			
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;			
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			
4. Optional Redemption upon Rating Downgrade Event			
(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			

Counterparty and their ratings (if relevant)			
<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			
	<u>Moody's</u>		
LT Debt Rating	A1 (positive outlook)		
LT Deposit Rating	Aa3		
LT Counterparty Risk Assessment	Aa3(cr)		
ST Deposit Rating	P-1		

LT IDR  
ST IDR  
LT Debt Rating  
ST Debt Rating

Fitch  
A+ (stable)  
F1  
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



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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: November 2024

**Effectisering Pool HLI19 - 2024-11**  
**Pool summary 1**

<b>Number of borrowers</b>	<b>Number of loans</b>	<b>Total Outstanding balance</b>	<b>Average Outstanding balance / borrower</b>
16805	20814	1.295.650.729,26	77.099,12

## Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2004	1,0000	3,6621	20814
CLTV	Current loan to value	0,4669	0,0000	0,9440	20814
LTM	Loan to mortgage	0,9668	0,0000	3,6621	20814
MTL	Mortgage to loan	1,5585	0,0000	21985,8156	20814
OLTV	Original loan to value	0,8297	0,0000	22,9130	20814
SEAS	Seasoning in months	104,0210	75,0000	353,0000	20814



### 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	944.874.720,46	72,93	12967	62,30	1,91	0
2.5 < Interest Rate <= 3.0	173.733.019,82	13,41	3040	14,61	2,72	0
3.0 < Interest Rate <= 3.5	47.051.093,41	3,63	1006	4,83	3,21	0
3.5 < Interest Rate <= 4.0	29.779.045,00	2,30	941	4,52	3,76	0
4.0 < Interest Rate <= 4.5	30.208.811,30	2,33	1100	5,28	4,26	0
4.5 < Interest Rate <= 5.0	32.457.106,19	2,51	896	4,30	4,77	0
5.0 < Interest Rate <= 5.5	26.121.605,90	2,02	591	2,84	5,22	0
5.5 < Interest Rate <= 6.0	9.944.712,85	0,77	216	1,04	5,68	0
6.0 < Interest Rate <= 6.5	1.343.661,72	0,10	41	0,20	6,25	0
6.5 < Interest Rate <= 7.0	136.952,61	0,01	16	0,08	6,64	0
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0

**Pool summary 4 - Loans in arrears**

<b>Loans in arrears</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>
0	8.934.965,26	88,97	116	85,29
1	188.016,80	1,87	4	2,94
2	307.934,74	3,07	4	2,94
4	250.520,03	2,49	4	2,94
5	171.519,99	1,71	3	2,21
6	93.029,41	0,93	3	2,21
11	24.968,53	0,25	1	0,74
37	71.505,99	0,71	1	0,74
<b>Total</b>	10.042.460,75	100,00	136	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	803,82	0,00	1	0,00	3,72	0,01	1,00	353,00
1996	13.618,53	0,00	5	0,02	2,04	0,07	1,00	342,66
1997	7.861,08	0,00	1	0,00	3,16	0,08	1,00	323,00
1998	37.544,97	0,00	5	0,02	3,63	0,18	1,00	315,29
1999	267.134,90	0,02	25	0,12	3,73	0,16	1,00	303,89
2000	236.881,56	0,02	39	0,19	1,68	0,18	1,00	291,70
2001	349.153,38	0,03	30	0,14	1,34	0,21	1,00	279,75
2002	1.238.159,14	0,10	83	0,40	3,04	0,20	1,02	266,82
2003	4.786.230,61	0,37	266	1,28	4,20	0,22	1,00	255,93
2004	5.762.525,77	0,44	280	1,35	4,01	0,26	1,02	243,69
2005	12.548.408,59	0,97	751	3,61	3,46	0,25	1,00	232,76
2006	8.799.671,74	0,68	391	1,88	2,65	0,31	1,00	220,97
2007	3.611.387,03	0,28	146	0,70	4,20	0,34	1,00	209,15
2008	2.583.176,99	0,20	70	0,34	4,08	0,33	1,00	196,51
2009	36.641.786,94	2,83	775	3,72	4,60	0,36	1,02	182,62
2010	34.742.549,64	2,68	792	3,81	3,89	0,38	1,03	173,04
2011	8.369.827,19	0,65	214	1,03	3,72	0,39	1,04	161,64
2012	4.281.790,79	0,33	120	0,58	3,73	0,34	1,03	148,12
2013	6.884.738,14	0,53	169	0,81	3,10	0,33	1,05	136,15
2014	63.286.695,93	4,88	1443	6,93	3,26	0,38	1,07	121,39
2015	123.385.517,81	9,52	2364	11,36	2,45	0,43	1,13	112,79
2016	397.123.390,17	30,65	6323	30,38	2,06	0,45	1,17	100,04
2017	321.404.794,08	24,81	3579	17,20	2,07	0,53	1,28	87,06
2018	259.287.080,46	20,01	2942	14,13	2,00	0,52	1,31	79,00
<b>Total</b>	<b>1.295.650.729,26</b>	<b>100,00</b>	<b>20814</b>	<b>100,00</b>	<b>2,33</b>	<b>0,47</b>	<b>1,20</b>	<b>104,02</b>

