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Administrator
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Loan Invest N.V., Compartment Home Loan Invest 2019

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

Investor Report

Reporting period: September 2021

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/08/21 - 30/09/21)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	27.922	27.922
Matured loans	80	80
Prepaid Loans	142	142
Repurchased Loans	7	7
Defaulted Loans during period	1	1
Defaulted Loans reopen to normal	0	0
End of month	27.692	27.692
Delinquent Receivables at the end of the Monthly Calculation Period	6	6

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	2.071.872.729,24	2.071.872.729,24
Scheduled Principal collected	14.914.470,71	14.914.470,71
Full Prepayments	14.483.423,99	14.483.423,99
Partial Prepayments	950.516,03	950.516,03
Principal balance of repurchased loans	702.857,75	702.857,75
Principal balance of Defaulted Loans during the period	219.808,29	219.808,29
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	2.040.601.652,47	2.040.601.652,47
Principal balance of Delinquent Loans at the end of the Calculation Period	557.951,25	557.951,25
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1.507.332,20	1.507.332,20
Write-off defaulted loans	0,00	0,00
Balance of Non Defaulted Loans	2.040.601.652,47	2.040.601.652,47
Balance of Non Delinquent Loans	2.040.043.701,22	2.040.043.701,22
Balance of reopened Loans	0,00	0,00

Floating Rate Interest Period (31/08/21 - 30/09/21)

Monthly Total

Cash Flows

Monthly Cash Flows

Principal Available Amount:			
Previously Principal Available Amount		11.361,14	11.361,14
Principal Receipts			
Repayment of principal	14.914.470,71		14.914.470,71
Prepayment in full of principal	14.483.423,99		14.483.423,99
Partial prepayment of principal	950.516,03		950.516,03
Repurchase by the seller Receipts	702.857,75		702.857,75
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	219.808,29		219.808,29
Principal Available Amount	31.282.437,91		31.282.437,91
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, on Mortgage Receivables	3.320.005,58		3.320.005,58
Interest accrued on the Transaction Account	0,00		0,00
Prepayment Penalties under the Mortgage Loans	84.790,82		84.790,82
Net Proceeds on any Mortgage Loans	0,00		0,00
Amounts to be drawn from the Reserve Account on MPD	0,00		0,00
Amounts to be received from the Swap on MPD	141.556,42		141.556,42
Amounts received in connection to a repurchase pursuant MRPA	1.003,25		1.003,25
Amounts received in connection with a sale of Mortgage receivables pursuant Common Reps Agr	0,00		0,00
Amounts received as post-foreclosure proceeds	0,00		0,00
Any interest amount standing to the credit of the Issuer Collection Account	0,00		0,00
Amounts used as indemnity for losses of scheduled interest on Mortgage Receivables (as a result of Liquidity Shortfall Risk and/or Conmingling Risk and/or Set-off Risk)	0,00		0,00
Total Note Interest Available Amount			3.547.356,07

Swap Calculation			
	Loan Invest Pays: (A-B)*C		2.873.985,17
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		3.320.005,58
	the interest accrued on the transaction accounts		0,00
	the amounts received in respect of Prepayment penalties		84.790,82
	the amounts received in connection with a repurchase of Mortgage Receivables		1.003,25
	the amounts received in connection to a sale of Mortgage Receivables		0,00
	Total A		3.405.799,65
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		91.244,70
	Total B		91.244,70
C	multiplied by		
	the principal outstanding amount of the Notes		1.826.534.400,00
	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		1.826.534.400,00
	plus the outstanding amount of the Subordinated Loan		280.000.000,00
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger		0,00
	Total C		0,867
	Loan Invest Receives: (D*E)		141.556,42
with			
D	1 month Euribor		-0,557%
	plus spread		0,650%
	Total D		0,093%
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1.826.534.400,00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0,00
	Total E		1.826.534.400,00
	Swap Payment Date	15/10/2021	15/10/2021

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

Monthly Cash Flow Allocation				
Principal				
Principal Available Amount			31.282.437,91	31.282.437,91
Following Amortisation or Optional redemption				
	Notes		31.270.400,00	0,00
	Subordinated Loan		0,00	0,00
	Expenses on Subordinated Loan		0,00	0,00

Interest				
Total Funds Available				3.547.356,07
1	Issuers Directors		0,00	0,00
2	Administrator		0,00	0,00
3	Security Agent		0,00	0,00
4	Other Issuer fees	Intertrust fees	0,00	0,00
	NBB		0,00	0,00
	Accesso		0,00	0,00
	Servicing		86.328,03	86.328,03
	Notary fees		0,00	0,00
	Zurich Insurance		0,00	0,00
	Deloitte		0,00	0,00
	Legal advisor		0,00	0,00
	AIG		0,00	0,00
	Auditor	PWC/KPMG	0,00	0,00
	administration fee		4.500,00	4.500,00
	Paying Agent		416,67	416,67
	corporate admin fee		0,00	0,00
	Calculation Agent		0,00	0,00
	CBF-annual fee		0,00	0,00
	Other Issuer Costs and Expenses		0,00	0,00
		Bank Charges	0,00	0,00
		Rating Agency	0,00	0,00
		Accesso	0,00	0,00
		Social security / Taxes	0,00	0,00
5	Pari-passu	CTIF	0,00	0,00
	Class A notes interest due and payable		141.556,42	141.556,42
	Swap Counterparty payments		2.873.985,17	2.873.985,17
6	Principal Deficiency - Notes		0,00	0,00
7	Payment to Reserve Fund for replenishment		0,00	0,00
8	Principal Deficiency - Subordinated Loan		219.808,29	219.808,29
9	Payment to Risk Mitigation Deposit for replenishment		0,00	0,00
10	Interest on Subordinated Loan		103.366,67	103.366,67
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		117.228,16	117.228,16

Capital structure			
<u>Notes</u>			
Number of Notes			12.800,00
Outstanding balance at the beginning of the month			1.826.534.400,00
Outstanding balance at the end of the month			1.795.264.000,00
Bond - Factor at the beginning of the month			0,57079200
Bond - Factor at the end of the month			0,56102000
Annual interest rate for the period			0,09300%
Interest payable for the quarter paid on	15/10/2021		141.556,42
Rating (Moody's)			Aaa(sf)
Rating (Fitch)			AAAsf
<u>Subordinated Loan</u>			
Outstanding balance at the beginning of the month			280.000.000,00
Outstanding balance at the end of the month			280.000.000,00
Annual interest rate for the period			0,44300%
Interest payable for the month paid on	15/10/2021		103.366,67
<u>Expenses Subordinated Loan</u>			
Outstanding balance at the beginning of the month			0,00
Outstanding balance at the end of the month			0,00
Annual interest rate for the period			0,44300%
Interest payable for the month paid on	15/10/2021		0,00

Reserve Fund			
Balance at the beginning of the month			35.000.000,00
Payment from the Reserve Fund at the end of the month			0,00
Payment to the Reserve Fund at the end of the month			0,00
Balance at the end of the month			35.000.000,00

