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

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

### **Investor Report**

Reporting period: April 2023

Internal

**MONTHLY CALCULATION REPORT**

Floating Rate Interest Period (31/03/23 - 30/04/23)
Monthly Total

**The Loan Portfolio**

Number of Loans		
Beginning of Period	18,427	18,427
Matured loans	98	98
Prepaid Loans	49	49
Repurchased Loans	4	4
Defaulted Loans during period	1	1
Defaulted Loans reopen to normal	0	0
End of month	18,275	18,275
Delinquent Receivables at the end of the Monthly Calculation Period	11	11
		0

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	885,347,625.47	885,347,625.47
Scheduled Principal collected	9,370,280.67	9,370,280.67
Full Prepayments	2,263,510.48	2,263,510.48
Partial Prepayments	59,963.67	59,963.67
Principal balance of repurchased loans	134,072.80	134,072.80
Principal balance of Defaulted Loans during the period	127,582.82	127,582.82
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	873,392,215.03	873,392,215.03
Principal balance of Delinquent Loans at the end of the Calculation Period	1,097,346.98	1,097,346.98
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,106,192.60	1,106,192.60
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	873,392,215.03	873,392,215.03
Balance of Non Delinquent Loans	872,294,868.05	872,294,868.05
Balance of reopened Loans	0.00	

Internal

Floating Rate Interest Period (31/03/23 - 30/04/23)
<b>Monthly Total</b>

**Cash Flows**

Monthly Cash Flows		
<b>Principal Available Amount:</b>		
Previously Principal Available Amount	6,811.46	6,811.46
<b>Principal Receipts</b>		
Repayment of principal	9,370,280.67	9,370,280.67
Prepayment in full of principal	2,263,510.48	2,263,510.48
Partial prepayment of principal	59,963.67	59,963.67
Repurchase by the seller Receipts	134,072.80	134,072.80
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 F	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger	127,582.82	127,582.82
<b>Principal Available Amount</b>	<b>11,962,221.90</b>	<b>11,962,221.90</b>
<b>Notes Interest Available Amount</b>		
<b>Revenue Receipts</b>		
Interest, including penalty interest or interest proceeds, on Mortgage Receivables	1,625,915.07	1,625,915.07
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	9,523.27	9,523.27
Net & other) proceeds on any Mortgage Loans	793.78	793.78
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	1,782,104.7	1,782,104.67
Amounts received in connection to a repurchase pursuant MRPA	134.16	134.16
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 Liquidation)	0.00	0.00
<b>Total Note Interest Available Amount</b>		<b>3,418,470.95</b>

Floating Rate Interest Period (31/03/23 - 30/04/23)

Monthly Total

Swap Calculation		
	<b>Loan Invest Pays: (A-B)*C</b>	<b>960,546.42</b>
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	1,625,915.07
	the interest accrued on the transaction accounts	0.00
	the amounts received in respect of Prepayment penalties	9,523.27
	the amounts received in connection with a repurchase of Mortgage Receivables	134.16
	the amounts received in connection to a sale of Mortgage Receivables	0.00
	Total A	1,635,572.50
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	40,729.69
	Total B	40,729.69
C	multiplied by	
	the principal outstanding amount of the Notes	554,251,920.00
	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	554,251,920.00
	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	0.602
	<b>Loan Invest Receives: (D*E)</b>	<b>1,782,104.67</b>
with		
D	1 month Euribor	2.934%
	plus spread	1.200%
	Total D	4.134%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	554,251,920.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	554,251,920.00
	<b>Swap Payment Date</b>	<b>15/05/2023</b>

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

Internal

Internal

Floating Rate Interest Period (31/03/23 - 30/04/23)

Monthly Total

Monthly Cash Flow Allocation		
<b>Principal</b>		
Principal Available Amount	11,962,221.90	11,962,221.90
Following Amortisation or Optional redemption		
Notes	11,955,120.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

