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Loan Invest N.V., Compartment Home Loan Invest 2016

euro 3,270,000,000 floating rate Mortgage Backed Notes due 2050

Investor Report

Reporting period: June 2020

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/05/20 - 30/06/20)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	25.653	25.653
Matured loans	118	118
Prepaid Loans	209	209
Repurchased Loans	0	0
Defaulted Loans during period	1	1
Defaulted Loans reopend to normal	0	0
End of month	25.325	25.325
Delinquent Receivables at the end of the Monthly Calculation Period	13	13
		0

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1.603.091.017,00	1.603.091.017,00
Scheduled Principal collected	12.275.973,40	12.275.973,40
Full Prepayments	17.721.961,25	17.721.961,25
Partial Prepayments	447.136,94	447.136,94
Principal balance of repurchased loans	0,00	0,00
Principal balance of Defaulted Loans during the period	34.278,80	34.278,80
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	1.572.611.666,61	1.572.611.666,61
Principal balance of Delinquent Loans at the end of the Calculation Period	1.560.266,65	1.560.266,65
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1.727.920,04	1.727.920,04
Write-off defaulted loans	0,00	0,00
Balance of Non Defaulted Loans	1.572.611.666,61	1.572.611.666,61
Balance of Non Delinquent Loans	1.571.051.399,96	1.571.051.399,96
Balance of reopened Loans	0,00	

Floating Rate Interest Period (31/05/20 - 30/06/20)
Monthly Total

Cash Flows

Monthly Cash Flows		
<u>Principal Available Amount:</u>		
Previously Principal Available Amount	5.630,19	5.630,19
Principal Receipts		
Repayment of principal	12.275.973,40	12.275.973,40
Prepayment in full of principal	17.721.961,25	17.721.961,25
Partial prepayment of principal	447.136,94	447.136,94
Repurchase by the seller Receipts	0,00	0,00
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	34.278,80	34.278,80
Principal Available Amount	30.484.980,58	30.484.980,58
<u>Notes Interest Available Amount</u>		
Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2.528.963,77	2.528.963,77
Interest accrued on the Transaction Account	0,00	0,00
Prepayment Penalties under the Mortgage Loans	108.116,14	108.116,14
Net Proceeds on any Mortgage Loans	3.000,00	3.000,00
Amounts to be drawn from the Reserve Account on MPD	0,00	0,00
Amounts to be received from the Swap on MPD	128.269,6	128.269,62
Amounts received in connection to a repurchase pursuant MRPA	0,00	0,00
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	0,00	0,00
Total Note Interest Available Amount		2.768.349,53

Swap Calculation		
	Loan Invest Pays: (A-B)*C	1.980.272,15
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2.528.963,77
	the interest accrued on the transaction accounts	0,00
	the amounts received in respect of Prepayment penalties	108.116,14
	the amounts received in connection with a repurchase of Mortgage Receivables	0,00
	the amounts received in connection to a sale of Mortgage Receivables	0,00
	Total A	2.637.079,91
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	87.055,20
	Total B	87.055,20
C	multiplied by	
	the principal outstanding amount of the Notes	1.272.095.400,00
	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	1.272.095.400,00
	plus the outstanding amount of the Subordinated Loan	366.000.000,00
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0,00
	Total C	0,777
	Loan Invest Receives: (D*E)	128.269,62
with		
D	1 month Euribor	-0,479%
	plus spread	0,600%
	Total D	0,121%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1.272.095.400,00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0,00
	Total E	1.272.095.400,00
	Swap Payment Date	15/07/2020

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

Floating Rate Interest Period (31/05/20 - 30/06/20)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	30.484.980,58	30.484.980,58
Following Amortisation or Optional redemption		
Notes	0,00	0,00
Subordinated Loan	0,00	0,00
Expenses on Subordinated Loan	0,00	0,00