**Table '02' - Final maturity date**

<b>Final maturity date</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>2023 - 2027</b>	51.333.014,72	3,96	4787	23,00	2,33	0,11	1,01	123,62
<b>2028 - 2032</b>	238.862.264,32	18,44	6034	28,99	2,43	0,28	1,06	117,31
<b>&gt; 2032</b>	1.005.455.450,22	77,60	9993	48,01	2,31	0,53	1,24	99,86
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

**Table '03' - Initial maturity in months**

<b>Initial maturity in months</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>72-107</b>	1.721.659,99	0,13	297	1,43	2,06	0,11	1,01	84,65
<b>108-143</b>	57.435.606,53	4,43	3557	17,09	1,77	0,15	1,03	91,53
<b>144-179</b>	73.081.842,64	5,64	2014	9,68	2,16	0,26	1,05	98,00
<b>180-215</b>	182.422.467,48	14,08	3538	17,00	2,20	0,34	1,10	98,43
<b>216-251</b>	432.886.383,25	33,41	5708	27,42	2,21	0,46	1,23	100,07
<b>252-287</b>	68.147.402,18	5,26	996	4,79	2,73	0,50	1,17	113,97
<b>288-323</b>	430.084.561,63	33,19	3917	18,82	2,37	0,60	1,28	101,64
<b>324-360</b>	41.469.420,74	3,20	667	3,20	4,01	0,45	1,05	189,50
<b>&gt; 360</b>	8.401.384,82	0,65	120	0,58	3,83	0,50	1,05	190,08
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

**Table '04' - Seasoning in months**

<b>Seasoning in months</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>73 - 84</b>	341.931.571,28	26,39	3843	18,46	2,01	0,52	1,30	80,08
<b>85 - 96</b>	295.831.298,14	22,83	3408	16,37	2,06	0,52	1,27	89,69
<b>97 -108</b>	357.328.268,40	27,58	5886	28,28	2,08	0,45	1,16	101,12
<b>109 -</b>	300.559.591,44	23,20	7677	36,88	3,27	0,38	1,07	148,81
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