<b>Interest</b>		
Total Funds Available		3,418,470.95
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	36,889.48	36,889.48
Auditor	0.00	0.00
Moody's	0.00	0.00
Notary fee	0.00	0.00
Zurich insurance	0.00	0.00
Factuur Acerta	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 AIG	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 LEI code	447.70	447.70
Factuur Intertrust	2,975.84	2,975.84
Federale Overheidsdienst	0.00	0.00
5 Pari-passu		0.00
Class A notes interest due and payable	1,782,104.67	1,782,104.67
Swap Counterparty payments	960,546.42	960,546.42
6 Principal Deficiency - Notes	0.00	0.00
7 Payment to Reserve Fund for replenishment	0.00	0.00
8 Principal Deficiency - Subordinated Loan	127,582.82	127,582.82
9 Payment to Risk Mitigation Deposit for replenishment	0.00	0.00
10 Interest on Subordinated Loan	507,340.69	507,340.69
11 Swap Counterparty Default Payment	0.00	0.00

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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

Internal

Floating Rate Interest Period (31/03/23 - 30/04/23)
Monthly Total

Capital structure	
<u>Notes</u>	
Number of Notes	13,080.00
Outstanding balance at the beginning of the month	554,251,920.00
Outstanding balance at the end of the month	542,296,800.00
Bond - Factor at the beginning of the month	0.16949600
Bond - Factor at the end of the month	0.16584000
Annual interest rate for the period	4.13400%
Interest payable for the quarter 15/05/2023	1,782,104.67
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	4.43400%
Interest payable for the quarter 15/05/2023	507,340.69

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



Internal

Floating Rate Interest Period (31/03/23 - 30/04/23)
<b>Monthly Total</b>

Balance Sheet		
<b>Assets</b>		
Outstanding principal amount of Mortgage Loans (end of period)	873,392,215.03	873,392,215.03
Transaction Account (after principal and interest payout)	0.00	0.00
Reserve Fund (end of period)	36,000,000.00	36,000,000.00
<b>Total</b>	<b>909,392,215.03</b>	<b>909,392,215.03</b>
<b>Liabilities</b>		
Notes outstanding balance at the end of period	542,296,800.00	542,296,800.00
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
<b>Total</b>	<b>908,296,800.00</b>	<b>908,296,800.00</b>

**Performance data**

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		5,129,283.30
Principal balance of Defaulted Loans during the period	127,582.82	
Cumulative Gross Defaults at the end of the period	5,256,866.12	5,256,866.12
Cumulative Gross Defaults as % of original loan balance (%)	0.14603%	0.14603%
Cumulative Gross Defaults as % of current loan balance (%)	0.59376%	0.59376%
Aggregate amount of Delinquent Loans	1,097,346.98	0.00
Current Delinquencies as % of initial loan balance (%)	0.02688%	0.00
Current Delinquencies as % of current loan balance (%)	0.12564%	0.12564%

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		-127,582.82
Interest waterfall payment to the PDL		127,582.82
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	128	8,561,547.65	0.980%
<2months	15	1,036,900.79	0.119%
<3 months	4	307,708.31	0.035%

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<4months	Delinquent	2	192,836.87	0.022%
<5months	Delinquent	1	167,672.20	0.019%
<6months	Delinquent	0	0.00	0.000%
<7months	Delinquent	0	0.00	0.000%
<8months	Delinquent	2	168,925.83	0.019%
<9months	Delinquent	1	95,564.39	0.011%
<10months	Delinquent	1	95,812.58	0.011%
<11months	Delinquent	0	0.00	0.000%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	4	376,535.11	0.043%
		158	11,003,503.73	0.012598582

Internal

Floating Rate Interest Period (31/03/23 - 30/04/23)
<b>Monthly Total</b>

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	127,582.82	0.0144%

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
	0.26244%	3.1492%

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 "Note 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 pro 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 collec 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 a 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 t it is obliged to report this to the Issuer and it will promptly transfer the Notes it holds to a person that qualifies as an Eligible Holder.

Each payment of interest on Notes of which the Issuer becomes aware that they are held by a holder that does not qualify as an Eligible Holder will be suspended.

Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

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

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

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

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

### **Portfolio Composition**

Reporting period: April 2023

**Effectisering Pool HLI16 - 2023-04**  
**Pool summary 1**

<b>Number of borrowers</b>	<b>Number of loans</b>	<b>Total Outstanding balance</b>	<b>Average Outstanding balance / borrower</b>
14745	18275	873.392.215,03	59.233,11

## Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,0917	1,0000	3,1266	18275
CLTV	Current loan to value	0,4086	0,0000	0,8897	18275
LTM	Loan to mortgage	0,7905	0,0000	3,1266	18275
MTL	Mortgage to loan	1,8485	0,0000	4.269,6094	18275
OLTV	Original loan to value	0,8015	0,0000	6,5704	18275
SEAS	Seasoning in months	118,3446	88,0000	304,0000	18275

### 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	507.613.128,27	58,12	10518	57,55	1,58	0
2.5 < Interest Rate <= 3.0	178.754.130,63	20,47	3778	20,67	2,75	0
3.0 < Interest Rate <= 3.5	76.796.702,96	8,79	1695	9,27	3,21	0
3.5 < Interest Rate <= 4.0	40.004.052,06	4,58	932	5,10	3,75	0
4.0 < Interest Rate <= 4.5	30.812.388,15	3,53	603	3,30	4,24	0
4.5 < Interest Rate <= 5.0	28.545.972,68	3,27	527	2,88	4,74	0
5.0 < Interest Rate <= 5.5	9.482.412,16	1,09	186	1,02	5,19	0
5.5 < Interest Rate <= 6.0	1.297.632,98	0,15	34	0,19	5,63	0
6.0 < Interest Rate <= 6.5	85.795,14	0,01	2	0,01	6,08	0
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0</b>



**Pool summary 4 - Loans in arrears**

<b>Loans in arrears</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>
<b>0</b>	8.561.547,65	77,81	128	81,01
<b>1</b>	1.036.900,79	9,42	15	9,49
<b>2</b>	307.708,31	2,80	4	2,53
<b>3</b>	192.836,87	1,75	2	1,27
<b>4</b>	167.672,20	1,52	1	0,63
<b>7</b>	168.925,83	1,54	2	1,27
<b>8</b>	95.564,39	0,87	1	0,63
<b>9</b>	95.812,58	0,87	1	0,63
<b>15</b>	75.395,18	0,69	1	0,63
<b>16</b>	95.782,36	0,87	1	0,63
<b>18</b>	117.644,48	1,07	1	0,63
<b>22</b>	87.713,09	0,80	1	0,63
<b>Total</b>	11.003.503,73	100,00	158	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	24.411,06	0,00	1	0,01	2,53	0,06	1,00	304,00
1998	2.905,10	0,00	1	0,01	0,73	0,03	1,00	295,00
1999	107.888,74	0,01	10	0,05	0,69	0,17	1,00	284,91
2000	64.030,87	0,01	5	0,03	1,90	0,13	1,00	275,74
2001	153.662,31	0,02	11	0,06	1,69	0,27	1,00	258,23
2002	797.553,91	0,09	29	0,16	2,03	0,26	1,15	247,09
2003	4.775.740,46	0,55	249	1,36	1,71	0,26	1,04	235,85
2004	6.696.328,06	0,77	299	1,64	1,89	0,26	1,03	224,48
2005	18.859.452,03	2,16	601	3,29	1,91	0,30	1,05	213,43
2006	7.873.978,41	0,90	192	1,05	2,29	0,36	1,05	202,03
2007	4.416.212,11	0,51	103	0,56	3,85	0,40	1,03	189,63
2008	7.453.772,81	0,85	182	1,00	3,03	0,40	1,08	177,27
2009	79.929.532,10	9,15	1279	7,00	2,15	0,41	1,04	163,68
2010	96.231.660,73	11,02	1509	8,26	2,66	0,44	1,07	153,87
2011	17.218.778,76	1,97	336	1,84	2,97	0,41	1,07	143,47
2012	11.530.304,74	1,32	212	1,16	1,36	0,37	1,05	128,62
2013	36.412.690,48	4,17	902	4,94	2,94	0,36	1,06	117,11
2014	246.842.652,28	28,26	5997	32,82	2,24	0,38	1,08	102,13
2015	334.000.660,07	38,24	6357	34,79	2,22	0,44	1,13	93,85
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>