Expense Subordinated Loan			
Balance at the beginning of the month		0,00	0,00
Amount Repaid		0,00	0,00
Balance at the end of the month		0,00	0,00

Risk Mitigating deposit			
Balance at the beginning of the month		0,00	
Increase or decrease		0,00	
Balance at the end of the month		0,00	

Floating Rate Interest Period (31/08/21 - 30/09/21)

Monthly Total

Balance Sheet

Assets

Outstanding principal amount of Mortgage Loans (end of period)	2.040.601.652,47	2.040.601.652,47
Transaction Account (after principal and interest payout)	12.037,91	12.037,91
Reserve Fund (end of period)	35.000.000,00	35.000.000,00
Total	2.075.613.690,38	2.075.613.690,38

Liabilities

Notes outstanding balance at the end of period	1.795.264.000,00	1.795.264.000,00
Subordinated Loan outstanding at the end of the period	280.000.000,00	280.000.000,00
Expenses Subordinated Loan outstanding at the end of period	0,00	0,00
Total	2.075.264.000,00	2.075.264.000,00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2021-09-30 - prepayment 5%

WAL-amortized	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4,81	3,95	1,94	1.795.264.000

Periode	interest	principal	prepayment	Total	outstanding amount CLASS A	outstanding amount subordinated loan
2021-10	3.253.321,58	14.858.087,56	8.440.239,62	26.551.648,76	1.771.965.673	280.000.000
2021-11	3.217.261,31	14.849.452,62	8.343.198,97	26.409.912,90	1.748.773.021	280.000.000
2021-12	3.181.370,50	14.834.375,57	8.246.626,53	26.262.372,60	1.725.692.019	280.000.000
2022-01	3.145.671,27	14.831.064,44	8.150.468,70	26.127.204,41	1.702.710.486	280.000.000
2022-02	3.110.132,11	14.810.552,57	8.054.798,74	25.975.483,42	1.679.845.135	280.000.000
2022-03	3.074.775,57	14.810.472,83	7.959.526,42	25.844.774,82	1.657.075.135	280.000.000
2022-04	3.039.564,08	14.800.130,34	7.864.694,56	25.704.388,98	1.634.410.311	280.000.000
2022-05	3.004.516,98	14.791.762,34	7.770.292,86	25.566.572,18	1.611.848.255	280.000.000
2022-06	2.969.628,38	14.778.808,90	7.676.338,50	25.424.775,78	1.589.393.108	280.000.000
2022-07	2.934.909,67	14.755.872,60	7.582.870,17	25.273.652,44	1.567.054.365	280.000.000
2022-08	2.900.371,83	14.734.482,31	7.489.880,32	25.124.734,46	1.544.830.003	280.000.000
2022-09	2.866.002,47	14.715.259,87	7.397.359,38	24.978.621,72	1.522.717.383	280.000.000
2022-10	2.831.799,31	14.697.841,24	7.305.296,06	24.834.936,61	1.500.714.246	280.000.000
2022-11	2.797.760,41	14.675.513,25	7.213.710,40	24.686.984,06	1.478.825.022	280.000.000
2022-12	2.763.886,90	14.650.167,35	7.122.610,11	24.536.664,36	1.457.052.245	280.000.000
2023-01	2.730.185,01	14.624.242,07	7.031.998,35	24.386.425,43	1.435.396.004	280.000.000
2023-02	2.696.655,20	14.606.977,78	6.941.836,13	24.245.469,11	1.413.847.191	280.000.000
2023-03	2.663.282,99	14.581.934,01	6.852.154,00	24.097.371,00	1.392.413.103	280.000.000
2023-04	2.630.074,33	14.552.379,04	6.762.968,43	23.945.421,80	1.371.097.755	280.000.000
2023-05	2.597.027,11	14.519.828,68	6.674.289,85	23.791.145,64	1.349.903.637	280.000.000
2023-06	2.564.140,51	14.483.334,41	6.586.133,12	23.633.608,04	1.328.834.169	280.000.000
2023-07	2.531.421,63	14.453.126,65	6.498.469,75	23.483.018,03	1.307.882.573	280.000.000
2023-08	2.498.860,02	14.440.905,19	6.411.221,87	23.350.987,08	1.287.030.446	280.000.000
2023-09	2.466.429,55	14.409.225,06	6.324.470,02	23.200.124,63	1.266.296.750	280.000.000
2023-10	2.434.160,81	14.374.113,24	6.238.225,15	23.046.499,20	1.245.684.412	280.000.000
2023-11	2.402.054,84	14.346.139,03	6.152.458,09	22.900.651,96	1.225.185.815	280.000.000
2023-12	2.370.111,02	14.322.973,62	6.067.143,68	22.760.228,32	1.204.795.698	280.000.000
2024-01	2.338.324,42	14.299.437,03	5.982.282,77	22.620.044,22	1.184.513.978	280.000.000