Interest		
Total Funds Available		2.768.349,53
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	0,00	0,00
Intertrust fee		
NBB	9.017,60	9.017,60
FSMA/ACERTA	0,00	0,00
Servicing	66.795,46	66.795,46
Legal advisor	6.050,00	6.050,00
Auditor	0,00	0,00
Notary fee	0,00	0,00
Aanzuivering	10,98	10,98
administration fee	0,00	0,00
Paying Agent	416,67	416,67
CTIF	264,49	264,49
corporate admin fee	0,00	0,00
Calculation Agent	0,00	0,00
CBF-annual fee	0,00	0,00
Other Issuer Costs and Exp:		
Euronext	0,00	0,00
Bank Charges + SBV kosten	0,00	0,00
Rating Agency	0,00	0,00
Rent / Accesso	0,00	0,00
Social security / Taxes (CTIF)	0,00	0,00
5 Pari-passu		
Class A notes interest due and payable	128.269,62	128.269,62
Swap Counterparty payments	1.980.272,15	1.980.272,15
6 Principal Deficiency - Notes	0,00	0,00
7 Payment to Reserve Fund for replenishment	0,00	0,00
8 Principal Deficiency - Subordinated Loan	34.278,80	34.278,80
9 Payment to Risk Mitigation Deposit for replenishment	0,00	0,00
10 Interest on Subordinated Loan	158.905,00	158.905,00
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	379.402,10	379.402,10

Floating Rate Interest Period (31/05/20 - 30/06/20)
Monthly Total

Capital structure	
<u>Notes</u>	
Number of Notes	13.080,00
Outstanding balance at the beginning of the month	1.272.095.400,00
Outstanding balance at the end of the month	1.241.619.000,00
Bond - Factor at the beginning of the month	0,38902000
Bond - Factor at the end of the month	0,37970000
Annual interest rate for the period	0,12100%
Interest payable for the quar 15/07/2020	128.269,62
Rating (Moody's)	Aaa(sf)
Rating (Fitch)	AAAsf
<u>Subordinated Loan</u>	
Outstanding balance at the beginning of the month	366.000.000,00
Outstanding balance at the end of the month	366.000.000,00
Annual interest rate for the period	0,52100%
Interest payable for the quar 15/07/2020	158.905,00

Reserve Fund	
Balance at the beginning of the month	36.000.000,00
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	36.000.000,00

Expense Subordinated Loan	
Balance at the beginning of the month	0,00
Amount Repaid	0,00
Balance at the end of the month	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 (31/05/20 - 30/06/20)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1.572.611.666,61	1.572.611.666,61
Transaction Account (after principal and interest payout)	0,00	0,00
Reserve Fund (end of period)	36.000.000,00	36.000.000,00
Total	1.608.611.666,61	1.608.611.666,61
Liabilities		
Notes outstanding balance at the end of period	1.241.619.000,00	1.241.619.000,00
Subordinated Loan outstanding at the end of the period	366.000.000,00	366.000.000,00
Expenses Subordinated Loan outstanding at the end of period	0,00	0,00
Total	1.607.619.000,00	1.607.619.000,00

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		3.669.515,56
Principal balance of Defaulted Loans during the period	34.278,80	
Cumulative Gross Defaults at the end of the period	3.703.794,36	3.703.794,36
Cumulative Gross Defaults as % of original loan balance (%)	0,10289%	0,10289%
Cumulative Gross Defaults as % of current loan balance (%)	0,23104%	0,23104%
Aggregate amount of Delinquent Loans	1.560.266,65	0,00
Current Delinquencies as % of initial loan balance (%)	0,03823%	0,00
Current Delinquencies as % of current loan balance (%)	0,09921%	0,09921%

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		-34.278,80
Interest waterfall payment to the PDL		34.278,80
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	114	7.825.120,10	0,498%
<2months	6	590.434,74	0,038%
<3 months	4	278.900,00	0,018%