**Table '02' - Final maturity date**

<b>Final maturity date</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>2023 - 2027</b>	100.988.638,37	11,56	6932	37,93	2,12	0,14	1,00	120,17
<b>2028 - 2032</b>	227.862.431,83	26,09	5012	27,43	2,18	0,30	1,04	123,12
<b>&gt; 2032</b>	544.541.144,83	62,35	6331	34,64	2,39	0,50	1,13	116,01
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

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	769.831,68	0,09	315	1,72	2,13	0,05	1,00	96,47
108-143	54.533.521,97	6,24	4302	23,54	1,94	0,11	1,00	98,30
144-179	62.350.454,12	7,14	1986	10,87	2,06	0,23	1,03	102,16
180-215	120.535.072,66	13,80	2872	15,72	2,21	0,30	1,04	104,91
216-251	266.124.632,80	30,47	4420	24,19	2,22	0,40	1,11	110,83
252-287	60.734.644,51	6,95	881	4,82	2,44	0,46	1,09	128,59
288-323	217.051.356,68	24,85	2462	13,47	2,52	0,54	1,14	122,83
324-360	76.554.596,17	8,77	878	4,80	2,47	0,52	1,09	163,47
> 360	14.738.104,44	1,69	159	0,87	2,32	0,56	1,11	164,98
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>

**Table '04' - Seasoning in months**

<b>Seasoning in months</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>85 - 96</b>	250.545.881,45	28,69	4269	23,36	2,21	0,46	1,15	92,50
<b>97 -108</b>	320.522.183,49	36,70	7866	43,04	2,19	0,38	1,08	100,79
<b>109 -</b>	302.324.150,09	34,61	6140	33,60	2,51	0,40	1,06	158,37
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

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	507.613.128,27	58,12	10518	57,55	1,58	0,39	1,10	118,08
2.5 < Interest Rate <= 3.0	178.754.130,63	20,47	3778	20,67	2,75	0,44	1,09	105,11
3.0 < Interest Rate <= 3.5	76.796.702,96	8,79	1695	9,27	3,21	0,45	1,06	110,76
3.5 < Interest Rate <= 4.0	40.004.052,06	4,58	932	5,10	3,75	0,40	1,06	137,80
4.0 < Interest Rate <= 4.5	30.812.388,15	3,53	603	3,30	4,24	0,42	1,05	151,73
4.5 < Interest Rate <= 5.0	28.545.972,68	3,27	527	2,88	4,74	0,44	1,06	151,34
5.0 < Interest Rate <= 5.5	9.482.412,16	1,09	186	1,02	5,19	0,46	1,07	150,59
5.5 < Interest Rate <= 6.0	1.297.632,98	0,15	34	0,19	5,63	0,48	1,01	139,36
6.0 < Interest Rate <= 6.5	85.795,14	0,01	2	0,01	6,08	0,51	1,00	148,94
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>

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
<b>No review</b>	438.597.182,37	50,22	9324	51,02	2,69	0,43	1,11	102,20
<b>1 y / 1 y</b>	147.933.028,26	16,94	2764	15,12	2,79	0,40	1,06	165,55
<b>3 y / 3 y</b>	176.415.725,04	20,20	3603	19,72	1,64	0,38	1,07	115,51
<b>5 y / 5 y</b>	99.239.808,35	11,36	2319	12,69	1,16	0,38	1,08	118,53
<b>10 y / 5 y</b>	10.722.561,33	1,23	258	1,41	1,36	0,40	1,04	171,89
<b>15 y / 5 y</b>	67.083,03	0,01	2	0,01	4,87	0,30	1,00	175,87
<b>20 y / 5 y</b>	416.826,65	0,05	5	0,03	3,47	0,41	1,08	120,09
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

