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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: August 2020

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/07/20 - 31/08/20)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	25.006	25.006
Matured loans	76	76
Prepaid Loans	169	169
Repurchased Loans	0	0
Defaulted Loans during period	1	1
Defaulted Loans reopend to normal	0	0
End of month	24.760	24.760
Delinquent Receivables at the end of the Monthly Calculation Period	16	16
		0

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1.538.346.675,16	1.538.346.675,16
Scheduled Principal collected	11.963.681,16	11.963.681,16
Full Prepayments	13.038.879,77	13.038.879,77
Partial Prepayments	244.458,02	244.458,02
Principal balance of repurchased loans	0,00	0,00
Principal balance of Defaulted Loans during the period	111.761,38	111.761,38
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	1.512.987.894,83	1.512.987.894,83
Principal balance of Delinquent Loans at the end of the Calculation Period	1.678.877,48	1.678.877,48
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1.900.621,22	1.900.621,22
Write-off defaulted loans	0,00	0,00
Balance of Non Defaulted Loans	1.512.987.894,83	1.512.987.894,83
Balance of Non Delinquent Loans	1.511.309.017,35	1.511.309.017,35
Balance of reopened Loans	0,00	

Floating Rate Interest Period (31/07/20 - 31/08/20)
Monthly Total

Cash Flows

Monthly Cash Flows		
<u>Principal Available Amount:</u>		
Previously Principal Available Amount	3.983,01	3.983,01
<u>Principal Receipts</u>		
Repayment of principal	11.963.681,16	11.963.681,16
Prepayment in full of principal	13.038.879,77	13.038.879,77
Partial prepayment of principal	244.458,02	244.458,02
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	111.761,38	111.761,38
Principal Available Amount	25.362.763,34	25.362.763,34
<u>Notes Interest Available Amount</u>		
<u>Revenue Receipts</u>		
Interest, including penalty interest, on Mortgage Receivables	2.398.926,47	2.398.926,47
Interest accrued on the Transaction Account	0,00	0,00
Prepayment Penalties under the Mortgage Loans	78.820,24	78.820,24
Net Proceeds on any Mortgage Loans	60.241,95	60.241,95
Amounts to be drawn from the Reserve Account on MPD	0,00	0,00
Amounts to be received from the Swap on MPD	78.779,5	78.779,55
Amounts received in connection to a repurchase pursuant MRP	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		2.616.768,21

Swap Calculation		
	Loan Invest Pays: (A-B)*C	1.845.456,95
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2.398.926,47
	the interest accrued on the transaction accounts	0,00
	the amounts received in respect of Prepayment penalties	78.820,24
	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	2.477.746,71
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	72.851,67
	Total B	72.851,67
C	multiplied by	
	the principal outstanding amount of the Notes	1.207.349.400,00
	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	1.207.349.400,00
	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	0,767
	Loan Invest Receives: (D*E)	78.779,55
with		
D	1 month Euribor	-0,519%
	plus spread	0,600%
	Total D	0,081%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1.207.349.400,00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0,00
	Total E	1.207.349.400,00
	Swap Payment Date	15/09/2020 15/09/2020

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

Floating Rate Interest Period (31/07/20 - 31/08/20)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	25.362.763,34	25.362.763,34
Following Amortisation or Optional redemption		
Notes	25.362.120,00	0,00
Subordinated Loan	0,00	0,00
Expenses on Subordinated Loan	0,00	0,00