Internal

2024-02	2.306.692,11	14.276.993,65	5.897.869,03	22.481.554,79	1.164.339.115	280.000.000
2024-03	2.275.210,61	14.239.279,44	5.813.964,61	22.328.454,66	1.144.285.871	280.000.000
2024-04	2.243.892,68	14.195.306,37	5.730.592,63	22.169.791,68	1.124.359.972	280.000.000
2024-05	2.212.758,71	14.133.113,19	5.647.826,60	21.993.698,50	1.104.579.032	280.000.000
2024-06	2.181.822,08	14.083.143,81	5.565.614,28	21.830.580,17	1.084.930.274	280.000.000
2024-07	2.151.068,22	14.038.218,01	5.483.931,75	21.673.217,98	1.065.408.124	280.000.000
2024-08	2.120.487,51	13.978.459,27	5.402.839,24	21.501.786,02	1.046.026.826	280.000.000
2024-09	2.090.096,50	13.887.453,41	5.322.462,61	21.300.012,52	1.026.816.910	280.000.000
2024-10	2.059.937,79	13.788.600,83	5.242.833,24	21.091.371,86	1.007.785.476	280.000.000
2024-11	2.030.034,91	13.690.676,52	5.163.943,93	20.884.655,36	988.930.855	280.000.000
2024-12	2.000.394,39	13.619.987,74	5.085.676,88	20.706.059,01	970.225.191	280.000.000
2025-01	1.970.956,20	13.541.804,17	5.008.062,75	20.520.823,12	951.675.324	280.000.000
2025-02	1.941.752,90	13.449.045,06	4.931.158,02	20.321.955,98	933.295.121	280.000.000
2025-03	1.912.819,90	13.371.297,32	4.854.897,30	20.139.014,52	915.068.926	280.000.000
2025-04	1.884.128,38	13.291.718,43	4.779.286,79	19.955.133,60	896.997.921	280.000.000
2025-05	1.855.683,14	13.227.862,89	4.704.256,96	19.787.802,99	879.065.801	280.000.000
2025-06	1.827.452,58	13.172.829,63	4.629.770,01	19.630.052,22	861.263.201	280.000.000
2025-07	1.799.430,16	13.119.139,75	4.555.815,28	19.474.385,19	843.588.246	280.000.000
2025-08	1.771.623,46	13.056.551,05	4.482.430,63	19.310.605,14	826.049.265	280.000.000
2025-09	1.744.056,72	12.975.677,25	4.409.688,42	19.129.422,39	808.663.899	280.000.000
2025-10	1.716.754,89	12.903.378,63	4.337.550,83	18.957.684,35	791.422.970	280.000.000
2025-11	1.689.676,29	12.807.985,66	4.266.110,40	18.763.772,35	774.348.874	280.000.000
2025-12	1.662.852,79	12.680.458,33	4.195.499,93	18.538.811,05	757.472.915	280.000.000
2026-01	1.636.339,76	12.528.085,98	4.125.818,75	18.290.244,49	740.819.011	280.000.000
2026-02	1.610.175,64	12.408.550,29	4.056.925,31	18.075.651,24	724.353.535	280.000.000
2026-03	1.584.283,51	12.305.507,13	3.988.748,37	17.878.539,01	708.059.279	280.000.000
2026-04	1.558.652,38	12.216.780,06	3.921.225,38	17.696.657,82	691.921.274	280.000.000
2026-05	1.533.261,56	12.096.229,48	3.854.485,84	17.483.976,88	675.970.559	280.000.000
2026-06	1.508.162,89	12.020.669,52	3.788.340,13	17.317.172,54	660.161.549	280.000.000
2026-07	1.483.285,33	11.944.847,67	3.722.784,27	17.150.917,27	644.493.917	280.000.000
2026-08	1.458.619,78	11.893.527,10	3.657.716,34	17.009.863,22	628.942.674	280.000.000
2026-09	1.434.143,56	11.828.338,60	3.593.191,17	16.855.673,33	613.521.144	280.000.000
2026-10	1.409.872,80	11.768.072,17	3.529.185,41	16.707.130,38	598.223.886	280.000.000
2026-11	1.385.792,27	11.698.369,83	3.465.738,12	16.549.900,22	583.059.778	280.000.000
2026-12	1.361.913,98	11.620.441,99	3.402.878,47	16.385.234,44	568.036.458	280.000.000
2027-01	1.338.235,36	11.536.621,75	3.340.630,50	16.215.487,61	553.159.206	280.000.000
2027-02	1.314.748,35	11.461.773,04	3.278.953,89	16.055.475,28	538.418.479	280.000.000
2027-03	1.291.438,34	11.370.707,44	3.217.913,76	15.880.059,54	523.829.858	280.000.000
2027-04	1.268.319,71	11.251.864,54	3.157.623,48	15.677.807,73	509.420.370	280.000.000
2027-05	1.245.424,87	11.156.229,47	3.097.982,06	15.499.636,40	495.166.158	280.000.000
2027-06	1.222.732,87	11.049.359,01	3.039.034,68	15.311.126,56	481.077.764	280.000.000
2027-07	1.200.260,60	10.939.861,08	2.980.789,42	15.120.911,10	467.157.114	280.000.000
2027-08	1.177.993,26	10.811.508,67	2.923.321,77	14.912.823,70	453.422.283	280.000.000
2027-09	1.155.939,05	10.687.085,54	2.866.611,83	14.709.636,42	439.868.586	280.000.000
2027-10	1.134.086,97	10.606.214,61	2.810.474,70	14.550.776,28	426.451.897	280.000.000
2027-11	1.112.415,03	10.559.558,32	2.754.765,89	14.426.739,24	413.137.572	280.000.000
2027-12	1.090.897,58	10.518.431,03	2.699.461,61	14.308.790,22	399.919.680	280.000.000
2028-01	1.069.526,16	10.496.427,73	2.644.477,42	14.210.431,31	386.778.775	280.000.000
2028-02	1.048.269,89	10.461.874,33	2.589.868,61	14.100.012,83	373.727.032	280.000.000
2028-03	1.027.159,59	10.406.541,47	2.535.716,66	13.969.417,72	360.784.774	280.000.000
2028-04	1.006.216,64	10.345.758,06	2.482.044,36	13.834.019,06	347.956.971	280.000.000
2028-05	985.433,05	10.294.811,53	2.428.807,25	13.709.051,83	335.233.352	280.000.000
2028-06	964.794,66	10.233.430,81	2.376.047,83	13.574.273,30	322.623.874	280.000.000
2028-07	944.310,93	10.126.483,83	2.323.954,65	13.394.749,41	310.173.435	280.000.000
2028-08	924.058,62	10.014.051,25	2.272.546,04	13.210.655,91	297.886.838	280.000.000
2028-09	904.058,62	9.928.774,33	2.221.706,41	13.054.539,36	285.736.357	280.000.000
2028-10	884.256,18	9.836.222,35	2.171.465,81	12.891.944,34	273.728.669	280.000.000
2028-11	864.666,71	9.737.912,10	2.121.843,35	12.724.422,16	261.868.914	280.000.000

