



KBC Bank NV  
Administrator  
Havenlaan 12  
1080 Brussels Belgium  
t: 00 32 2 429 0533  
f: 00 32 2 429 9970

**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: April 2023

## MONTHLY CALCULATION REPORT

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

Monthly Total

## The Loan Portfolio

## Number of Loans

Beginning of Period	24,069	24,069
Matured loans	93	93
Prepaid Loans	51	51
Repurchased Loans	6	6
Defaulted Loans during period	1	1
Defaulted Loans reopend to normal	0	0
End of month	23,918	23,918
Delinquent Receivables at the end of the Monthly Calculation Period	11	11

## Outstanding Principal Amount of Mortgage loans

Beginning of Period	1,616,314,396.72	1,616,314,396.72
Scheduled Principal collected	13,038,534.33	13,038,534.33
Full Prepayments	3,082,532.38	3,082,532.38
Partial Prepayments	415,003.43	415,003.43
Principal balance of repurchased loans	628,805.93	628,805.93
Principal balance of Defaulted Loans during the period	160,746.10	160,746.10
Full Prepayment difference (principal)	0.00	0.00
Reopening of defaulted loans (default becomes normal again)	0.00	0.00
Interest capitalisation (interest becomes principal)	0.00	0.00
End of Period	1,598,988,774.55	1,598,988,774.55
Principal balance of Delinquent Loans at the end of the Calculation Period	935,815.28	935,815.28
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	819,763.49	819,763.49
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,598,988,774.55	1,598,988,774.55
Balance of Non Delinquent Loans	1,598,052,959.27	1,598,052,959.27
Balance of reopened Loans	0.00	

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

Monthly Total

Cash Flows

Monthly Cash Flows

Principal Available Amount:

Previously Principal Available Amount	4,893.67	4,893.67
Principal Receipts		
Repayment of principal	13,038,534.33	13,038,534.33
Prepayment in full of principal	3,082,532.38	3,082,532.38
Partial prepayment of principal	415,003.43	415,003.43
Repurchase by the seller Receipts	628,805.93	628,805.93
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	160,746.10	160,746.10
Principal Available Amount	17,330,515.84	17,330,515.84

Notes Interest Available Amount

Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2,753,896.99	2,753,896.99
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	17,633.87	17,633.87
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	3,821,653.92	3,821,653.92
Amounts received in connection to a repurchase pursuant MRPA	719.57	719.57
Amounts received in connection with a sale of Mortgage receivables pursuant Common Repts 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

6,593,904.35

Swap Calculation		
	<b>Loan Invest Pays: (A-B)*C</b>	<b>2,243,342.41</b>
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2,753,896.99
	the interest accrued on the transaction accounts	0.00
	the amounts received in respect of Prepayment penalties	17,633.87
	the amounts received in connection with a repurchase of Mortgage Receivables	719.57
	the amounts received in connection to a sale of Mortgage Receivables	0.00
	<b>Total A</b>	<b>2,772,250.43</b>
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	70,738.94
	<b>Total B</b>	<b>70,738.94</b>
C	multiplied by	
	the principal outstanding amount of the Notes	1,370,969,600.00
	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	1,370,969,600.00
	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
	<b>Total C</b>	<b>0.830</b>
	<b>Loan Invest Receives: (D'E)</b>	<b>3,821,653.92</b>
with		
D	1 month Euribor	2.934%
	plus spread	<b>0.650%</b>
	<b>Total D</b>	<b>3.584%</b>
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1,370,969,600.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	<b>Total E</b>	<b>1,370,969,600.00</b>
	<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

Monthly Cash Flow Allocation

**Principal**

Principal Available Amount		17,330,515.84	17,330,515.84
Following Amortisation or Optional redemption			
Notes		17,318,400.00	0.00
Subordinated Loan		0.00	0.00
Expenses on Subordinated Loan		0.00	0.00

**Interest**

Total Funds Available			6,593,904.35
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	2,975.84	2,975.84
	NBB	0.00	0.00
	AIG	0.00	0.00
	Servicing	67,346.43	67,346.43
	CTIF	0.00	0.00
	Intertrust	0.00	0.00
	Moody's	0.00	0.00
	Legal advisor	0.00	0.00
	AIG	0.00	0.00
	Auditor	0.00	0.00
	Zurich Insurance	0.00	0.00
	Paying Agent	416.67	416.67
	corporate admin fee	0.00	0.00
	Kosten:FSMA	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
	FSMA	0.00	0.00
5 Pari-passu			
	Class A notes interest due and payable	3,821,653.92	3,821,653.92
	Swap Counterparty payments	2,243,342.41	2,243,342.41
6 Principal Deficiency - Notes		0.00	0.00
7 Payment to Reserve Fund for replenishment		0.00	0.00
8 Principal Deficiency - Subordinated Loan		160,746.10	160,746.10
9 Payment to Risk Mitigation Deposit for replenishment		0.00	0.00
10 Interest on Subordinated Loan		297,256.32	297,256.32
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 (31/03/23 - 30/04/23)

Monthly Total

Capital structure			
<u>Notes</u>			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,370,969,600.00
Outstanding balance at the end of the month			1,353,651,200.00
Bond - Factor at the beginning of the month			0.42842800
Bond - Factor at the end of the month			0.42301600
Annual interest rate for the period			3.58400%
Interest payable for the quarter paid on	15/05/2023		3,821,653.92
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			3.93400%
Interest payable for the month paid on	15/05/2023		297,256.32
<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			3.93400%
Interest payable for the month paid on	15/05/2023		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	
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 (31/03/23 - 30/04/23)  
 Monthly Total

