



Intertrust Capital Markets
Basisweg 10
1043 AP 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: August 2022

MONTHLY CALCULATION REPORT

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

Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	19,484	19,484
Matured loans	69	69
Prepaid Loans	53	53
Repurchased Loans	6	6
Defaulted Loans during period	0	0
Defaulted Loans reopend to normal	0	0
End of month	19,356	19,356
Delinquent Receivables at the end of the Monthly Calculation Period	15	15
		0

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	987,424,525.89	987,424,525.89
Scheduled Principal collected	9,989,803.38	9,989,803.38
Full Prepayments	2,913,781.13	2,913,781.13
Partial Prepayments	227,003.40	227,003.40
Principal balance of repurchased loans	355,255.66	355,255.66
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	973,938,682.32	973,938,682.32
Principal balance of Delinquent Loans at the end of the Calculation Period	1,283,943.96	1,283,943.96
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	965,649.95	965,649.95
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	973,938,682.32	973,938,682.32
Balance of Non Delinquent Loans	972,654,738.36	972,654,738.36
Balance of reopened Loans	0.00	

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

Cash Flows

Monthly Cash Flows		
<u>Principal Available Amount:</u>		
Previously Principal Available Amount	6,231.00	6,231.00
<u>Principal Receipts</u>		
Repayment of principal	9,989,803.38	9,989,803.38
Prepayment in full of principal	2,913,781.13	2,913,781.13
Partial prepayment of principal	227,003.40	227,003.40
Repurchase by the seller Receipts	355,255.66	355,255.66
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 R	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger	0.00	0.00
Principal Available Amount	13,492,074.57	13,492,074.57
<u>Notes Interest Available Amount</u>		
<u>Revenue Receipts</u>		
Interest, including penalty interest or interest proceeds, on Mortgage Receivables	1,569,951.10	1,569,951.10
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	16,612.19	16,612.19
Net & other) proceeds on any Mortgage Loans	288.88	288.88
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	859,625.9	859,625.91
Amounts received in connection to a repurchase pursuant MRPA	401.92	401.92
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 Liquidit	0.00	0.00
Total Note Interest Available Amount		2,446,880.00

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

Swap Calculation		
	Loan Invest Pays: (A-B)*C	990,960.26
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	1,569,951.10
	the interest accrued on the transaction accounts	0.00
	the amounts received in respect of Prepayment penalties	16,612.19
	the amounts received in connection with a repurchase of Mortgage Receivables	401.92
	the amounts received in connection to a sale of Mortgage Receivables	0.00
	Total A	1,586,965.21
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	43,398.14
	Total B	43,398.14
C	multiplied by	
	the principal outstanding amount of the Notes	656,328,240.00
	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	656,328,240.00
	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	0.642
	Loan Invest Receives: (D*E)	859,625.91
with		
D	1 month Euribor	0.321%
	plus spread	1.200%
	Total D	1.521%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	656,328,240.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	656,328,240.00
	Swap Payment Date	15/09/22
Swap Collateral Amount		
Collateral Amount		
Collateral at the end of the month		
Collateral Type		securities

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

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	13,492,074.57	13,492,074.57
Following Amortisation or Optional redemption		
Notes	13,485,480.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		2,446,880.00
1 Issuers Directors	0.00	0.00
2 Administrator	0.00	0.00
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	0.00	0.00
Servicing	42,514.11	42,514.11
Legal advisor	0.00	0.00
Moody's	467.36	467.36
Notary fee	0.00	0.00
Zurich insurance	0.00	0.00
AIG	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
Paying agency Fee	0.00	0.00
Factuur Intertrust	0.00	0.00
Other Issuer Costs and Exp:	0.00	0.00
Euronext	0.00	0.00
Bank Charges + SBV kosten	0.00	0.00
Rating Agency Fitch	0.00	0.00
Rent / Accesso	0.00	0.00
Factuur voor publicatie in Belgisch staatsblad	0.00	0.00
Factuur Zurich Insurance	0.00	0.00
Factuur CCV	0.00	0.00
Federale Overheidsdienst	0.00	0.00
5 Pari-passu		
Class A notes interest due and payable	859,625.91	859,625.91
Swap Counterparty payments	990,960.26	990,960.26
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	552,729.03	552,729.03
11 Swap Counterparty Default Payment	0.00	0.00
12 Interest and Principal on Expense Subordinated Loan	0.00	0.00
13 Dividends to Shareholders	166.66	166.66
14 DPP	0.00	0.00