Internal

2028-12	845.293,68	9.641.958,00	2.072.827,32	12.560.079,00	250.154.128	280.000.000
2029-01	826.135,06	9.553.492,33	2.024.383,58	12.404.010,97	238.576.252	280.000.000
2029-02	807.184,91	9.479.790,13	1.976.450,13	12.263.425,17	227.120.012	280.000.000
2029-03	788.421,30	9.393.425,57	1.929.075,21	12.110.922,08	215.797.511	280.000.000
2029-04	769.856,57	9.330.819,58	1.882.158,87	11.982.835,02	204.584.533	280.000.000
2029-05	751.464,26	9.265.416,01	1.835.710,93	11.852.591,20	193.483.406	280.000.000
2029-06	733.251,64	9.190.612,06	1.789.767,74	11.713.631,44	182.503.026	280.000.000
2029-07	715.241,53	9.067.740,61	1.744.528,17	11.527.510,31	171.690.757	280.000.000
2029-08	697.511,87	8.929.184,53	1.700.054,28	11.326.750,68	161.061.519	280.000.000
2029-09	680.079,74	8.809.781,64	1.656.263,21	11.146.124,59	150.595.474	280.000.000
2029-10	662.899,28	8.719.756,71	1.613.030,40	10.995.686,39	140.262.687	280.000.000
2029-11	645.925,56	8.601.183,82	1.570.470,83	10.817.580,21	130.091.032	280.000.000
2029-12	629.211,20	8.502.062,30	1.528.502,65	10.659.776,15	120.060.467	280.000.000
2030-01	612.729,69	8.421.171,83	1.487.045,06	10.520.946,58	110.152.250	280.000.000
2030-02	596.453,22	8.356.926,21	1.446.029,02	10.399.408,45	100.349.295	280.000.000
2030-03	580.357,14	8.289.110,27	1.405.465,22	10.274.932,63	90.654.719	280.000.000
2030-04	564.442,75	8.201.294,09	1.365.437,47	10.131.174,31	81.087.988	280.000.000
2030-05	548.741,02	8.111.957,27	1.325.948,70	9.986.646,99	71.650.082	280.000.000
2030-06	533.243,01	8.022.415,25	1.286.997,56	9.842.655,82	62.340.669	280.000.000
2030-07	517.932,67	7.925.673,91	1.248.610,24	9.692.216,82	53.166.385	280.000.000
2030-08	502.824,58	7.793.185,24	1.210.936,83	9.506.946,65	44.162.263	280.000.000
2030-09	487.976,54	7.682.701,92	1.173.880,22	9.344.558,68	35.305.681	280.000.000
2030-10	473.355,14	7.566.699,08	1.137.461,05	9.177.515,27	26.601.521	280.000.000
2030-11	458.960,23	7.451.239,50	1.101.673,93	9.011.873,66	18.048.607	280.000.000
2030-12	444.767,40	7.337.745,52	1.066.510,35	8.849.023,27	9.644.351	280.000.000
2031-01	430.762,99	7.260.057,82	1.031.815,24	8.722.636,05	1.352.478	280.000.000
2031-02	416.913,45	7.212.329,87	997.464,92	8.626.708,24		
2031-03	403.195,20	7.175.278,11	963.412,73	8.541.886,04		
2031-04	389.598,56	7.137.877,10	929.656,96	8.457.132,62		
2031-05	376.126,42	7.074.435,56	896.306,83	8.346.868,81		
2031-06	362.818,34	6.983.779,25	863.473,02	8.210.070,61		
2031-07	349.712,49	6.876.302,73	831.223,45	8.057.238,67		
2031-08	336.829,80	6.752.623,13	799.624,62	7.889.077,55		
2031-09	324.194,47	6.593.104,83	768.821,47	7.686.120,77		
2031-10	311.875,77	6.459.061,51	738.705,49	7.509.642,77		
2031-11	299.823,82	6.328.685,23	709.257,72	7.337.766,77		
2031-12	288.023,86	6.195.084,30	680.490,07	7.163.598,23		
2032-01	276.506,12	6.087.485,20	652.289,72	7.016.281,04		
2032-02	265.211,72	5.965.359,10	624.716,48	6.855.287,30		
2032-03	254.152,05	5.850.116,22	597.738,12	6.702.006,39		
2032-04	243.327,09	5.746.371,16	571.303,78	6.561.002,03		
2032-05	232.726,23	5.643.014,97	545.410,40	6.421.151,60		
2032-06	222.352,20	5.513.516,96	520.165,54	6.256.034,70		
2032-07	212.256,02	5.367.331,85	495.633,87	6.075.221,74		
2032-08	202.451,61	5.174.277,90	472.009,57	5.848.739,08		
2032-09	192.994,74	4.994.185,84	449.233,69	5.636.414,27		
2032-10	183.856,82	4.799.923,35	427.362,31	5.411.142,48		
2032-11	175.064,03	4.643.740,47	406.232,34	5.225.036,84		
2032-12	166.549,69	4.539.639,91	385.624,75	5.091.814,35		
2033-01	158.231,55	4.445.249,25	365.496,51	4.968.977,31		
2033-02	150.099,75	4.328.536,05	345.937,71	4.824.573,51		
2033-03	142.198,48	4.182.058,83	327.071,26	4.651.328,57		
2033-04	134.569,96	4.012.539,26	308.989,30	4.456.098,52		
2033-05	127.237,26	3.795.356,24	291.888,13	4.214.481,63		
2033-06	120.270,57	3.591.978,77	275.704,69	3.987.954,03		
2033-07	113.653,69	3.428.658,73	260.270,22	3.802.582,64		
2033-08	107.319,45	3.270.678,00	245.557,94	3.623.555,39		
2033-09	101.252,34	3.123.562,82	231.519,95	3.456.335,11		

2033-10	95.433,42	3.041.420,10	217.882,85	3.354.736,37
2033-11	89.757,07	2.972.045,81	204.591,50	3.266.394,38
2033-12	84.197,01	2.932.697,43	191.519,27	3.208.413,71
2034-01	78.726,02	2.894.179,80	178.662,29	3.151.568,11
2034-02	73.351,06	2.844.122,28	166.067,21	3.083.540,55
2034-03	68.097,06	2.782.394,27	153.781,99	3.004.273,32
2034-04	62.994,89	2.725.489,45	141.784,96	2.930.269,30
2034-05	58.023,12	2.655.828,38	130.128,57	2.843.980,07
2034-06	53.189,03	2.587.532,37	118.804,63	2.759.526,03
2034-07	48.486,26	2.516.026,35	107.826,31	2.672.338,92
2034-08	43.931,97	2.438.410,61	97.216,93	2.579.559,51
2034-09	39.541,25	2.356.701,64	86.992,40	2.483.235,29
2034-10	35.322,30	2.291.652,49	77.081,45	2.404.056,24
2034-11	31.236,98	2.230.681,71	67.465,24	2.329.383,93
2034-12	27.280,60	2.156.157,09	58.200,48	2.241.638,17
2035-01	23.480,77	2.038.648,63	49.463,71	2.111.593,11
2035-02	19.908,87	1.873.261,53	41.452,22	1.934.622,62
2035-03	16.634,73	1.705.275,36	34.174,04	1.756.084,13
2035-04	13.661,18	1.538.746,77	27.620,29	1.580.028,24
2035-05	10.983,47	1.395.009,82	21.692,71	1.427.686,00
2035-06	8.563,91	1.280.616,26	16.266,40	1.305.446,57
2035-07	6.360,38	1.130.895,59	11.486,57	1.148.742,54
2035-08	4.437,05	921.835,71	7.597,80	933.870,56
2035-09	2.890,59	711.688,99	4.600,67	719.180,25
2035-10	1.714,08	502.637,77	2.487,21	506.839,06
2035-11	897,99	304.036,54	1.210,04	306.144,57
2035-12	413,16	146.970,03	592,66	147.975,85
2036-01	184,96	52.056,94	373,29	52.615,19
2036-02	107,58	27.815,30	255,81	28.178,69
2036-03	67,34	12.360,76	203,24	12.631,34
2036-04	51,31	8.645,65	166,37	8.863,33
2036-05	40,98	6.827,62	137,22	7.005,82
2036-06	33,37	5.729,05	112,79	5.875,21
2036-07	27,19	5.597,02	88,99	5.713,20
2036-08	21,18	5.105,64	67,35	5.194,17
2036-09	15,76	3.362,37	53,06	3.431,19
2036-10	12,40	3.075,99	40,02	3.128,41
2036-11	9,37	1.889,27	31,99	1.930,63
2036-12	7,59	1.880,80	24,01	1.912,40
2037-01	5,82	1.882,57	16,07	1.904,46
2037-02	4,06	1.884,33	8,15	1.896,54
2037-03	2,30	1.498,23	1,88	1.502,41
2037-04	0,74	448,19	-	448,93
	191.549.551,93	1.556.610.928,33	483.904.582,62	2.232.065.062,88

