



KBC Bank NV
Administrator
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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: December 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (30/11/24 - 31/12/24)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	20,814	20,814
Matured loans	169	169
Prepaid Loans	64	64
Repurchased Loans	5	5
Defaulted Loans during period	0	0
Defaulted Loans reopen to normal	0	0
End of month	20,576	20,576
Delinquent Receivables at the end of the Monthly Calculation Period	11	11

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1,295,650,729.26	1,295,650,729.26
Scheduled Principal collected	11,579,139.69	11,579,139.69
Full Prepayments	3,266,897.95	3,266,897.95
Partial Prepayments	646,276.51	646,276.51
Principal balance of repurchased loans	573,181.99	573,181.99
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	1,279,585,233.12	1,279,585,233.12
Principal balance of Delinquent Loans at the end of the Calculation Period	528,447.97	528,447.97
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,359,934.52	1,359,934.52
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,279,585,233.12	1,279,585,233.12
Balance of Non Delinquent Loans	1,279,056,785.15	1,279,056,785.15
Balance of reopened Loans	0.00	0.00

Floating Rate Interest Period (30/11/24 - 31/12/24)
Monthly Total

Cash Flows

Monthly Cash Flows			
Principal Available Amount:			
Previously Principal Available Amount		2,961.18	2,961.18
Principal Receipts			
Repayment of principal	11,579,139.69		11,579,139.69
Prepayment in full of principal	3,266,897.95		3,266,897.95
Partial prepayment of principal	646,276.51		646,276.51
Repurchase by the seller Receipts	573,181.99		573,181.99
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	16,068,457.32		16,068,457.32
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, on Mortgage Receivables	2,497,951.40		2,497,951.40
Interest accrued on the Transaction Account	0.00		0.00
Prepayment Penalties under the Mortgage Loans	17,468.58		17,468.58
Net Proceeds on any Mortgage Loans	107,383.16		107,383.16
Amounts to be drawn from the Reserve Account on MPD	0.00		0.00
Amounts to be received from the Swap on MPD	3,108,899.84		3,108,899.84
Amounts received in connection to a repurchase pursuant MRPA	609.69		609.69
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			5,732,312.67

Floating Rate Interest Period (30/11/24 - 31/12/24)
Monthly Total

Swap Calculation			
	Loan Invest Pays: (A-B)*C		1,933,399.50
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2,497,951.40	
	the interest accrued on the transaction accounts	0.00	
	the amounts received in respect of Prepayment penalties	17,468.58	
	the amounts received in connection with a repurchase of Mortgage Receivables	609.69	
	the amounts received in connection to a sale of Mortgage Receivables	0.00	
	Total A	2,516,029.67	
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	67,206.19	
	Total B	67,206.19	
C	multiplied by		
	the principal outstanding amount of the Notes	1,050,304,000.00	
	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	1,050,304,000.00	
	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	0.790	
with	Loan Invest Receives: (D*E)		3,108,899.84
D	1 month Euribor	2.902%	
	plus spread	0.650%	
	Total D	3.552%	
E	multiplied by		
	the Principal Outstanding Amount of the Notes	1,050,304,000.00	
	minus		
	the balance of the Notes Principal Deficiency Ledger	0.00	
	Total E	1,050,304,000.00	
	Swap Payment Date	15/01/2025	15/01/2025

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

Floating Rate Interest Period (30/11/24 - 31/12/24)	
	Monthly Total

Monthly Cash Flow Allocation				
Principal				
Principal Available Amount			16,068,457.32	16,068,457.32
Following Amortisation or Optional redemption				
	Notes		16,064,000.00	0.00
	Subordinated Loan		0.00	0.00
	Expenses on Subordinated Loan		0.00	0.00

Interest						
Total Funds Available						5,732,312.67
1	Issuers Directors			0.00	0.00	
2	Administrator			4,500.00	4,500.00	
3	Security Agent			0.00	0.00	
4	Other Issuer fees	Intertrust fees		0.00	0.00	
		NBB		0.00	0.00	
		AIG		0.00	0.00	
		Servicing		55,784.96	55,784.96	
		CTIF		0.00	0.00	
		Zurich Insurance		0.00	0.00	
		Moody's		0.00	0.00	
		Legal advisor	Hogen & Lovells	0.00	0.00	
		AIG		0.00	0.00	
		Auditor	PWC	0.00	0.00	
		Insurance		0.00	0.00	
		Paying Agent		416.67	416.67	
		corporate admin fee		0.00	0.00	
		Factuur Berquin Notarissen		0.00	0.00	
		Factur-Accesso		0.00	0.00	
		Other Issuer Costs and Expenses		0.00	0.00	
		Bank Charges		52.50	52.50	
		Rating Agency	Moody's	0.00	0.00	
		PWC		6,452.06	6,452.06	
		Social security / Taxes		0.00	0.00	
		FSMA		0.00	0.00	
5	Pari-passu					
		Class A notes interest due and payable		3,108,899.84	3,108,899.84	
		Swap Counterparty payments		1,933,399.50	1,933,399.50	
6	Principal Deficiency - Notes			0.00	0.00	
7	Payment to Reserve Fund for replenishment			0.00	0.00	
8	Principal Deficiency - Subordinated Loan			0.00	0.00	
9	Payment to Risk Mitigation Deposit for replenishment			0.00	0.00	
10	Interest on Subordinated Loan			622,640.48	622,640.48	
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	

Floating Rate Interest Period (30/11/24 - 31/12/24)