Interest		
Total Funds Available		2.616.768,21
1 Issuers Directors	0,00	0,00
2 Administrator	0,00	0,00
3 Security Agent	0,00	0,00
4 Other Issuer fees	5.396,60	5.396,60
Intertrust fee		
NBB	0,00	0,00
FSMA/ACERTA	0,00	0,00
Servicing	66.234,37	66.234,37
Legal advisor	0,00	0,00
Deloitte		
Auditor	0,00	0,00
PWC		
Notary fee	0,00	0,00
Berquin		
Aanzuivering	0,00	0,00
administration fee	0,00	0,00
Paying Agent	416,67	416,67
CTIF	0,00	0,00
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	804,03	804,03
Social security / Taxes (CTIF)	0,00	0,00
5 Pari-passu		
Class A notes interest due and payable	78.779,55	78.779,55
Swap Counterparty payments	1.845.456,95	1.845.456,95
6 Principal Deficiency - Notes	0,00	0,00
7 Payment to Reserve Fund for replenishment	0,00	0,00
8 Principal Deficiency - Subordinated Loan	111.761,38	111.761,38
9 Payment to Risk Mitigation Deposit for replenishment	0,00	0,00
10 Interest on Subordinated Loan	141.814,83	141.814,83
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	365.937,17	365.937,17

Floating Rate Interest Period (31/07/20 - 31/08/20)
Monthly Total

Capital structure		
<u>Notes</u>		
Number of Notes		13.080,00
Outstanding balance at the beginning of the month		1.207.349.400,00
Outstanding balance at the end of the month		1.181.987.280,00
Bond - Factor at the beginning of the month		0,36922000
Bond - Factor at the end of the month		0,36146400
Annual interest rate for the period		0,08100%
Interest payable for the quar 15/09/2020		78.779,55
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		0,48100%
Interest payable for the quar 15/09/2020		141.814,83

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	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 (31/07/20 - 31/08/20)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1.512.987.894,83	1.512.987.894,83
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	1.548.987.894,83	1.548.987.894,83
Liabilities		
Notes outstanding balance at the end of period	1.181.987.280,00	1.181.987.280,00
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	1.547.987.280,00	1.547.987.280,00

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		3.826.126,11
Principal balance of Defaulted Loans during the period	111.761,38	
Cumulative Gross Defaults at the end of the period	3.937.887,49	3.937.887,49
Cumulative Gross Defaults as % of original loan balance (%)	0,10939%	0,10939%
Cumulative Gross Defaults as % of current loan balance (%)	0,25598%	0,25598%
Aggregate amount of Delinquent Loans	1.678.877,48	0,00
Current Delinquencies as % of initial loan balance (%)	0,04113%	0,00
Current Delinquencies as % of current loan balance (%)	0,11096%	0,11096%

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		-111.761,38
Interest waterfall payment to the PDL		111.761,38
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	129	7.854.441,54	0,519%
<2months	9	377.619,81	0,025%
<3 months	3	317.473,33	0,021%

<4months	Delinquent	2	124.347.73	0,008%
<5months	Delinquent	3	235.271.66	0,016%
<6months	Delinquent	1	142.128.11	0,009%
<7months	Delinquent	1	186.578.83	0,012%
<8months	Delinquent	2	186.134.22	0,012%
<9months	Delinquent	1	102.891.16	0,007%
<10months	Delinquent	1	138.773.22	0,009%
<11months	Delinquent	0	0,00	0,000%
<12months	Delinquent	0	0,00	0,000%
>12 months	Delinquent	5	562.752.55	0,037%
				0

Floating Rate Interest Period (31/07/20 - 31/08/20)

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	111.761,38	0,0073%

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			
	0,86348%	0,00000%	Annualised 10,3618%

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: August 2020

Effectisering Pool HLI16 August 2020
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
19515	24760	1.512.987.894,83	77.529,48

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,1776	1,0000	4,2551	24760
CLTV	Current loan to value	0,4825	0,0000	0,9556	24760
LTM	Loan to mortgage	0,9523	0,0000	4,2551	24760
MTL	Mortgage to loan	1,3645	0,0000	346,5588	24760
OLTV	Original loan to value	0,7874	0,0000	5,3226	24760
SEAS	Seasoning in months	85,5740	56,0000	292,0000	24760

