



**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: August 2023

**MONTHLY CALCULATION REPORT**

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

**The Loan Portfolio**

<b>Number of Loans</b>		
Beginning of Period	23,389	23,389
Matured loans	72	72
Prepaid Loans	61	61
Repurchased Loans	9	9
Defaulted Loans during period	0	0
Defaulted Loans reopend to normal	0	0
End of month	23,247	23,247
Delinquent Receivables at the end of the Monthly Calculation Period	9	9

<b>Outstanding Principal Amount of Mortgage loans</b>		
Beginning of Period	1,546,873,993.18	1,546,873,993.18
Scheduled Principal collected	12,680,352.65	12,680,352.65
Full Prepayments	3,113,858.26	3,113,858.26
Partial Prepayments	466,116.76	466,116.76
Principal balance of repurchased loans	953,478.40	953,478.40
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	1,529,660,187.11	1,529,660,187.11
Principal balance of Delinquent Loans at the end of the Calculation Period	993,687.93	993,687.93
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	824,183.22	824,183.22
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,529,660,187.11	1,529,660,187.11
Balance of Non Delinquent Loans	1,528,666,499.18	1,528,666,499.18
Balance of reopened Loans	0.00	0.00

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

Monthly Total

Cash Flows

Monthly Cash Flows

			Monthly Total
<b>Principal Available Amount:</b>			
Previously Principal Available Amount		5,297.22	5,297.22
Principal Receipts			
Repayment of principal	12,680,352.65		12,680,352.65
Prepayment in full of principal	3,113,858.26		3,113,858.26
Partial prepayment of principal	466,116.76		466,116.76
Repurchase by the seller Receipts	953,478.40		953,478.40
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	0.00		0.00
Principal Available Amount	17,219,103.29		17,219,103.29
<b>Notes Interest Available Amount:</b>			
Revenue Receipts			
Interest, including penalty interest, on Mortgage Receivables	2,781,875.48		2,781,875.48
Interest accrued on the Transaction Account	0.00		0.00
Prepayment Penalties under the Mortgage Loans	19,418.12		19,418.12
Net Proceeds on any Mortgage Loans	164,310.17		164,310.17
Amounts to be drawn from the Reserve Account on MPD	0.00		0.00
Amounts to be received from the Swap on MPD	4,805,825.74		4,805,825.74
Amounts received in connection to a repurchase pursuant MRPA	785.81		785.81
Amounts received in connection with a sale of Mortgage receivables pursuant Common Reps Agr	0.00		0.00
Amounts received as post-foreclosure proceeds	0.00		0.00
Any interest amount standing to the credit of the Issuer Collection Account	0.00		0.00
Amounts used as indemnity for losses of scheduled interest on Mortgage Receivables (as a result of Liquidity Shortfall Risk and/or Conmingling Risk and/or Set-off Risk)	0.00		0.00
Total Note Interest Available Amount			7,772,215.32

Swap Calculation		
	<b>Loan Invest Pays: (A-B)*C</b>	<b>2,250,835.61</b>
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2,781,875.48
	the interest accrued on the transaction accounts	0.00
	the amounts received in respect of Prepayment penalties	19,418.12
	the amounts received in connection with a repurchase of Mortgage Receivables	785.81
	the amounts received in connection to a sale of Mortgage Receivables	0.00
	<b>Total A</b>	<b>2,802,079.41</b>
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	67,018.19
	<b>Total B</b>	<b>67,018.19</b>
C	multiplied by	
	the principal outstanding amount of the Notes	1,301,529,600.00
	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	1,301,529,600.00
	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>0.823</b>
	<b>Loan Invest Receives: (D*E)</b>	<b>4,805,825.74</b>
with		
D	1 month Euribor	3.638%
	plus spread	<b>0.650%</b>
	<b>Total D</b>	<b>4.288%</b>
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1,301,529,600.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	<b>Total E</b>	<b>1,301,529,600.00</b>
	<b>Swap Payment Date</b>	<b>15/09/23</b>

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

Monthly Cash Flow Allocation			
<b>Principal</b>			
Principal Available Amount		17,219,103.29	17,219,103.29
Following Amortisation or Optional redemption			
	Notes	17,216,000.00	0.00
	Subordinated Loan	0.00	0.00
	Expenses on Subordinated Loan	0.00	0.00

Interest			
Total Funds Available			7,772,215.32
1 Issuers Directors		0.00	0.00
2 Administrator		0.00	0.00
3 Security Agent		0.00	0.00
4 Other Issuer fees	Intertrust fees	0.00	0.00
	NBB	0.00	0.00
	AIG	0.00	0.00
	Servicing	66,601.52	66,601.52
	CTIF	0.00	0.00
	Zurich Insurance	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	4,805,825.74	4,805,825.74
	Swap Counterparty payments	2,250,835.61	2,250,835.61
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		648,369.12	648,369.12
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

