



Intertrust Capital Markets
Amstel Building
Prins Bernhardplein 200
1097JB Amsterdam
The Netherlands
Tel. +31(0)20-5214777
Fax +31(0)20-5214888
Website: www.intertrustgroup.com

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: December 2020

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (30/11/20 - 31/12/20)

Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	23.518	23.518
Matured loans	90	90
Prepaid Loans	222	222
Repurchased Loans	12	12
Defaulted Loans during period	0	0
Defaulted Loans reopend to normal	0	0
End of month	23.194	23.194
Delinquent Receivables at the end of the Monthly Calculation Period	12	12
		0
Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1.401.276.322,75	1.401.276.322,75
Scheduled Principal collected	11.660.242,83	11.660.242,83
Full Prepayments	18.974.672,63	18.974.672,63
Partial Prepayments	729.499,93	729.499,93
Principal balance of repurchased loans	889.534,25	889.534,25
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	1.369.022.373,11	1.369.022.373,11
Principal balance of Delinquent Loans at the end of the Calculation Period	1.495.269,54	1.495.269,54
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1.755.746,40	1.755.746,40
Write-off defaulted loans	0,00	0,00
Balance of Non Defaulted Loans	1.369.022.373,11	1.369.022.373,11
Balance of Non Delinquent Loans	1.367.527.103,57	1.367.527.103,57
Balance of reopened Loans	0,00	

Cash Flows	Floating Rate Interest Period (30/11/20 - 31/12/20)	
		Monthly Total
Monthly Cash Flows		
<u>Principal Available Amount:</u>		
Previously Principal Available Amount	9,015.44	9,015.44
Principal Receipts		
Repayment of principal	11,660,242.83	11,660,242.83
Prepayment in full of principal	18,974,672.63	18,974,672.63
Partial prepayment of principal	729,499.93	729,499.93
Repurchase by the seller Receipts	889,534.25	889,534.25
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	32,262,965.08	32,262,965.08
<u>Notes Interest Available Amount</u>		
Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2,258,275.35	2,258,275.35
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	123,130.66	123,130.66
Net (incl interest & other) proceeds on any Mortgage Loans	900.00	900.00
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	42,395.1	42,395.14
Amounts received in connection to a repurchase pursuant MRP	736.58	736.58
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		2,425,437.73

Floating Rate Interest Period (30/11/20 - 31/12/20)

Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	1.716.996,14
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2.258.275,35
	the interest accrued on the transaction accounts	0,00
	the amounts received in respect of Prepayment penalties	123.130,66
	the amounts received in connection with a repurchase of Mortgage Receivables	736,58
	the amounts received in connection to a sale of Mortgage Receivables	0,00
	Total A	2.382.142,59
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	77.993,38
	Total B	77.993,38
C	multiplied by	
	the principal outstanding amount of the Notes	1.070.284.080,00
	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	1.070.284.080,00
	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	0,745
	Loan Invest Receives: (D*E)	42.395,14
with		
D	1 month Euribor	-0,554%
	plus spread	0,600%
	Total D	0,046%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1.070.284.080,00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0,00
	Total E	1.070.284.080,00
	Swap Payment Date	15/01/2021

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

Internal

Floating Rate Interest Period (30/11/20 - 31/12/20)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	32.262.965,08	32.262.965,08
Following Amortisation or Optional redemption		
Notes	32.255.280,00	0,00
Subordinated Loan	0,00	0,00
Expenses on Subordinated Loan	0,00	0,00

Interest		
Total Funds Available		2.425.437,73
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	0,00	0,00
NBB	0,00	0,00
FSMA/ACERTA	2.900,00	2.900,00
Servicing	60.332,73	60.332,73
Legal advisor	0,00	0,00
Auditor	9.132,47	9.132,47
Notary fee	0,00	0,00
Aanzuivering	0,00	0,00
administration fee	0,00	0,00
Paying Agent	416,67	416,67
CTIF	511,08	511,08
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:	0,00	0,00
Euronext	0,00	0,00
Bank Charges + SBV kosten	186,50	186,50
Rating Agency	0,00	0,00
Rent / Accesso	0,00	0,00
Federale Overheidsdienst	13,93	13,93
5 Pari-passu		
Class A notes interest due and payable	42.395,14	42.395,14
Swap Counterparty payments	1.716.996,14	1.716.996,14
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	140.564,33	140.564,33
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	447.322,08	447.322,08