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
2023	183.256.236,36	20,98	3987	21,82	1,80	0,39	1,07	143,83
2024	137.886.739,76	15,79	3686	20,17	2,03	0,36	1,06	127,40
2025	120.255.166,73	13,77	3538	19,36	1,97	0,35	1,07	119,83
2026	30.032.723,30	3,44	982	5,37	2,73	0,28	1,03	128,21
2027	13.900.933,86	1,59	471	2,58	2,68	0,22	1,01	121,94
2028	12.890.631,68	1,48	410	2,24	3,01	0,24	1,03	119,85
2029	24.896.170,56	2,85	647	3,54	2,76	0,28	1,03	103,68
2030	37.714.867,37	4,32	809	4,43	2,45	0,30	1,03	98,15
2031	11.483.458,58	1,31	223	1,22	2,97	0,36	1,05	118,59
2032	13.954.134,24	1,60	254	1,39	2,91	0,38	1,08	107,20
2033	20.266.800,26	2,32	308	1,69	2,89	0,40	1,09	107,64
2034	39.397.147,19	4,51	558	3,05	2,80	0,43	1,08	103,19
2035	83.110.983,90	9,52	989	5,41	2,40	0,47	1,18	95,75
2036	9.651.823,41	1,11	112	0,61	3,03	0,58	1,14	114,15
2037	9.805.324,71	1,12	121	0,66	3,22	0,53	1,10	116,81
2038	12.476.706,68	1,43	146	0,80	3,29	0,55	1,09	109,16
2039	32.354.032,12	3,70	334	1,83	3,02	0,58	1,16	102,49
2040	72.326.879,92	8,28	632	3,46	2,53	0,63	1,21	95,43
2041	6.505.642,84	0,74	57	0,31	2,82	0,68	1,16	97,78
2042	811.184,02	0,09	7	0,04	3,25	0,64	1,06	105,04
2043	234.244,58	0,03	2	0,01	3,10	0,80	1,00	106,29
2044	94.426,13	0,01	1	0,01	4,64	0,70	1,00	105,00
2045	85.956,83	0,01	1	0,01	1,20	0,20	1,00	88,00
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>



**Table '08' - Principal payment type**

<b>Principal payment type</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Linear</b>	23.414.183,46	2,68	842	4,61	1,94	0,23	1,06	121,82
<b>Annuity</b>	849.978.031,57	97,32	17433	95,39	2,31	0,41	1,09	118,25
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

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	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34
Total	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

**Table '10' - Loan purpose**

<b>Loan purpose</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Purchase</b>	496.350.794,36	56,83	7978	43,66	2,24	0,45	1,11	122,69
<b>Remortgage</b>	258.895.939,39	29,64	8029	43,93	2,49	0,35	1,05	102,63
<b>Construction</b>	118.145.481,28	13,53	2268	12,41	2,16	0,36	1,11	134,54
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

**Table '11' - Employment type**

<b>Employment type</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Employed</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

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%	54.728.403,37	6,27	4718	25,82	2,10	0,06	1,00	117,38
10% < CLTV <= 20%	103.978.401,07	11,91	3454	18,90	2,12	0,15	1,01	120,57
20% < CLTV <= 30%	125.871.504,67	14,41	2717	14,87	2,17	0,25	1,04	121,52
30% < CLTV <= 40%	134.929.738,96	15,45	2242	12,27	2,23	0,35	1,07	121,30
40% < CLTV <= 50%	140.100.779,33	16,04	1909	10,45	2,29	0,45	1,11	119,84
50% < CLTV <= 60%	131.801.941,48	15,09	1521	8,32	2,41	0,55	1,13	119,63
60% < CLTV <= 70%	121.529.001,14	13,91	1208	6,61	2,49	0,65	1,16	115,57
70% < CLTV <= 80%	59.773.475,36	6,84	499	2,73	2,67	0,74	1,17	101,54
80% < CLTV <= 90%	678.969,65	0,08	7	0,04	2,74	0,81	1,14	96,93
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>