<4months	Delinquent	1	142,184.84	0,009%
<5months	Delinquent	1	186,578.83	0,012%
<6months	Delinquent	3	309,089.23	0,020%
<7months	Delinquent	1	104,640.88	0,007%
<8months	Delinquent	1	138,773.22	0,009%
<9months	Delinquent	0	0,00	0,000%
<10months	Delinquent	0	0,00	0,000%
<11months	Delinquent	3	337,311.08	0,021%
<12months	Delinquent	0	0,00	0,000%
>12 months	Delinquent	3	341,688.57	0,022%
				0

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Monthly Total

Default Statistics			
	Number of Loans Defaulted during the Monthly Calculation Period	Current Balance of Loans Defaulted during period	Percentage of Outstanding Balance of the Loans (% of total amount)
	1	34.278,80	0,0021%

Recovery Statistics			
	Recoveries on defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)	
	0,00	0,00%	

Prepayments as a % of current balance for reference period			
	1,13338%	0,00000%	Annualised 13,6005%

Counterparty Rating			
KBC Bank as the Seller, Servicer, Subordinated Loan Provider, Administrator, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent and Swap Counterparty			
	Moody's	Fitch	
Long term rating	A1	A+	
Short term rating	P-1	F1	
Rabobank as account bank			
	Moody's	Fitch	
Long term rating	Aaa	AAA	

The Notes issued by Loan Invest NV/SA, institutionele VBS naar Belgisch recht/SIC institutionnelle de droit belge, acting through its Compartment Home Loan Invest 2016 (the "Notes") are only offered, directly or indirectly, to and may only be acquired, by direct subscription or otherwise, and may only be held by holders ("Eligible Holders") who qualify both as (i) an institutional or professional investor within the meaning of Article 5, §3 of the Belgian Act of 20 July 2004 on certain forms of collective management of investment portfolios (wet betreffende bepaalde vormen van collectief beheer van beleggingsportefeuilles / loi relative à certaines formes de gestion collective de portefeuilles d'investissement), acting for their own account, and (ii) a holder of an exempt securities account (X-account) with the Clearing System operated by the National Bank of Belgium or with a participant in such system.

Any acquisition of a Note by or transfer of a Note to a person who is not an Eligible Holder shall be void and not binding on the Issuer and the Security Agent. If a Noteholder ceases to be an Eligible Holder, it is obliged to report this to the Issuer and it will promptly transfer the Notes it holds to a person that qualifies as an Eligible Holder.

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 are not being offered in the United States or to, or for the account of, U.S. persons (as defined in Regulation S under the United States Securities Act of 1933).

Notes having a maturity of more than one year will be issued in compliance with U.S. Treasury Regulation Section 1.163-5(c)(2)(i)(C) (the "C Rules")



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Loan Invest N.V., Compartment Home Loan Invest 2016

Euro 3,270,000,000 floating rate Mortgage-Backed Notes due 2050

Portfolio Composition

Reporting period: June 2020

Effectisering Pool HLI16 June 2020
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
19918	25325	1.572.611.666,61	78.954,30

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,1860	1,0000	4,2727	25325
CLTV	Current loan to value	0,4882	0,0000	0,9616	25325
LTM	Loan to mortgage	0,9671	0,0000	4,2727	25325
MTL	Mortgage to loan	1,3387	0,0000	553,8376	25325
OLTV	Original loan to value	0,7855	0,0000	5,3226	25325
SEAS	Seasoning in months	83,3614	54,0000	290,0000	25325