Internal

Floating Rate Interest Period (30/11/20 - 31/12/20)
Monthly Total

Capital structure	
Notes	
Number of Notes	13.080,00
Outstanding balance at the beginning of the month	1.070.284.080,00
Outstanding balance at the end of the month	1.038.028.800,00
Bond - Factor at the beginning of the month	0,32730400
Bond - Factor at the end of the month	0,31744000
Annual interest rate for the period	0,04600%
Interest payable for the quar 15/01/2021	42.395,14
Rating (Moody's)	Aaa(sf)
Rating (Fitch)	AAAsf
Subordinated Loan	
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	0,44600%
Interest payable for the quar 15/01/2021	140.564,33

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 (30/11/20 - 31/12/20)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1.369.022.373,11	1.369.022.373,11
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	1.405.022.373,11	1.405.022.373,11
Liabilities		
Notes outstanding balance at the end of period	1.038.028.800,00	1.038.028.800,00
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	1.404.028.800,00	1.404.028.800,00

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		4.087.933,59
Principal balance of Defaulted Loans during the period	0,00	
Cumulative Gross Defaults at the end of the period	4.087.933,59	4.087.933,59
Cumulative Gross Defaults as % of original loan balance (%)	0,11356%	0,11356%
Cumulative Gross Defaults as % of current loan balance (%)	0,29173%	0,29173%
Aggregate amount of Delinquent Loans	1.495.269,54	0,00
Current Delinquencies as % of initial loan balance (%)	0,03663%	0,00
Current Delinquencies as % of current loan balance (%)	0,10922%	0,10922%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period	0,00	0,00
Amounts to be credited to the Principal Deficiency Ledger		0,00
Interest waterfall payment to the PDL		0,00
Balance of the PDL at the end of the period		0,00
Subordinated Loan PDL		0,00
Notes PDL		0,00

Delinquency Statistics			
Status	Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
<1month	70	4.357.862,27	0,318%
<2months	9	629.335,40	0,046%
<3 months	5	360.966,44	0,026%

Internal

<4months	Delinquent	4	556.578,36	0,041%
<5months	Delinquent	1	50.359,37	0,004%
<6months	Delinquent	0	0,00	0,000%
<7months	Delinquent	1	32.058,43	0,002%
<8months	Delinquent	1	83.028,31	0,006%
<9months	Delinquent	0	0,00	0,000%
<10months	Delinquent	1	140.600,84	0,010%
<11months	Delinquent	1	185.106,26	0,014%
<12months	Delinquent	0	0,00	0,000%
>12 months	Delinquent	3	447.537,97	0,033%
				0

Floating Rate Interest Period (30/11/20 - 31/12/20)

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)
	0	-	0,0000%

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			
	1,40616%	0,00000%	Annualised 16,8739%

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")

Retention Risk



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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: December 2020

Effectisering Pool HLI16 December 2020
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
18356	23194	1.369.022.373,11	74.581,74

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,1666	1,0000	4,2196	23194
CLTV	Current loan to value	0,4786	0,0000	1,1385	23194
LTM	Loan to mortgage	0,9433	0,0000	4,2196	23194
MTL	Mortgage to loan	1,4430	0,0000	1.675,5096	23194
OLTV	Original loan to value	0,8014	0,0000	5,3226	23194
SEAS	Seasoning in months	89,9269	60,0000	296,0000	23194