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

Monthly Total

Capital structure	
<u>Notes</u>	
Number of Notes	13,080.00
Outstanding balance at the beginning of the month	656,328,240.00
Outstanding balance at the end of the month	642,842,760.00
Bond - Factor at the beginning of the month	0.20071200
Bond - Factor at the end of the month	0.19658800
Annual interest rate for the period	1.52100%
Interest payable for the quar 15/09/22	859,625.91
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	1.82100%
Interest payable for the quar 15/09/22	573,918.50

Reserve Fund	
Balance at the beginning of the month	36,000,000.00
Payment from the Reserve Fund at the end of the month	0.00
Payment to the Reserve Fund at the end of the month	0.00
Balance at the end of the month	36,000,000.00

Expense Subordinated Loan	
Balance at the beginning of the month	0.00
Amount Repaid	0.00
Balance at the end of the month	0.00

Risk Mitigating deposit	
Balance at the beginning of the month	0.00
Increase or decrease	0.00
Balance at the end of the month	0.00

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

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	973,938,682.32	973,938,682.32
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	1,009,938,682.32	1,009,938,682.32
Liabilities		
Notes outstanding balance at the end of period	642,842,760.00	642,842,760.00
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	1,008,842,760.00	1,008,842,760.00

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		4,831,550.91
Principal balance of Defaulted Loans during the period	0.00	
Cumulative Gross Defaults at the end of the period	4,831,550.91	4,831,550.91
Cumulative Gross Defaults as % of original loan balance (%)	0.13422%	0.13422%
Cumulative Gross Defaults as % of current loan balance (%)	0.48931%	0.48931%
Aggregate amount of Delinquent Loans	1,283,943.96	0.00
Current Delinquencies as % of initial loan balance (%)	0.03146%	0.00
Current Delinquencies as % of current loan balance (%)	0.13183%	0.13183%

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	108	7,858,574.09	0.807%
<2months	9	730,513.65	0.075%
<3 months	1	131,193.16	0.013%
<4months Delinquent	3	115,018.17	0.012%
<5months Delinquent	0	0.00	0.000%
<6months Delinquent	1	72,499.88	0.007%
<7months Delinquent	2	174,654.00	0.018%
<8months Delinquent	4	461,391.83	0.047%
<9months Delinquent	2	168,695.97	0.017%

Internal

<10months	Delinquent	0	0.00	0.000%
<11months	Delinquent	1	117,644.48	0.012%
<12months	Delinquent	1	83,133.15	0.009%
>12 months	Delinquent	1	90,906.48	0.009%
		133	10,004,224.86	0.010271925

Floating Rate Interest Period (31/07/jj - 31/08/jj)
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			
			Annualised
	0.31808%	0.00000%	3.8169%

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

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 "No 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 p 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 coll 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 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 cease 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")

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 Bank retains up to 95% of the notes and provides the subordinated loan (366mio) to Loan Invest NV Compartment Homeloan Invest 2016.