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	944.874.720,46	72,93	12967	62,30	1,91	0,48	1,25	94,30
2.5 < Interest Rate <= 3.0	173.733.019,82	13,41	3040	14,61	2,72	0,48	1,09	103,20
3.0 < Interest Rate <= 3.5	47.051.093,41	3,63	1006	4,83	3,21	0,46	1,06	116,40
3.5 < Interest Rate <= 4.0	29.779.045,00	2,30	941	4,52	3,76	0,38	1,07	150,32
4.0 < Interest Rate <= 4.5	30.208.811,30	2,33	1100	5,28	4,26	0,33	1,03	177,73
4.5 < Interest Rate <= 5.0	32.457.106,19	2,51	896	4,30	4,77	0,33	1,04	178,72
5.0 < Interest Rate <= 5.5	26.121.605,90	2,02	591	2,84	5,22	0,37	1,02	177,06
5.5 < Interest Rate <= 6.0	9.944.712,85	0,77	216	1,04	5,68	0,43	1,01	174,24
6.0 < Interest Rate <= 6.5	1.343.661,72	0,10	41	0,20	6,25	0,46	1,07	175,11
6.5 < Interest Rate <= 7.0	136.952,61	0,01	16	0,08	6,64	0,30	1,00	169,03
<b>Total</b>	<b>1.295.650.729,26</b>	<b>100,00</b>	<b>20814</b>	<b>100,00</b>	<b>2,33</b>	<b>0,47</b>	<b>1,20</b>	<b>104,02</b>

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
<b>No review</b>	1.035.404.592,48	79,91	14930	71,73	2,16	0,49	1,22	95,94
<b>1 y / 1 y</b>	114.029.836,50	8,80	2634	12,65	3,66	0,35	1,15	145,53
<b>3 y / 3 y</b>	67.775.432,64	5,23	1376	6,61	3,06	0,37	1,13	124,74
<b>5 y / 5 y</b>	69.671.394,24	5,38	1530	7,35	2,07	0,40	1,12	121,33
<b>10 y / 5 y</b>	8.103.599,23	0,63	331	1,59	1,46	0,29	1,00	227,32
<b>15 y / 5 y</b>	102.062,70	0,01	5	0,02	3,83	0,15	1,00	208,19
<b>20 y / 5 y</b>	563.811,47	0,04	8	0,04	2,91	0,62	1,12	121,68
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02



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	14.020.208,30	1,08	406	1,95	2,76	0,36	1,08	140,35
2025	152.901.184,08	11,80	4467	21,46	3,08	0,35	1,13	143,64
2026	58.195.086,93	4,49	2305	11,07	2,50	0,30	1,07	124,02
2027	51.242.697,36	3,95	1578	7,58	2,67	0,31	1,13	106,16
2028	30.250.971,20	2,33	961	4,62	2,47	0,26	1,06	107,20
2029	28.655.677,95	2,21	827	3,97	2,75	0,26	1,01	127,15
2030	26.596.844,18	2,05	640	3,07	2,35	0,27	1,05	110,34
2031	51.340.589,76	3,96	1085	5,21	2,17	0,31	1,05	104,91
2032	43.345.637,45	3,35	716	3,44	2,16	0,35	1,10	97,13
2033	35.318.733,69	2,73	590	2,83	2,21	0,36	1,08	95,24
2034	49.570.556,84	3,83	688	3,31	2,30	0,40	1,08	102,92
2035	60.482.149,41	4,67	718	3,45	2,31	0,45	1,17	105,78
2036	111.803.747,37	8,63	1197	5,75	2,06	0,48	1,21	100,83
2037	99.369.754,94	7,67	915	4,40	1,99	0,50	1,30	89,73
2038	74.266.037,12	5,73	700	3,36	2,06	0,52	1,28	84,59
2039	28.256.245,67	2,18	270	1,30	2,60	0,56	1,21	104,42
2040	38.472.578,24	2,97	341	1,64	2,50	0,59	1,20	107,83
2041	103.703.635,71	8,00	771	3,70	2,13	0,62	1,27	99,27
2042	125.985.680,52	9,72	897	4,31	2,17	0,64	1,34	87,95
2043	106.604.211,38	8,23	711	3,42	2,07	0,66	1,36	80,09
2044	4.715.116,76	0,36	28	0,13	2,27	0,73	1,33	79,93
2045	553.384,40	0,04	3	0,01	1,93	0,64	1,64	83,00
<b>Total</b>	<b>1.295.650.729,26</b>	<b>100,00</b>	<b>20814</b>	<b>100,00</b>	<b>2,33</b>	<b>0,47</b>	<b>1,20</b>	<b>104,02</b>