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	1.071.592.207,99	68,14	16583	65,48	1,44	0
2.5 < Interest Rate <= 3.0	308.450.485,77	19,61	4869	19,23	2,75	0
3.0 < Interest Rate <= 3.5	115.766.658,26	7,36	2052	8,10	3,22	0
3.5 < Interest Rate <= 4.0	40.830.724,92	2,60	922	3,64	3,74	0
4.0 < Interest Rate <= 4.5	20.230.065,33	1,29	475	1,88	4,24	0
4.5 < Interest Rate <= 5.0	11.412.111,16	0,73	288	1,14	4,73	0
5.0 < Interest Rate <= 5.5	3.525.014,29	0,22	90	0,36	5,21	0
5.5 < Interest Rate <= 6.0	667.170,49	0,04	33	0,13	5,66	0
6.0 < Interest Rate <= 6.5	127.150,48	0,01	11	0,04	6,20	0
6.5 < Interest Rate <= 7.0	10.077,92	0,00	2	0,01	6,65	0
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	7.825.120,10	76,31	116	83,45
1	590.434,74	5,76	6	4,32
2	278.900,00	2,72	4	2,88
3	142.184,84	1,39	1	0,72
4	186.578,83	1,82	1	0,72
5	309.089,23	3,01	3	2,16
6	104.640,88	1,02	1	0,72
7	138.773,22	1,35	1	0,72
10	337.311,08	3,29	3	2,16
14	111.761,38	1,09	1	0,72
23	76.600,72	0,75	1	0,72
29	153.326,47	1,50	1	0,72
Total	10.254.721,49	100,00	139	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
1996	4.203,53	0,00	1	0,00	1,34	0,01	1,00	290,00
1997	59.152,34	0,00	3	0,01	0,93	0,12	1,00	272,05
1998	22.430,25	0,00	1	0,00	0,73	0,29	1,00	261,00
1999	373.525,66	0,02	20	0,08	0,69	0,31	1,00	250,97
2000	156.745,51	0,01	14	0,06	1,05	0,25	1,00	241,22
2001	502.312,11	0,03	46	0,18	1,25	0,28	1,00	225,23
2002	2.179.264,68	0,14	105	0,41	1,17	0,27	1,12	214,08
2003	10.571.343,80	0,67	358	1,41	0,70	0,33	1,11	202,25
2004	14.167.013,69	0,90	413	1,63	0,70	0,33	1,08	190,64
2005	35.143.527,63	2,23	871	3,44	0,82	0,37	1,10	179,55
2006	15.163.214,12	0,96	339	1,34	2,37	0,43	1,09	168,25
2007	8.161.772,09	0,52	175	0,69	3,57	0,47	1,07	155,55
2008	12.835.746,36	0,82	254	1,00	2,45	0,45	1,16	143,33
2009	123.161.053,29	7,83	1560	6,16	1,08	0,49	1,12	129,69
2010	151.000.774,83	9,60	2040	8,06	1,33	0,52	1,15	119,91
2011	30.317.728,07	1,93	541	2,14	1,74	0,49	1,14	109,45
2012	20.590.895,51	1,31	363	1,43	1,67	0,45	1,11	94,42
2013	68.889.448,02	4,38	1233	4,87	2,05	0,41	1,14	83,15
2014	460.954.035,08	29,31	8115	32,04	2,16	0,46	1,16	68,20
2015	618.357.480,04	39,32	8873	35,04	2,22	0,53	1,25	59,91
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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
2018 - 2022	19.770.909,51	1,26	2352	9,29	2,11	0,12	1,01	105,72
2023 - 2027	269.972.780,06	17,17	8270	32,66	1,85	0,25	1,06	87,21
2028 - 2032	395.367.307,38	25,14	6155	24,30	1,82	0,41	1,15	87,85
> 2032	887.500.669,66	56,43	8548	33,75	2,05	0,60	1,25	79,69
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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
0 - 71	458.219,98	0,03	193	0,76	2,02	0,06	1,00	60,07
72-107	19.574.165,48	1,24	1601	6,32	2,07	0,15	1,02	64,91
108-143	158.833.021,52	10,10	5464	21,58	1,95	0,23	1,06	66,48
144-179	120.913.913,97	7,69	2510	9,91	1,98	0,34	1,12	71,40
180-215	220.222.998,90	14,00	3896	15,38	2,07	0,40	1,14	74,10
216-251	465.649.308,84	29,61	5967	23,56	2,01	0,50	1,23	79,62
252-287	90.569.767,03	5,76	1062	4,19	1,79	0,56	1,20	97,38
288-323	371.207.839,91	23,60	3418	13,50	2,08	0,64	1,25	86,17
324-360	105.191.736,83	6,69	1023	4,04	1,34	0,61	1,18	131,17
> 360	19.990.694,15	1,27	191	0,75	1,18	0,63	1,18	130,30
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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
