

Internal



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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: August 2023

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/07/23 - 31/08/23)

Monthly Total

The Loan Portfolio

Number of Loans

Beginning of Period	17,821	17,821
Matured loans	101	101
Prepaid Loans	52	52
Repurchased Loans	3	3
Defaulted Loans during period	0	0
Defaulted Loans reopen to normal	0	0
End of month	17,665	17,665
Delinquent Receivables at the end of the Monthly Calculation Period	12	12
		0

Outstanding Principal Amount of Mortgage loans

Beginning of Period	838,015,096.40	838,015,096.40
Scheduled Principal collected	9,030,388.65	9,030,388.65
Full Prepayments	2,326,837.70	2,326,837.70
Partial Prepayments	417,188.53	417,188.53
Principal balance of repurchased loans	48,516.36	48,516.36
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	826,192,165.16	826,192,165.16
Principal balance of Delinquent Loans at the end of the Calculation Period	1,129,689.42	1,129,689.42
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,103,037.08	1,103,037.08
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	826,192,165.16	826,192,165.16
Balance of Non Delinquent Loans	825,062,475.74	825,062,475.74
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/07/23 - 31/08/23)

Monthly Total

Cash Flows

Monthly Cash Flows

Principal Available Amount:

Previously Principal Available Amount	2,812.47	2,812.47
Principal Receipts		
Repayment of principal	9,030,388.65	9,030,388.65
Prepayment in full of principal	2,326,837.70	2,326,837.70
Partial prepayment of principal	417,188.53	417,188.53
Repurchase by the seller Receipts	48,516.36	48,516.36
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 Conminglin	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger	0.00	0.00
Principal Available Amount	11,825,743.71	11,825,743.71

Notes Interest Available Amount

Revenue Receipts

Interest, including penalty interest or interest proceeds, on Mortgage Receivables	1,728,200.87	1,728,200.87
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	15,759.54	15,759.54
Net & other) proceeds on any Mortgage Loans	788.88	788.88
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	2,111,837.7	2,111,837.72
Amounts received in connection to a repurchase pursuant MRPA	97.44	97.44
Amounts received in connection with a sale of Mortgage receivables pursuant Comm	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 Receivable	0.00	0.00

Total Note Interest Available Amount

3,856,684.45

Floating Rate Interest Period (31/07/23 - 31/08/23)

Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	976,577.91
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation	1,728,200.87
	the interest accrued on the transaction accounts	0.00
	the amounts received in respect of Prepayment penalties	15,759.54
	the amounts received in connection with a repurchase of Mortgage Receivables	97.44
	the amounts received in connection to a sale of Mortgage Receivables	0.00
	Total A	1,744,057.85
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	62,377.05
	Total B	62,377.05
C	multiplied by	
	the principal outstanding amount of the Notes	506,915,400.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	divided by	
	the result of	
	the Principal Outstanding Amount of the Notes minus the balance of the Notes Princp	506,915,400.00
	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	0.581
	Loan Invest Receives: (D*E)	2,111,837.72
with		
D	1 month Euribor	3.638%
	plus spread	1.200%
	Total D	4.838%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	506,915,400.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	506,915,400.00
	Swap Payment Date	15/09/2023

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

Floating Rate Interest Period (31/07/23 - 31/08/23)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	11,825,743.71	11,825,743.71
Following Amortisation or Optional redemption		
Notes	11,824,320.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		3,856,684.45
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	36,081.21	36,081.21
Auditor	0.00	0.00
Moody's	25,576.67	25,576.67
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	302.50	302.50
Rating Agency Fitch	0.00	0.00
Rent / Accesso	0.00	0.00
Factuur voor publicatie in Belgisch staatsbl	0.00	0.00
Factuur LEI code	0.00	0.00
Factuur Intertrust	0.00	0.00
Annual accounts	0.00	0.00
5 Pari-passu		0.00
Class A notes interest due and payable	2,111,837.72	2,111,837.72
Swap Counterparty payments	976,577.91	976,577.91
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	705,725.11	705,725.11
11 Swap Counterparty Default Payment	0.00	0.00
12 Interest and Principal on Expense Subordinated Loan	0.00	0.00