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%	6.950.407,22	0,80	1442	7,89	2,34	0,04	1,00	122,60
10% < LTM <= 20%	29.304.050,68	3,36	2381	13,03	2,15	0,09	1,00	119,47
20% < LTM <= 30%	39.641.950,00	4,54	1942	10,63	2,21	0,14	1,00	122,11
30% < LTM <= 40%	54.946.653,75	6,29	1735	9,49	2,25	0,22	1,00	130,10
40% < LTM <= 50%	71.305.228,34	8,16	1706	9,34	2,26	0,29	1,00	123,88
50% < LTM <= 60%	99.892.669,44	11,44	1906	10,43	2,32	0,37	1,00	123,64
60% < LTM <= 70%	135.390.806,43	15,50	2004	10,97	2,41	0,46	1,00	117,57
70% < LTM <= 80%	101.847.965,98	11,66	1341	7,34	2,53	0,53	1,00	109,25
80% < LTM <= 90%	44.521.565,06	5,10	679	3,72	2,21	0,41	1,00	127,63
90% < LTM <= 100%	46.233.559,61	5,29	632	3,46	2,25	0,44	1,00	125,62
100% < LTM <= 110%	49.976.248,22	5,72	607	3,32	2,37	0,47	1,05	121,80
110% < LTM <= 120%	41.519.898,77	4,75	474	2,59	2,20	0,49	1,15	117,79
120% < LTM <= 130%	49.906.166,56	5,71	486	2,66	2,11	0,51	1,25	111,74
130% < LTM <= 140%	32.812.953,50	3,76	299	1,64	2,36	0,54	1,35	105,06
140% < LTM <=150%	25.789.276,41	2,95	242	1,32	2,14	0,59	1,46	101,79
150% < LTM <=160%	14.047.824,52	1,61	118	0,65	2,40	0,58	1,54	102,21
160% < LTM <=170%	6.436.221,24	0,74	86	0,47	2,03	0,46	1,65	117,04
170% < LTM <=180%	5.690.008,16	0,65	58	0,32	1,91	0,47	1,74	111,44
180% < LTM <=190%	3.476.470,55	0,40	27	0,15	2,24	0,53	1,85	117,56
190% < LTM <=200%	4.005.470,15	0,46	29	0,16	2,39	0,50	1,94	111,26
200% < LTM <=250%	7.233.944,70	0,83	63	0,34	2,13	0,53	2,18	102,36
250% < LTM <=300%	2.462.875,74	0,28	18	0,10	1,74	0,50	2,87	103,75
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>

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%	630.034.856,51	72,14	15768	86,28	2,33	0,37	1,00	120,73
100% < LTM <= 110%	49.976.248,22	5,72	607	3,32	2,37	0,47	1,05	121,80
110% < LTM <= 120%	41.519.898,77	4,75	474	2,59	2,20	0,49	1,15	117,79
120% < LTM <= 130%	49.906.166,56	5,71	486	2,66	2,11	0,51	1,25	111,74
130% < LTM <= 140%	32.812.953,50	3,76	299	1,64	2,36	0,54	1,35	105,06
140% < LTM <=150%	25.789.276,41	2,95	242	1,32	2,14	0,59	1,46	101,79
150% < LTM <=160%	14.047.824,52	1,61	118	0,65	2,40	0,58	1,54	102,21
160% < LTM <=170%	6.436.221,24	0,74	86	0,47	2,03	0,46	1,65	117,04
170% < LTM <=180%	5.690.008,16	0,65	58	0,32	1,91	0,47	1,74	111,44
180% < LTM <=190%	3.476.470,55	0,40	27	0,15	2,24	0,53	1,85	117,56
190% < LTM <=200%	4.005.470,15	0,46	29	0,16	2,39	0,50	1,94	111,26
200% < LTM <=250%	7.233.944,70	0,83	63	0,34	2,13	0,53	2,18	102,36
250% < LTM <=300%	2.462.875,74	0,28	18	0,10	1,74	0,50	2,87	103,75
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

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	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34