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	940.083.547,40	68,67	15309	66,00	1,45	.
2.5 < Interest Rate <= 3.0	259.915.419,38	18,99	4390	18,93	2,75	.
3.0 < Interest Rate <= 3.5	102.569.806,46	7,49	1876	8,09	3,22	.
3.5 < Interest Rate <= 4.0	35.505.365,72	2,59	807	3,48	3,73	.
4.0 < Interest Rate <= 4.5	17.071.469,34	1,25	420	1,81	4,23	.
4.5 < Interest Rate <= 5.0	9.870.254,17	0,72	264	1,14	4,74	.
5.0 < Interest Rate <= 5.5	3.274.565,86	0,24	85	0,37	5,22	.
5.5 < Interest Rate <= 6.0	617.248,72	0,05	32	0,14	5,67	.
6.0 < Interest Rate <= 6.5	107.337,90	0,01	10	0,04	6,18	.
6.5 < Interest Rate <= 7.0	7.358,16	0,00	1	0,00	6,65	.
Total	1.369.022.373,11	100,00	23194	100,00	1,95	.

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	4.357.862,27	63,68	75	74,26
1	629.335,40	9,20	9	8,91
2	360.966,44	5,27	5	4,95
3	556.578,36	8,13	4	3,96
4	50.359,37	0,74	1	0,99
6	32.058,43	0,47	1	0,99
7	83.028,31	1,21	1	0,99
9	140.600,84	2,05	1	0,99
10	185.106,26	2,70	1	0,99
13	138.773,22	2,03	1	0,99
16	155.438,28	2,27	1	0,99
35	153.326,47	2,24	1	0,99
Total	6.843.433,65	100,00	101	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	3.019,79	0,00	1	0,00	1,34	0,01	1,00	296,00
1997	52.876,64	0,00	3	0,01	0,92	0,10	1,00	277,87
1998	19.013,79	0,00	1	0,00	0,73	0,24	1,00	267,00
1999	274.678,36	0,02	13	0,06	0,67	0,28	1,00	257,40
2000	128.358,71	0,01	9	0,04	1,00	0,24	1,00	247,38
2001	366.501,67	0,03	43	0,19	1,19	0,27	1,00	230,89
2002	1.843.117,03	0,13	98	0,42	1,12	0,26	1,12	219,83
2003	9.123.779,83	0,67	330	1,42	0,73	0,31	1,10	208,19
2004	12.261.128,20	0,90	388	1,67	0,75	0,32	1,07	196,59
2005	31.176.073,25	2,28	771	3,32	0,72	0,37	1,10	185,58
2006	13.061.306,13	0,95	312	1,35	2,37	0,44	1,08	174,05
2007	7.249.101,95	0,53	163	0,70	3,63	0,46	1,06	161,60
2008	11.452.073,58	0,84	242	1,04	2,55	0,45	1,14	149,23
2009	113.063.511,62	8,26	1489	6,42	1,12	0,49	1,10	135,67
2010	137.720.034,21	10,06	1813	7,82	1,34	0,52	1,14	125,91
2011	25.909.419,43	1,89	505	2,18	1,65	0,47	1,14	115,41
2012	18.124.438,38	1,32	341	1,47	1,64	0,44	1,09	100,44
2013	60.171.438,58	4,40	1159	5,00	2,09	0,40	1,12	89,18
2014	396.639.087,43	28,97	7459	32,16	2,15	0,45	1,14	74,21
2015	530.383.414,53	38,74	8054	34,72	2,24	0,51	1,23	65,91
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	12.332.751,04	0,90	1805	7,78	2,07	0,10	1,01	111,22
2023 - 2027	234.175.586,40	17,11	7946	34,26	1,83	0,23	1,04	92,92
2028 - 2032	347.789.650,04	25,40	5729	24,70	1,80	0,40	1,12	94,60
> 2032	774.724.385,63	56,59	7714	33,26	2,06	0,60	1,23	86,58
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	73.168,70	0,01	46	0,20	2,28	0,03	1,00	64,45
72-107	14.365.847,30	1,05	1476	6,36	2,04	0,13	1,02	70,64