Internal

13 Dividends to Shareholders	166.66	166.66
14 DPP	0.00	0.00

Floating Rate Interest Period (31/07/23 - 31/08/23)
Monthly Total

Capital structure	
<u>Notes</u>	
Number of Notes	13,080.00
Outstanding balance at the beginning of the month	506,915,400.00
Outstanding balance at the end of the month	495,091,080.00
Bond - Factor at the beginning of the month	0.15502000
Bond - Factor at the end of the month	0.15140400
Annual interest rate for the period	4.83800%
Interest payable for the quarter 15/09/2023	2,111,837.72
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	5.13800%
Interest payable for the quarter 15/09/2023	705,725.11

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	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 (31/07/23 - 31/08/23)

Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	826,192,165.16	826,192,165.16
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	862,192,165.16	862,192,165.16
Liabilities		
Notes outstanding balance at the end of period	495,091,080.00	495,091,080.00
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	861,091,080.00	861,091,080.00

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		5,256,866.12
Principal balance of Defaulted Loans during the period	0.00	
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 (%)	0.62730%	0.62730%
Aggregate amount of Delinquent Loans	1,129,689.42	0.00
Current Delinquencies as % of initial loan balance (%)	0.02768%	0.00
Current Delinquencies as % of current loan balance (%)	0.13673%	0.13673%

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	94	6,459,074.96	0.782%
<2months	6	641,262.20	0.078%
<3 months	4	329,945.14	0.040%
<4months Delinquent	2	183,643.00	0.022%
<5months Delinquent	0	0.00	0.000%

Internal

<6months	Delinquent	2	179,694.80	0.022%
<7months	Delinquent	1	58,777.76	0.007%
<8months	Delinquent	0	0.00	0.000%
<9months	Delinquent	1	167,672.20	0.020%
<10months	Delinquent	0	0.00	0.000%
<11months	Delinquent	0	0.00	0.000%
<12months	Delinquent	2	165,478.58	0.020%
>12 months	Delinquent	4	374,423.08	0.045%
		116	8,559,971.72	0.010360752

Floating Rate Interest Period (31/07/23 - 31/08/23)

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)
	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
	0.32744%	0.00000%
		3.9293%

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 Inv 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) ε 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 bepaald beleggingsportefeuilles / loi relative à certaines formes de gestion collective de portefeuilles d'investissement), acting for their own account, and (ii) a holder of an 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 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) and 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: August 2023

Effectisering Pool HLI16 - 2023-08
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
14290	17665	826.192.165,16	57.816,11

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,0845	1,0000	3,0433	17665
CLTV	Current loan to value	0,4018	0,0000	0,8860	17665
LTM	Loan to mortgage	0,7746	0,0000	3,0433	17665
MTL	Mortgage to loan	1,9060	0,0000	456,8922	17665
OLTV	Original loan to value	0,8028	0,0000	5,3643	17665
SEAS	Seasoning in months	122,2155	92,0000	299,0000	17665