Monthly Total

Capital structure			
Notes			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,050,304,000.00
Outstanding balance at the end of the month			1,034,240,000.00
Bond - Factor at the beginning of the month			0.32822000
Bond - Factor at the end of the month			0.32320000
Annual interest rate for the period			3.55200%
Interest payable for the quarter paid on	15/01/2025		3,108,899.84
Rating (Moody's)			Aaa(sf)
Rating (Fitch)			AAAsf
Subordinated Loan			
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			3.90200%
Interest payable for the month paid on	15/01/2025		622,640.48
Expenses Subordinated Loan			
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			3.90200%
Interest payable for the month paid on	15/01/2025		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 (30/11/24 - 31/12/24)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1,279,585,233.12	1,279,585,233.12
Transaction Account (after principal and interest payout)	4,457.32	4,457.32
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
Total	1,314,589,690.44	1,314,589,690.44
Liabilities		
Notes outstanding balance at the end of period	1,034,240,000.00	1,034,240,000.00
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
Total	1,314,240,000.00	1,314,240,000.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2024-12-31 - prepayment 5%

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.33	3.18	0.00	1,034,240,000

Periode	Interest	principal	prepayment	Total	outstanding amount CLASS A	outstanding amount subordinated loan
2025-01	2,467,059.58	11,458,313.49	5,283,581.53	19,208,954.60	1,017,498.105	280,000,000
2025-02	2,434,594.48	11,405,933.72	5,214,040.74	19,054,568.94	1,000,878.131	280,000,000
2025-03	2,402,386.59	11,358,337.09	5,144,990.86	18,905,714.54	984,374.803	280,000,000
2025-04	2,370,411.32	11,327,856.33	5,076,352.57	18,774,620.22	967,970.594	280,000,000
2025-05	2,338,642.46	11,262,050.64	5,008,276.30	18,608,969.40	951,700.267	280,000,000
2025-06	2,307,157.92	11,209,431.28	4,940,702.14	18,457,291.34	935,550.133	280,000,000
2025-07	2,275,935.01	11,160,785.10	4,873,612.95	18,310,333.06	919,515.735	280,000,000
2025-08	2,244,949.50	11,117,539.12	4,806,982.94	18,169,471.56	903,591.213	280,000,000
2025-09	2,214,182.28	11,077,398.84	4,740,798.40	18,032,379.52	887,773.016	280,000,000
2025-10	2,183,636.01	11,044,502.18	4,675,026.35	17,903,164.54	872,053.487	280,000,000
2025-11	2,153,287.92	11,018,026.36	4,609,637.75	17,780,952.03	856,425.823	280,000,000
2025-12	2,123,124.59	10,978,617.83	4,544,687.00	17,646,429.42	840,902.518	280,000,000
2026-01	2,093,179.84	10,935,851.20	4,480,184.87	17,509,215.91	825,486.482	280,000,000
2026-02	2,063,452.10	10,893,588.37	4,416,127.87	17,373,168.34	810,176.766	280,000,000
2026-03	2,033,931.06	10,844,325.96	4,352,542.54	17,230,799.56	794,979.898	280,000,000
2026-04	2,004,618.70	10,779,040.15	4,289,494.05	17,073,152.90	779,911.363	280,000,000
2026-05	1,975,538.19	10,692,391.99	4,227,069.06	16,894,999.24	764,991.902	280,000,000
2026-06	1,946,731.08	10,585,435.70	4,165,351.79	16,697,518.57	750,241.115	280,000,000
2026-07	1,918,224.52	10,502,344.62	4,104,235.18	16,524,804.32	735,634.535	280,000,000
2026-08	1,889,963.70	10,432,526.35	4,043,666.25	16,366,156.30	721,158.343	280,000,000
2026-09	1,861,924.45	10,363,887.16	3,983,634.25	16,209,445.86	706,810.821	280,000,000
2026-10	1,834,115.67	10,288,265.53	3,924,167.78	16,046,548.98	692,598.388	280,000,000
2026-11	1,806,558.45	10,201,621.45	3,865,310.99	15,873,490.89	678,531.455	280,000,000
2026-12	1,779,252.50	10,152,120.78	3,806,904.44	15,738,277.72	664,572.430	280,000,000
2027-01	1,752,151.64	10,094,951.75	3,748,980.30	15,596,083.69	650,728.498	280,000,000
2027-02	1,725,263.22	10,061,010.59	3,691,438.62	15,477,712.43	636,976.049	280,000,000
2027-03	1,698,554.02	10,026,144.93	3,634,281.41	15,358,980.36	623,315.623	280,000,000
2027-04	1,672,031.58	9,981,093.83	3,577,551.29	15,230,676.70	609,756.977	280,000,000
2027-05	1,645,703.53	9,944,710.21	3,521,208.09	15,111,621.83	596,291.059	280,000,000
2027-06	1,619,551.36	9,902,023.29	3,465,278.75	14,986,853.40	582,923.757	280,000,000
2027-07	1,593,592.40	9,851,954.82	3,409,789.48	14,855,336.70	569,662.013	280,000,000
2027-08	1,567,835.90	9,791,699.73	3,354,783.30	14,714,318.93	556,515.530	280,000,000
2027-09	1,542,285.74	9,739,627.97	3,300,223.27	14,582,136.98	543,475.679	280,000,000