108-143	135.817.894,50	9,92	5087	21,93	1,92	0,21	1,04	72,07
144-179	107.505.243,48	7,85	2386	10,29	1,95	0,32	1,10	76,98
180-215	189.503.820,04	13,84	3529	15,22	2,06	0,39	1,12	79,74
216-251	403.510.509,02	29,47	5458	23,53	2,00	0,49	1,20	85,82
252-287	84.982.764,36	6,21	1009	4,35	1,82	0,55	1,19	102,72
288-323	318.621.827,93	23,27	3061	13,20	2,11	0,63	1,22	93,72
324-360	95.956.233,44	7,01	964	4,16	1,34	0,61	1,17	136,92
> 360	18.685.064,34	1,36	178	0,77	1,35	0,65	1,18	136,94
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	29.760.901,37	2,17	364	1,57	2,17	0,57	1,25	60,00
61 - 72	622.168.655,38	45,45	9604	41,41	2,17	0,51	1,22	67,39
73 - 84	280.153.632,65	20,46	5655	24,38	2,27	0,43	1,13	75,34
85 - 96	57.307.154,74	4,19	1101	4,75	2,09	0,40	1,12	89,90
97 -108	16.833.080,07	1,23	308	1,33	1,55	0,46	1,10	101,43
109 -	362.798.948,90	26,50	6162	26,57	1,32	0,47	1,12	141,77
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	940.083.547,40	68,67	15309	66,00	1,45	0,46	1,18	95,28
2.5 < Interest Rate <= 3.0	259.915.419,38	18,99	4390	18,93	2,75	0,51	1,16	70,26
3.0 < Interest Rate <= 3.5	102.569.806,46	7,49	1876	8,09	3,22	0,53	1,11	73,21
3.5 < Interest Rate <= 4.0	35.505.365,72	2,59	807	3,48	3,73	0,48	1,07	97,48
4.0 < Interest Rate <= 4.5	17.071.469,34	1,25	420	1,81	4,23	0,49	1,12	134,02
4.5 < Interest Rate <= 5.0	9.870.254,17	0,72	264	1,14	4,74	0,50	1,09	144,67
5.0 < Interest Rate <= 5.5	3.274.565,86	0,24	85	0,37	5,22	0,51	1,16	147,43
5.5 < Interest Rate <= 6.0	617.248,72	0,05	32	0,14	5,67	0,41	1,01	151,51
6.0 < Interest Rate <= 6.5	107.337,90	0,01	10	0,04	6,18	0,50	1,00	179,89
6.5 < Interest Rate <= 7.0	7.358,16	0,00	1	0,00	6,65	0,07	1,00	221,00
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	714.760.631,18	52,21	12195	52,58	2,69	0,50	1,19	74,61
1 y / 1 y	217.499.303,52	15,89	3362	14,50	1,08	0,47	1,13	139,21
3 y / 3 y	268.092.340,73	19,58	4388	18,92	1,22	0,45	1,16	87,29
5 y / 5 y	151.359.941,34	11,06	2887	12,45	1,10	0,44	1,15	89,94
10 y / 5 y	16.052.958,64	1,17	346	1,49	1,33	0,47	1,10	147,80
15 y / 5 y	152.334,61	0,01	6	0,03	4,96	0,35	1,00	147,39
20 y / 5 y	1.104.863,09	0,08	10	0,04	3,08	0,51	1,29	81,79
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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
2021	307.255.600,67	22,44	5369	23,15	1,13	0,47	1,15	124,33
2022	86.156.620,36	6,29	1737	7,49	1,33	0,45	1,12	109,65
2023	132.996.041,21	9,71	2766	11,93	1,26	0,41	1,14	84,34
2024	88.491.726,56	6,46	2199	9,48	1,46	0,37	1,09	89,80
2025	121.293.724,58	8,86	3072	13,24	1,70	0,38	1,12	78,54
2026	23.342.572,35	1,71	659	2,84	2,80	0,25	1,02	85,38
2027	19.172.536,92	1,40	458	1,97	2,82	0,30	1,04	80,50