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	411.803.120,72	49,84	8826	49,96	1,59	0
2.5 < Interest Rate <= 3.0	168.341.752,08	20,38	3639	20,60	2,75	0
3.0 < Interest Rate <= 3.5	73.707.524,57	8,92	1680	9,51	3,22	0
3.5 < Interest Rate <= 4.0	43.263.850,26	5,24	1075	6,09	3,76	0
4.0 < Interest Rate <= 4.5	39.145.980,18	4,74	860	4,87	4,25	0
4.5 < Interest Rate <= 5.0	55.722.514,96	6,74	988	5,59	4,76	0
5.0 < Interest Rate <= 5.5	29.418.062,49	3,56	495	2,80	5,21	0
5.5 < Interest Rate <= 6.0	3.989.942,41	0,48	87	0,49	5,66	0
6.0 < Interest Rate <= 6.5	785.536,77	0,10	13	0,07	6,15	0
6.5 < Interest Rate <= 7.0	13.880,72	0,00	2	0,01	6,64	0
Total	826.192.165,16	100,00	17665	100,00	2,58	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	6.459.074,96	75,46	94	81,03
1	641.262,20	7,49	6	5,17
2	329.945,14	3,85	4	3,45
3	183.643,00	2,15	2	1,72
5	179.694,80	2,10	2	1,72
6	58.777,76	0,69	1	0,86
8	167.672,20	1,96	1	0,86
11	165.478,58	1,93	2	1,72
19	74.888,91	0,87	1	0,86
20	95.782,36	1,12	1	0,86
22	117.644,48	1,37	1	0,86
26	86.107,33	1,01	1	0,86
Total	8.559.971,72	100,00	116	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
1998	581,47	0,00	1	0,01	0,73	0,01	1,00	299,00
1999	86.021,37	0,01	10	0,06	0,88	0,16	1,00	288,69
2000	56.067,69	0,01	5	0,03	2,37	0,12	1,00	279,81
2001	142.381,94	0,02	11	0,06	2,21	0,26	1,00	262,21
2002	722.226,38	0,09	28	0,16	2,06	0,25	1,15	250,93
2003	4.290.649,99	0,52	191	1,08	2,68	0,26	1,04	239,84
2004	6.073.340,11	0,74	291	1,65	2,98	0,25	1,03	228,42
2005	17.504.271,93	2,12	588	3,33	2,61	0,29	1,05	217,41
2006	7.476.025,75	0,90	192	1,09	2,40	0,35	1,05	206,01
2007	4.190.966,34	0,51	102	0,58	3,85	0,40	1,03	193,64
2008	6.840.730,62	0,83	158	0,89	3,54	0,39	1,07	181,24
2009	76.188.823,36	9,22	1250	7,08	3,06	0,40	1,04	167,67
2010	91.542.076,98	11,08	1474	8,34	3,50	0,43	1,06	157,87
2011	16.073.238,65	1,95	323	1,83	3,59	0,40	1,06	147,57
2012	11.020.942,94	1,33	208	1,18	1,35	0,37	1,04	132,65
2013	34.080.287,94	4,12	786	4,45	3,00	0,36	1,05	121,12
2014	231.616.466,24	28,03	5824	32,97	2,41	0,38	1,07	106,10
2015	318.287.065,46	38,52	6223	35,23	2,22	0,43	1,12	97,83
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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
2023 - 2027	84.535.104,99	10,23	6459	36,56	2,32	0,13	1,00	123,83
2028 - 2032	214.655.928,26	25,98	4947	28,00	2,46	0,29	1,04	127,11
> 2032	527.001.131,91	63,79	6259	35,43	2,67	0,49	1,12	119,96
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	270.112,98	0,03	150	0,85	2,20	0,04	1,00	99,04
108-143	44.696.131,00	5,41	4141	23,44	1,99	0,10	1,00	101,95
144-179	57.029.861,08	6,90	1929	10,92	2,16	0,21	1,03	105,61
180-215	113.399.549,26	13,73	2825	15,99	2,34	0,28	1,04	108,53
216-251	252.548.353,19	30,57	4280	24,23	2,39	0,39	1,10	113,99
252-287	59.495.321,79	7,20	882	4,99	2,86	0,44	1,08	131,96
288-323	208.851.191,19	25,28	2424	13,72	2,79	0,53	1,13	126,37
324-360	75.301.044,46	9,11	874	4,95	3,30	0,51	1,08	166,88
> 360	14.600.600,21	1,77	160	0,91	3,22	0,55	1,11	168,71
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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
85 - 96	108.647.331,31	13,15	1692	9,58	2,17	0,47	1,17	94,12