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	1.038.413.467,63	68,63	16315	65,89	1,43	0
2.5 < Interest Rate <= 3.0	291.788.802,74	19,29	4702	18,99	2,75	0
3.0 < Interest Rate <= 3.5	109.467.316,20	7,24	1989	8,03	3,22	0
3.5 < Interest Rate <= 4.0	38.834.284,77	2,57	882	3,56	3,74	0
4.0 < Interest Rate <= 4.5	19.277.347,80	1,27	458	1,85	4,24	0
4.5 < Interest Rate <= 5.0	10.959.606,28	0,72	280	1,13	4,74	0
5.0 < Interest Rate <= 5.5	3.472.298,87	0,23	89	0,36	5,21	0
5.5 < Interest Rate <= 6.0	645.320,51	0,04	33	0,13	5,66	0
6.0 < Interest Rate <= 6.5	120.452,19	0,01	10	0,04	6,19	0
6.5 < Interest Rate <= 7.0	8.997,84	0,00	2	0,01	6,65	0
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	7.854.441,54	76,79	131	82,39
1	377.619,81	3,69	9	5,66
2	317.473,33	3,10	3	1,89
3	124.347,73	1,22	2	1,26
4	235.271,66	2,30	3	1,89
5	142.128,11	1,39	1	0,63
6	186.578,83	1,82	1	0,63
7	186.134,22	1,82	2	1,26
8	102.891,16	1,01	1	0,63
9	138.773,22	1,36	1	0,63
12	334.067,19	3,27	3	1,89
25	75.358,89	0,74	1	0,63
31	153.326,47	1,50	1	0,63
Total	10.228.412,16	100,00	159	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	3.810,47	0,00	1	0,00	1,34	0,01	1,00	292,00
1997	57.064,88	0,00	3	0,01	0,93	0,11	1,00	274,00
1998	21.292,81	0,00	1	0,00	0,73	0,27	1,00	263,00
1999	357.502,50	0,02	20	0,08	0,68	0,30	1,00	253,00
2000	146.593,21	0,01	11	0,04	1,03	0,24	1,00	243,28
2001	470.950,15	0,03	46	0,19	1,24	0,28	1,00	227,21
2002	2.079.972,43	0,14	103	0,42	1,15	0,26	1,12	216,04
2003	10.046.857,11	0,66	349	1,41	0,70	0,32	1,10	204,21
2004	13.732.239,91	0,91	406	1,64	0,71	0,32	1,08	192,65
2005	33.977.424,58	2,25	839	3,39	0,78	0,36	1,10	181,56
2006	14.683.903,41	0,97	335	1,35	2,35	0,43	1,09	170,23
2007	7.784.971,82	0,51	169	0,68	3,54	0,47	1,07	157,57
2008	12.437.737,53	0,82	251	1,01	2,47	0,45	1,15	145,27
2009	120.640.886,32	7,97	1544	6,24	1,09	0,49	1,11	131,69
2010	147.578.053,96	9,75	1983	8,01	1,33	0,52	1,15	121,91
2011	29.411.364,67	1,94	537	2,17	1,72	0,48	1,14	111,45
2012	19.984.940,48	1,32	360	1,45	1,64	0,44	1,10	96,46
2013	66.561.694,46	4,40	1222	4,94	2,05	0,41	1,13	85,17
2014	442.032.652,15	29,22	7946	32,09	2,15	0,45	1,15	70,19
2015	590.977.981,98	39,06	8634	34,87	2,21	0,52	1,24	61,91