Performance data

Defaults and delinquencies			
Cumulative Gross Defaults at the beginning of the period			1.875.830,26
Principal balance of Defaulted Loans during the period	219.808,29		
Cumulative Gross Defaults at the end of the period	2.095.638,55		2.095.638,55
Cumulative Gross Defaults as % of original loan balance (%)	0,06083%		0,06083%
Cumulative Gross Defaults as % of current loan balance (%)	0,10115%		0,10115%
Aggregate amount of Delinquent Loans	557.951,25		557.951,25
Current Delinquencies as % of initial loan balance (%)	0,01620%		0,00
Current Delinquencies as % of current loan balance (%)	0,02734%		0,02734%

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			-219.808,29
Interest waterfall payment to the PDL			219.808,29
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 Outstanding Balance of the Loans (%)
<1month		110	10.307.613,51 0,505%
<2months		6	960.939,12 0,047%
<3 months		2	407.763,50 0,020%
<4months	Delinquent	1	2.802,17 0,000%
<5months	Delinquent	0	0,00 0,000%
<6months	Delinquent	2	164.532,71 0,008%
<7months	Delinquent	0	0,00 0,000%
<8months	Delinquent	1	202.084,82 0,010%
<9months	Delinquent	1	36.331,60 0,002%
<10months	Delinquent	1	152.199,95 0,007%
<11months	Delinquent	0	0,00 0,000%
<12months	Delinquent	0	0,00 0,000%
>12 months	Delinquent	0	0,00 0,000%

Floating Rate Interest Period (31/08/21 - 30/09/21)

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	219.808,29	0,0106%

Recovery Statistics

Recoveries on defaulted loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
349.710,66	16,69%

Prepayments as a % of current balance for reference period

0,74493%	0,00000%	Annualised 8,9391%
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Triggers and replacements

1. Account bank replacement

if the LT debt rating for Moody's falls below A3; or
if the LT IDR for Fitch falls below A and the ST IDR for Fitch falls below F1

2. Risk Mitigating Deposit

Funding of the deposit if the Counterparty Risk Assessment of the Seller falls below Baa3(cr) by Moody's

3. Swap rating triggers

3.1. Collateral posting if rating is lower than following requirement

Qualifying Collateral Trigger Rating means a counterparty risk assessment from Moody's of A3(cr) or above or a long term senior unsecured credit rating from Moody's of A3 or above; and
"Fitch Required Ratings" means that the derivative counterparty rating (or "DCR", if available) or long-term IDR of an entity is rated at least "A" by Fitch or the short-term IDR of an entity is rated at least "F1" by Fitch;

3.2. Swap counterparty Transfer if rating is lower than following requirement

Qualifying Transfer Trigger Rating means a counterparty risk assessment from Moody's of Baa2(cr) or above or a long term senior unsecured credit rating from Moody's of Baa2 or above.
"Fitch Subsequent Required Ratings" means that the DCR (if available) or long-term IDR of an entity is rated at least "BBB-" by Fitch or the short-term IDR of an entity is rated at least "F3" by Fitch

4. Optional Redemption upon Rating Downgrade Event

- (i) the long-term, unsecured and unsubordinated debt obligations of the Seller cease to be rated as high as Baa3 by Moody's
- (ii) the deposit rating (if available) or long term IDR of the Seller cease to be rated as high as BBB- by Fitch; and the short-term IDR of the Seller ceases to be rated as high as F3 by Fitch

Counterparty and their ratings (if relevant)	
<u>KBC Bank</u>	
as the Seller, Servicer, Expenses Subordinated and Subordinated Loan Provider, Corporate Service Provider, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent, Account bank and Swap Counterparty	
	<u>Moody's</u>
LT Debt Rating	A1 (positive outlook)
LT Deposit Rating	Aa3
LT Counterparty Risk Assessment	Aa3(cr)
ST Deposit Rating	P-1
	<u>Fitch</u>
LT IDR	A+ (stable)
ST IDR	F1
LT Debt Rating	A+ (stable)
ST Debt Rating	F1
<u>Intertrust Administrative Services B.V.</u>	
as Administrator, Back-up Servicer Facilitator	
<u>Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA</u>	
as Security Agent	

The Notes are only offered, directly or indirectly, to holders (“Eligible Holders”) that satisfy the following criteria:

- (a) they qualify as qualifying investors (*in aanmerking komende beleggers / investisseurs éligibles*) within the meaning of Article 5, §3/1 of the Belgian Act of 3 August 2012 on institutions for collective investment that satisfy the criteria of Directive 2009/65/EC and on institutions for investment in receivables (*Wet betreffende de instellingen voor collectieve belegging die voldoen aan de criteria van Richtlijn 2009/65/EG en de instellingen voor belegging in schuldvorderingen / Loi relative aux organismes de placement collectif qui répondent aux conditions de la Directive 2009/65/CE et aux organismes de placement en créances*), as amended from time to time (the “UCITS Act”) (“Qualifying Investors”), acting for their own account. A list of Qualifying Investors is attached as Annex I to this Prospectus (Qualifying Investors under the UCITS Act);
- (b) they do not constitute investors that, in accordance with the annex, section (I), second indent, of the Royal Decree of 19 December 2017 concerning further rules for implementation of the directive on markets in financial instruments (“MIFID II”), have registered to be treated as non-professional investors; and
- (c) they are holders of an exempt securities account (“X-Account”) with the Securities Settlement System or (directly or indirectly) with a participant in such system and will use that X-account for the holding of the Notes.

The Notes may only be acquired, by direct subscription, by transfer or otherwise and may only be held by Eligible Holders. Each payment of interest on Notes of which the Issuer becomes aware that they are held by a holder that does not qualify as an Eligible Holder will be suspended. Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

The Notes have not been and will not be registered under the United States Securities Act of 1933 (as amended) (the “Securities Act”), or any state securities laws, and may not be offered, sold or delivered within the United States or to, or for the benefit of, United States persons as defined in Regulation S under the Securities Act, except in certain transactions exempt from or not subject to the registration requirements of the Securities Act (see *Purchase and Sale* below). The Issuer has not been and will not be registered as an investment company under the U.S. Investment Company Act of 1940, as amended.

retention risk

The Seller has undertaken to retain a material net economic interest of not less than 5% in the Transaction in accordance with Article 6 of the Securitisation Regulation. As at the Closing Date, such interest will in accordance with Article 6(3)(d) of the Securitisation Regulation be comprised of an interest in the first loss tranche, and, if necessary, other tranches having the same or a more severe risk profile than those sold to the investors. Any change in the manner in which this interest is held shall be notified to investors. The Seller has provided a corresponding undertaking with respect to the interest to be retained by it during the period wherein the Notes are outstanding to the Issuer and the Security Agent in the Mortgage Receivables Purchase Agreement. |

KBC retains up to 95% of the notes and provides the subordinated loan (280mio) to Home loan 2019



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Loan Invest N.V., Compartment Home Loan Invest 2019

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

Portfolio Composition

Reporting period: September 2021

Effectisering Pool HLI19 September 2021
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
21862	27692	2.040.601.652,47	93.340,12