factor note

2027-10	1,516,920.54	9,684,461.06	3,246,120.88	14,447,502.48	1034	530,545,097	280,000,000
2027-11	1,491,745.31	9,619,137.99	3,192,515.88	14,303,399.18	1064	517,733,443	280,000,000
2027-12	1,466,770.05	9,544,806.15	3,139,443.79	14,151,019.99	1095	505,049,193	280,000,000
2028-01	1,442,006.26	9,474,464.64	3,086,885.94	14,003,356.84	1126	492,487,842	280,000,000
2028-02	1,417,466.21	9,389,295.35	3,034,901.62	13,841,663.18	1155	480,063,645	280,000,000
2028-03	1,393,163.60	9,308,431.12	2,983,470.60	13,685,065.32	1186	467,771,744	280,000,000
2028-04	1,369,093.57	9,216,863.83	2,932,636.15	13,518,593.55	1216	455,622,244	280,000,000
2028-05	1,345,254.68	9,122,656.33	2,882,405.70	13,350,316.71	1247	443,617,182	280,000,000
2028-06	1,321,647.52	9,059,000.63	2,832,649.90	13,213,298.05	1277	431,725,531	280,000,000
2028-07	1,298,252.87	9,013,750.30	2,783,289.28	13,095,292.45	1308	419,928,491	280,000,000
2028-08	1,275,051.50	8,987,798.59	2,734,243.07	12,997,093.16	1339	408,206,450	280,000,000
2028-09	1,252,008.12	8,966,796.20	2,685,489.39	12,904,293.71	1369	396,554,164	280,000,000
2028-10	1,229,107.95	8,958,361.32	2,636,973.10	12,824,442.37	1400	384,958,830	280,000,000
2028-11	1,206,326.65	8,942,344.72	2,588,725.64	12,737,397.01	1430	373,427,759	280,000,000
2028-12	1,183,682.29	8,892,052.84	2,540,889.29	12,616,624.42	1461	361,994,817	280,000,000
2029-01	1,161,257.61	8,850,898.46	2,493,423.01	12,505,579.08	1492	350,650,496	280,000,000
2029-02	1,139,039.13	8,809,691.90	2,446,326.82	12,395,057.85	1520	339,394,477	280,000,000
2029-03	1,117,040.60	8,771,519.93	2,399,586.49	12,288,147.02	1551	328,223,371	280,000,000
2029-04	1,095,246.34	8,714,163.73	2,353,279.03	12,162,689.10	1581	317,155,928	280,000,000
2029-05	1,073,690.43	8,640,381.43	2,307,472.20	12,021,544.06	1612	306,208,074	280,000,000
2029-06	1,052,399.26	8,557,382.46	2,262,201.18	11,871,982.90	1642	295,388,491	280,000,000
2029-07	1,031,392.79	8,491,416.22	2,217,395.19	11,740,204.20	1673	284,679,679	280,000,000
2029-08	1,010,624.33	8,418,631.78	2,173,078.22	11,602,334.33	1704	274,087,969	280,000,000
2029-09	990,102.95	8,355,209.93	2,129,210.03	11,474,522.91	1734	263,603,549	280,000,000
2029-10	969,809.23	8,288,832.27	2,085,802.33	11,344,443.83	1765	253,228,915	280,000,000
2029-11	949,760.68	8,213,705.59	2,042,886.55	11,206,352.82	1795	242,972,322	280,000,000
2029-12	929,967.04	8,151,231.82	2,000,411.41	11,081,610.27	1826	232,820,679	280,000,000
2030-01	910,391.78	8,099,904.84	1,958,327.14	10,968,623.76	1857	222,762,447	280,000,000
2030-02	891,001.69	8,044,100.79	1,916,650.93	10,851,753.41	1885	212,801,696	280,000,000
2030-03	871,800.02	7,993,316.89	1,875,358.84	10,740,475.75	1916	202,933,020	280,000,000
2030-04	852,790.16	7,955,930.16	1,834,394.78	10,643,115.10	1946	193,142,695	280,000,000
2030-05	833,937.07	7,913,802.50	1,793,777.54	10,541,517.11	1977	183,435,115	280,000,000
2030-06	815,249.26	7,830,960.75	1,753,674.58	10,399,884.59	2007	173,850,480	280,000,000
2030-07	796,791.77	7,737,018.28	1,714,130.20	10,247,940.25	2038	164,399,331	280,000,000
2030-08	778,584.44	7,633,470.23	1,675,181.74	10,087,236.41	2069	155,090,679	280,000,000
2030-09	760,636.89	7,542,328.03	1,636,775.26	9,939,740.18	2099	145,911,576	280,000,000
2030-10	742,929.22	7,480,325.95	1,598,787.14	9,822,042.31	2130	136,832,463	280,000,000
2030-11	725,393.78	7,402,922.51	1,561,280.76	9,689,597.05	2160	127,868,259	280,000,000
2030-12	708,068.93	7,320,141.21	1,524,274.30	9,552,484.44	2191	119,023,844	280,000,000
2031-01	690,959.41	7,264,830.78	1,487,653.64	9,443,443.83	2222	110,271,359	280,000,000
2031-02	674,020.63	7,210,131.04	1,451,412.23	9,335,563.90	2250	101,609,816	280,000,000
2031-03	657,271.45	7,167,321.64	1,415,501.12	9,240,094.21	2281	93,026,993	280,000,000
2031-04	640,683.51	7,118,619.68	1,379,942.35	9,139,245.54	2311	84,528,431	280,000,000
2031-05	624,269.72	7,049,998.68	1,344,816.92	9,019,085.32	2342	76,133,616	280,000,000
2031-06	608,056.47	6,982,322.21	1,310,121.02	8,900,499.70	2372	67,841,173	280,000,000
2031-07	592,038.11	6,914,237.57	1,275,852.78	8,782,128.46	2403	59,651,082	280,000,000
2031-08	576,215.14	6,844,574.87	1,242,017.68	8,662,807.69	2434	51,564,490	280,000,000
2031-09	560,580.22	6,756,451.34	1,208,690.54	8,525,722.10	2464	43,599,348	280,000,000
2031-10	545,171.61	6,663,829.06	1,175,888.41	8,384,889.08	2495	35,759,630	280,000,000
2031-11	529,993.07	6,587,054.64	1,143,542.82	8,260,590.53	2525	28,029,033	280,000,000
2031-12	515,018.37	6,484,993.94	1,111,757.42	8,111,769.73	2556	20,432,282	280,000,000
2032-01	500,294.07	6,395,350.83	1,080,477.45	7,976,122.35	2587	12,956,453	280,000,000
2032-02	485,800.49	6,327,379.47	1,049,611.47	7,862,791.43	2616	5,579,462	280,000,000
2032-03	471,494.56	6,289,306.44	1,019,032.44	7,779,833.44	2647	0	280,000,000
2032-04	457,330.01	6,259,398.90	988,706.47	7,705,435.38	2677	0	280,000,000
2032-05	443,293.38	6,228,627.42	958,633.62	7,630,554.42	2708	0	280,000,000
2032-06	429,387.29	6,193,005.39	928,835.52	7,551,228.20	2738	0	280,000,000
2032-07	415,635.46	6,151,451.31	899,333.47	7,466,420.24	2769	0	280,000,000
2032-08	402,062.65	6,080,455.99	870,251.66	7,352,770.30	2800	0	280,000,000
2032-09	388,732.45	5,987,091.61	841,679.23	7,217,503.29	2830		
2032-10	375,708.31	5,903,378.71	813,575.40	7,092,662.42	2861		