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	17.183.839,11	1,14	2177	8,79	2,09	0,11	1,01	107,54
2023 - 2027	259.304.213,26	17,14	8208	33,15	1,85	0,24	1,05	89,22
2028 - 2032	381.590.898,77	25,22	6053	24,45	1,81	0,41	1,14	90,10
> 2032	854.908.943,69	56,50	8322	33,61	2,03	0,60	1,24	82,00
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	284.107,20	0,02	131	0,53	2,08	0,04	1,00	61,58
72-107	17.813.727,12	1,18	1579	6,38	2,06	0,14	1,02	66,82
108-143	151.935.430,97	10,04	5378	21,72	1,93	0,22	1,06	68,34
144-179	117.080.966,66	7,74	2478	10,01	1,97	0,33	1,11	73,28
180-215	210.467.661,89	13,91	3784	15,28	2,06	0,39	1,13	76,02
216-251	448.167.914,64	29,62	5836	23,57	2,00	0,50	1,21	81,72
252-287	88.522.505,67	5,85	1055	4,26	1,79	0,55	1,20	99,48
288-323	355.925.556,13	23,52	3319	13,40	2,06	0,63	1,24	88,64
324-360	103.042.425,69	6,81	1011	4,08	1,34	0,61	1,18	133,03
> 360	19.747.598,86	1,31	189	0,76	1,18	0,62	1,18	132,40
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	197.943.346,42	13,08	2360	9,53	2,20	0,56	1,28	58,09
61 - 72	769.284.451,38	50,85	13064	52,76	2,18	0,48	1,19	66,52
73 - 84	94.247.072,15	6,23	1662	6,71	2,15	0,43	1,14	77,21
85 - 96	49.295.086,43	3,26	924	3,73	2,02	0,42	1,13	88,98
97 -108	13.022.940,69	0,86	235	0,95	1,31	0,46	1,10	101,85
109 -	389.194.997,76	25,72	6515	26,31	1,32	0,47	1,12	138,26
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	1.038.413.467,63	68,63	16315	65,89	1,43	0,47	1,19	90,72
2.5 < Interest Rate <= 3.0	291.788.802,74	19,29	4702	18,99	2,75	0,52	1,17	66,24
3.0 < Interest Rate <= 3.5	109.467.316,20	7,24	1989	8,03	3,22	0,53	1,11	69,45
3.5 < Interest Rate <= 4.0	38.834.284,77	2,57	882	3,56	3,74	0,48	1,08	95,39
4.0 < Interest Rate <= 4.5	19.277.347,80	1,27	458	1,85	4,24	0,49	1,11	128,28
4.5 < Interest Rate <= 5.0	10.959.606,28	0,72	280	1,13	4,74	0,50	1,09	140,25
5.0 < Interest Rate <= 5.5	3.472.298,87	0,23	89	0,36	5,21	0,50	1,15	144,27
5.5 < Interest Rate <= 6.0	645.320,51	0,04	33	0,13	5,66	0,41	1,01	148,15
6.0 < Interest Rate <= 6.5	120.452,19	0,01	10	0,04	6,19	0,47	1,00	180,24
6.5 < Interest Rate <= 7.0	8.997,84	0,00	2	0,01	6,65	0,08	1,00	217,45
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