**Table '08' - Principal payment type**

<b>Principal payment type</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Linear</b>	12.546.657,05	0,97	472	2,27	2,51	0,24	1,14	122,63
<b>Annuity</b>	1.283.104.072,21	99,03	20342	97,73	2,33	0,47	1,20	103,84
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

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	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02
Total	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

**Table '10' - Loan purpose**

<b>Loan purpose</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Purchase</b>	867.580.083,33	66,96	10470	50,30	2,21	0,51	1,26	101,28
<b>Remortgage</b>	357.249.453,58	27,57	8879	42,66	2,51	0,39	1,07	103,15
<b>Construction</b>	70.821.192,35	5,47	1465	7,04	2,95	0,36	1,12	142,00
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

**Table '11' - Employment type**

<b>Employment type</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Employed</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

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%	49.744.739,79	3,84	4385	21,07	2,45	0,06	1,01	123,96
10% < CLTV <= 20%	107.103.102,70	8,27	3286	15,79	2,43	0,15	1,03	117,26
20% < CLTV <= 30%	148.797.390,04	11,48	2930	14,08	2,44	0,25	1,07	114,32
30% < CLTV <= 40%	181.078.896,78	13,98	2686	12,90	2,40	0,35	1,14	109,15
40% < CLTV <= 50%	190.284.066,73	14,69	2331	11,20	2,35	0,45	1,19	105,29
50% < CLTV <= 60%	211.450.316,43	16,32	2063	9,91	2,28	0,55	1,25	101,60
60% < CLTV <= 70%	223.144.235,88	17,22	1840	8,84	2,23	0,65	1,33	95,66
70% < CLTV <= 80%	177.743.302,01	13,72	1253	6,02	2,25	0,74	1,32	89,35
80% < CLTV <= 90%	6.060.503,18	0,47	38	0,18	2,34	0,82	1,19	84,20
90% < CLTV <= 100%	244.175,72	0,02	2	0,01	2,17	0,94	1,22	83,97
<b>Total</b>	<b>1.295.650.729,26</b>	<b>100,00</b>	<b>20814</b>	<b>100,00</b>	<b>2,33</b>	<b>0,47</b>	<b>1,20</b>	<b>104,02</b>

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%	9.045.797,41	0,70	1834	8,81	2,80	0,04	1,00	150,51
10% < LTM <= 20%	23.258.558,02	1,80	1795	8,62	2,74	0,09	1,00	141,20
20% < LTM <= 30%	41.654.987,69	3,21	1865	8,96	2,78	0,16	1,00	137,91
30% < LTM <= 40%	62.328.460,39	4,81	1928	9,26	2,72	0,22	1,00	129,09
40% < LTM <= 50%	82.162.979,96	6,34	1851	8,89	2,77	0,31	1,00	126,31
50% < LTM <= 60%	114.477.152,60	8,84	2051	9,85	2,66	0,39	1,00	115,70
60% < LTM <= 70%	144.051.568,65	11,12	1996	9,59	2,48	0,46	1,00	104,76
70% < LTM <= 80%	183.048.256,40	14,13	1899	9,12	2,32	0,57	1,00	95,47
80% < LTM <= 90%	56.035.873,67	4,32	766	3,68	2,46	0,45	1,00	104,82
90% < LTM <= 100%	54.019.104,22	4,17	689	3,31	2,34	0,43	1,00	103,45
100% < LTM <= 110%	53.045.907,58	4,09	601	2,89	2,30	0,47	1,05	100,80
110% < LTM <= 120%	59.512.556,51	4,59	581	2,79	2,14	0,48	1,15	97,63
120% < LTM <= 130%	65.127.522,86	5,03	557	2,68	2,02	0,52	1,25	96,59
130% < LTM <= 140%	72.388.021,41	5,59	568	2,73	2,02	0,55	1,35	91,84
140% < LTM <=150%	84.916.445,40	6,55	619	2,97	2,03	0,60	1,44	91,87
150% < LTM <=160%	89.516.439,35	6,91	533	2,56	2,04	0,65	1,55	84,08
160% < LTM <=170%	14.372.822,12	1,11	108	0,52	2,02	0,58	1,64	89,78
170% < LTM <=180%	10.172.967,02	0,79	84	0,40	1,95	0,53	1,75	93,82
180% < LTM <=190%	11.016.521,45	0,85	78	0,37	1,89	0,51	1,85	93,38
190% < LTM <=200%	8.676.662,48	0,67	72	0,35	1,94	0,51	1,95	94,74
200% < LTM <=250%	34.364.357,14	2,65	215	1,03	1,88	0,56	2,23	91,77
250% < LTM <=300%	21.228.308,42	1,64	118	0,57	1,65	0,56	2,86	89,82
350% < LTM <=400%	1.229.458,51	0,09	6	0,03	1,74	0,62	3,55	88,63
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