Internal



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

Portfolio Composition

Reporting period: August 2022

Effectisering Pool HLI16 - 2022-08
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
15538	19356	973.938.682,32	62.681,08

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,1081	1,0000	5,1818	19356
CLTV	Current loan to value	0,4244	0,0000	1,5676	19356
LTM	Loan to mortgage	0,8252	0,0000	5,1818	19356
MTL	Mortgage to loan	1,7319	0,0000	1.212,8563	19356
OLTV	Original loan to value	0,7993	0,0000	6,5704	19356
SEAS	Seasoning in months	110,6386	80,0000	302,0000	19356

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	672.850.551,91	69,09	12954	66,92	1,46	0
2.5 < Interest Rate <= 3.0	180.910.974,61	18,58	3691	19,07	2,75	0
3.0 < Interest Rate <= 3.5	74.190.904,51	7,62	1535	7,93	3,21	0
3.5 < Interest Rate <= 4.0	25.341.424,23	2,60	602	3,11	3,73	0
4.0 < Interest Rate <= 4.5	10.814.604,28	1,11	269	1,39	4,24	0
4.5 < Interest Rate <= 5.0	7.096.661,58	0,73	209	1,08	4,73	0
5.0 < Interest Rate <= 5.5	2.273.295,45	0,23	71	0,37	5,22	0
5.5 < Interest Rate <= 6.0	404.136,26	0,04	21	0,11	5,68	0
6.0 < Interest Rate <= 6.5	56.129,49	0,01	4	0,02	6,08	0
Total	973.938.682,32	100,00	19356	100,00	1,96	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	7.858.574,09	78,55	109	81,34
1	730.513,65	7,30	9	6,72
2	131.193,16	1,31	1	0,75
3	115.018,17	1,15	3	2,24
5	72.499,88	0,72	1	0,75
6	174.654,00	1,75	2	1,49
7	461.391,83	4,61	4	2,99
8	168.695,97	1,69	2	1,49
10	117.644,48	1,18	1	0,75
11	83.133,15	0,83	1	0,75
14	90.906,48	0,91	1	0,75
Total	10.004.224,86	100,00	134	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
1997	31.666,13	0,00	3	0,02	0,88	0,07	1,00	296,73
1998	7.535,49	0,00	1	0,01	0,73	0,09	1,00	287,00
1999	158.501,75	0,02	12	0,06	0,68	0,19	1,00	277,12
2000	80.278,68	0,01	6	0,03	0,94	0,16	1,00	267,63
2001	176.277,86	0,02	11	0,06	1,14	0,30	1,00	250,26
2002	962.449,47	0,10	54	0,28	0,95	0,27	1,15	239,14
2003	5.895.418,22	0,61	283	1,46	0,85	0,27	1,06	227,96
2004	7.983.183,02	0,82	326	1,68	0,89	0,27	1,04	216,54
2005	21.927.622,11	2,25	641	3,31	0,69	0,32	1,06	205,52
2006	8.893.570,90	0,91	204	1,05	2,09	0,38	1,06	194,02
2007	4.930.462,55	0,51	116	0,60	3,73	0,42	1,04	181,62
2008	8.363.379,55	0,86	208	1,07	2,53	0,41	1,10	169,31
2009	88.254.909,47	9,06	1335	6,90	1,22	0,43	1,05	155,64
2010	106.820.319,81	10,97	1578	8,15	1,60	0,46	1,08	145,89
2011	19.159.719,23	1,97	354	1,83	1,56	0,42	1,09	135,47
2012	13.112.670,15	1,35	271	1,40	1,33	0,40	1,06	120,59
2013	41.544.214,00	4,27	1007	5,20	2,34	0,37	1,07	109,12
2014	277.680.558,33	28,51	6303	32,56	2,12	0,40	1,09	94,18
2015	367.955.945,60	37,78	6643	34,32	2,20	0,46	1,16	85,89
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	428.737,04	0,04	300	1,55	2,16	0,04	1,01	126,58
2023 - 2027	136.829.830,94	14,05	7451	38,49	1,86	0,16	1,01	112,67
2028 - 2032	255.036.798,58	26,19	5132	26,51	1,80	0,33	1,06	115,35
> 2032	581.643.315,76	59,72	6473	33,44	2,05	0,53	1,15	108,08
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