Table '06' - Interest rate review code

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	804.285.567,48	53,16	13211	53,36	2,63	0,50	1,20	70,61
1 y / 1 y	234.325.575,37	15,49	3525	14,24	1,03	0,47	1,14	135,40
3 y / 3 y	291.226.894,58	19,25	4618	18,65	1,24	0,45	1,17	83,16
5 y / 5 y	164.058.115,39	10,84	3019	12,19	1,19	0,45	1,16	85,74
10 y / 5 y	17.190.492,92	1,14	366	1,48	1,38	0,47	1,11	145,63
15 y / 5 y	156.888,99	0,01	6	0,02	4,95	0,36	1,00	143,39
20 y / 5 y	1.744.360,10	0,12	15	0,06	3,13	0,52	1,33	82,24
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	192.919.879,09	12,75	3208	12,96	1,17	0,46	1,16	100,95
2021	249.788.888,12	16,51	4419	17,85	1,12	0,46	1,16	114,86
2022	93.808.303,52	6,20	1814	7,33	1,31	0,45	1,13	105,52
2023	60.120.410,60	3,97	1448	5,85	1,63	0,39	1,14	91,27
2024	96.488.783,71	6,38	2287	9,24	1,47	0,37	1,10	85,46
2025	108.329.452,66	7,16	2850	11,51	1,83	0,35	1,12	73,71
2026	26.072.916,72	1,72	693	2,80	2,79	0,26	1,02	81,83
2027	20.776.892,24	1,37	481	1,94	2,82	0,31	1,05	76,78
2028	20.406.389,76	1,35	442	1,79	2,83	0,34	1,11	79,37
2029	43.532.895,16	2,88	790	3,19	2,78	0,40	1,09	71,76
2030	65.173.950,17	4,31	1025	4,14	2,42	0,41	1,12	66,06
2031	19.940.125,97	1,32	293	1,18	2,90	0,46	1,13	87,62
2032	25.021.040,86	1,65	336	1,36	2,83	0,48	1,18	74,59
2033	34.701.211,98	2,29	425	1,72	2,79	0,49	1,20	73,82
2034	71.755.044,19	4,74	804	3,25	2,73	0,53	1,19	70,91
2035	138.946.848,51	9,18	1371	5,54	2,38	0,57	1,31	63,34
2036	13.507.913,36	0,89	138	0,56	2,84	0,62	1,22	86,04
2037	14.984.754,17	0,99	169	0,68	3,18	0,63	1,20	87,51
2038	20.087.236,85	1,33	204	0,82	3,16	0,64	1,20	75,02
2039	57.262.553,42	3,78	502	2,03	2,95	0,67	1,25	70,56
2040	126.886.143,13	8,39	967	3,91	2,46	0,71	1,33	63,06
2041	11.573.496,01	0,76	87	0,35	1,95	0,74	1,21	64,80
2042	550.144,14	0,04	4	0,02	1,43	0,77	1,04	79,80
2043	251.560,98	0,02	2	0,01	3,78	0,85	1,00	96,00
2044	101.059,51	0,01	1	0,00	4,64	0,75	1,00	73,00
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	48.563.778,60	3,21	1251	5,05	1,54	0,30	1,15	90,70
Annuity	1.464.424.116,23	96,79	23509	94,95	1,96	0,49	1,18	85,40
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	833.325.790,98	55,08	10557	42,64	1,78	0,53	1,20	90,30
Remortgage	487.667.210,34	32,23	11306	45,66	2,39	0,43	1,12	70,76
Construction	191.994.893,51	12,69	2897	11,70	1,52	0,43	1,22	102,68
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	1.342.364.235,19	88,72	22226	89,77	1,96	0,49	1,17	85,79
Unemployed	15.307.748,70	1,01	281	1,13	2,12	0,49	1,06	91,90
Self employed	155.315.910,94	10,27	2253	9,10	1,80	0,46	1,26	83,09
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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%	74.051.404,13	4,89	3762	15,19	1,84	0,04	1,01	89,19
10% < CLTV <= 20%	124.046.479,34	8,20	3975	16,05	1,83	0,15	1,03	88,43
20% < CLTV <= 30%	171.825.558,82	11,36	3729	15,06	1,84	0,25	1,07	87,94
30% < CLTV <= 40%	185.582.480,06	12,27	3131	12,65	1,84	0,35	1,11	88,59
40% < CLTV <= 50%	206.389.086,19	13,64	2834	11,45	1,87	0,45	1,19	87,66