2028	18.699.606,35	1,37	424	1,83	2,90	0,33	1,10	83,02
2029	38.955.559,22	2,85	740	3,19	2,77	0,38	1,09	75,64
2030	58.761.684,19	4,29	952	4,10	2,44	0,40	1,11	70,05
2031	17.923.850,37	1,31	276	1,19	2,97	0,46	1,12	91,93
2032	21.542.754,75	1,57	308	1,33	2,86	0,48	1,16	79,31
2033	30.652.070,91	2,24	385	1,66	2,86	0,49	1,20	78,06
2034	62.710.543,43	4,58	731	3,15	2,81	0,52	1,18	75,13
2035	124.431.943,17	9,09	1246	5,37	2,41	0,56	1,30	67,42
2036	12.322.424,86	0,90	128	0,55	3,17	0,65	1,23	90,55
2037	13.917.373,68	1,02	160	0,69	3,26	0,61	1,18	90,11
2038	18.194.250,55	1,33	185	0,80	3,26	0,64	1,19	80,56
2039	50.159.024,81	3,66	451	1,94	3,02	0,66	1,25	74,28
2040	110.079.363,89	8,04	856	3,69	2,54	0,71	1,31	67,10
2041	11.007.341,84	0,80	84	0,36	2,75	0,74	1,22	68,22
2042	670.877,11	0,05	5	0,02	3,24	0,78	1,03	79,43
2043	91.094,63	0,01	1	0,00	3,92	0,85	1,00	100,00
2044	100.273,54	0,01	1	0,00	4,64	0,74	1,00	77,00
2045	93.513,16	0,01	1	0,00	1,20	0,83	1,00	60,00
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	43.460.836,21	3,17	1164	5,02	1,50	0,29	1,14	94,84
Annuity	1.325.561.536,90	96,83	22030	94,98	1,97	0,48	1,17	89,77
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	755.162.479,66	55,16	9897	42,67	1,78	0,52	1,19	94,70
Remortgage	437.597.172,87	31,96	10573	45,59	2,42	0,42	1,11	74,79
Construction	176.262.720,58	12,88	2724	11,74	1,53	0,43	1,20	107,07
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	1.219.509.089,58	89,08	20912	90,16	1,96	0,48	1,16	90,14
Unemployed	13.154.313,02	0,96	253	1,09	2,07	0,49	1,07	98,96
Self employed	136.358.970,51	9,96	2029	8,75	1,86	0,48	1,26	87,11
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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%	47.618.243,56	3,48	3442	14,84	1,91	0,07	1,01	93,45
10% < CLTV <= 20%	123.097.770,29	8,99	3980	17,16	1,82	0,15	1,03	92,30
20% < CLTV <= 30%	167.723.639,34	12,25	3663	15,79	1,80	0,25	1,07	92,10
30% < CLTV <= 40%	172.157.382,65	12,58	2934	12,65	1,82	0,35	1,11	92,70
40% < CLTV <= 50%	195.695.402,20	14,29	2666	11,49	1,89	0,45	1,18	91,79
50% < CLTV <= 60%	195.485.683,35	14,28	2228	9,61	1,93	0,55	1,23	92,49
60% < CLTV <= 70%	208.507.284,64	15,23	2078	8,96	1,98	0,65	1,25	90,28
70% < CLTV <= 80%	183.388.567,69	13,40	1640	7,07	2,13	0,75	1,25	85,06
80% < CLTV <= 90%	74.945.980,50	5,47	559	2,41	2,58	0,83	1,23	71,72
90% < CLTV <= 100%	64.914,12	0,00	2	0,01	3,91	0,92	1,25	147,75
110% < CLTV <= 120%	337.504,77	0,02	2	0,01	1,35	1,14	1,45	130,61
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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%	4.744.324,65	0,35	951	4,10	2,14	0,04	1,00	107,11
10% < LTM <= 20%	14.427.448,33	1,05	1159	5,00	2,03	0,09	1,00	98,68