2032-11	362,932.90	5,823,959.28	785,918.33	6,972,810.51	2891
2032-12	350,399.32	5,712,252.09	758,842.70	6,821,494.11	2922
2033-01	338,173.02	5,606,959.94	732,318.20	6,677,451.16	2953
2033-02	326,229.20	5,510,306.31	706,308.13	6,542,843.64	2981
2033-03	314,540.35	5,416,316.75	680,796.99	6,411,654.09	3012
2033-04	303,102.34	5,325,387.35	655,770.89	6,284,260.58	3042
2033-05	291,897.83	5,236,526.71	631,219.97	6,159,644.51	3073
2033-06	280,914.49	5,145,306.78	607,150.86	6,033,372.13	3103
2033-07	270,155.20	5,064,500.69	583,518.31	5,918,174.20	3134
2033-08	259,606.73	4,992,441.73	560,285.72	5,812,334.18	3165
2033-09	249,246.32	4,918,632.62	537,456.93	5,705,335.87	3195
2033-10	239,079.76	4,841,144.09	515,046.24	5,595,270.09	3226
2033-11	229,111.05	4,723,425.85	493,219.33	5,445,756.23	3256
2033-12	219,401.85	4,572,443.74	472,112.65	5,263,958.24	3287
2034-01	209,993.95	4,410,790.72	451,767.15	5,072,551.82	3318
2034-02	200,889.18	4,264,522.64	432,115.75	4,897,527.57	3346
2034-03	192,071.87	4,119,219.32	413,151.85	4,724,443.04	3377
2034-04	183,536.15	3,998,056.02	394,771.36	4,576,363.53	3407
2034-05	175,242.96	3,910,747.70	376,832.06	4,462,822.72	3438
2034-06	167,139.48	3,850,160.04	359,220.16	4,376,519.68	3468
2034-07	159,179.81	3,776,838.23	341,985.90	4,278,003.94	3499
2034-08	151,387.84	3,659,646.22	325,312.60	4,136,346.66	3530
2034-09	143,837.11	3,526,721.04	309,262.41	3,979,820.56	3560
2034-10	136,549.24	3,380,304.30	293,889.19	3,810,742.73	3591
2034-11	129,537.78	3,216,431.75	279,262.75	3,625,232.28	3621
2034-12	122,829.94	3,065,730.35	265,325.44	3,453,885.73	3652
2035-01	116,416.48	2,921,012.28	252,048.83	3,289,477.59	3683
2035-02	110,276.30	2,793,613.29	239,359.06	3,143,248.65	3711
2035-03	104,386.98	2,655,658.25	227,295.84	2,987,341.07	3742
2035-04	98,772.22	2,585,981.68	215,573.93	2,900,327.83	3772
2035-05	93,330.40	2,544,443.89	204,073.84	2,841,848.13	3803
2035-06	88,031.38	2,512,092.43	192,756.61	2,792,880.42	3833
2035-07	82,852.15	2,472,071.30	181,653.06	2,736,576.51	3864
2035-08	77,804.23	2,422,282.55	170,803.35	2,670,890.13	3895
2035-09	72,923.03	2,380,905.17	160,171.42	2,613,999.62	3925
2035-10	68,184.98	2,334,450.91	149,777.33	2,552,413.22	3956
2035-11	63,591.30	2,277,827.99	139,661.91	2,481,081.20	3986
2035-12	59,166.12	2,227,654.61	129,798.03	2,416,618.76	4017
2036-01	54,876.12	2,194,651.71	120,112.97	2,369,640.80	4048
2036-02	50,681.31	2,155,677.74	110,630.81	2,316,989.86	4077
2036-03	46,595.17	2,103,671.71	101,404.17	2,251,671.05	4108
2036-04	42,637.26	2,042,567.04	92,470.98	2,177,675.28	4138
2036-05	38,821.68	1,994,012.97	83,777.32	2,116,611.97	4169
2036-06	35,117.82	1,954,124.52	75,286.31	2,064,528.65	4199
2036-07	31,516.29	1,926,463.32	66,945.64	2,024,925.25	4230
2036-08	27,993.82	1,875,657.22	58,851.41	1,962,502.45	4261
2036-09	24,589.26	1,794,693.02	51,128.25	1,870,410.53	4291
2036-10	21,344.68	1,665,959.33	43,973.77	1,731,277.78	4322
2036-11	18,343.90	1,543,874.10	37,357.75	1,599,575.75	4352
2036-12	15,566.69	1,412,536.16	31,316.40	1,459,419.25	4383
2037-01	13,022.73	1,294,911.55	25,790.43	1,333,724.71	4414
2037-02	10,692.51	1,198,678.60	20,688.67	1,230,059.78	4442
2037-03	8,541.78	1,119,966.34	15,935.66	1,144,443.78	4473
2037-04	6,552.94	1,000,465.08	11,700.73	1,018,718.75	4503
2037-05	4,793.95	832,388.74	8,183.89	845,366.58	4534
2037-06	3,342.27	666,550.36	5,372.23	675,264.86	4564
2037-07	2,188.51	495,455.64	3,285.41	500,929.56	4595
2037-08	1,340.37	330,219.05	1,895.93	333,455.35	4626
2037-09	778.44	198,790.97	1,059.75	200,629.16	4656
2037-10	438.54	85,160.36	700.47	86,299.37	4687
2037-11	288.51	40,314.91	529.58	41,133.00	4717