Capital structure			
<u>Notes</u>			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,301,529,600.00
Outstanding balance at the end of the month			1,284,313,600.00
Bond - Factor at the beginning of the month			0.40672800
Bond - Factor at the end of the month			0.40134800
Annual interest rate for the period			4.28800%
Interest payable for the quarter paid on	15/09/23		4,805,825.74
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			4.63800%
Interest payable for the month paid on	15/09/23		648,369.12
<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			4.63800%
Interest payable for the month paid on	15/09/23		0.00

Reserve Fund			
Balance at the beginning of the month			35,000,000.00
Payment from the Reserve Fund at the end of the month			0.00
Payment to the Reserve Fund at the end of the month			0.00
Balance at the end of the month			35,000,000.00

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

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

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

Balance Sheet		
<b>Assets</b>		
Outstanding principal amount of Mortgage Loans (end of period)	1,529,660,187.11	1,529,660,187.11
Transaction Account (after principal and interest payout)	3,103.29	3,103.29
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
<b>Total</b>	<b>1,564,663,290.40</b>	<b>1,564,663,290.40</b>
<b>Liabilities</b>		
Notes outstanding balance at the end of period	1,284,313,600.00	1,284,313,600.00
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>1,564,313,600.00</b>	<b>1,564,313,600.00</b>

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

**HLI2019 - 2023-08-31 - prepayment 5%**

IAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.51	3.48	0.41	1,284,313,600.00

Periode	interest	principal	prepayment	Total
2023-09	2,780,123.32	12,681,106.43	6,320,303.96	21,781,533.71
2023-10	2,745,665.17	12,661,146.85	6,241,214.50	21,648,026.52
2023-11	2,711,385.68	12,642,499.21	6,162,533.24	21,516,418.13
2023-12	2,677,275.25	12,619,172.01	6,084,275.31	21,380,722.57
2024-01	2,643,353.45	12,610,187.33	6,006,382.21	21,259,922.99
2024-02	2,609,592.25	12,593,571.93	5,928,882.95	21,132,047.13
2024-03	2,576,004.59	12,578,934.16	5,851,766.89	21,006,705.64
2024-04	2,542,590.88	12,565,697.32	5,775,026.61	20,883,314.81
2024-05	2,509,347.58	12,539,112.38	5,698,717.67	20,747,177.63
2024-06	2,476,302.57	12,510,362.13	5,622,846.50	20,609,511.20
2024-07	2,443,466.72	12,468,722.49	5,547,465.61	20,459,654.82
2024-08	2,410,879.78	12,431,165.43	5,472,553.14	20,314,598.35
2024-09	2,378,541.70	12,402,911.05	5,398,073.12	20,179,525.87
2024-10	2,346,395.74	12,367,260.89	5,324,050.91	20,037,707.54
2024-11	2,314,437.04	12,302,416.90	5,250,607.40	19,867,461.34
2024-12	2,282,704.87	12,220,531.35	5,177,810.58	19,681,046.80
2025-01	2,251,236.44	12,147,536.67	5,105,621.58	19,504,394.69
2025-02	2,220,023.17	12,082,809.99	5,034,002.98	19,336,836.14
2025-03	2,189,049.54	12,035,449.98	4,962,880.59	19,187,380.11
2025-04	2,158,295.59	11,966,211.15	4,892,342.83	19,016,849.57
2025-05	2,127,810.08	11,899,444.37	4,822,377.05	18,849,631.50
2025-06	2,097,597.42	11,840,150.27	4,752,949.31	18,690,697.00
2025-07	2,067,640.74	11,778,301.07	4,684,069.50	18,530,011.31
2025-08	2,037,936.27	11,730,713.30	4,615,674.47	18,384,324.04
2025-09	2,008,449.17	11,687,966.00	4,547,742.28	18,244,157.45
2025-10	1,979,163.47	11,651,540.23	4,480,245.88	18,110,949.58
2025-11	1,950,071.83	11,602,928.62	4,413,233.03	17,966,233.48
2025-12	1,921,205.58	11,551,373.82	4,346,713.04	17,819,292.44
2026-01	1,892,561.02	11,498,614.84	4,280,690.94	17,671,866.80
2026-02	1,864,135.12	11,432,449.76	4,215,219.77	17,511,804.65
2026-03	1,835,937.66	11,348,934.43	4,150,368.78	17,335,240.87
2026-04	1,808,001.59	11,221,806.61	4,086,318.21	17,116,126.41
2026-05	1,780,403.07	11,113,972.70	4,022,983.67	16,917,359.44
2026-06	1,753,090.80	11,038,929.24	3,960,225.33	16,752,245.37