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,3227	1,0000	4,2657	27692
CLTV	Current loan to value	0,5607	0,0000	1,0057	27692
LTM	Loan to mortgage	1,1553	0,0000	4,2657	27692
MTL	Mortgage to loan	1,2368	0,0000	767,3422	27692
OLTV	Original loan to value	0,8316	0,0000	23,0435	27692
SEAS	Seasoning in months	69,4953	37,0000	315,0000	27692

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	1.698.873.689,99	83,25	21532	77,76	1,72	0
2.5 < Interest Rate <= 3.0	239.178.257,60	11,72	3371	12,17	2,72	0
3.0 < Interest Rate <= 3.5	51.561.599,34	2,53	926	3,34	3,20	0
3.5 < Interest Rate <= 4.0	25.189.704,19	1,23	707	2,55	3,76	0
4.0 < Interest Rate <= 4.5	14.580.274,73	0,71	639	2,31	4,26	0
4.5 < Interest Rate <= 5.0	8.962.319,66	0,44	381	1,38	4,74	0
5.0 < Interest Rate <= 5.5	1.486.391,18	0,07	79	0,29	5,24	0
5.5 < Interest Rate <= 6.0	660.070,71	0,03	40	0,14	5,63	0
6.0 < Interest Rate <= 6.5	90.861,17	0,00	10	0,04	6,23	0
6.5 < Interest Rate <= 7.0	18.483,90	0,00	7	0,03	6,76	0
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	10.307.613,51	84,25	110	88,71
1	960.939,12	7,85	6	4,84
2	407.763,50	3,33	2	1,61
3	2.802,17	0,02	1	0,81
5	164.532,71	1,34	2	1,61
7	202.084,82	1,65	1	0,81
8	36.331,60	0,30	1	0,81
9	152.199,95	1,24	1	0,81
Total	12.234.267,38	100,00	124	100,00