Balance Sheet			
<b>Assets</b>			
Outstanding principal amount of Mortgage Loans (end of period)		1,598,988,774.55	1,598,988,774.55
Transaction Account (after principal and interest payout)		12,115.84	12,115.84
Reserve Fund (end of period)		35,000,000.00	35,000,000.00
<b>Total</b>		<b>1,634,000,890.39</b>	<b>1,634,000,890.39</b>
<b>Liabilities</b>			
Notes outstanding balance at the end of period		1,353,651,200.00	1,353,651,200.00
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
<b>Total</b>		<b>1,633,651,200.00</b>	<b>1,633,651,200.00</b>

**Expected future cashflow collection calculated on actual portfolio**

**HLI2019 - 2023-04-30 - prepayment 5%**

WAL- amortized	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.56	3.55	0.71	1,353,651,200

Periode	interest	principal	prepayment	Total		outstanding amount CLASS A	outstanding amount subordinated loan	factor note
mei/23	2,764,280.59	13,036,669.96	6,607,708.19	22,408,658.74	31	1,334,006,822	280,000,000	100%
jun/23	2,730,802.82	13,012,250.50	6,525,958.29	22,269,011.61	61	1,314,468,613	280,000,000	100%
jul/23	2,697,483.68	12,975,328.26	6,444,701.81	22,117,513.75	92	1,295,048,583	280,000,000	100%
aug/23	2,664,343.07	12,954,456.40	6,363,873.15	21,982,672.62	123	1,275,730,253	280,000,000	100%
sep/23	2,631,363.19	12,950,802.48	6,283,395.36	21,865,561.03	153	1,256,496,056	280,000,000	100%
okt/23	2,598,513.30	12,928,791.36	6,203,344.00	21,730,648.66	184	1,237,363,920	280,000,000	100%
nov/23	2,565,831.56	12,907,056.09	6,123,717.24	21,596,604.89	214	1,218,333,147	280,000,000	100%
dec/23	2,533,320.96	12,882,826.55	6,044,523.34	21,460,670.85	245	1,199,405,797	280,000,000	100%
jan/24	2,500,993.35	12,869,433.62	5,965,715.25	21,336,142.22	276	1,180,570,648	280,000,000	100%
feb/24	2,468,829.96	12,848,649.45	5,887,322.30	21,204,801.71	305	1,161,834,676	280,000,000	100%
mrt/24	2,436,839.42	12,833,684.93	5,809,318.10	21,079,842.45	336	1,143,191,673	280,000,000	100%
apr/24	2,405,013.99	12,814,659.18	5,731,717.68	20,951,390.85	366	1,124,645,297	280,000,000	100%
mei/24	2,373,362.22	12,785,769.66	5,654,561.98	20,813,693.86	397	1,106,204,965	280,000,000	100%
jun/24	2,341,894.84	12,749,552.20	5,577,877.37	20,669,324.41	427	1,087,877,535	280,000,000	100%
jul/24	2,310,610.36	12,701,340.52	5,501,714.82	20,513,665.70	458	1,069,674,480	280,000,000	100%
aug/24	2,279,523.68	12,665,975.08	5,426,016.21	20,371,514.97	489	1,051,582,489	280,000,000	100%
sep/24	2,248,614.80	12,634,474.33	5,350,763.78	20,233,852.91	519	1,033,597,251	280,000,000	100%
okt/24	2,217,879.09	12,589,056.53	5,276,015.08	20,082,950.70	550	1,015,732,179	280,000,000	100%
nov/24	2,187,332.89	12,514,031.15	5,201,889.52	19,903,253.56	580	998,016,258	280,000,000	100%
dec/24	2,157,022.64	12,429,496.83	5,128,424.83	19,714,944.30	611	980,458,337	280,000,000	100%
jan/25	2,126,970.07	12,355,146.71	5,055,576.28	19,537,693.06	642	963,047,614	280,000,000	100%
feb/25	2,097,166.42	12,288,598.08	4,983,309.08	19,369,073.58	670	945,775,706	280,000,000	100%
mrt/25	2,067,601.42	12,231,016.61	4,911,583.33	19,210,201.36	701	928,633,107	280,000,000	100%
apr/25	2,038,267.24	12,150,086.93	4,840,492.74	19,028,846.91	731	911,642,527	280,000,000	100%
mei/25	2,009,211.95	12,081,301.87	4,769,985.13	18,860,498.95	762	894,791,240	280,000,000	100%
jun/25	1,980,403.98	12,017,981.82	4,700,036.62	18,698,422.42	792	878,073,221	280,000,000	100%
jul/25	1,951,825.43	11,963,486.29	4,630,604.22	18,545,915.94	823	861,479,131	280,000,000	100%
aug/25	1,923,459.41	11,914,980.07	4,561,664.81	18,400,104.29	854	845,002,486	280,000,000	100%
sep/25	1,895,296.64	11,869,858.15	4,493,200.03	18,258,354.82	884	828,639,428	280,000,000	100%
okt/25	1,867,335.27	11,824,683.11	4,425,208.57	18,117,226.95	915	812,389,536	280,000,000	100%
nov/25	1,839,580.65	11,767,590.61	4,357,738.51	17,964,909.77	945	796,264,207	280,000,000	100%
dec/25	1,812,055.47	11,706,144.26	4,290,806.16	17,809,005.89	976	780,267,257	280,000,000	100%
jan/26	1,784,761.25	11,647,364.94	4,224,396.20	17,656,522.39	1,007	764,395,495	280,000,000	100%
feb/26	1,757,679.64	11,567,922.29	4,158,595.24	17,484,197.17	1,035	748,668,978	280,000,000	100%
mrt/26	1,730,839.56	11,464,978.99	4,093,497.13	17,289,315.68	1,066	733,110,502	280,000,000	100%
apr/26	1,704,275.68	11,339,943.75	4,029,191.39	17,073,410.82	1,096	717,741,367	280,000,000	100%
mei/26	1,678,024.42	11,245,825.53	3,965,545.25	16,889,395.20	1,127	702,529,996	280,000,000	100%
jun/26	1,652,011.02	11,146,340.28	3,902,578.99	16,700,930.29	1,157	687,481,077	280,000,000	100%
jul/26	1,626,257.36	11,060,915.34	3,840,231.82	16,527,404.52	1,188	672,579,929	280,000,000	100%
aug/26	1,600,748.02	10,970,525.77	3,778,519.92	16,349,793.71	1,219	657,830,884	280,000,000	100%
sep/26	1,575,481.76	10,894,911.50	3,717,379.77	16,187,773.03	1,249	643,218,593	280,000,000	100%