49 - 60	329.242.444,87	20,94	4030	15,91	2,19	0,56	1,29	57,38
61 - 72	715.770.118,49	45,51	12403	48,98	2,20	0,47	1,18	65,70
73 - 84	78.753.399,86	5,01	1297	5,12	2,09	0,43	1,15	78,40
85 - 96	38.747.574,62	2,46	750	2,96	2,00	0,41	1,11	88,88
97 -108	14.714.319,74	0,94	269	1,06	1,38	0,46	1,12	102,86
109 -	395.383.809,03	25,14	6576	25,97	1,32	0,48	1,13	136,70
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	1.071.592.207,99	68,14	16583	65,48	1,44	0,47	1,20	88,54
2.5 < Interest Rate <= 3.0	308.450.485,77	19,61	4869	19,23	2,75	0,52	1,17	64,21
3.0 < Interest Rate <= 3.5	115.766.658,26	7,36	2052	8,10	3,22	0,54	1,12	67,51
3.5 < Interest Rate <= 4.0	40.830.724,92	2,60	922	3,64	3,74	0,48	1,09	93,54
4.0 < Interest Rate <= 4.5	20.230.065,33	1,29	475	1,88	4,24	0,49	1,11	126,91
4.5 < Interest Rate <= 5.0	11.412.111,16	0,73	288	1,14	4,73	0,50	1,09	138,77
5.0 < Interest Rate <= 5.5	3.525.014,29	0,22	90	0,36	5,21	0,50	1,15	142,37
5.5 < Interest Rate <= 6.0	667.170,49	0,04	33	0,13	5,66	0,41	1,01	146,96
6.0 < Interest Rate <= 6.5	127.150,48	0,01	11	0,04	6,20	0,46	1,00	180,17
6.5 < Interest Rate <= 7.0	10.077,92	0,00	2	0,01	6,65	0,09	1,00	216,19
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	846.111.238,54	53,80	13629	53,82	2,63	0,51	1,21	68,58
1 y / 1 y	240.843.343,18	15,31	3587	14,16	1,02	0,48	1,15	133,40
3 y / 3 y	298.393.785,81	18,97	4667	18,43	1,24	0,46	1,18	81,12
5 y / 5 y	167.755.358,10	10,67	3051	12,05	1,21	0,45	1,16	83,71
10 y / 5 y	17.592.651,62	1,12	370	1,46	1,39	0,47	1,11	143,82
15 y / 5 y	159.139,31	0,01	6	0,02	4,95	0,36	1,01	141,40
20 y / 5 y	1.756.150,05	0,11	15	0,06	3,13	0,53	1,34	80,25
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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
2020	266.445.164,25	16,94	4414	17,43	1,18	0,47	1,17	102,90
2021	209.058.144,80	13,29	3791	14,97	1,14	0,46	1,17	108,47
2022	96.575.274,71	6,14	1841	7,27	1,32	0,45	1,14	103,40
2023	50.040.041,61	3,18	1242	4,90	1,72	0,39	1,13	93,59
2024	99.474.416,42	6,33	2311	9,13	1,48	0,37	1,10	83,37
2025	103.290.401,60	6,57	2713	10,71	1,87	0,34	1,12	71,52
2026	27.069.078,61	1,72	703	2,78	2,79	0,26	1,03	79,83
2027	21.430.830,87	1,36	485	1,92	2,81	0,32	1,06	74,67
2028	21.304.802,43	1,35	453	1,79	2,83	0,34	1,12	77,15
2029	45.334.318,87	2,88	806	3,18	2,77	0,40	1,10	69,69
2030	69.289.024,59	4,41	1063	4,20	2,43	0,42	1,13	64,32
2031	20.702.419,20	1,32	300	1,18	2,90	0,47	1,14	85,14
2032	26.285.157,11	1,67	344	1,36	2,84	0,49	1,19	72,57
2033	36.165.772,76	2,30	438	1,73	2,79	0,50	1,21	71,59
2034	75.679.704,41	4,81	836	3,30	2,73	0,54	1,20	68,77
2035	146.067.817,67	9,29	1425	5,63	2,38	0,57	1,33	61,29
2036	13.878.469,21	0,88	141	0,56	2,87	0,63	1,22	84,56
2037	15.530.508,82	0,99	172	0,68	3,22	0,63	1,21	85,55
2038	20.584.080,33	1,31	207	0,82	3,16	0,65	1,20	72,92
2039	61.572.432,93	3,92	533	2,10	2,96	0,67	1,26	68,44
2040	134.329.318,85	8,54	1013	4,00	2,46	0,71	1,34	60,94
2041	11.599.556,76	0,74	87	0,34	2,07	0,74	1,21	63,72
2042	551.491,22	0,04	4	0,02	1,44	0,77	1,04	77,79
2043	251.990,52	0,02	2	0,01	3,78	0,85	1,00	94,00
2044	101.448,06	0,01	1	0,00	4,64	0,75	1,00	71,00
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	50.508.760,88	3,21	1285	5,07	1,54	0,30	1,16	88,70
Annuity	1.522.102.905,73	96,79	24040	94,93	1,97	0,49	1,19	83,18
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