97 -108	408.796.633,27	49,48	9505	53,81	2,21	0,39	1,09	102,44
109 -	308.748.200,58	37,37	6468	36,61	3,22	0,39	1,05	158,28
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	411.803.120,72	49,84	8826	49,96	1,59	0,38	1,10	116,00
2.5 < Interest Rate <= 3.0	168.341.752,08	20,38	3639	20,60	2,75	0,43	1,08	108,61
3.0 < Interest Rate <= 3.5	73.707.524,57	8,92	1680	9,51	3,22	0,44	1,06	114,74
3.5 < Interest Rate <= 4.0	43.263.850,26	5,24	1075	6,09	3,76	0,38	1,06	146,76
4.0 < Interest Rate <= 4.5	39.145.980,18	4,74	860	4,87	4,25	0,38	1,05	154,92
4.5 < Interest Rate <= 5.0	55.722.514,96	6,74	988	5,59	4,76	0,41	1,06	155,34
5.0 < Interest Rate <= 5.5	29.418.062,49	3,56	495	2,80	5,21	0,45	1,05	158,43
5.5 < Interest Rate <= 6.0	3.989.942,41	0,48	87	0,49	5,66	0,43	1,04	154,07
6.0 < Interest Rate <= 6.5	785.536,77	0,10	13	0,07	6,15	0,50	1,13	146,49
6.5 < Interest Rate <= 7.0	13.880,72	0,00	2	0,01	6,64	0,13	1,00	156,84
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	417.203.242,45	50,50	9060	51,29	2,69	0,42	1,10	106,09
1 y / 1 y	139.774.668,47	16,92	2645	14,97	4,11	0,39	1,06	169,28
3 y / 3 y	165.494.912,07	20,03	3450	19,53	1,85	0,38	1,07	119,68
5 y / 5 y	93.219.426,98	11,28	2255	12,77	1,21	0,37	1,08	122,47
10 y / 5 y	10.025.976,16	1,21	248	1,40	1,37	0,39	1,04	175,91
15 y / 5 y	64.979,78	0,01	2	0,01	4,51	0,29	1,00	179,81
20 y / 5 y	408.959,25	0,05	5	0,03	3,46	0,40	1,07	123,95
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	101.718.335,17	12,31	2253	12,75	1,96	0,37	1,06	140,95
2024	184.762.377,45	22,36	4648	26,31	2,89	0,37	1,06	142,57
2025	111.412.256,82	13,49	3440	19,47	1,97	0,35	1,06	124,22
2026	39.177.510,32	4,74	1255	7,10	3,24	0,30	1,04	126,01
2027	12.809.966,49	1,55	468	2,65	2,67	0,21	1,01	126,15
2028	13.638.545,08	1,65	447	2,53	3,08	0,24	1,03	130,18
2029	23.583.230,66	2,85	643	3,64	2,76	0,27	1,03	107,67
2030	35.828.657,90	4,34	801	4,53	2,45	0,29	1,03	102,19
2031	10.938.532,13	1,32	221	1,25	2,98	0,34	1,05	122,86
2032	13.125.929,58	1,59	248	1,40	2,91	0,36	1,06	111,00
2033	19.685.949,59	2,38	307	1,74	2,89	0,39	1,08	111,66
2034	38.231.029,92	4,63	556	3,15	2,80	0,42	1,07	107,20
2035	80.180.676,43	9,70	974	5,51	2,40	0,46	1,16	99,77
2036	9.349.237,82	1,13	111	0,63	3,04	0,57	1,13	118,39
2037	9.589.477,46	1,16	121	0,68	3,22	0,52	1,09	120,88
2038	12.258.813,38	1,48	146	0,83	3,29	0,54	1,08	113,18
2039	31.537.017,94	3,82	330	1,87	3,01	0,57	1,15	106,47
2040	70.800.610,22	8,57	629	3,56	2,53	0,62	1,20	99,44
2041	6.347.192,98	0,77	56	0,32	2,81	0,67	1,16	101,96
2042	805.141,33	0,10	7	0,04	3,24	0,63	1,06	109,01
2043	233.283,56	0,03	2	0,01	3,09	0,80	1,00	110,20
2044	93.539,12	0,01	1	0,01	4,64	0,69	1,00	109,00
2045	84.853,81	0,01	1	0,01	1,20	0,20	1,00	92,00
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	21.196.040,79	2,57	793	4,49	2,34	0,23	1,05	125,12
Annuity	804.996.124,37	97,43	16872	95,51	2,58	0,41	1,09	122,14
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	472.403.917,63	57,18	7751	43,88	2,57	0,44	1,10	126,45
Remortgage	242.245.611,50	29,32	7725	43,73	2,55	0,35	1,05	106,55
Construction	111.542.636,03	13,50	2189	12,39	2,67	0,35	1,10	138,31
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	740.760.691,39	89,66	16020	90,69	2,58	0,40	1,08	122,35