20% < LTM <= 30%	39.080.274,85	2,85	1817	7,83	1,90	0,16	1,00	97,42
30% < LTM <= 40%	58.084.499,02	4,24	2073	8,94	2,02	0,21	1,00	94,98
40% < LTM <= 50%	84.120.496,79	6,14	2281	9,83	1,79	0,27	1,00	99,50
50% < LTM <= 60%	106.190.666,26	7,76	2201	9,49	1,88	0,35	1,00	96,78
60% < LTM <= 70%	158.464.661,89	11,58	2492	10,74	1,90	0,46	1,00	95,75
70% < LTM <= 80%	193.318.812,98	14,12	2541	10,96	2,08	0,54	1,00	85,54
80% < LTM <= 90%	138.290.832,29	10,10	1678	7,23	2,30	0,60	1,00	79,62
90% < LTM <= 100%	60.143.187,81	4,39	896	3,86	1,71	0,46	1,00	97,96
100% < LTM <= 110%	67.217.049,07	4,91	888	3,83	1,74	0,49	1,05	101,05
110% < LTM <= 120%	71.095.651,14	5,19	795	3,43	1,85	0,53	1,15	95,37
120% < LTM <= 130%	69.382.199,79	5,07	743	3,20	1,85	0,54	1,25	93,79
130% < LTM <= 140%	60.896.066,06	4,45	607	2,62	1,86	0,58	1,35	87,18
140% < LTM <=150%	66.416.362,57	4,85	589	2,54	1,93	0,58	1,45	82,94
150% < LTM <=160%	57.575.370,61	4,21	471	2,03	2,02	0,61	1,54	74,13
160% < LTM <=170%	46.334.653,26	3,38	344	1,48	2,18	0,68	1,65	72,97
170% < LTM <=180%	13.358.478,75	0,98	136	0,59	1,93	0,57	1,75	84,33
180% < LTM <=190%	10.397.058,93	0,76	107	0,46	2,08	0,54	1,84	85,96
190% < LTM <=200%	11.285.180,85	0,82	111	0,48	1,65	0,57	1,95	86,09
200% < LTM <=250%	27.190.992,72	1,99	230	0,99	1,80	0,54	2,21	81,49
250% < LTM <=300%	9.757.060,96	0,71	77	0,33	1,71	0,59	2,85	75,36
350% < LTM <=400%	1.245.554,27	0,09	6	0,03	1,48	0,58	3,67	85,00
400% < LTM <=450%	5.489,26	0,00	1	0,00	2,62	0,63	4,22	97,00
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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%	856.865.204,87	62,59	18089	77,99	1,99	0,43	1,00	91,63
100% < LTM <= 110%	67.217.049,07	4,91	888	3,83	1,74	0,49	1,05	101,05
110% < LTM <= 120%	71.095.651,14	5,19	795	3,43	1,85	0,53	1,15	95,37
120% < LTM <= 130%	69.382.199,79	5,07	743	3,20	1,85	0,54	1,25	93,79
130% < LTM <= 140%	60.896.066,06	4,45	607	2,62	1,86	0,58	1,35	87,18
140% < LTM <=150%	66.416.362,57	4,85	589	2,54	1,93	0,58	1,45	82,94
150% < LTM <=160%	57.575.370,61	4,21	471	2,03	2,02	0,61	1,54	74,13
160% < LTM <=170%	46.334.653,26	3,38	344	1,48	2,18	0,68	1,65	72,97
170% < LTM <=180%	13.358.478,75	0,98	136	0,59	1,93	0,57	1,75	84,33
180% < LTM <=190%	10.397.058,93	0,76	107	0,46	2,08	0,54	1,84	85,96
190% < LTM <=200%	11.285.180,85	0,82	111	0,48	1,65	0,57	1,95	86,09
200% < LTM <=250%	27.190.992,72	1,99	230	0,99	1,80	0,54	2,21	81,49
250% < LTM <=300%	9.757.060,96	0,71	77	0,33	1,71	0,59	2,85	75,36
350% < LTM <=400%	1.245.554,27	0,09	6	0,03	1,48	0,58	3,67	85,00
400% < LTM <=450%	5.489,26	0,00	1	0,00	2,62	0,63	4,22	97,00
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