Table '10' - Loan purpose

Loan purpose	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Purchase	864.964.050,12	55,00	10792	42,61	1,79	0,53	1,21	88,06
Remortgage	510.040.405,09	32,43	11583	45,74	2,40	0,43	1,13	68,73
Construction	197.607.211,40	12,57	2950	11,65	1,53	0,43	1,22	100,55
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	1.396.182.358,72	88,78	22736	89,78	1,97	0,49	1,18	83,56
Unemployed	15.420.647,89	0,98	281	1,11	2,10	0,49	1,06	89,68
Self employed	161.008.660,00	10,24	2308	9,11	1,82	0,46	1,27	81,02
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

Table '12' - Current loan to value

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%	74.050.641,07	4,71	3710	14,65	1,86	0,04	1,01	87,40
10% < CLTV <= 20%	125.408.953,21	7,97	3986	15,74	1,83	0,15	1,03	86,55
20% < CLTV <= 30%	175.212.517,75	11,14	3768	14,88	1,86	0,25	1,07	85,88
30% < CLTV <= 40%	191.578.043,46	12,18	3255	12,85	1,85	0,35	1,12	85,94
40% < CLTV <= 50%	209.547.459,38	13,32	2881	11,38	1,89	0,45	1,19	85,55
50% < CLTV <= 60%	220.405.119,63	14,02	2509	9,91	1,95	0,55	1,25	85,16
60% < CLTV <= 70%	232.896.183,29	14,81	2302	9,09	1,96	0,65	1,27	83,99
70% < CLTV <= 80%	229.480.512,64	14,59	2062	8,14	2,07	0,75	1,29	79,85
80% < CLTV <= 90%	113.674.062,66	7,23	847	3,34	2,42	0,83	1,26	67,32
90% < CLTV <= 100%	358.173,52	0,02	5	0,02	2,05	0,94	1,05	72,21
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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%	33.149.288,94	2,11	1334	5,27	1,76	0,01	1,00	88,11
10% < LTM <= 20%	13.941.323,03	0,89	1148	4,53	2,06	0,09	1,00	97,22
20% < LTM <= 30%	30.738.914,30	1,95	1460	5,77	1,91	0,16	1,00	94,58
30% < LTM <= 40%	60.840.206,47	3,87	2154	8,51	2,04	0,21	1,00	88,47
40% < LTM <= 50%	78.936.449,44	5,02	2199	8,68	1,89	0,26	1,00	92,89
50% < LTM <= 60%	116.226.460,98	7,39	2449	9,67	1,86	0,34	1,00	90,63
60% < LTM <= 70%	162.908.262,39	10,36	2637	10,41	1,92	0,46	1,00	90,26
70% < LTM <= 80%	213.461.275,30	13,57	2846	11,24	2,03	0,54	1,00	81,37
80% < LTM <= 90%	184.263.193,17	11,72	2102	8,30	2,25	0,62	1,00	72,02
90% < LTM <= 100%	62.684.386,41	3,99	938	3,70	1,80	0,46	1,00	90,07
100% < LTM <= 110%	71.579.625,22	4,55	949	3,75	1,75	0,49	1,05	93,70
110% < LTM <= 120%	74.943.540,38	4,77	889	3,51	1,83	0,52	1,15	91,23
120% < LTM <= 130%	83.691.674,21	5,32	859	3,39	1,85	0,57	1,25	87,14
130% < LTM <= 140%	69.984.548,71	4,45	711	2,81	1,91	0,58	1,35	83,62