Delinquency Statistics		Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
Status				
<1month		85	6,833,395.98	0.534%
<2months		8	354,155.41	0.028%
<3 months		2	57,824.73	0.005%
<4months	Delinquent	3	182,957.81	0.014%
<5months	Delinquent	0	0.00	0.000%
<6months	Delinquent	2	74,103.71	0.006%
<7months	Delinquent	1	82,442.41	0.006%
<8months	Delinquent	3	93,029.41	0.007%
<9months	Delinquent	0	0.00	0.000%
<10months	Delinquent	0	0.00	0.000%
<11months	Delinquent	0	0.00	0.000%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	2	95,914.63	0.007%
		106	7,773,824.09	

Floating Rate Interest Period (30/11/24 - 31/12/24)
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
	3.6243%

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)	
KBC Bank 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	
	Moody's
LT Debt Rating	A1 (positive outlook)
LT Deposit Rating	Aa3
LT Counterparty Risk Assessment	Aa3(cr)
ST Deposit Rating	P-1
	Fitch
LT IDR	A+ (stable)
ST IDR	F1
LT Debt Rating	A+ (stable)
ST Debt Rating	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: December 2024

Effectisering Pool HLI19 - 2024-12
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
16634	20576	1.279.585.233,12	76.925,89

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,1977	1,0000	3,6127	20576
CLTV	Current loan to value	0,4653	0,0000	3,8033	20576
LTM	Loan to mortgage	0,9626	0,0000	3,6127	20576
MTL	Mortgage to loan	1,5653	0,0000	2.873,5632	20576
OLTV	Original loan to value	0,8314	0,0000	22,9130	20576
SEAS	Seasoning in months	104,9605	76,0000	354,0000	20576