Table '01' - Origination date

Origination date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1995	10.623,15	0,00	5	0,02	3,52	0,10	1,00	313,54
1996	54.099,24	0,00	13	0,05	1,79	0,16	1,00	304,27
1997	36.394,65	0,00	6	0,02	1,96	0,09	1,00	288,57
1998	194.594,91	0,01	22	0,08	0,99	0,23	1,02	277,16
1999	1.096.285,06	0,05	62	0,22	0,77	0,24	1,01	265,81
2000	776.720,47	0,04	49	0,18	0,98	0,29	1,03	254,39
2001	929.600,92	0,05	68	0,25	0,91	0,29	1,00	241,39
2002	3.711.911,94	0,18	291	1,05	1,23	0,27	1,02	229,09
2003	13.537.947,66	0,66	770	2,78	0,80	0,26	1,01	217,86
2004	15.136.322,37	0,74	703	2,54	0,81	0,29	1,02	205,80
2005	29.154.037,98	1,43	1166	4,21	1,42	0,31	1,02	194,75
2006	18.162.221,19	0,89	564	2,04	2,40	0,37	1,01	183,42
2007	6.464.584,70	0,32	260	0,94	4,08	0,38	1,02	171,15
2008	4.754.484,69	0,23	127	0,46	2,47	0,41	1,02	158,65
2009	61.419.352,84	3,01	1091	3,94	1,17	0,44	1,05	144,69
2010	56.993.626,90	2,79	985	3,56	1,40	0,46	1,06	135,05
2011	14.146.126,46	0,69	311	1,12	2,16	0,46	1,07	123,59
2012	8.228.523,20	0,40	221	0,80	1,84	0,41	1,06	109,87
2013	13.455.883,66	0,66	291	1,05	2,12	0,41	1,12	98,14
2014	122.050.736,37	5,98	2195	7,93	2,11	0,46	1,18	83,50
2015	210.005.748,43	10,29	3102	11,20	2,26	0,52	1,25	74,97
2016	615.017.935,14	30,14	7687	27,76	2,05	0,56	1,30	62,14
2017	473.398.243,15	23,20	4295	15,51	1,96	0,63	1,43	49,17
2018	371.865.647,39	18,22	3408	12,31	1,73	0,63	1,50	41,00
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	5.927.268,30	0,29	1354	4,89	2,02	0,10	1,02	128,42
2023 - 2027	215.524.245,99	10,56	7999	28,89	1,82	0,25	1,09	95,15
2028 - 2032	418.560.817,76	20,51	6836	24,69	1,77	0,42	1,20	79,56
> 2032	1.400.589.320,42	68,64	11503	41,54	2,00	0,65	1,40	62,29
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	1.851.016,62	0,09	271	0,98	1,38	0,17	1,04	45,98
72-107	23.367.456,41	1,15	1315	4,75	1,87	0,22	1,06	58,89
108-143	173.182.848,57	8,49	4646	16,78	1,61	0,29	1,16	59,41
144-179	139.399.712,65	6,83	2526	9,12	1,85	0,40	1,21	63,42
180-215	297.098.750,06	14,56	4530	16,36	1,95	0,47	1,27	64,24
216-251	647.894.309,87	31,75	7713	27,85	1,94	0,58	1,39	68,11
252-287	98.956.128,44	4,85	1197	4,32	2,04	0,60	1,26	85,47
288-323	595.029.665,41	29,16	4647	16,78	2,08	0,72	1,40	66,49
324-360	53.103.346,66	2,60	718	2,59	1,36	0,55	1,07	157,13
> 360	10.718.417,78	0,53	129	0,47	1,29	0,63	1,09	152,98
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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
37 - 48	607.793.965,50	29,79	5451	19,68	1,79	0,64	1,47	43,11
49 - 60	454.376.212,88	22,27	4700	16,97	2,02	0,60	1,39	55,16
61 - 72	453.337.634,64	22,22	5940	21,45	2,10	0,55	1,28	64,77
73 - 84	243.929.883,11	11,95	4016	14,50	2,20	0,49	1,21	78,57
85 - 96	37.792.479,73	1,85	671	2,42	2,21	0,46	1,15	88,46
97 -108	11.643.719,63	0,57	273	0,99	1,87	0,40	1,11	101,77
109 -	231.727.756,98	11,36	6641	23,98	1,50	0,40	1,04	161,79
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	1.698.873.689,99	83,25	21532	77,76	1,72	0,56	1,36	67,61
2.5 < Interest Rate <= 3.0	239.178.257,60	11,72	3371	12,17	2,72	0,59	1,16	65,58
3.0 < Interest Rate <= 3.5	51.561.599,34	2,53	926	3,34	3,20	0,59	1,09	74,57
3.5 < Interest Rate <= 4.0	25.189.704,19	1,23	707	2,55	3,76	0,42	1,08	129,30
4.0 < Interest Rate <= 4.5	14.580.274,73	0,71	639	2,31	4,26	0,36	1,01	160,79
4.5 < Interest Rate <= 5.0	8.962.319,66	0,44	381	1,38	4,74	0,39	1,01	160,26
5.0 < Interest Rate <= 5.5	1.486.391,18	0,07	79	0,29	5,24	0,36	1,02	167,16
5.5 < Interest Rate <= 6.0	660.070,71	0,03	40	0,14	5,63	0,38	1,01	165,79
6.0 < Interest Rate <= 6.5	90.861,17	0,00	10	0,04	6,23	0,35	1,00	183,39
6.5 < Interest Rate <= 7.0	18.483,90	0,00	7	0,03	6,76	0,16	1,00	212,96
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	1.579.482.383,88	77,40	18900	68,25	2,18	0,59	1,35	59,85
1 y / 1 y	199.515.964,39	9,78	3956	14,29	0,92	0,45	1,27	113,47
3 y / 3 y	121.366.595,34	5,95	1958	7,07	1,20	0,46	1,24	87,41
5 y / 5 y	122.304.027,70	5,99	2242	8,10	1,20	0,48	1,23	86,96
10 y / 5 y	17.099.889,34	0,84	623	2,25	0,83	0,36	1,01	193,59
15 y / 5 y	168.771,14	0,01	5	0,02	4,89	0,24	1,00	170,48
20 y / 5 y	664.020,68	0,03	8	0,03	2,91	0,73	1,19	83,71
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	50.531.867,37	2,48	1220	4,41	1,12	0,43	1,13	131,00
2022	222.693.733,71	10,91	4777	17,25	1,02	0,45	1,28	104,08
2023	70.964.767,78	3,48	1652	5,97	1,39	0,43	1,22	86,00
2024	71.762.726,99	3,52	1798	6,49	1,28	0,40	1,21	90,73
2025	66.968.327,34	3,28	1950	7,04	1,83	0,36	1,14	98,52
2026	82.779.643,78	4,06	2103	7,59	1,74	0,34	1,13	85,62
2027	38.392.065,27	1,88	940	3,39	2,09	0,30	1,11	66,01
2028	39.937.697,77	1,96	821	2,96	2,05	0,33	1,13	60,76
2029	35.459.964,69	1,74	644	2,33	2,31	0,38	1,09	67,65
2030	46.096.711,78	2,26	731	2,64	2,36	0,42	1,18	72,66
2031	82.934.413,88	4,06	1205	4,35	2,17	0,45	1,20	67,21
2032	69.139.148,67	3,39	827	2,99	2,16	0,50	1,28	59,36
2033	52.963.652,17	2,60	666	2,41	2,22	0,50	1,23	57,51
2034	73.303.965,56	3,59	780	2,82	2,30	0,53	1,23	65,09
2035	86.645.766,71	4,25	821	2,96	2,32	0,58	1,34	67,60
2036	155.952.754,66	7,64	1358	4,90	2,07	0,62	1,39	63,05
2037	140.687.038,36	6,89	1056	3,81	2,00	0,64	1,50	51,65
2038	102.153.832,43	5,01	797	2,88	2,07	0,65	1,46	46,91
2039	39.894.152,57	1,96	328	1,18	2,65	0,68	1,33	67,34
2040	53.487.708,30	2,62	417	1,51	2,51	0,72	1,33	69,86
2041	139.550.205,22	6,84	894	3,23	2,14	0,74	1,41	61,45
2042	170.362.476,05	8,35	1054	3,81	2,18	0,76	1,46	50,12
2043	143.097.498,98	7,01	828	2,99	2,08	0,78	1,52	42,10
2044	4.607.062,89	0,23	23	0,08	2,18	0,80	1,58	40,44
2045	63.644,96	0,00	1	0,00	3,06	0,70	1,58	81,00
2046	170.824,58	0,01	1	0,00	1,99	0,79	1,71	57,00
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	30.403.814,51	1,49	923	3,33	1,58	0,31	1,28	95,28
Annuity	2.010.197.837,96	98,51	26769	96,67	1,94	0,56	1,32	69,11
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	1.299.877.873,85	63,70	13484	48,69	1,79	0,61	1,41	66,95
Remortgage	621.958.671,30	30,48	12090	43,66	2,30	0,48	1,16	67,01
Construction	118.765.107,32	5,82	2118	7,65	1,59	0,44	1,23	110,38
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	1.798.619.706,46	88,14	24834	89,68	1,94	0,56	1,30	69,62
Unemployed	20.679.111,80	1,01	319	1,15	2,14	0,53	1,14	81,10
Self employed	221.302.834,21	10,84	2539	9,17	1,82	0,57	1,51	67,37
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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%	40.855.439,78	2,00	3288	11,87	1,79	0,07	1,01	109,74