140% < LTM <=150%	72.930.225,50	4,64	651	2,57	1,87	0,60	1,45	78,12
150% < LTM <=160%	76.242.539,78	4,85	644	2,54	2,02	0,59	1,55	70,69
160% < LTM <=170%	66.093.275,26	4,20	504	1,99	2,10	0,68	1,65	67,53
170% < LTM <=180%	23.188.212,31	1,47	188	0,74	2,10	0,63	1,74	69,67
180% < LTM <=190%	13.410.819,63	0,85	135	0,53	1,96	0,59	1,85	80,68
190% < LTM <=200%	10.423.491,63	0,66	96	0,38	1,99	0,59	1,95	77,42
200% < LTM <=250%	36.749.558,59	2,34	308	1,22	1,75	0,56	2,21	75,68
250% < LTM <=300%	14.569.838,47	0,93	113	0,45	1,72	0,57	2,87	69,22
350% < LTM <=400%	1.647.738,42	0,10	10	0,04	1,49	0,59	3,71	83,19
400% < LTM <=450%	6.818,07	0,00	1	0,00	2,62	0,64	4,27	91,00
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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%	957.149.760,43	60,86	19267	76,08	2,00	0,43	1,00	85,07
100% < LTM <= 110%	71.579.625,22	4,55	949	3,75	1,75	0,49	1,05	93,70
110% < LTM <= 120%	74.943.540,38	4,77	889	3,51	1,83	0,52	1,15	91,23
120% < LTM <= 130%	83.691.674,21	5,32	859	3,39	1,85	0,57	1,25	87,14
130% < LTM <= 140%	69.984.548,71	4,45	711	2,81	1,91	0,58	1,35	83,62
140% < LTM <=150%	72.930.225,50	4,64	651	2,57	1,87	0,60	1,45	78,12
150% < LTM <=160%	76.242.539,78	4,85	644	2,54	2,02	0,59	1,55	70,69
160% < LTM <=170%	66.093.275,26	4,20	504	1,99	2,10	0,68	1,65	67,53
170% < LTM <=180%	23.188.212,31	1,47	188	0,74	2,10	0,63	1,74	69,67
180% < LTM <=190%	13.410.819,63	0,85	135	0,53	1,96	0,59	1,85	80,68
190% < LTM <=200%	10.423.491,63	0,66	96	0,38	1,99	0,59	1,95	77,42
200% < LTM <=250%	36.749.558,59	2,34	308	1,22	1,75	0,56	2,21	75,68
250% < LTM <=300%	14.569.838,47	0,93	113	0,45	1,72	0,57	2,87	69,22
350% < LTM <=400%	1.647.738,42	0,10	10	0,04	1,49	0,59	3,71	83,19
400% < LTM <=450%	6.818,07	0,00	1	0,00	2,62	0,64	4,27	91,00
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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%	31.346.273,21	1,99	586	2,31	1,68	0,00	1,02	84,95
10% < OLV <= 20%	19.534.191,20	1,24	825	3,26	1,83	0,13	1,21	76,32
20% < OLV <= 30%	41.032.238,03	2,61	1298	5,13	1,83	0,18	1,13	79,46
30% < OLV <= 40%	67.169.473,45	4,27	1790	7,07	1,95	0,22	1,10	77,84
40% < OLV <= 50%	100.150.758,53	6,37	2274	8,98	1,98	0,28	1,13	76,63
50% < OLV <= 60%	126.728.637,40	8,06	2465	9,73	1,95	0,34	1,15	81,51
60% < OLV <= 70%	155.445.475,68	9,88	2574	10,16	1,95	0,41	1,21	80,06