50% < CLTV <= 60%	211.506.043,04	13,98	2413	9,75	1,95	0,55	1,24	87,08
60% < CLTV <= 70%	221.830.720,69	14,66	2213	8,94	1,95	0,65	1,26	86,33
70% < CLTV <= 80%	216.121.663,47	14,28	1942	7,84	2,06	0,75	1,27	81,78
80% < CLTV <= 90%	101.277.976,07	6,69	756	3,05	2,41	0,83	1,25	68,98
90% < CLTV <= 100%	356.483,02	0,02	5	0,02	2,04	0,93	1,05	74,16
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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%	32.646.664,22	2,16	1355	5,47	1,73	0,01	1,00	89,89
10% < LTM <= 20%	14.017.897,93	0,93	1149	4,64	2,03	0,09	1,00	98,63
20% < LTM <= 30%	33.967.405,63	2,25	1577	6,37	1,89	0,16	1,00	95,00
30% < LTM <= 40%	58.777.107,58	3,88	2093	8,45	2,06	0,21	1,00	91,03
40% < LTM <= 50%	79.764.360,72	5,27	2206	8,91	1,84	0,27	1,00	95,06
50% < LTM <= 60%	114.750.223,59	7,58	2405	9,71	1,88	0,34	1,00	92,50
60% < LTM <= 70%	161.757.491,16	10,69	2589	10,46	1,89	0,46	1,00	92,24
70% < LTM <= 80%	208.047.687,49	13,75	2774	11,20	2,04	0,54	1,00	82,76
80% < LTM <= 90%	168.671.162,57	11,15	1975	7,98	2,24	0,61	1,00	74,49
90% < LTM <= 100%	62.371.278,23	4,12	914	3,69	1,77	0,46	1,00	92,57
100% < LTM <= 110%	69.936.405,92	4,62	923	3,73	1,74	0,49	1,05	96,78
110% < LTM <= 120%	73.046.577,29	4,83	857	3,46	1,81	0,53	1,15	92,58
120% < LTM <= 130%	78.588.484,63	5,19	821	3,32	1,85	0,56	1,25	88,90
130% < LTM <= 140%	67.429.738,56	4,46	670	2,71	1,91	0,57	1,35	84,96
140% < LTM <=150%	71.015.884,35	4,69	633	2,56	1,87	0,61	1,45	80,16
150% < LTM <=160%	70.651.947,65	4,67	607	2,45	2,02	0,59	1,55	71,55
160% < LTM <=170%	57.894.451,60	3,83	433	1,75	2,12	0,68	1,65	69,31
170% < LTM <=180%	18.597.258,57	1,23	152	0,61	2,03	0,62	1,74	72,51
180% < LTM <=190%	13.468.839,43	0,89	141	0,57	1,97	0,58	1,85	81,70
190% < LTM <=200%	10.054.068,84	0,66	94	0,38	1,79	0,56	1,95	81,65
200% < LTM <=250%	33.825.882,24	2,24	288	1,16	1,73	0,56	2,22	78,16
250% < LTM <=300%	12.432.105,11	0,82	97	0,39	1,77	0,58	2,87	71,05
350% < LTM <=400%	1.268.594,48	0,08	6	0,02	1,47	0,59	3,73	80,87
400% < LTM <=450%	6.377,04	0,00	1	0,00	2,62	0,64	4,26	93,00
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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%	934.771.279,12	61,78	19037	76,89	1,98	0,43	1,00	87,26
100% < LTM <= 110%	69.936.405,92	4,62	923	3,73	1,74	0,49	1,05	96,78
110% < LTM <= 120%	73.046.577,29	4,83	857	3,46	1,81	0,53	1,15	92,58
120% < LTM <= 130%	78.588.484,63	5,19	821	3,32	1,85	0,56	1,25	88,90
130% < LTM <= 140%	67.429.738,56	4,46	670	2,71	1,91	0,57	1,35	84,96
140% < LTM <=150%	71.015.884,35	4,69	633	2,56	1,87	0,61	1,45	80,16
150% < LTM <=160%	70.651.947,65	4,67	607	2,45	2,02	0,59	1,55	71,55
160% < LTM <=170%	57.894.451,60	3,83	433	1,75	2,12	0,68	1,65	69,31
170% < LTM <=180%	18.597.258,57	1,23	152	0,61	2,03	0,62	1,74	72,51
180% < LTM <=190%	13.468.839,43	0,89	141	0,57	1,97	0,58	1,85	81,70
190% < LTM <=200%	10.054.068,84	0,66	94	0,38	1,79	0,56	1,95	81,65
200% < LTM <=250%	33.825.882,24	2,24	288	1,16	1,73	0,56	2,22	78,16
250% < LTM <=300%	12.432.105,11	0,82	97	0,39	1,77	0,58	2,87	71,05