Internal

okt/26	1,550,444.51	10,827,091.71	3,656,778.23	16,034,314.45	1,280	628,734,723	280,000,000	100%
nov/26	1,525,622.36	10,768,906.91	3,596,670.58	15,891,199.85	1,310	614,369,145	280,000,000	100%
dec/26	1,501,001.75	10,726,653.31	3,536,990.67	15,764,645.73	1,341	600,105,501	280,000,000	100%
jan/27	1,476,567.98	10,669,943.50	3,477,795.53	15,624,307.01	1,372	585,957,762	280,000,000	100%
feb/27	1,452,335.79	10,621,108.51	3,419,049.37	15,492,493.67	1,400	571,917,604	280,000,000	100%
mrt/27	1,428,280.12	10,567,657.01	3,360,771.61	15,356,708.74	1,431	557,989,176	280,000,000	100%
apr/27	1,404,407.48	10,501,720.88	3,303,011.53	15,209,139.89	1,461	544,184,443	280,000,000	100%
mei/27	1,380,727.75	10,429,461.97	3,245,792.83	15,055,982.55	1,492	530,509,188	280,000,000	100%
jun/27	1,357,248.95	10,368,983.11	3,189,064.18	14,915,296.24	1,522	516,951,141	280,000,000	100%
jul/27	1,333,947.89	10,297,560.18	3,132,871.05	14,764,379.12	1,553	503,520,710	280,000,000	100%
aug/27	1,310,848.75	10,203,266.25	3,077,303.30	14,591,418.30	1,584	490,240,140	280,000,000	100%
sep/27	1,287,974.42	10,104,665.14	3,022,378.07	14,415,017.63	1,614	477,113,097	280,000,000	100%
okt/27	1,265,330.45	10,030,231.93	2,967,991.62	14,263,554.00	1,645	464,114,874	280,000,000	100%
nov/27	1,242,891.75	9,940,059.64	2,914,208.69	14,097,160.08	1,675	451,260,605	280,000,000	100%
dec/27	1,220,668.31	9,836,361.64	2,861,081.93	13,918,111.88	1,706	438,563,162	280,000,000	100%
jan/28	1,198,657.78	9,706,655.34	2,808,715.66	13,714,028.78	1,737	426,047,791	280,000,000	100%
feb/28	1,176,882.59	9,624,972.60	2,756,908.79	13,558,763.98	1,766	413,665,909	280,000,000	100%
mrt/28	1,155,305.31	9,571,069.06	2,705,542.91	13,431,917.28	1,797	401,389,297	280,000,000	100%
apr/28	1,133,905.76	9,530,740.29	2,654,557.21	13,319,203.26	1,827	389,204,000	280,000,000	100%
mei/28	1,112,667.27	9,500,605.88	2,603,911.01	13,217,184.16	1,858	377,099,483	280,000,000	100%
jun/28	1,091,565.58	9,484,364.81	2,553,543.68	13,129,474.07	1,888	365,061,574	280,000,000	100%
jul/28	1,070,591.41	9,452,047.92	2,503,520.09	13,026,159.42	1,919	353,106,006	280,000,000	100%
aug/28	1,049,774.61	9,401,935.18	2,453,914.40	12,905,624.19	1,950	341,250,157	280,000,000	100%
sep/28	1,029,129.18	9,351,223.99	2,404,726.29	12,785,079.46	1,980	329,494,207	280,000,000	100%
okt/28	1,008,641.08	9,300,188.01	2,355,954.77	12,664,783.86	2,011	317,838,064	280,000,000	100%
nov/28	988,311.27	9,251,992.15	2,307,589.32	12,547,892.74	2,041	306,278,482	280,000,000	100%
dec/28	968,134.27	9,175,466.45	2,259,742.84	12,403,343.56	2,072	294,843,273	280,000,000	100%
jan/29	948,172.36	9,070,844.24	2,212,531.72	12,231,548.32	2,103	283,559,897	280,000,000	100%
feb/29	928,486.92	8,986,446.39	2,165,869.74	12,080,803.05	2,131	272,407,581	280,000,000	100%
mrt/29	909,025.88	8,914,974.44	2,119,699.74	11,943,700.06	2,162	261,372,907	280,000,000	100%
apr/29	889,782.18	8,833,656.80	2,074,061.26	11,797,500.24	2,192	250,465,189	280,000,000	100%
mei/29	870,771.71	8,763,039.09	2,028,905.73	11,662,716.53	2,223	239,673,244	280,000,000	100%
jun/29	851,954.79	8,670,387.14	1,984,325.70	11,506,667.63	2,253	229,018,531	280,000,000	100%
jul/29	833,360.21	8,601,652.95	1,940,217.48	11,375,230.64	2,284	218,476,661	280,000,000	100%