70% < OLV <= 80%	173.818.396,76	11,05	2642	10,43	1,95	0,47	1,22	81,26
80% < OLV <= 90%	209.373.782,73	13,31	2774	10,95	1,98	0,55	1,25	80,93
90% < OLV <= 100%	386.863.704,80	24,60	4498	17,76	2,05	0,65	1,22	80,79
100% < OLV <= 110%	167.793.667,86	10,67	2149	8,49	1,84	0,64	1,15	100,34
110% < OLV <= 120%	55.259.935,37	3,51	822	3,25	1,89	0,56	1,13	99,05
120% < OLV <= 130%	10.986.073,84	0,70	201	0,79	1,95	0,46	1,14	90,08
130% < OLV <= 140%	7.902.573,77	0,50	141	0,56	1,88	0,47	1,14	89,58
140% < OLV <=150%	6.378.739,59	0,41	88	0,35	2,08	0,57	1,31	88,45
150% < OLV	12.827.744,39	0,82	198	0,78	1,93	0,59	1,10	86,28
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	1.571.502.994,15	99,93	25309	99,94	1,96	0,49	1,19	83,37
Yes	1.108.672,46	0,07	16	0,06	1,66	0,60	1,19	68,63
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	1.345.829.909,94	85,58	19977	78,88	1,97	0,50	1,18	83,12
Buy to let	82.626.021,16	5,25	1452	5,73	1,86	0,40	1,19	78,67
Mixed commercial / private	32.054.054,99	2,04	630	2,49	1,75	0,35	1,17	78,92
Other	112.101.680,52	7,13	3266	12,90	1,96	0,47	1,22	91,04
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	29.175.445,14	1,86	472	1,86	1,68	0,00	1,00	85,57
Brussels Hoofdstedelijk gewest	18.982.321,83	1,21	251	0,99	1,79	0,48	1,36	83,29
Waals Brabant	6.188.083,14	0,39	94	0,37	1,87	0,45	1,21	98,62
Vlaams Brabant	259.190.803,45	16,48	3933	15,53	1,96	0,49	1,24	85,10
Antwerpen	472.216.454,46	30,03	7075	27,94	1,97	0,51	1,17	83,20
Limburg	197.929.922,40	12,59	3702	14,62	2,10	0,50	1,14	82,58
Luik	25.581.449,57	1,63	398	1,57	2,04	0,50	1,18	80,64
Namen	1.458.800,90	0,09	29	0,11	1,74	0,46	1,04	88,48
Henegouwen	7.864.797,03	0,50	128	0,51	2,03	0,54	1,10	87,00
Luxemburg	1.670.012,29	0,11	32	0,13	1,71	0,44	1,14	74,35
West-Vlaanderen	250.194.638,41	15,91	4340	17,14	1,94	0,49	1,19	81,66
Oost-Vlaanderen	302.158.937,99	19,21	4871	19,23	1,89	0,49	1,21	83,69
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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	1.510.866.201,85	96,07	24393	96,32	1,96	0,49	1,18	83,33
2. Brussels	18.982.321,83	1,21	251	0,99	1,79	0,48	1,36	83,29
3. Wallonie	42.763.142,93	2,72	681	2,69	1,99	0,50	1,16	84,43
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36

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
Other	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36
Total	1.572.611.666,61	100,00	25325	100,00	1,96	0,49	1,19	83,36