Table '03' - Initial maturity in months

Initial maturity in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
72-107	2.822.093,33	0,29	657	3,39	2,07	0,07	1,00	89,64
108-143	75.746.551,36	7,78	4532	23,41	1,90	0,14	1,01	90,95
144-179	73.502.271,74	7,55	2093	10,81	1,94	0,25	1,05	95,17
180-215	134.906.647,04	13,85	2969	15,34	2,05	0,32	1,06	97,91
216-251	293.927.861,04	30,18	4636	23,95	1,99	0,43	1,13	104,46
252-287	64.011.332,26	6,57	895	4,62	1,89	0,48	1,11	122,46
288-323	234.675.124,36	24,10	2546	13,15	2,11	0,56	1,15	115,54
324-360	78.858.578,16	8,10	866	4,47	1,48	0,55	1,11	156,08
> 360	15.488.223,03	1,59	162	0,84	1,47	0,58	1,13	157,71
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

Table '04' - Seasoning in months

Seasoning in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
73 - 84	123.071.233,25	12,64	1779	9,19	2,15	0,50	1,20	82,12
85 - 96	480.995.425,45	49,39	10220	52,80	2,16	0,42	1,11	90,50
97 -108	59.516.250,97	6,11	1363	7,04	2,25	0,39	1,07	101,22
109 -	310.355.772,65	31,87	5994	30,97	1,51	0,42	1,07	154,97
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	672.850.551,91	69,09	12954	66,92	1,46	0,41	1,12	115,80
2.5 < Interest Rate <= 3.0	180.910.974,61	18,58	3691	19,07	2,75	0,46	1,11	92,13
3.0 < Interest Rate <= 3.5	74.190.904,51	7,62	1535	7,93	3,21	0,48	1,07	94,49
3.5 < Interest Rate <= 4.0	25.341.424,23	2,60	602	3,11	3,73	0,44	1,04	115,54
4.0 < Interest Rate <= 4.5	10.814.604,28	1,11	269	1,39	4,24	0,46	1,08	150,06
4.5 < Interest Rate <= 5.0	7.096.661,58	0,73	209	1,08	4,73	0,46	1,08	161,89
5.0 < Interest Rate <= 5.5	2.273.295,45	0,23	71	0,37	5,22	0,45	1,08	168,81
5.5 < Interest Rate <= 6.0	404.136,26	0,04	21	0,11	5,68	0,44	1,00	168,73
6.0 < Interest Rate <= 6.5	56.129,49	0,01	4	0,02	6,08	0,77	1,00	168,02
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	484.762.480,39	49,77	9829	50,78	2,69	0,44	1,13	94,38
1 y / 1 y	166.520.711,23	17,10	2953	15,26	1,26	0,42	1,08	158,03
3 y / 3 y	198.338.781,47	20,36	3821	19,74	1,30	0,40	1,09	107,37
5 y / 5 y	111.934.095,87	11,49	2469	12,76	1,11	0,39	1,10	110,44
10 y / 5 y	11.879.167,28	1,22	277	1,43	1,21	0,42	1,06	165,65
15 y / 5 y	71.161,15	0,01	2	0,01	4,84	0,31	1,00	167,96
20 y / 5 y	432.284,93	0,04	5	0,03	3,47	0,42	1,09	112,36
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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
2022	77.760.162,26	7,98	1503	7,77	1,12	0,42	1,08	151,15
2023	202.752.845,11	20,82	4394	22,70	1,28	0,39	1,08	132,06
2024	117.629.100,52	12,08	3100	16,02	1,18	0,37	1,09	105,82
2025	121.266.970,04	12,45	3411	17,62	1,79	0,36	1,08	109,41
2026	24.781.118,17	2,54	815	4,21	1,94	0,25	1,02	125,67
2027	15.204.550,61	1,56	468	2,42	2,67	0,24	1,01	109,85
2028	12.470.859,50	1,28	371	1,92	2,91	0,25	1,02	103,33
2029	27.638.302,86	2,84	657	3,39	2,76	0,31	1,04	95,73
2030	41.389.075,97	4,25	819	4,23	2,44	0,33	1,05	90,09
2031	12.541.590,90	1,29	226	1,17	2,99	0,39	1,07	111,49
2032	14.849.920,88	1,52	253	1,31	2,91	0,40	1,10	98,94
2033	21.576.191,73	2,22	310	1,60	2,89	0,42	1,11	99,56
2034	42.655.463,43	4,38	573	2,96	2,80	0,46	1,11	95,14
2035	89.375.341,44	9,18	1016	5,25	2,40	0,50	1,23	87,71
2036	9.429.254,42	0,97	108	0,56	3,09	0,60	1,14	108,36
2037	10.218.898,08	1,05	123	0,64	3,24	0,56	1,13	109,37
2038	13.122.102,13	1,35	147	0,76	3,27	0,58	1,11	100,95
2039	34.428.034,33	3,53	343	1,77	3,01	0,61	1,18	94,43
2040	76.551.775,48	7,86	649	3,35	2,53	0,65	1,23	87,35
2041	7.382.156,22	0,76	62	0,32	2,83	0,71	1,15	89,08
2042	644.071,06	0,07	5	0,03	3,22	0,75	1,09	99,40
2043	86.587,01	0,01	1	0,01	3,92	0,79	1,00	120,00
2044	96.160,43	0,01	1	0,01	4,64	0,71	1,00	97,00
2045	88.149,74	0,01	1	0,01	1,20	0,21	1,00	80,00
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	27.917.869,08	2,87	917	4,74	1,52	0,24	1,07	114,10
Annuity	946.020.813,24	97,13	18439	95,26	1,97	0,43	1,11	110,54
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