aug/29	814,959.36	8,538,400.17	1,896,556.50	11,249,916.03	2,315	208,041,704	280,000,000	100%
sep/29	796,739.10	8,468,195.91	1,853,369.63	11,118,304.64	2,345	197,720,138	280,000,000	100%
okt/29	778,703.79	8,419,962.77	1,810,564.84	11,009,231.40	2,376	187,489,611	280,000,000	100%
nov/29	760,829.95	8,371,168.34	1,768,140.72	10,900,139.01	2,406	177,350,302	280,000,000	100%
dec/29	743,116.35	8,309,017.16	1,726,152.52	10,778,286.03	2,437	167,315,132	280,000,000	100%
jan/30	725,590.34	8,204,985.68	1,684,773.22	10,615,349.24	2,468	157,425,373	280,000,000	100%
feb/30	708,318.63	8,078,277.95	1,644,093.86	10,430,690.44	2,496	147,703,001	280,000,000	100%
mrt/30	691,333.09	7,973,488.67	1,604,020.16	10,268,841.92	2,527	138,125,492	280,000,000	100%
apr/30	674,586.20	7,891,333.66	1,564,456.44	10,130,376.30	2,557	128,669,702	280,000,000	100%
mei/30	658,037.75	7,804,310.83	1,525,419.65	9,987,768.23	2,588	119,339,972	280,000,000	100%
jun/30	641,695.26	7,711,177.85	1,486,933.67	9,839,806.78	2,618	110,141,860	280,000,000	100%
jul/30	625,575.81	7,643,168.02	1,448,891.74	9,717,635.57	2,649	101,049,801	280,000,000	100%
aug/30	609,638.08	7,579,144.35	1,411,275.11	9,600,057.54	2,680	92,059,381	280,000,000	100%
sep/30	593,886.90	7,524,112.19	1,374,043.72	9,492,042.81	2,710	83,161,225	280,000,000	100%
okt/30	578,304.93	7,465,618.48	1,337,211.71	9,381,135.12	2,741	74,358,395	280,000,000	100%
nov/30	562,894.71	7,385,681.81	1,300,866.84	9,249,443.36	2,771	65,671,846	280,000,000	100%
dec/30	547,684.00	7,308,750.19	1,264,993.45	9,121,427.64	2,802	57,098,103	280,000,000	100%
jan/31	532,665.47	7,232,964.67	1,229,685.73	8,995,215.87	2,833	48,635,552	280,000,000	100%
feb/31	517,827.54	7,144,919.62	1,194,691.49	8,857,438.65	2,861	40,295,941	280,000,000	100%
mrt/31	503,196.58	7,030,182.52	1,160,421.14	8,693,800.24	2,892	32,105,338	280,000,000	100%
apr/31	488,814.22	6,935,714.39	1,126,687.48	8,551,216.09	2,922	24,042,936	280,000,000	100%
mei/31	474,663.99	6,833,604.59	1,093,519.22	8,401,787.80	2,953	16,115,812	280,000,000	100%
jun/31	460,741.53	6,741,856.78	1,060,871.22	8,263,469.53	2,983	8,313,084	280,000,000	100%
jul/31	447,016.41	6,631,274.40	1,028,821.51	8,107,112.32	3,014	652,988	280,000,000	100%
aug/31	433,499.23	6,572,411.98	997,149.47	8,003,060.68	3,045	0	280,000,000	9%
sep/31	420,135.40	6,533,348.56	965,772.04	7,919,256.00	3,075	0	280,000,000	0%
okt/31	406,901.98	6,495,701.22	934,682.79	7,837,285.99	3,106	0	280,000,000	0%
nov/31	393,800.72	6,460,789.42	903,868.25	7,758,458.39	3,136	0	280,000,000	0%
dec/31	380,837.56	6,422,066.12	873,343.76	7,676,247.44	3,167	-	-	-
jan/32	368,002.82	6,360,370.00	843,203.34	7,571,576.16	3,198	-	-	-
feb/32	355,334.38	6,271,971.33	813,557.34	7,440,863.05	3,227	-	-	-
mrt/32	342,872.44	6,158,130.72	784,508.19	7,285,511.35	3,258	-	-	-
apr/32	330,655.51	6,043,916.94	756,056.22	7,130,628.67	3,288	-	-	-
mei/32	318,708.82	5,910,492.40	728,278.22	6,957,479.44	3,319	-	-	0
jun/32	307,066.85	5,794,429.78	701,100.99	6,802,597.62	3,349	-	-	0
jul/32	295,677.53	5,693,365.32	674,457.38	6,663,500.23	3,380	-	-	0
aug/32	284,508.50	5,594,121.79	648,338.14	6,526,968.43	3,411	-	-	0
sep/32	273,564.37	5,487,508.99	622,771.78	6,383,845.14	3,441	-	-	0