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%	770.082.739,01	59,44	16674	80,11	2,53	0,41	1,00	111,79
100% < LTM <= 110%	53.045.907,58	4,09	601	2,89	2,30	0,47	1,05	100,80
110% < LTM <= 120%	59.512.556,51	4,59	581	2,79	2,14	0,48	1,15	97,63
120% < LTM <= 130%	65.127.522,86	5,03	557	2,68	2,02	0,52	1,25	96,59
130% < LTM <= 140%	72.388.021,41	5,59	568	2,73	2,02	0,55	1,35	91,84
140% < LTM <=150%	84.916.445,40	6,55	619	2,97	2,03	0,60	1,44	91,87
150% < LTM <=160%	89.516.439,35	6,91	533	2,56	2,04	0,65	1,55	84,08
160% < LTM <=170%	14.372.822,12	1,11	108	0,52	2,02	0,58	1,64	89,78
170% < LTM <=180%	10.172.967,02	0,79	84	0,40	1,95	0,53	1,75	93,82
180% < LTM <=190%	11.016.521,45	0,85	78	0,37	1,89	0,51	1,85	93,38
190% < LTM <=200%	8.676.662,48	0,67	72	0,35	1,94	0,51	1,95	94,74
200% < LTM <=250%	34.364.357,14	2,65	215	1,03	1,88	0,56	2,23	91,77
250% < LTM <=300%	21.228.308,42	1,64	118	0,57	1,65	0,56	2,86	89,82
350% < LTM <=400%	1.229.458,51	0,09	6	0,03	1,74	0,62	3,55	88,63
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02



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	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

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%	1.898.895,56	0,15	83	0,40	1,88	0,05	1,21	91,71
10% < OLV <= 20%	11.201.749,31	0,86	492	2,36	2,04	0,11	1,15	101,41
20% < OLV <= 30%	27.761.267,57	2,14	920	4,42	2,25	0,17	1,13	104,76
30% < OLV <= 40%	46.441.172,38	3,58	1391	6,68	2,30	0,20	1,07	106,58
40% < OLV <= 50%	69.836.907,96	5,39	1720	8,26	2,35	0,25	1,11	107,37
50% < OLV <= 60%	90.591.092,81	6,99	1989	9,56	2,32	0,30	1,15	105,21
60% < OLV <= 70%	111.981.750,78	8,64	2004	9,63	2,29	0,36	1,19	105,25
70% < OLV <= 80%	137.673.864,24	10,63	2172	10,44	2,28	0,43	1,22	104,69
80% < OLV <= 90%	204.607.090,82	15,79	2721	13,07	2,32	0,51	1,24	102,65
90% < OLV <= 100%	400.060.798,85	30,88	4520	21,72	2,34	0,60	1,24	102,67
100% < OLV <= 110%	112.403.621,03	8,68	1568	7,53	2,45	0,55	1,18	105,75
110% < OLV <= 120%	39.787.445,82	3,07	601	2,89	2,47	0,50	1,19	104,95
120% < OLV <= 130%	9.642.166,18	0,74	167	0,80	2,21	0,45	1,27	102,02
130% < OLV <= 140%	9.749.843,34	0,75	133	0,64	2,15	0,50	1,21	96,42
140% < OLV <=150%	7.003.569,45	0,54	96	0,46	2,49	0,52	1,19	103,71
150% < OLV	15.009.493,16	1,16	237	1,14	2,46	0,54	1,15	105,73
<b>Total</b>	<b>1.295.650.729,26</b>	<b>100,00</b>	<b>20814</b>	<b>100,00</b>	<b>2,33</b>	<b>0,47</b>	<b>1,20</b>	<b>104,02</b>