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%	1.249.339,28	0,14	91	0,50	2,34	0,04	1,12	106,43
10% < OLTV <= 20%	10.307.199,42	1,18	619	3,39	1,97	0,10	1,10	108,21
20% < OLTV <= 30%	23.170.806,60	2,65	997	5,46	2,08	0,14	1,05	115,48
30% < OLTV <= 40%	40.371.745,21	4,62	1407	7,70	2,09	0,18	1,04	112,37
40% < OLTV <= 50%	56.355.388,26	6,45	1680	9,19	2,23	0,23	1,05	111,10
50% < OLTV <= 60%	70.932.751,58	8,12	1868	10,22	2,22	0,27	1,07	117,09
60% < OLTV <= 70%	88.009.999,65	10,08	1886	10,32	2,27	0,33	1,11	113,81
70% < OLTV <= 80%	97.951.973,80	11,22	1914	10,47	2,28	0,39	1,11	116,10
80% < OLTV <= 90%	116.208.892,31	13,31	1981	10,84	2,27	0,45	1,12	115,76
90% < OLTV <= 100%	214.695.309,50	24,58	3163	17,31	2,40	0,54	1,11	116,58
100% < OLTV <= 110%	99.285.829,43	11,37	1584	8,67	2,46	0,53	1,07	135,05
110% < OLTV <= 120%	32.690.562,43	3,74	616	3,37	2,36	0,46	1,06	132,29
120% < OLTV <= 130%	6.269.591,87	0,72	138	0,76	2,21	0,39	1,06	120,91
130% < OLTV <= 140%	4.386.473,86	0,50	106	0,58	2,67	0,36	1,09	131,71
140% < OLTV <=150%	3.699.280,58	0,42	68	0,37	2,19	0,45	1,21	127,45
150% < OLTV	7.807.071,25	0,89	157	0,86	2,08	0,49	1,10	118,38
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>

**Table '18' - Employee (Y/N)**

<b>Employee (Y/N)</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>No</b>	872.789.213,70	99,93	18264	99,94	2,30	0,41	1,09	118,36
<b>Yes</b>	603.001,33	0,07	11	0,06	1,70	0,39	1,00	100,72
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

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	766.118.420,68	87,72	14810	81,04	2,31	0,42	1,09	118,38
Buy to let	40.305.900,49	4,61	1008	5,52	2,16	0,32	1,08	112,47
Mixed commercial / private	15.151.651,91	1,73	442	2,42	1,92	0,26	1,07	109,83
Other	51.816.241,95	5,93	2015	11,03	2,38	0,40	1,12	124,88
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>

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	228.198,92	0,03	5	0,03	4,43	0,00	1,00	111,02
Brussels Hoofdstedelijk gewest	9.441.547,05	1,08	172	0,94	2,07	0,38	1,16	117,43
Waals Brabant	2.858.591,84	0,33	60	0,33	2,21	0,37	1,09	137,16
Vlaams Brabant	143.452.531,81	16,42	2855	15,62	2,29	0,40	1,11	120,51
Antwerpen	269.510.332,44	30,86	5189	28,39	2,32	0,42	1,09	118,06
Limburg	113.190.533,70	12,96	2747	15,03	2,40	0,42	1,07	118,14
Luik	14.377.575,75	1,65	299	1,64	2,31	0,41	1,07	115,22
Namen	765.960,85	0,09	23	0,13	2,22	0,32	1,00	116,11
Henegouwen	4.169.947,05	0,48	92	0,50	2,08	0,44	1,04	123,77
Luxemburg	800.674,50	0,09	22	0,12	2,00	0,36	1,12	105,83
West-Vlaanderen	143.793.355,56	16,46	3224	17,64	2,28	0,40	1,10	116,31
Oost-Vlaanderen	170.802.965,56	19,56	3587	19,63	2,26	0,39	1,10	118,77
<b>Total</b>	<b>873.392.215,03</b>	<b>100,00</b>	<b>18275</b>	<b>100,00</b>	<b>2,30</b>	<b>0,41</b>	<b>1,09</b>	<b>118,34</b>

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	840.977.917,99	96,29	17607	96,34	2,31	0,41	1,09	118,33
2. Brussels	9.441.547,05	1,08	172	0,94	2,07	0,38	1,16	117,43
3. Wallonie	22.972.749,99	2,63	496	2,71	2,24	0,41	1,07	119,20
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34

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	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34
<b>Total</b>	873.392.215,03	100,00	18275	100,00	2,30	0,41	1,09	118,34