**Performance data**

**Defaults and delinquencies**

Cumulative Gross Defaults at the beginning of the period		3,032,347.37
Principal balance of Defaulted Loans during the period	160,746.10	
Cumulative Gross Defaults at the end of the period	3,193,093.47	3,193,093.47
Cumulative Gross Defaults as % of original loan balance (%)	0.09269%	0.09269%
Cumulative Gross Defaults as % of current loan balance (%)	0.19755%	0.19755%
Aggregate amount of Delinquent Loans	935,815.28	935,815.28
Current Delinquencies as % of initial loan balance (%)	0.02717%	0.00
Current Delinquencies as % of current loan balance (%)	0.05853%	0.05853%

**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		-160,746.10
Interest waterfall payment to the PDL		160,746.10
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	158	13,147,801.38	0.822%
<2months	8	874,599.87	0.055%
<3 months	2	350,337.56	0.022%
<4months	0	0.00	0.000%
<5months	2	383,370.22	0.024%
<6months	1	67,822.82	0.004%
<7months	0	0.00	0.000%
<8months	1	42,631.51	0.003%
<9months	1	10,808.02	0.001%
<10months	3	226,509.73	0.014%
<11months	0	0.00	0.000%
<12months	0	0.00	0.000%
>12 months	3	204,672.98	0.013%
	<b>179</b>	<b>15,308,554.09</b>	

Floating Rate Interest Period (31/03/23 - 30/04/23) 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	160,746.10	0.0099%

Recovery Statistics		
	Recoveries on defaulted loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	349,710.66	10.95%

Prepayments as a % of current balance for reference period			
			Annualised
	0.21639%	0.00000%	2.5967%

**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)**

KBC Bank

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

	<b>Moody's</b>
LT Debt Rating	A1 (positive outlook)
LT Deposit Rating	Aa3
LT Counterparty Risk Assessment	Aa3(cr)
ST Deposit Rating	P-1

	<b>Fitch</b>
LT IDR	A+ (stable)
ST IDR	F1
LT Debt Rating	A+ (stable)
ST Debt Rating	F1

Intertrust Administrative Services B.V.

as Administrator, Back-up Servicer Facilitator

Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA

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



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](http://www.Intertrustgroup.com)

## **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: April 2023

**Effectisering Pool HLI19 - 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>
19095	23918	1.598.988.774,55	83.738,61

## Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2568	1,0000	4,5913	23918
CLTV	Current loan to value	0,5092	0,0000	1,0114	23918
LTM	Loan to mortgage	1,0537	0,0000	4,5913	23918
MTL	Mortgage to loan	1,3976	0,0000	1.442,3596	23918
OLTV	Original loan to value	0,8297	0,0000	22,9130	23918
SEAS	Seasoning in months	86,7924	56,0000	334,0000	23918

### 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	1.263.175.339,30	79,00	17046	71,27	1,82	0
2.5 < Interest Rate <= 3.0	208.200.613,31	13,02	3407	14,24	2,72	0
3.0 < Interest Rate <= 3.5	51.352.429,76	3,21	1102	4,61	3,21	0
3.5 < Interest Rate <= 4.0	31.343.286,25	1,96	961	4,02	3,76	0
4.0 < Interest Rate <= 4.5	20.776.956,19	1,30	728	3,04	4,25	0
4.5 < Interest Rate <= 5.0	17.654.802,06	1,10	486	2,03	4,74	0
5.0 < Interest Rate <= 5.5	4.919.850,51	0,31	139	0,58	5,20	0
5.5 < Interest Rate <= 6.0	1.305.535,80	0,08	40	0,17	5,62	0
6.0 < Interest Rate <= 6.5	259.105,33	0,02	8	0,03	6,14	0
6.5 < Interest Rate <= 7.0	856,04	0,00	1	0,00	6,68	0
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</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>	13.147.801,38	85,89	158	88,27
<b>1</b>	874.599,87	5,71	8	4,47
<b>2</b>	350.337,56	2,29	2	1,12
<b>4</b>	383.370,22	2,50	2	1,12
<b>5</b>	67.822,82	0,44	1	0,56
<b>7</b>	42.631,51	0,28	1	0,56
<b>8</b>	10.808,02	0,07	1	0,56
<b>9</b>	226.509,73	1,48	3	1,68
<b>12</b>	88.935,67	0,58	1	0,56
<b>18</b>	79.405,71	0,52	1	0,56
<b>27</b>	36.331,60	0,24	1	0,56
<b>Total</b>	15.308.554,09	100,00	179	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	4.498,69	0,00	1	0,00	3,72	0,03	1,00	334,00
1996	28.400,18	0,00	5	0,02	2,03	0,11	1,00	323,67
1997	11.614,61	0,00	1	0,00	3,16	0,11	1,00	304,00
1998	77.201,46	0,00	17	0,07	0,98	0,20	1,00	295,68
1999	606.992,35	0,04	52	0,22	0,99	0,18	1,00	284,66
2000	496.645,72	0,03	42	0,18	1,12	0,23	1,00	273,22
2001	592.394,68	0,04	37	0,15	1,07	0,25	1,00	260,54
2002	1.961.724,61	0,12	117	0,49	2,25	0,24	1,02	247,91
2003	7.503.263,45	0,47	593	2,48	1,94	0,25	1,01	236,76
2004	9.672.700,52	0,60	597	2,50	2,08	0,26	1,02	224,66
2005	19.622.138,63	1,23	905	3,78	2,36	0,27	1,00	213,76
2006	12.508.158,39	0,78	443	1,85	2,51	0,33	1,01	202,22
2007	4.629.232,08	0,29	158	0,66	4,18	0,36	1,01	190,21
2008	3.511.350,23	0,22	103	0,43	2,93	0,38	1,01	177,63
2009	47.727.556,94	2,98	977	4,08	2,27	0,40	1,03	163,69
2010	44.539.474,78	2,79	877	3,67	2,73	0,41	1,04	154,05
2011	10.833.687,05	0,68	243	1,02	2,98	0,42	1,05	142,63
2012	5.858.102,82	0,37	140	0,59	1,83	0,38	1,07	128,95
2013	9.555.128,11	0,60	242	1,01	2,95	0,36	1,08	117,19
2014	87.563.341,36	5,48	1892	7,91	2,26	0,41	1,11	102,46
2015	157.327.319,18	9,84	2652	11,09	2,26	0,47	1,18	93,88
2016	485.797.725,07	30,38	6867	28,71	2,05	0,50	1,23	81,09
2017	380.225.009,07	23,78	3809	15,93	2,04	0,57	1,35	68,09
2018	308.335.114,57	19,28	3148	13,16	1,88	0,58	1,40	60,00
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</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>	121.770.291,15	7,62	7124	29,79	2,07	0,17	1,03	110,37
<b>2028 - 2032</b>	319.017.437,84	19,95	6351	26,55	2,03	0,34	1,11	98,30
<b>&gt; 2032</b>	1.158.201.045,56	72,43	10443	43,66	2,12	0,59	1,32	81,14
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