Table '09' - Principal payment frequency

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	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	549.174.443,00	56,39	8406	43,43	1,81	0,47	1,13	115,25
Remortgage	293.678.846,76	30,15	8578	44,32	2,41	0,37	1,06	94,75
Construction	131.085.392,56	13,46	2372	12,25	1,59	0,37	1,13	126,94
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	870.831.388,80	89,41	17511	90,47	1,97	0,42	1,10	110,79
Unemployed	7.535.264,98	0,77	180	0,93	2,23	0,43	1,05	120,32
Self employed	95.572.028,54	9,81	1665	8,60	1,88	0,43	1,16	108,47
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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%	54.159.090,84	5,56	4304	22,24	1,83	0,06	1,01	111,00
10% < CLTV <= 20%	111.597.872,48	11,46	3801	19,64	1,81	0,15	1,01	111,79
20% < CLTV <= 30%	133.593.622,47	13,72	2916	15,07	1,79	0,25	1,05	113,21
30% < CLTV <= 40%	143.687.870,28	14,75	2398	12,39	1,84	0,35	1,08	114,12
40% < CLTV <= 50%	150.785.799,12	15,48	2061	10,65	1,92	0,45	1,12	112,97
50% < CLTV <= 60%	146.398.130,48	15,03	1684	8,70	1,99	0,55	1,15	112,13
60% < CLTV <= 70%	142.721.749,99	14,65	1428	7,38	2,09	0,65	1,18	108,38
70% < CLTV <= 80%	86.564.081,88	8,89	732	3,78	2,45	0,74	1,19	97,46
80% < CLTV <= 90%	4.082.243,88	0,42	30	0,15	2,61	0,81	1,04	87,81
90% < CLTV <= 100%	42.543,83	0,00	1	0,01	4,25	0,90	1,00	200,00
150% < CLTV	305.677,07	0,03	1	0,01	1,68	1,57	5,18	85,00
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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%	5.717.196,80	0,59	1168	6,03	2,04	0,04	1,00	117,32
10% < LTM <= 20%	25.966.698,04	2,67	1999	10,33	1,97	0,09	1,00	114,12
20% < LTM <= 30%	42.522.811,47	4,37	2143	11,07	1,87	0,14	1,00	113,71
30% < LTM <= 40%	55.533.719,10	5,70	1922	9,93	1,85	0,20	1,00	118,92
40% < LTM <= 50%	77.055.008,39	7,91	1909	9,86	1,86	0,28	1,00	117,60
50% < LTM <= 60%	106.007.794,22	10,88	1993	10,30	1,90	0,37	1,00	116,44
60% < LTM <= 70%	137.454.349,46	14,11	2071	10,70	1,98	0,46	1,00	112,01
70% < LTM <= 80%	129.253.539,75	13,27	1671	8,63	2,26	0,54	1,00	100,55
80% < LTM <= 90%	52.480.152,30	5,39	806	4,16	1,93	0,44	1,00	115,61