Unemployed	5.995.756,46	0,73	151	0,85	2,90	0,41	1,02	130,15
Self employed	79.435.717,31	9,61	1494	8,46	2,52	0,40	1,13	120,41
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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%	53.964.720,77	6,53	4821	27,29	2,29	0,06	1,00	120,74
10% < CLTV <= 20%	100.217.066,03	12,13	3267	18,49	2,42	0,15	1,01	124,45
20% < CLTV <= 30%	122.377.443,87	14,81	2642	14,96	2,48	0,25	1,04	126,90
30% < CLTV <= 40%	129.292.126,83	15,65	2153	12,19	2,53	0,35	1,06	123,92
40% < CLTV <= 50%	133.362.259,10	16,14	1793	10,15	2,59	0,45	1,10	124,12
50% < CLTV <= 60%	127.184.982,89	15,39	1471	8,33	2,70	0,55	1,13	122,45
60% < CLTV <= 70%	108.017.641,60	13,07	1085	6,14	2,80	0,64	1,16	119,05
70% < CLTV <= 80%	51.272.128,86	6,21	428	2,42	2,75	0,73	1,15	105,09
80% < CLTV <= 90%	503.795,21	0,06	5	0,03	2,08	0,84	1,10	118,26
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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%	8.560.648,03	1,04	1658	9,39	2,42	0,04	1,00	124,42
10% < LTM <= 20%	28.005.961,47	3,39	2378	13,46	2,35	0,08	1,00	123,44
20% < LTM <= 30%	37.729.016,13	4,57	1782	10,09	2,48	0,15	1,00	128,05
30% < LTM <= 40%	56.042.584,08	6,78	1727	9,78	2,60	0,22	1,00	133,02
40% < LTM <= 50%	71.773.353,28	8,69	1704	9,65	2,52	0,29	1,00	127,36
50% < LTM <= 60%	99.556.208,69	12,05	1810	10,25	2,64	0,38	1,00	127,56
60% < LTM <= 70%	122.028.003,15	14,77	1828	10,35	2,70	0,46	1,00	120,65
70% < LTM <= 80%	94.318.908,14	11,42	1240	7,02	2,69	0,52	1,00	113,95
80% < LTM <= 90%	44.288.190,93	5,36	683	3,87	2,63	0,40	1,00	132,10
90% < LTM <= 100%	44.438.386,21	5,38	577	3,27	2,60	0,44	1,00	128,67
100% < LTM <= 110%	46.354.334,41	5,61	597	3,38	2,75	0,47	1,05	123,44
110% < LTM <= 120%	42.258.180,67	5,11	462	2,62	2,43	0,48	1,15	120,23
120% < LTM <= 130%	44.343.914,90	5,37	411	2,33	2,40	0,51	1,25	114,18
130% < LTM <= 140%	24.648.144,30	2,98	242	1,37	2,50	0,54	1,34	108,29
140% < LTM <=150%	26.638.924,22	3,22	236	1,34	2,36	0,59	1,45	104,74
150% < LTM <=160%	10.103.564,96	1,22	100	0,57	2,53	0,53	1,54	107,32
160% < LTM <=170%	6.118.532,91	0,74	75	0,42	2,33	0,46	1,65	122,76
170% < LTM <=180%	3.348.229,70	0,41	29	0,16	2,37	0,47	1,74	120,15
180% < LTM <=190%	4.153.369,73	0,50	31	0,18	2,74	0,53	1,85	120,16
190% < LTM <=200%	3.280.160,01	0,40	27	0,15	2,12	0,49	1,94	105,90
200% < LTM <=250%	6.375.077,05	0,77	56	0,32	2,22	0,50	2,18	106,97
250% < LTM <=300%	1.828.472,19	0,22	12	0,07	2,09	0,52	2,91	107,18
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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%	606.741.260,11	73,44	15387	87,10	2,61	0,36	1,00	124,74
100% < LTM <= 110%	46.354.334,41	5,61	597	3,38	2,75	0,47	1,05	123,44
110% < LTM <= 120%	42.258.180,67	5,11	462	2,62	2,43	0,48	1,15	120,23
120% < LTM <= 130%	44.343.914,90	5,37	411	2,33	2,40	0,51	1,25	114,18
130% < LTM <= 140%	24.648.144,30	2,98	242	1,37	2,50	0,54	1,34	108,29
140% < LTM <=150%	26.638.924,22	3,22	236	1,34	2,36	0,59	1,45	104,74
150% < LTM <=160%	10.103.564,96	1,22	100	0,57	2,53	0,53	1,54	107,32
160% < LTM <=170%	6.118.532,91	0,74	75	0,42	2,33	0,46	1,65	122,76
170% < LTM <=180%	3.348.229,70	0,41	29	0,16	2,37	0,47	1,74	120,15