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	132.227,04	0,01	39	0,16	1,87	0,10	1,01	59,96
72-107	8.621.264,02	0,54	816	3,41	1,98	0,15	1,01	72,82
108-143	110.598.384,37	6,92	4214	17,62	1,71	0,21	1,07	76,35
144-179	102.769.898,49	6,43	2240	9,37	1,96	0,33	1,13	80,65
180-215	231.937.635,77	14,51	3855	16,12	2,06	0,40	1,17	81,29
216-251	518.699.452,19	32,44	6699	28,01	2,05	0,52	1,31	83,95
252-287	79.734.750,03	4,99	1086	4,54	2,35	0,55	1,22	100,13
288-323	490.173.165,58	30,66	4158	17,38	2,20	0,66	1,34	84,24
324-360	46.977.891,75	2,94	688	2,88	2,49	0,50	1,06	172,94
> 360	9.344.105,31	0,58	123	0,51	2,25	0,56	1,07	172,47
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</b>

Table '04' - Seasoning in months

Seasoning in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
49 - 60	167.831.250,89	10,50	1700	7,11	1,76	0,58	1,46	58,32
61 - 72	465.633.018,75	29,12	4605	19,25	2,02	0,58	1,34	65,55
73 - 84	462.074.524,54	28,90	6112	25,55	2,03	0,51	1,25	79,50
85 - 96	196.073.396,76	12,26	3213	13,43	2,26	0,47	1,20	89,67
97 -108	124.362.490,96	7,78	2660	11,12	2,19	0,41	1,10	100,81
109 -	183.014.092,65	11,45	5628	23,53	2,54	0,36	1,03	172,76
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

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	1.263.175.339,30	79,00	17046	71,27	1,82	0,51	1,30	81,73
2.5 < Interest Rate <= 3.0	208.200.613,31	13,02	3407	14,24	2,72	0,52	1,11	88,46
3.0 < Interest Rate <= 3.5	51.352.429,76	3,21	1102	4,61	3,21	0,51	1,08	101,66
3.5 < Interest Rate <= 4.0	31.343.286,25	1,96	961	4,02	3,76	0,40	1,07	148,60
4.0 < Interest Rate <= 4.5	20.776.956,19	1,30	728	3,04	4,25	0,36	1,04	167,30
4.5 < Interest Rate <= 5.0	17.654.802,06	1,10	486	2,03	4,74	0,40	1,03	158,40
5.0 < Interest Rate <= 5.5	4.919.850,51	0,31	139	0,58	5,20	0,42	1,02	151,03
5.5 < Interest Rate <= 6.0	1.305.535,80	0,08	40	0,17	5,62	0,51	1,00	142,01
6.0 < Interest Rate <= 6.5	259.105,33	0,02	8	0,03	6,14	0,57	1,23	154,63
6.5 < Interest Rate <= 7.0	856,04	0,00	1	0,00	6,68	0,45	1,00	176,00
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</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>	1.251.042.495,50	78,24	16446	68,76	2,17	0,54	1,28	77,85
<b>1 y / 1 y</b>	150.106.425,21	9,39	3402	14,22	2,22	0,40	1,20	129,12
<b>3 y / 3 y</b>	92.370.708,38	5,78	1694	7,08	1,57	0,41	1,18	105,94
<b>5 y / 5 y</b>	92.945.173,29	5,81	1878	7,85	1,60	0,43	1,16	103,97
<b>10 y / 5 y</b>	11.771.995,43	0,74	485	2,03	0,94	0,32	1,01	209,51
<b>15 y / 5 y</b>	136.912,92	0,01	5	0,02	4,89	0,19	1,00	189,40
<b>20 y / 5 y</b>	615.063,82	0,04	8	0,03	2,91	0,68	1,15	102,71
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

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	144.487.105,20	9,04	3436	14,37	1,68	0,40	1,21	124,09
2024	97.554.127,98	6,10	2728	11,41	2,03	0,37	1,15	116,70
2025	71.221.061,23	4,45	2241	9,37	1,90	0,36	1,11	121,40
2026	62.602.898,97	3,92	2059	8,61	1,87	0,29	1,09	106,75
2027	44.389.449,03	2,78	1247	5,21	2,28	0,31	1,12	85,88
2028	38.498.561,88	2,41	934	3,91	2,29	0,31	1,10	80,95
2029	26.891.572,64	1,68	599	2,50	2,31	0,30	1,05	86,79
2030	34.721.348,56	2,17	666	2,78	2,35	0,34	1,11	91,25
2031	65.161.644,96	4,08	1119	4,68	2,17	0,38	1,11	85,99
2032	53.844.919,25	3,37	750	3,14	2,16	0,42	1,17	78,09
2033	42.907.213,55	2,68	615	2,57	2,21	0,43	1,15	76,23
2034	58.303.784,29	3,65	705	2,95	2,30	0,47	1,15	84,16
2035	71.051.118,06	4,44	748	3,13	2,31	0,52	1,25	86,60
2036	129.414.856,01	8,09	1239	5,18	2,06	0,55	1,30	81,78
2037	115.216.628,22	7,21	955	3,99	1,99	0,57	1,40	70,61
2038	84.633.800,66	5,29	725	3,03	2,06	0,59	1,37	65,63
2039	31.706.005,82	1,98	282	1,18	2,62	0,62	1,28	86,20
2040	42.860.949,38	2,68	355	1,48	2,49	0,66	1,26	88,49
2041	115.879.654,09	7,25	798	3,34	2,13	0,68	1,34	80,27
2042	141.669.271,10	8,86	938	3,92	2,17	0,69	1,40	68,97
2043	120.348.738,94	7,53	748	3,13	2,07	0,72	1,44	61,09
2044	5.047.628,51	0,32	28	0,12	2,23	0,78	1,40	60,74
2045	576.436,22	0,04	3	0,01	1,93	0,67	1,73	64,06
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</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>	19.854.833,92	1,24	693	2,90	1,92	0,26	1,20	107,70
<b>Annuity</b>	1.579.133.940,63	98,76	23225	97,10	2,10	0,51	1,26	86,53
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