90% < LTM <= 100%	50.114.983,19	5,15	691	3,57	1,77	0,45	1,00	120,51
100% < LTM <= 110%	52.450.433,82	5,39	647	3,34	1,86	0,49	1,05	116,21
110% < LTM <= 120%	49.437.446,71	5,08	559	2,89	1,90	0,50	1,15	111,92
120% < LTM <= 130%	49.437.875,11	5,08	497	2,57	1,85	0,52	1,25	105,85
130% < LTM <= 140%	45.674.285,63	4,69	415	2,14	1,91	0,53	1,35	101,43
140% < LTM <=150%	27.566.640,58	2,83	253	1,31	2,11	0,58	1,45	95,00
150% < LTM <=160%	28.505.435,81	2,93	245	1,27	2,19	0,61	1,54	93,54
160% < LTM <=170%	7.628.689,95	0,78	82	0,42	2,06	0,51	1,64	104,39
170% < LTM <=180%	6.685.875,96	0,69	71	0,37	1,74	0,50	1,75	108,42
180% < LTM <=190%	5.709.400,30	0,59	66	0,34	1,82	0,51	1,84	109,54
190% < LTM <=200%	5.008.534,03	0,51	41	0,21	1,71	0,50	1,95	106,86
200% < LTM <=250%	10.219.300,23	1,05	79	0,41	1,93	0,54	2,20	93,51
250% < LTM <=300%	3.201.900,72	0,33	26	0,13	1,67	0,53	2,94	103,94
400% < LTM <=450%	933,68	0,00	1	0,01	2,62	0,60	4,04	117,00
500% < LTM	305.677,07	0,03	1	0,01	1,68	1,57	5,18	85,00
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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%	682.106.252,72	70,04	16373	84,59	1,97	0,38	1,00	112,86
100% < LTM <= 110%	52.450.433,82	5,39	647	3,34	1,86	0,49	1,05	116,21
110% < LTM <= 120%	49.437.446,71	5,08	559	2,89	1,90	0,50	1,15	111,92
120% < LTM <= 130%	49.437.875,11	5,08	497	2,57	1,85	0,52	1,25	105,85
130% < LTM <= 140%	45.674.285,63	4,69	415	2,14	1,91	0,53	1,35	101,43
140% < LTM <=150%	27.566.640,58	2,83	253	1,31	2,11	0,58	1,45	95,00
150% < LTM <=160%	28.505.435,81	2,93	245	1,27	2,19	0,61	1,54	93,54
160% < LTM <=170%	7.628.689,95	0,78	82	0,42	2,06	0,51	1,64	104,39
170% < LTM <=180%	6.685.875,96	0,69	71	0,37	1,74	0,50	1,75	108,42
180% < LTM <=190%	5.709.400,30	0,59	66	0,34	1,82	0,51	1,84	109,54
190% < LTM <=200%	5.008.534,03	0,51	41	0,21	1,71	0,50	1,95	106,86
200% < LTM <=250%	10.219.300,23	1,05	79	0,41	1,93	0,54	2,20	93,51
250% < LTM <=300%	3.201.900,72	0,33	26	0,13	1,67	0,53	2,94	103,94
400% < LTM <=450%	933,68	0,00	1	0,01	2,62	0,60	4,04	117,00
500% < LTM	305.677,07	0,03	1	0,01	1,68	1,57	5,18	85,00
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