180% < LTM <=190%	4.153.369,73	0,50	31	0,18	2,74	0,53	1,85	120,16
190% < LTM <=200%	3.280.160,01	0,40	27	0,15	2,12	0,49	1,94	105,90
200% < LTM <=250%	6.375.077,05	0,77	56	0,32	2,22	0,50	2,18	106,97
250% < LTM <=300%	1.828.472,19	0,22	12	0,07	2,09	0,52	2,91	107,18
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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%	1.195.823,21	0,14	91	0,52	2,10	0,03	1,10	113,27
10% < OLTV <= 20%	9.565.408,78	1,16	577	3,27	2,12	0,10	1,09	112,76
20% < OLTV <= 30%	21.461.991,29	2,60	965	5,46	2,30	0,13	1,05	119,40
30% < OLTV <= 40%	38.374.091,55	4,64	1369	7,75	2,38	0,18	1,04	116,48
40% < OLTV <= 50%	52.430.592,82	6,35	1618	9,16	2,45	0,22	1,05	115,01
50% < OLTV <= 60%	66.412.354,91	8,04	1790	10,13	2,47	0,27	1,06	121,28
60% < OLTV <= 70%	82.812.482,97	10,02	1826	10,34	2,53	0,33	1,10	117,51
70% < OLTV <= 80%	92.683.281,19	11,22	1859	10,52	2,53	0,38	1,10	120,06
80% < OLTV <= 90%	109.588.495,81	13,26	1917	10,85	2,52	0,44	1,11	119,43
90% < OLTV <= 100%	204.669.998,63	24,77	3069	17,37	2,64	0,53	1,10	120,31
100% < OLTV <= 110%	95.181.680,80	11,52	1536	8,70	2,89	0,52	1,06	138,81
110% < OLTV <= 120%	30.855.870,03	3,73	597	3,38	2,73	0,45	1,06	136,00
120% < OLTV <= 130%	5.949.652,67	0,72	131	0,74	2,52	0,38	1,05	125,48
130% < OLTV <= 140%	4.190.940,49	0,51	105	0,59	2,89	0,36	1,08	135,64
140% < OLTV <=150%	3.568.279,47	0,43	65	0,37	2,72	0,44	1,20	131,49
150% < OLTV	7.251.220,54	0,88	150	0,85	2,30	0,48	1,10	120,99
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	825.609.165,18	99,93	17654	99,94	2,58	0,40	1,08	122,23
Yes	582.999,98	0,07	11	0,06	1,71	0,38	1,00	104,69
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	728.112.402,49	88,13	14392	81,47	2,60	0,41	1,08	122,29
Buy to let	36.686.549,49	4,44	959	5,43	2,28	0,32	1,08	116,22
Mixed commercial / private	13.621.694,21	1,65	417	2,36	2,03	0,25	1,06	113,55
Other	47.771.518,97	5,78	1897	10,74	2,61	0,39	1,11	128,15
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	266.571,20	0,03	6	0,03	2,23	0,00	1,00	127,01
Brussels Hoofdstedelijk gewest	8.807.161,38	1,07	164	0,93	2,28	0,38	1,14	120,53
Waals Brabant	2.720.213,22	0,33	58	0,33	2,70	0,37	1,08	141,13
Vlaams Brabant	135.875.654,26	16,45	2735	15,48	2,60	0,39	1,10	124,44
Antwerpen	255.713.226,01	30,95	5035	28,50	2,58	0,42	1,08	121,95
Limburg	107.159.765,46	12,97	2666	15,09	2,66	0,41	1,07	122,10
Luik	13.626.318,34	1,65	293	1,66	2,67	0,40	1,06	118,42
Namen	696.593,48	0,08	22	0,12	3,02	0,30	1,00	121,19
Henegouwen	3.928.040,48	0,48	90	0,51	2,42	0,44	1,04	127,40
Luxemburg	663.897,71	0,08	17	0,10	2,22	0,34	1,13	106,90
West-Vlaanderen	135.933.253,19	16,45	3104	17,57	2,51	0,40	1,09	120,19
Oost-Vlaanderen	160.801.470,43	19,46	3475	19,67	2,56	0,39	1,09	122,57
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	795.749.940,55	96,32	17021	96,35	2,58	0,40	1,08	122,22
2. Brussels	8.807.161,38	1,07	164	0,93	2,28	0,38	1,14	120,53
3. Wallonie	21.635.063,23	2,62	480	2,72	2,63	0,40	1,06	122,64
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22

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	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22
Total	826.192.165,16	100,00	17665	100,00	2,58	0,40	1,08	122,22