10% < CLTV <= 20%	122.504.503,99	6,00	4117	14,87	1,82	0,15	1,03	92,90
20% < CLTV <= 30%	167.057.020,09	8,19	3594	12,98	1,81	0,25	1,10	84,88
30% < CLTV <= 40%	201.442.902,39	9,87	3170	11,45	1,80	0,35	1,19	79,17
40% < CLTV <= 50%	244.159.294,10	11,97	3116	11,25	1,85	0,45	1,26	75,27
50% < CLTV <= 60%	264.049.533,39	12,94	2851	10,30	1,86	0,55	1,33	69,12
60% < CLTV <= 70%	304.802.642,17	14,94	2669	9,64	1,93	0,65	1,42	65,64
70% < CLTV <= 80%	361.239.145,20	17,70	2730	9,86	2,02	0,75	1,48	59,58
80% < CLTV <= 90%	320.713.021,76	15,72	2083	7,52	2,16	0,84	1,46	53,08
90% < CLTV <= 100%	13.609.607,53	0,67	73	0,26	2,34	0,91	1,28	46,13
100% < CLTV <= 110%	168.542,07	0,01	1	0,00	2,26	1,01	1,00	63,00
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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%	5.257.965,03	0,26	1079	3,90	2,03	0,05	1,00	144,66
10% < LTM <= 20%	19.333.751,36	0,95	1526	5,51	1,65	0,11	1,00	142,77
20% < LTM <= 30%	42.338.401,45	2,07	1969	7,11	2,00	0,17	1,00	124,81
30% < LTM <= 40%	53.840.268,16	2,64	1872	6,76	1,92	0,23	1,00	114,47
40% < LTM <= 50%	85.659.465,78	4,20	2127	7,68	1,80	0,30	1,00	103,06
50% < LTM <= 60%	110.182.787,86	5,40	2301	8,31	1,91	0,37	1,00	95,49
60% < LTM <= 70%	162.032.713,57	7,94	2654	9,58	1,91	0,46	1,00	82,40
70% < LTM <= 80%	205.914.278,64	10,09	2719	9,82	2,05	0,55	1,00	72,12
80% < LTM <= 90%	310.284.876,08	15,21	2965	10,71	2,10	0,67	1,00	57,55
90% < LTM <= 100%	82.190.292,16	4,03	988	3,57	2,04	0,57	1,00	69,70
100% < LTM <= 110%	60.138.166,04	2,95	775	2,80	1,98	0,51	1,05	70,22
110% < LTM <= 120%	65.797.866,38	3,22	755	2,73	2,05	0,53	1,15	68,79
120% < LTM <= 130%	74.647.311,49	3,66	732	2,64	1,96	0,56	1,25	64,37
130% < LTM <= 140%	76.766.494,99	3,76	731	2,64	1,96	0,58	1,35	62,91
140% < LTM <=150%	80.421.003,06	3,94	650	2,35	1,90	0,62	1,45	61,58
150% < LTM <=160%	107.171.147,76	5,25	767	2,77	1,80	0,63	1,55	59,11
160% < LTM <=170%	149.161.136,85	7,31	947	3,42	1,86	0,69	1,65	54,66
170% < LTM <=180%	161.762.875,13	7,93	913	3,30	1,91	0,75	1,75	46,67
180% < LTM <=190%	29.792.616,69	1,46	200	0,72	1,94	0,67	1,84	52,21
190% < LTM <=200%	13.527.836,58	0,66	112	0,40	1,85	0,62	1,95	58,49
200% < LTM <=250%	62.139.575,14	3,05	457	1,65	1,70	0,61	2,23	56,94
250% < LTM <=300%	66.687.313,74	3,27	387	1,40	1,52	0,66	2,91	54,14
350% < LTM <=400%	12.614.583,55	0,62	52	0,19	1,50	0,67	3,71	53,50
400% < LTM <=450%	2.938.924,98	0,14	14	0,05	1,65	0,68	4,15	55,25
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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%	1.077.034.800,09	52,78	20200	72,95	1,99	0,49	1,00	79,95
100% < LTM <= 110%	60.138.166,04	2,95	775	2,80	1,98	0,51	1,05	70,22
110% < LTM <= 120%	65.797.866,38	3,22	755	2,73	2,05	0,53	1,15	68,79
120% < LTM <= 130%	74.647.311,49	3,66	732	2,64	1,96	0,56	1,25	64,37
130% < LTM <= 140%	76.766.494,99	3,76	731	2,64	1,96	0,58	1,35	62,91
140% < LTM <=150%	80.421.003,06	3,94	650	2,35	1,90	0,62	1,45	61,58
150% < LTM <=160%	107.171.147,76	5,25	767	2,77	1,80	0,63	1,55	59,11
160% < LTM <=170%	149.161.136,85	7,31	947	3,42	1,86	0,69	1,65	54,66
170% < LTM <=180%	161.762.875,13	7,93	913	3,30	1,91	0,75	1,75	46,67
180% < LTM <=190%	29.792.616,69	1,46	200	0,72	1,94	0,67	1,84	52,21
190% < LTM <=200%	13.527.836,58	0,66	112	0,40	1,85	0,62	1,95	58,49
200% < LTM <=250%	62.139.575,14	3,05	457	1,65	1,70	0,61	2,23	56,94
250% < LTM <=300%	66.687.313,74	3,27	387	1,40	1,52	0,66	2,91	54,14
350% < LTM <=400%	12.614.583,55	0,62	52	0,19	1,50	0,67	3,71	53,50
400% < LTM <=450%	2.938.924,98	0,14	14	0,05	1,65	0,68	4,15	55,25
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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%	2.719.822,21	0,13	110	0,40	1,57	0,09	1,45	63,09
10% < OLTV <= 20%	18.333.802,63	0,90	624	2,25	1,58	0,16	1,31	67,70
20% < OLTV <= 30%	40.725.279,15	2,00	1222	4,41	1,74	0,20	1,20	75,43
30% < OLTV <= 40%	69.583.274,58	3,41	1787	6,45	1,84	0,23	1,14	76,04
40% < OLTV <= 50%	108.656.866,36	5,32	2360	8,52	1,80	0,30	1,19	75,61
50% < OLTV <= 60%	141.070.240,49	6,91	2669	9,64	1,82	0,36	1,25	73,47
60% < OLTV <= 70%	177.030.211,22	8,68	2712	9,79	1,82	0,44	1,31	71,53
70% < OLTV <= 80%	218.448.533,51	10,71	2886	10,42	1,85	0,51	1,35	70,44
80% < OLTV <= 90%	329.530.695,17	16,15	3635	13,13	1,88	0,61	1,39	66,78
90% < OLTV <= 100%	633.365.398,47	31,04	6045	21,83	2,02	0,71	1,37	67,05
100% < OLTV <= 110%	178.916.439,47	8,77	2040	7,37	2,15	0,67	1,29	69,54
110% < OLTV <= 120%	61.025.793,25	2,99	797	2,88	2,12	0,60	1,28	69,98
120% < OLTV <= 130%	13.787.401,67	0,68	210	0,76	1,92	0,53	1,36	71,80
130% < OLTV <= 140%	14.385.414,05	0,70	169	0,61	1,94	0,60	1,42	64,89
140% < OLTV <=150%	9.990.021,43	0,49	121	0,44	2,11	0,64	1,30	65,94
150% < OLTV	23.032.458,81	1,13	305	1,10	2,02	0,65	1,20	71,20
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	2.038.688.578,75	99,91	27675	99,94	1,93	0,56	1,32	69,50
Yes	1.913.073,72	0,09	17	0,06	1,95	0,74	1,53	66,28
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	1.758.262.595,59	86,16	21273	76,82	1,95	0,57	1,33	68,44
Buy to let	104.577.167,96	5,12	1652	5,97	1,74	0,45	1,30	67,21
Mixed commercial / private	44.852.123,91	2,20	786	2,84	1,68	0,44	1,31	67,28
Other	132.909.765,01	6,51	3981	14,38	1,94	0,51	1,28	85,98
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	269.688,01	0,01	5	0,02	1,31	0,07	1,03	88,47
Brussels Hoofdstedelijk gewest	191.787.664,59	9,40	1787	6,45	1,90	0,58	1,32	67,76
Waals Brabant	29.026.259,59	1,42	258	0,93	1,93	0,57	1,31	67,87
Vlaams Brabant	337.420.891,63	16,54	4293	15,50	1,94	0,55	1,36	68,98
Antwerpen	565.983.328,96	27,74	7281	26,29	1,94	0,57	1,31	69,51
Limburg	236.163.847,05	11,57	3945	14,25	2,03	0,57	1,25	72,85
Luik	31.824.300,22	1,56	492	1,78	2,02	0,56	1,18	68,92
Namen	3.222.720,48	0,16	53	0,19	2,13	0,56	1,21	71,54
Henegouwen	12.755.080,98	0,63	191	0,69	2,07	0,58	1,12	75,14
Luxemburg	2.788.219,10	0,14	52	0,19	1,84	0,50	1,35	73,80
West-Vlaanderen	283.196.837,24	13,88	4358	15,74	1,89	0,55	1,34	68,47
Oost-Vlaanderen	346.162.814,62	16,96	4977	17,97	1,89	0,54	1,37	69,39
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	1.769.197.407,51	86,70	24859	89,77	1,93	0,56	1,33	69,67
2. Brussels	191.787.664,59	9,40	1787	6,45	1,90	0,58	1,32	67,76
3. Wallonie	79.616.580,37	3,90	1046	3,78	1,99	0,57	1,22	69,81
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50

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	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50
Total	2.040.601.652,47	100,00	27692	100,00	1,93	0,56	1,32	69,50