Table '17' - Original loan to value

Original loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Original Loan To Value <= 10%	1.576.269,00	0,16	98	0,51	1,69	0,04	1,13	98,63
10% < OLTV <= 20%	12.067.972,93	1,24	661	3,41	1,71	0,10	1,13	100,44
20% < OLTV <= 30%	26.441.800,40	2,71	1055	5,45	1,79	0,14	1,06	107,36
30% < OLTV <= 40%	45.511.563,84	4,67	1485	7,67	1,88	0,19	1,05	104,62
40% < OLTV <= 50%	62.828.855,62	6,45	1778	9,19	1,94	0,23	1,06	103,20
50% < OLTV <= 60%	80.194.902,49	8,23	1978	10,22	1,94	0,29	1,10	108,91
60% < OLTV <= 70%	98.206.226,40	10,08	1998	10,32	1,97	0,35	1,13	106,27
70% < OLTV <= 80%	109.081.432,75	11,20	2036	10,52	1,95	0,40	1,12	108,65
80% < OLTV <= 90%	130.182.008,56	13,37	2098	10,84	1,97	0,47	1,14	108,07
90% < OLTV <= 100%	237.690.953,91	24,41	3356	17,34	2,07	0,56	1,13	108,99
100% < OLTV <= 110%	109.605.876,94	11,25	1665	8,60	1,87	0,55	1,08	127,36
110% < OLTV <= 120%	35.934.842,16	3,69	649	3,35	1,94	0,48	1,07	124,97
120% < OLTV <= 130%	7.192.570,82	0,74	151	0,78	2,04	0,41	1,07	114,27
130% < OLTV <= 140%	4.821.754,79	0,50	111	0,57	1,86	0,37	1,09	122,39
140% < OLTV <=150%	4.099.372,11	0,42	70	0,36	1,92	0,47	1,23	120,30
150% < OLTV	8.502.279,60	0,87	167	0,86	1,82	0,51	1,11	111,83
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	973.235.843,99	99,93	19345	99,94	1,96	0,42	1,11	110,65
Yes	702.838,33	0,07	11	0,06	1,54	0,53	1,12	94,82
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	848.395.897,09	87,11	15596	80,57	1,97	0,43	1,11	110,66
Buy to let	47.319.737,39	4,86	1078	5,57	1,81	0,35	1,13	104,62
Mixed commercial / private	18.351.178,59	1,88	495	2,56	1,69	0,27	1,08	103,08
Other	59.871.869,25	6,15	2187	11,30	2,02	0,41	1,14	117,43
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	284.969,25	0,03	3	0,02	2,25	0,00	1,00	102,93
Brussels Hoofdstedelijk gewest	10.881.448,82	1,12	186	0,96	1,73	0,40	1,19	109,41
Waals Brabant	3.130.330,67	0,32	62	0,32	1,83	0,38	1,11	129,34
Vlaams Brabant	159.860.750,81	16,41	3037	15,69	1,97	0,41	1,14	112,79
Antwerpen	299.566.931,16	30,76	5508	28,46	1,97	0,44	1,10	110,26
Limburg	126.554.962,55	12,99	2901	14,99	2,10	0,43	1,08	110,51
Luik	16.059.607,11	1,65	314	1,62	2,02	0,42	1,08	107,84
Namen	857.382,62	0,09	24	0,12	1,97	0,34	1,00	107,83
Henegouwen	4.831.742,75	0,50	97	0,50	1,95	0,46	1,05	116,35
Luxemburg	1.107.650,49	0,11	24	0,12	1,82	0,38	1,09	107,69
West-Vlaanderen	159.967.996,25	16,42	3416	17,65	1,94	0,42	1,11	108,65
Oost-Vlaanderen	190.834.909,84	19,59	3784	19,55	1,86	0,41	1,11	111,07
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

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	937.070.519,86	96,21	18649	96,35	1,96	0,42	1,11	110,61
2. Brussels	10.881.448,82	1,12	186	0,96	1,73	0,40	1,19	109,41
3. Wallonie	25.986.713,64	2,67	521	2,69	1,97	0,42	1,08	112,01
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64

Property Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Residential house + apartment	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64
Total	973.938.682,32	100,00	19356	100,00	1,96	0,42	1,11	110,64