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	927.120.485,29	72,45	12709	61,77	1,91	0
2.5 < Interest Rate <= 3.0	172.146.192,30	13,45	3017	14,66	2,72	0
3.0 < Interest Rate <= 3.5	47.861.150,49	3,74	1023	4,97	3,21	0
3.5 < Interest Rate <= 4.0	31.046.840,78	2,43	977	4,75	3,76	0
4.0 < Interest Rate <= 4.5	32.490.953,08	2,54	1144	5,56	4,26	0
4.5 < Interest Rate <= 5.0	35.323.583,60	2,76	925	4,50	4,76	0
5.0 < Interest Rate <= 5.5	24.685.785,31	1,93	556	2,70	5,22	0
5.5 < Interest Rate <= 6.0	7.645.254,58	0,60	177	0,86	5,68	0
6.0 < Interest Rate <= 6.5	1.155.630,29	0,09	36	0,17	6,26	0
6.5 < Interest Rate <= 7.0	109.357,40	0,01	12	0,06	6,63	0
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	6.833.395,98	87,90	85	80,19
1	354.155,41	4,56	8	7,55
2	57.824,73	0,74	2	1,89
3	182.957,81	2,35	3	2,83
5	74.103,71	0,95	2	1,89
6	82.442,41	1,06	1	0,94
7	93.029,41	1,20	3	2,83
12	24.968,53	0,32	1	0,94
38	70.946,10	0,91	1	0,94
Total	7.773.824,09	100,00	106	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	603,37	0,00	1	0,00	3,72	0,01	1,00	354,00
1996	12.824,29	0,00	5	0,02	2,04	0,07	1,00	343,66
1997	7.658,37	0,00	1	0,00	3,16	0,07	1,00	324,00
1998	36.525,38	0,00	5	0,02	3,64	0,17	1,00	316,29
1999	258.521,27	0,02	23	0,11	3,88	0,16	1,00	304,91
2000	224.662,25	0,02	38	0,18	1,97	0,18	1,00	292,67
2001	337.516,30	0,03	30	0,15	1,34	0,21	1,00	280,75
2002	1.209.311,00	0,09	83	0,40	2,98	0,20	1,02	267,81
2003	4.689.117,51	0,37	259	1,26	4,16	0,22	1,00	256,93
2004	5.657.492,98	0,44	262	1,27	3,94	0,26	1,02	244,69
2005	12.238.421,66	0,96	742	3,61	3,43	0,25	1,00	233,76
2006	8.593.007,11	0,67	389	1,89	2,64	0,31	1,00	221,96
2007	3.562.363,43	0,28	146	0,71	4,19	0,34	1,00	210,14
2008	2.554.509,37	0,20	70	0,34	4,08	0,32	1,00	197,50
2009	36.155.372,84	2,83	764	3,71	4,56	0,36	1,02	183,62
2010	34.336.624,00	2,68	789	3,83	3,88	0,38	1,02	174,04
2011	8.287.633,04	0,65	212	1,03	3,72	0,39	1,04	162,64
2012	4.230.922,30	0,33	120	0,58	3,94	0,34	1,03	149,12
2013	6.784.203,26	0,53	168	0,82	3,10	0,33	1,05	137,14
2014	62.169.222,22	4,86	1359	6,60	3,47	0,38	1,07	122,41
2015	121.362.414,35	9,48	2344	11,39	2,47	0,43	1,13	113,81
2016	392.306.282,91	30,66	6277	30,51	2,06	0,45	1,17	101,04
2017	318.024.069,84	24,85	3563	17,32	2,07	0,52	1,27	88,06
2018	256.545.954,07	20,05	2926	14,22	2,00	0,52	1,30	80,00
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	48.466.274,21	3,79	4604	22,38	2,33	0,11	1,01	124,29
2028 - 2032	234.856.552,30	18,35	6019	29,25	2,45	0,27	1,05	118,36
> 2032	996.262.406,61	77,86	9953	48,37	2,32	0,53	1,24	100,86
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.517.293,60	0,12	263	1,28	2,04	0,11	1,01	85,16
108-143	55.016.781,08	4,30	3458	16,81	1,77	0,15	1,03	92,26
144-179	71.385.358,73	5,58	1999	9,72	2,18	0,26	1,05	98,94
180-215	180.131.451,44	14,08	3522	17,12	2,22	0,33	1,10	99,36
216-251	427.757.027,63	33,43	5660	27,51	2,22	0,46	1,22	100,92
252-287	67.653.387,56	5,29	992	4,82	2,75	0,50	1,17	115,00
288-323	426.655.984,32	33,34	3897	18,94	2,37	0,60	1,28	102,57
324-360	41.132.321,71	3,21	665	3,23	3,99	0,45	1,05	190,42
> 360	8.335.627,05	0,65	120	0,58	3,79	0,50	1,05	191,28
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	301.059.216,79	23,53	3408	16,56	2,00	0,52	1,30	80,59
85 - 96	302.491.719,69	23,64	3423	16,64	2,06	0,52	1,27	89,42
97 -108	372.908.894,90	29,14	6102	29,66	2,08	0,45	1,16	101,61
109 -	303.125.401,74	23,69	7643	37,15	3,29	0,38	1,07	148,79
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	927.120.485,29	72,45	12709	61,77	1,91	0,48	1,25	95,06
2.5 < Interest Rate <= 3.0	172.146.192,30	13,45	3017	14,66	2,72	0,47	1,08	104,27
3.0 < Interest Rate <= 3.5	47.861.150,49	3,74	1023	4,97	3,21	0,45	1,06	118,35
3.5 < Interest Rate <= 4.0	31.046.840,78	2,43	977	4,75	3,76	0,38	1,07	151,53
4.0 < Interest Rate <= 4.5	32.490.953,08	2,54	1144	5,56	4,26	0,33	1,03	175,15
4.5 < Interest Rate <= 5.0	35.323.583,60	2,76	925	4,50	4,76	0,34	1,03	176,62
5.0 < Interest Rate <= 5.5	24.685.785,31	1,93	556	2,70	5,22	0,37	1,02	177,40
5.5 < Interest Rate <= 6.0	7.645.254,58	0,60	177	0,86	5,68	0,43	1,01	173,52
6.0 < Interest Rate <= 6.5	1.155.630,29	0,09	36	0,17	6,26	0,48	1,08	174,91
6.5 < Interest Rate <= 7.0	109.357,40	0,01	12	0,06	6,63	0,33	1,00	173,18
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.023.934.348,35	80,02	14797	71,91	2,16	0,49	1,21	96,90
1 y / 1 y	112.171.698,23	8,77	2596	12,62	3,63	0,35	1,15	146,65