Principal payment frequency	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Monthly	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79
Total	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

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	1.043.773.724,80	65,28	11822	49,43	1,98	0,56	1,33	84,18
Remortgage	463.758.659,77	29,00	10261	42,90	2,35	0,43	1,11	84,97
Construction	91.456.389,98	5,72	1835	7,67	2,07	0,40	1,17	125,87
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</b>

**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>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

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%	48.887.179,34	3,06	3963	16,57	2,15	0,07	1,00	115,55
10% < CLTV <= 20%	119.061.025,75	7,45	3929	16,43	2,07	0,15	1,03	103,43
20% < CLTV <= 30%	149.906.061,75	9,38	3126	13,07	2,02	0,25	1,08	98,97
30% < CLTV <= 40%	197.503.762,28	12,35	3017	12,61	2,07	0,35	1,15	94,20
40% < CLTV <= 50%	207.699.435,89	12,99	2596	10,85	2,06	0,45	1,23	89,85
50% < CLTV <= 60%	237.482.309,77	14,85	2416	10,10	2,08	0,55	1,31	85,22
60% < CLTV <= 70%	257.137.865,39	16,08	2215	9,26	2,10	0,65	1,36	80,58
70% < CLTV <= 80%	280.884.164,50	17,57	2035	8,51	2,15	0,75	1,41	74,88
80% < CLTV <= 90%	100.103.676,37	6,26	616	2,58	2,24	0,83	1,35	66,92
90% < CLTV <= 100%	234.169,01	0,01	3	0,01	1,59	0,93	2,49	78,56
100% < CLTV <= 110%	89.124,50	0,01	2	0,01	1,72	1,01	1,64	61,00
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</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%	7.451.762,96	0,47	1384	5,79	2,18	0,04	1,00	147,23
10% < LTM <= 20%	24.175.580,49	1,51	1837	7,68	2,45	0,10	1,00	139,53
20% < LTM <= 30%	41.015.139,02	2,57	1944	8,13	2,31	0,16	1,00	125,52
30% < LTM <= 40%	61.716.395,14	3,86	2038	8,52	2,16	0,22	1,00	121,20
40% < LTM <= 50%	84.462.392,84	5,28	2087	8,73	2,19	0,29	1,00	112,64
50% < LTM <= 60%	109.748.804,03	6,86	2132	8,91	2,19	0,38	1,00	103,38
60% < LTM <= 70%	153.945.795,92	9,63	2381	9,95	2,26	0,46	1,00	95,35
70% < LTM <= 80%	205.480.951,36	12,85	2339	9,78	2,20	0,56	1,00	81,38
80% < LTM <= 90%	150.911.510,23	9,44	1500	6,27	2,22	0,63	1,00	76,36
90% < LTM <= 100%	55.356.861,96	3,46	739	3,09	2,18	0,47	1,00	88,84
100% < LTM <= 110%	60.814.562,35	3,80	722	3,02	2,09	0,47	1,05	84,42
110% < LTM <= 120%	62.314.046,39	3,90	651	2,72	2,07	0,52	1,15	82,35
120% < LTM <= 130%	61.795.425,78	3,86	575	2,40	2,02	0,53	1,25	81,22
130% < LTM <= 140%	76.571.925,70	4,79	661	2,76	1,94	0,56	1,35	78,62
140% < LTM <=150%	78.850.271,22	4,93	616	2,58	1,94	0,60	1,45	77,20
150% < LTM <=160%	118.009.899,87	7,38	782	3,27	1,90	0,64	1,55	71,19
160% < LTM <=170%	111.841.381,20	6,99	645	2,70	2,00	0,70	1,65	65,42
170% < LTM <=180%	20.133.317,99	1,26	141	0,59	2,02	0,64	1,74	73,22
180% < LTM <=190%	10.963.544,98	0,69	97	0,41	1,84	0,53	1,85	77,85
190% < LTM <=200%	10.860.822,49	0,68	82	0,34	1,81	0,56	1,95	74,25
200% < LTM <=250%	46.490.479,83	2,91	324	1,35	1,76	0,58	2,22	74,47
250% < LTM <=300%	41.501.362,28	2,60	217	0,91	1,63	0,62	2,88	70,93
350% < LTM <=400%	4.502.861,06	0,28	23	0,10	1,75	0,64	3,71	72,33
450% < LTM <=500%	73.679,46	0,00	1	0,00	1,25	0,91	4,59	78,00
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</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%	894.265.193,95	55,93	18381	76,85	2,22	0,44	1,00	95,94
100% < LTM <= 110%	60.814.562,35	3,80	722	3,02	2,09	0,47	1,05	84,42
110% < LTM <= 120%	62.314.046,39	3,90	651	2,72	2,07	0,52	1,15	82,35
120% < LTM <= 130%	61.795.425,78	3,86	575	2,40	2,02	0,53	1,25	81,22
130% < LTM <= 140%	76.571.925,70	4,79	661	2,76	1,94	0,56	1,35	78,62
140% < LTM <=150%	78.850.271,22	4,93	616	2,58	1,94	0,60	1,45	77,20
150% < LTM <=160%	118.009.899,87	7,38	782	3,27	1,90	0,64	1,55	71,19
160% < LTM <=170%	111.841.381,20	6,99	645	2,70	2,00	0,70	1,65	65,42
170% < LTM <=180%	20.133.317,99	1,26	141	0,59	2,02	0,64	1,74	73,22
180% < LTM <=190%	10.963.544,98	0,69	97	0,41	1,84	0,53	1,85	77,85
190% < LTM <=200%	10.860.822,49	0,68	82	0,34	1,81	0,56	1,95	74,25
200% < LTM <=250%	46.490.479,83	2,91	324	1,35	1,76	0,58	2,22	74,47
250% < LTM <=300%	41.501.362,28	2,60	217	0,91	1,63	0,62	2,88	70,93
350% < LTM <=400%	4.502.861,06	0,28	23	0,10	1,75	0,64	3,71	72,33
450% < LTM <=500%	73.679,46	0,00	1	0,00	1,25	0,91	4,59	78,00
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