**Table '18' - Employee (Y/N)**

<b>Employee (Y/N)</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>No</b>	1.292.947.315,30	99,79	20782	99,85	2,33	0,47	1,20	104,02
<b>Yes</b>	2.703.413,96	0,21	32	0,15	2,16	0,53	1,29	105,38
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

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	1.152.838.308,23	88,98	16659	80,04	2,32	0,48	1,21	103,43
Buy to let	53.422.204,34	4,12	1160	5,57	2,18	0,36	1,16	100,91
Mixed commercial / private	23.084.680,41	1,78	570	2,74	2,16	0,35	1,14	100,23
Other	66.305.536,28	5,12	2425	11,65	2,65	0,43	1,14	118,06
<b>Total</b>	<b>1.295.650.729,26</b>	<b>100,00</b>	<b>20814</b>	<b>100,00</b>	<b>2,33</b>	<b>0,47</b>	<b>1,20</b>	<b>104,02</b>

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	602.639,43	0,05	6	0,03	1,94	0,01	1,00	88,66
Brussels Hoofdstedelijk gewest	114.483.664,36	8,84	1276	6,13	2,23	0,48	1,19	102,49
Waals Brabant	18.592.907,41	1,44	201	0,97	2,24	0,47	1,16	103,54
Vlaams Brabant	217.153.306,14	16,76	3164	15,20	2,32	0,47	1,23	103,04
Antwerpen	360.100.379,72	27,79	5551	26,67	2,34	0,48	1,19	104,42
Limburg	153.205.873,70	11,82	2964	14,24	2,44	0,48	1,15	106,46
Luik	19.516.523,13	1,51	368	1,77	2,48	0,47	1,09	103,74
Namen	1.950.057,42	0,15	39	0,19	2,20	0,46	1,13	101,62
Henegouwen	7.320.124,57	0,56	136	0,65	2,39	0,50	1,08	107,40
Luxemburg	1.530.491,86	0,12	37	0,18	2,66	0,41	1,23	111,05
West-Vlaanderen	182.258.746,76	14,07	3322	15,96	2,27	0,45	1,22	103,19
Oost-Vlaanderen	218.936.014,76	16,90	3750	18,02	2,35	0,45	1,23	104,08
<b>Total</b>	<b>1.295.650.729,26</b>	<b>100,00</b>	<b>20814</b>	<b>100,00</b>	<b>2,33</b>	<b>0,47</b>	<b>1,20</b>	<b>104,02</b>

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	1.132.256.960,51	87,39	18757	90,12	2,34	0,47	1,21	104,16
2. Brussels	114.483.664,36	8,84	1276	6,13	2,23	0,48	1,19	102,49
3. Wallonie	48.910.104,39	3,77	781	3,75	2,37	0,47	1,12	104,35
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02

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	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02
<b>Total</b>	1.295.650.729,26	100,00	20814	100,00	2,33	0,47	1,20	104,02