3 y / 3 y	66.552.032,52	5,20	1345	6,54	3,14	0,37	1,13	125,86
5 y / 5 y	68.299.316,97	5,34	1497	7,28	2,25	0,39	1,12	122,35
10 y / 5 y	7.966.638,21	0,62	329	1,60	1,47	0,29	1,00	228,17
15 y / 5 y	100.150,58	0,01	4	0,02	3,83	0,14	1,00	209,17
20 y / 5 y	561.048,26	0,04	8	0,04	2,91	0,61	1,11	122,68
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	118,19	0,00	1	0,00	5,78	0,00	1,00	182,00
2025	156.723.223,02	12,25	4575	22,23	3,11	0,35	1,13	145,36
2026	56.712.733,47	4,43	2277	11,07	2,50	0,30	1,07	125,13
2027	52.029.414,10	4,07	1609	7,82	2,70	0,31	1,13	108,17
2028	29.707.730,13	2,32	955	4,64	2,48	0,25	1,06	108,23
2029	32.746.002,65	2,56	920	4,47	2,94	0,27	1,02	127,28
2030	26.040.650,52	2,04	637	3,10	2,35	0,26	1,05	111,43
2031	50.461.580,35	3,94	1078	5,24	2,16	0,30	1,05	105,91
2032	42.914.175,52	3,35	716	3,48	2,16	0,35	1,09	98,13
2033	35.001.071,05	2,74	589	2,86	2,21	0,36	1,07	96,24
2034	49.082.422,07	3,84	687	3,34	2,30	0,40	1,08	103,93
2035	59.756.923,77	4,67	716	3,48	2,31	0,44	1,16	106,83
2036	110.626.215,36	8,65	1193	5,80	2,06	0,47	1,21	101,82
2037	98.625.673,35	7,71	913	4,44	1,99	0,51	1,30	90,74
2038	73.621.479,09	5,75	700	3,40	2,06	0,52	1,27	85,61
2039	28.124.499,69	2,20	270	1,31	2,60	0,56	1,20	105,42
2040	38.304.648,83	2,99	341	1,66	2,50	0,59	1,20	108,83
2041	102.536.571,30	8,01	767	3,73	2,13	0,62	1,27	100,29
2042	125.372.846,80	9,80	892	4,34	2,16	0,64	1,33	88,99
2043	105.946.672,75	8,28	709	3,45	2,07	0,66	1,36	81,09
2044	4.699.063,80	0,37	28	0,14	2,27	0,73	1,33	80,93
2045	551.517,31	0,04	3	0,01	1,93	0,64	1,64	84,00
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	12.109.763,09	0,95	462	2,25	2,52	0,23	1,14	123,83
Annuity	1.267.475.470,03	99,05	20114	97,75	2,34	0,47	1,20	104,78
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	857.772.530,69	67,04	10405	50,57	2,21	0,51	1,26	102,22
Remortgage	351.932.060,19	27,50	8725	42,40	2,53	0,39	1,06	104,12
Construction	69.880.642,24	5,46	1446	7,03	2,98	0,36	1,11	142,89
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.136.012.435,86	88,78	18548	90,14	2,35	0,46	1,19	105,17
Unemployed	9.428.481,73	0,74	175	0,85	2,50	0,47	1,12	108,58
Self employed	134.144.315,53	10,48	1853	9,01	2,24	0,48	1,30	102,92
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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%	50.013.497,42	3,91	4354	21,16	2,45	0,06	1,01	124,29
10% < CLTV <= 20%	106.513.726,63	8,32	3236	15,73	2,44	0,15	1,03	118,34
20% < CLTV <= 30%	147.701.998,31	11,54	2936	14,27	2,48	0,25	1,07	115,12
30% < CLTV <= 40%	179.123.405,75	14,00	2632	12,79	2,41	0,35	1,14	110,24
40% < CLTV <= 50%	189.785.100,00	14,83	2321	11,28	2,35	0,45	1,18	105,97
50% < CLTV <= 60%	211.087.785,77	16,50	2055	9,99	2,29	0,55	1,26	102,33
60% < CLTV <= 70%	220.917.737,43	17,26	1811	8,80	2,23	0,65	1,33	96,35
70% < CLTV <= 80%	169.142.629,10	13,22	1197	5,82	2,25	0,74	1,31	90,42
80% < CLTV <= 90%	4.894.579,67	0,38	31	0,15	2,28	0,82	1,23	83,14
90% < CLTV <= 100%	243.131,19	0,02	2	0,01	2,17	0,93	1,21	84,96
150% < CLTV	161.641,85	0,01	1	0,00	1,71	3,80	1,38	84,00
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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%	8.692.278,52	0,68	1800	8,75	2,79	0,04	1,00	152,14
10% < LTM <= 20%	23.169.338,16	1,81	1786	8,68	2,76	0,09	1,00	141,62
20% < LTM <= 30%	41.462.389,82	3,24	1847	8,98	2,78	0,16	1,00	138,63
30% < LTM <= 40%	62.045.414,81	4,85	1924	9,35	2,72	0,22	1,00	130,27
40% < LTM <= 50%	81.593.143,40	6,38	1826	8,87	2,78	0,31	1,00	127,08
50% < LTM <= 60%	115.534.202,50	9,03	2051	9,97	2,69	0,39	1,00	116,26
60% < LTM <= 70%	143.586.433,64	11,22	1992	9,68	2,47	0,46	1,00	105,14
70% < LTM <= 80%	179.021.343,55	13,99	1858	9,03	2,33	0,57	1,00	96,73
80% < LTM <= 90%	54.733.967,15	4,28	729	3,54	2,43	0,45	1,00	105,24
90% < LTM <= 100%	51.993.608,40	4,06	674	3,28	2,38	0,43	1,00	104,57
100% < LTM <= 110%	54.443.220,42	4,25	618	3,00	2,29	0,47	1,05	101,25
110% < LTM <= 120%	57.868.355,93	4,52	560	2,72	2,16	0,48	1,15	98,77
120% < LTM <= 130%	64.487.472,22	5,04	557	2,71	2,03	0,52	1,25	97,63
130% < LTM <= 140%	74.479.763,24	5,82	581	2,82	2,01	0,55	1,35	92,39
140% < LTM <=150%	81.289.850,99	6,35	595	2,89	2,04	0,60	1,44	92,89
150% < LTM <=160%	86.977.914,85	6,80	510	2,48	2,04	0,65	1,54	85,14
160% < LTM <=170%	13.392.136,78	1,05	104	0,51	2,03	0,59	1,64	90,15