350% < LTM <=400%	1.268.594,48	0,08	6	0,02	1,47	0,59	3,73	80,87
400% < LTM <=450%	6.377,04	0,00	1	0,00	2,62	0,64	4,26	93,00
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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%	30.641.544,50	2,03	572	2,31	1,65	0,00	1,02	86,87
10% < OLTV <= 20%	18.495.874,47	1,22	804	3,25	1,83	0,13	1,19	78,41
20% < OLTV <= 30%	39.591.463,96	2,62	1274	5,15	1,83	0,18	1,12	81,26
30% < OLTV <= 40%	64.329.965,76	4,25	1747	7,06	1,93	0,22	1,09	79,97
40% < OLTV <= 50%	95.702.391,57	6,33	2224	8,98	1,96	0,28	1,12	79,01
50% < OLTV <= 60%	121.830.225,25	8,05	2410	9,73	1,94	0,34	1,14	83,51
60% < OLTV <= 70%	148.651.062,40	9,83	2497	10,08	1,94	0,41	1,20	82,17
70% < OLTV <= 80%	167.615.620,34	11,08	2588	10,45	1,95	0,47	1,21	83,34
80% < OLTV <= 90%	199.693.437,31	13,20	2700	10,90	1,97	0,54	1,23	83,05
90% < OLTV <= 100%	371.126.452,83	24,53	4382	17,70	2,04	0,65	1,22	83,10
100% < OLTV <= 110%	162.499.812,10	10,74	2116	8,55	1,82	0,63	1,14	102,41
110% < OLTV <= 120%	53.571.488,85	3,54	807	3,26	1,89	0,56	1,13	101,40
120% < OLTV <= 130%	10.859.218,83	0,72	200	0,81	1,94	0,46	1,13	92,32
130% < OLTV <= 140%	8.269.419,83	0,55	143	0,58	1,84	0,47	1,13	94,08
140% < OLTV <=150%	6.377.283,65	0,42	89	0,36	2,05	0,56	1,31	93,28
150% < OLTV	13.732.633,18	0,91	207	0,84	1,88	0,57	1,10	87,93
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	1.511.894.731,98	99,93	24744	99,94	1,94	0,48	1,18	85,58
Yes	1.093.162,85	0,07	16	0,06	1,66	0,59	1,19	70,36
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	1.294.152.217,60	85,54	19530	78,88	1,96	0,49	1,17	85,37
Buy to let	79.531.826,58	5,26	1419	5,73	1,84	0,40	1,18	80,50
Mixed commercial / private	31.124.355,37	2,06	626	2,53	1,73	0,34	1,16	80,80
Other	108.179.495,28	7,15	3185	12,86	1,94	0,47	1,21	93,16
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	28.496.370,99	1,88	460	1,86	1,65	0,00	1,00	87,50
Brussels Hoofdstedelijk gewest	18.523.560,54	1,22	249	1,01	1,79	0,48	1,35	85,28
Waals Brabant	5.980.587,77	0,40	92	0,37	1,87	0,44	1,21	100,98
Vlaams Brabant	248.022.219,25	16,39	3833	15,48	1,95	0,48	1,22	87,41
Antwerpen	455.091.891,28	30,08	6920	27,95	1,95	0,51	1,16	85,37
Limburg	190.243.197,97	12,57	3623	14,63	2,09	0,50	1,13	84,77
Luik	24.616.841,18	1,63	388	1,57	2,02	0,49	1,16	82,95
Namen	1.260.125,73	0,08	27	0,11	1,82	0,44	1,04	87,01
Henegouwen	7.675.909,45	0,51	126	0,51	2,02	0,54	1,10	89,14
Luxemburg	1.616.224,50	0,11	32	0,13	1,71	0,43	1,14	76,45
West-Vlaanderen	241.309.908,80	15,95	4257	17,19	1,93	0,48	1,18	83,88
Oost-Vlaanderen	290.151.057,37	19,18	4753	19,20	1,88	0,48	1,20	85,96
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	1.453.314.645,66	96,06	23846	96,31	1,95	0,48	1,18	85,55
2. Brussels	18.523.560,54	1,22	249	1,01	1,79	0,48	1,35	85,28
3. Wallonie	41.149.688,63	2,72	665	2,69	1,98	0,49	1,15	86,60
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57

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	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57
Total	1.512.987.894,83	100,00	24760	100,00	1,94	0,48	1,18	85,57