Hypothecair gedekt	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Yes	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79



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%	3.059.067,79	0,19	101	0,42	1,69	0,06	1,26	74,29
10% < OLTV <= 20%	14.131.024,23	0,88	569	2,38	1,79	0,13	1,20	84,74
20% < OLTV <= 30%	32.720.039,31	2,05	1048	4,38	1,97	0,18	1,14	90,73
30% < OLTV <= 40%	56.488.783,08	3,53	1578	6,60	2,04	0,21	1,09	90,98
40% < OLTV <= 50%	85.106.769,67	5,32	2040	8,53	2,06	0,27	1,13	91,55
50% < OLTV <= 60%	111.600.861,49	6,98	2324	9,72	2,02	0,33	1,20	89,40
60% < OLTV <= 70%	141.779.355,27	8,87	2377	9,94	2,04	0,40	1,24	88,38
70% < OLTV <= 80%	171.497.544,62	10,73	2501	10,46	2,03	0,46	1,28	87,57
80% < OLTV <= 90%	256.289.494,88	16,03	3117	13,03	2,05	0,55	1,31	84,94
90% < OLTV <= 100%	490.253.042,49	30,66	5118	21,40	2,15	0,65	1,30	84,90
100% < OLTV <= 110%	139.602.938,59	8,73	1745	7,30	2,25	0,61	1,23	87,53
110% < OLTV <= 120%	47.369.502,11	2,96	664	2,78	2,27	0,55	1,23	87,09
120% < OLTV <= 130%	11.060.082,76	0,69	193	0,81	2,00	0,49	1,32	85,40
130% < OLTV <= 140%	11.386.020,19	0,71	156	0,65	2,07	0,54	1,31	80,12
140% < OLTV <=150%	7.759.867,12	0,49	111	0,46	2,21	0,57	1,23	85,66
150% < OLTV	18.884.380,95	1,18	276	1,15	2,16	0,60	1,18	88,45
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

**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>	1.596.462.619,22	99,84	23893	99,90	2,10	0,51	1,26	86,80
<b>Yes</b>	2.526.155,33	0,16	25	0,10	2,00	0,60	1,44	81,48
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79

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	1.399.207.436,56	87,51	18690	78,14	2,10	0,52	1,26	85,98
Buy to let	74.949.681,19	4,69	1383	5,78	1,95	0,40	1,22	83,77
Mixed commercial / private	32.390.401,84	2,03	677	2,83	1,94	0,39	1,20	83,83
Other	92.441.254,96	5,78	3168	13,25	2,23	0,46	1,20	102,50
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</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	980.012,68	0,06	7	0,03	1,71	0,01	1,00	72,10
Brussels Hoofdstedelijk gewest	147.802.377,03	9,24	1511	6,32	2,05	0,53	1,25	84,68
Waals Brabant	22.166.096,61	1,39	220	0,92	2,03	0,52	1,22	86,13
Vlaams Brabant	266.159.707,09	16,65	3676	15,37	2,10	0,51	1,29	86,04
Antwerpen	442.783.613,60	27,69	6316	26,41	2,11	0,52	1,25	87,07
Limburg	184.871.409,67	11,56	3374	14,11	2,20	0,52	1,20	89,90
Luik	24.026.160,30	1,50	430	1,80	2,16	0,50	1,12	86,67
Namen	2.391.432,22	0,15	45	0,19	2,22	0,50	1,18	86,93
Henegouwen	9.223.881,99	0,58	155	0,65	2,12	0,53	1,10	91,06
Luxemburg	2.145.467,02	0,13	44	0,18	2,24	0,45	1,28	95,59
West-Vlaanderen	224.572.026,80	14,04	3832	16,02	2,05	0,50	1,27	85,90
Oost-Vlaanderen	271.866.589,54	17,00	4308	18,01	2,07	0,49	1,29	86,76
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</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	1.391.233.359,38	87,01	21513	89,94	2,10	0,51	1,26	86,99
2. Brussels	147.802.377,03	9,24	1511	6,32	2,05	0,53	1,25	84,68
3. Wallonie	59.953.038,14	3,75	894	3,74	2,11	0,51	1,16	87,48
<b>Total</b>	<b>1.598.988.774,55</b>	<b>100,00</b>	<b>23918</b>	<b>100,00</b>	<b>2,10</b>	<b>0,51</b>	<b>1,26</b>	<b>86,79</b>

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	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79
<b>Total</b>	1.598.988.774,55	100,00	23918	100,00	2,10	0,51	1,26	86,79