170% < LTM <=180%	9.335.858,71	0,73	79	0,38	2,02	0,53	1,75	95,58
180% < LTM <=190%	10.994.180,08	0,86	79	0,38	1,90	0,51	1,84	94,70
190% < LTM <=200%	10.632.008,45	0,83	83	0,40	1,95	0,50	1,95	95,84
200% < LTM <=250%	31.833.905,52	2,49	202	0,98	1,87	0,56	2,23	92,43
250% < LTM <=300%	20.795.008,94	1,63	115	0,56	1,66	0,56	2,85	90,76
350% < LTM <=400%	1.223.437,04	0,10	6	0,03	1,74	0,61	3,54	89,63
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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%	761.832.119,95	59,54	16487	80,13	2,55	0,41	1,00	112,68
100% < LTM <= 110%	54.443.220,42	4,25	618	3,00	2,29	0,47	1,05	101,25
110% < LTM <= 120%	57.868.355,93	4,52	560	2,72	2,16	0,48	1,15	98,77
120% < LTM <= 130%	64.487.472,22	5,04	557	2,71	2,03	0,52	1,25	97,63
130% < LTM <= 140%	74.479.763,24	5,82	581	2,82	2,01	0,55	1,35	92,39
140% < LTM <=150%	81.289.850,99	6,35	595	2,89	2,04	0,60	1,44	92,89
150% < LTM <=160%	86.977.914,85	6,80	510	2,48	2,04	0,65	1,54	85,14
160% < LTM <=170%	13.392.136,78	1,05	104	0,51	2,03	0,59	1,64	90,15
170% < LTM <=180%	9.335.858,71	0,73	79	0,38	2,02	0,53	1,75	95,58
180% < LTM <=190%	10.994.180,08	0,86	79	0,38	1,90	0,51	1,84	94,70
190% < LTM <=200%	10.632.008,45	0,83	83	0,40	1,95	0,50	1,95	95,84
200% < LTM <=250%	31.833.905,52	2,49	202	0,98	1,87	0,56	2,23	92,43
250% < LTM <=300%	20.795.008,94	1,63	115	0,56	1,66	0,56	2,85	90,76
350% < LTM <=400%	1.223.437,04	0,10	6	0,03	1,74	0,61	3,54	89,63
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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%	1.785.417,73	0,14	87	0,42	1,87	0,06	1,22	96,14
10% < OLTV <= 20%	11.078.919,61	0,87	488	2,37	2,08	0,11	1,15	102,23
20% < OLTV <= 30%	27.631.976,94	2,16	916	4,45	2,26	0,17	1,13	105,80
30% < OLTV <= 40%	45.593.806,11	3,56	1368	6,65	2,30	0,19	1,07	107,51
40% < OLTV <= 50%	68.819.851,30	5,38	1692	8,22	2,36	0,25	1,10	108,28
50% < OLTV <= 60%	89.262.171,82	6,98	1955	9,50	2,33	0,30	1,15	105,99
60% < OLTV <= 70%	111.492.866,42	8,71	1984	9,64	2,30	0,36	1,19	106,03
70% < OLTV <= 80%	136.059.266,96	10,63	2144	10,42	2,29	0,43	1,21	105,62
80% < OLTV <= 90%	201.675.651,54	15,76	2681	13,03	2,34	0,51	1,23	103,63
90% < OLTV <= 100%	394.473.709,27	30,83	4476	21,75	2,34	0,60	1,23	103,66
100% < OLTV <= 110%	111.620.862,73	8,72	1563	7,60	2,47	0,55	1,17	106,75
110% < OLTV <= 120%	38.941.736,57	3,04	593	2,88	2,49	0,49	1,18	105,93
120% < OLTV <= 130%	9.553.571,26	0,75	166	0,81	2,21	0,45	1,27	102,94
130% < OLTV <= 140%	9.666.996,13	0,76	131	0,64	2,16	0,50	1,21	97,36
140% < OLTV <=150%	6.761.706,09	0,53	94	0,46	2,51	0,53	1,19	104,41
150% < OLTV	15.166.722,64	1,19	238	1,16	2,45	0,58	1,16	106,14
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.276.899.365,32	99,79	20544	99,84	2,34	0,47	1,20	104,96
Yes	2.685.867,80	0,21	32	0,16	2,16	0,53	1,28	106,38
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.140.210.536,00	89,11	16510	80,24	2,33	0,48	1,20	104,38
Buy to let	52.449.339,76	4,10	1149	5,58	2,19	0,35	1,15	101,87
Mixed commercial / private	22.547.586,23	1,76	565	2,75	2,19	0,34	1,14	101,20
Other	64.377.771,13	5,03	2352	11,43	2,68	0,43	1,14	119,10
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	450.143,67	0,04	8	0,04	1,81	0,01	1,00	99,85
Brussels Hoofdstedelijk gewest	112.825.167,38	8,82	1269	6,17	2,25	0,48	1,18	103,49
Waals Brabant	18.418.990,37	1,44	199	0,97	2,27	0,47	1,15	104,38
Vlaams Brabant	214.600.119,81	16,77	3130	15,21	2,33	0,47	1,23	103,95
Antwerpen	356.164.884,99	27,83	5486	26,66	2,36	0,47	1,19	105,34
Limburg	150.974.826,06	11,80	2925	14,22	2,44	0,48	1,15	107,45
Luik	19.316.130,33	1,51	363	1,76	2,48	0,47	1,08	104,65
Namen	1.927.970,55	0,15	39	0,19	2,20	0,45	1,13	102,51
Henegouwen	7.244.611,40	0,57	132	0,64	2,41	0,50	1,08	108,33
Luxemburg	1.508.156,80	0,12	36	0,17	2,66	0,41	1,22	112,01
West-Vlaanderen	180.203.919,72	14,08	3281	15,95	2,28	0,45	1,21	104,11
Oost-Vlaanderen	215.950.312,04	16,88	3708	18,02	2,36	0,44	1,23	105,02
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.118.344.206,29	87,40	18538	90,10	2,35	0,46	1,20	105,10
2. Brussels	112.825.167,38	8,82	1269	6,17	2,25	0,48	1,18	103,49
3. Wallonie	48.415.859,45	3,78	769	3,74	2,38	0,47	1,12	105,24
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96

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	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96
Total	1.279.585.233,12	100,00	20576	100,00	2,34	0,47	1,20	104,96