Table '17' - Original loan to value

Original loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Original Loan To Value <= 10%	2.439.600,89	0,18	116	0,50	1,64	0,05	1,18	81,05
10% < OLTV <= 20%	17.025.901,56	1,24	768	3,31	1,79	0,12	1,17	82,03
20% < OLTV <= 30%	37.162.185,29	2,71	1236	5,33	1,81	0,17	1,11	85,69
30% < OLTV <= 40%	59.787.279,26	4,37	1690	7,29	1,91	0,21	1,08	83,63
40% < OLTV <= 50%	88.983.130,28	6,50	2141	9,23	1,95	0,27	1,11	83,18
50% < OLTV <= 60%	111.874.527,30	8,17	2307	9,95	1,94	0,33	1,13	88,01
60% < OLTV <= 70%	138.364.631,75	10,11	2397	10,33	1,95	0,40	1,18	86,19
70% < OLTV <= 80%	154.460.125,60	11,28	2472	10,66	1,94	0,45	1,19	87,76
80% < OLTV <= 90%	184.172.989,13	13,45	2561	11,04	1,96	0,53	1,21	87,37
90% < OLTV <= 100%	337.471.339,75	24,65	4109	17,72	2,06	0,63	1,20	87,78
100% < OLTV <= 110%	150.485.192,00	10,99	2021	8,71	1,84	0,61	1,12	106,93
110% < OLTV <= 120%	50.189.933,05	3,67	773	3,33	1,91	0,55	1,12	106,13
120% < OLTV <= 130%	10.119.460,78	0,74	186	0,80	1,98	0,44	1,13	96,22
130% < OLTV <= 140%	7.310.163,85	0,53	133	0,57	1,91	0,45	1,14	99,54
140% < OLTV <=150%	6.130.215,66	0,45	86	0,37	2,02	0,54	1,30	96,46
150% < OLTV	13.045.696,96	0,95	198	0,85	1,91	0,57	1,13	90,33
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	1.367.962.849,44	99,92	23179	99,94	1,96	0,48	1,17	89,94
Yes	1.059.523,67	0,08	15	0,06	1,57	0,59	1,17	73,79
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	1.176.649.358,84	85,95	18413	79,39	1,97	0,49	1,16	89,76
Buy to let	70.492.141,36	5,15	1316	5,67	1,80	0,40	1,16	84,99
Mixed commercial / private	28.163.116,53	2,06	581	2,50	1,71	0,33	1,15	84,28
Other	93.717.756,38	6,85	2884	12,43	1,99	0,46	1,21	97,38
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	440.321,12	0,03	8	0,03	1,80	0,00	1,00	75,79
Brussels Hoofdstedelijk gewest	17.547.718,52	1,28	247	1,06	1,77	0,47	1,31	89,04
Waals Brabant	4.642.603,33	0,34	79	0,34	1,86	0,42	1,20	109,14
Vlaams Brabant	227.837.338,31	16,64	3661	15,78	1,95	0,47	1,21	91,82
Antwerpen	419.041.280,48	30,61	6587	28,40	1,96	0,49	1,15	89,77
Limburg	174.726.394,84	12,76	3455	14,90	2,11	0,48	1,13	89,47
Luik	23.073.722,83	1,69	373	1,61	2,06	0,48	1,15	87,34
Namen	1.208.897,28	0,09	27	0,12	1,94	0,43	1,03	91,20
Henegouwen	6.953.518,09	0,51	117	0,50	2,04	0,53	1,10	94,58
Luxemburg	1.540.105,37	0,11	31	0,13	1,84	0,42	1,14	80,32
West-Vlaanderen	223.035.006,09	16,29	4065	17,53	1,94	0,47	1,16	88,20
Oost-Vlaanderen	268.975.466,85	19,65	4544	19,59	1,88	0,47	1,18	90,20
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	1.314.055.807,69	95,98	22320	96,23	1,96	0,48	1,17	89,90
2. Brussels	17.547.718,52	1,28	247	1,06	1,77	0,47	1,31	89,04
3. Wallonie	37.418.846,90	2,73	627	2,70	2,02	0,48	1,14	91,22
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93

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	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93
Total	1.369.022.373,11	100,00	23194	100,00	1,95	0,48	1,17	89,93