outstanding amount CLASS A	outstanding amount subordinated loan	factor note
1,265,312,190	280,000,000	
1,246,409,828	280,000,000	
1,227,604,796	280,000,000	
1,208,901,348	280,000,000	
1,190,284,779	280,000,000	
1,171,762,324	280,000,000	
1,153,331,623	280,000,000	
1,134,990,899	280,000,000	
1,116,753,069	280,000,000	
1,098,619,860	280,000,000	
1,080,603,672	280,000,000	
1,062,699,954	280,000,000	
1,044,898,970	280,000,000	
1,027,207,658	280,000,000	
1,009,654,633	280,000,000	
992,256,292	280,000,000	
975,003,133	280,000,000	
957,886,320	280,000,000	
940,887,990	280,000,000	
924,029,436	280,000,000	
907,307,614	280,000,000	
890,714,515	280,000,000	
874,252,144	280,000,000	
857,905,756	280,000,000	
841,670,048	280,000,000	
825,538,262	280,000,000	
809,522,100	280,000,000	
793,624,014	280,000,000	
777,844,708	280,000,000	
762,197,038	280,000,000	
746,697,735	280,000,000	
731,389,610	280,000,000	
716,252,654	280,000,000	
701,253,499	280,000,000	

2026-07	1,725,996.70	10,955,407.34	3,898,077.26	16,579,481.30	1,065	686,400,015	280,000,000
2026-08	1,699,147.15	10,871,241.85	3,836,538.10	16,406,927.10	1,096	671,692,235	280,000,000
2026-09	1,672,550.01	10,779,289.55	3,775,639.23	16,227,478.79	1,126	657,137,306	280,000,000
2026-10	1,646,210.56	10,707,949.73	3,715,290.26	16,069,450.55	1,157	642,714,066	280,000,000
2026-11	1,620,107.70	10,643,381.27	3,655,462.57	15,918,951.54	1,187	628,415,222	280,000,000
2026-12	1,594,214.50	10,604,484.01	3,596,046.60	15,794,745.11	1,218	614,214,691	280,000,000
2027-01	1,568,502.39	10,562,719.62	3,537,051.95	15,668,273.96	1,249	600,114,920	280,000,000
2027-02	1,542,982.28	10,509,643.53	3,478,524.39	15,531,150.20	1,277	586,126,752	280,000,000
2027-03	1,517,661.67	10,462,599.47	3,420,435.51	15,400,696.65	1,308	572,243,717	280,000,000
2027-04	1,492,530.55	10,401,929.00	3,362,842.74	15,257,302.29	1,338	558,478,945	280,000,000
2027-05	1,467,607.02	10,342,590.12	3,305,737.04	15,115,934.18	1,369	544,830,618	280,000,000
2027-06	1,442,875.64	10,279,839.93	3,249,130.25	14,971,845.82	1,399	531,301,648	280,000,000
2027-07	1,418,336.51	10,216,836.10	3,193,021.25	14,828,193.86	1,430	517,891,791	280,000,000
2027-08	1,393,987.33	10,139,557.33	3,137,469.22	14,671,013.88	1,461	504,614,764	280,000,000
2027-09	1,369,856.07	10,046,629.74	3,082,535.75	14,499,021.56	1,491	491,485,599	280,000,000
2027-10	1,345,947.13	9,964,031.95	3,028,173.95	14,338,153.03	1,522	478,493,393	280,000,000
2027-11	1,322,258.58	9,889,566.98	2,974,351.12	14,186,176.68	1,552	465,629,475	280,000,000
2027-12	1,298,777.98	9,791,375.28	2,921,160.79	14,011,314.05	1,583	452,916,938	280,000,000
2028-01	1,275,553.81	9,688,898.45	2,868,618.54	13,833,070.80	1,614	440,359,421	280,000,000
2028-02	1,252,575.45	9,577,165.25	2,816,761.91	13,646,502.61	1,643	427,965,494	280,000,000
2028-03	1,229,837.07	9,500,351.99	2,765,439.90	13,495,628.96	1,674	415,699,702	280,000,000
2028-04	1,207,308.91	9,447,094.58	2,714,554.29	13,368,957.78	1,704	403,538,054	280,000,000
2028-05	1,184,966.85	9,413,351.78	2,664,021.12	13,262,339.75	1,735	391,460,681	280,000,000
2028-06	1,162,780.46	9,387,443.16	2,613,807.05	13,164,030.67	1,765	379,459,430	280,000,000
2028-07	1,140,732.89	9,373,556.74	2,563,859.29	13,078,148.92	1,796	367,522,014	280,000,000
2028-08	1,118,809.98	9,341,588.25	2,514,253.61	12,974,651.84	1,827	355,666,173	280,000,000
2028-09	1,097,052.67	9,293,394.55	2,465,055.76	12,855,502.98	1,857	343,907,722	280,000,000
2028-10	1,075,490.28	9,247,050.67	2,416,254.31	12,738,795.26	1,888	332,244,417	280,000,000
2028-11	1,054,116.37	9,201,607.82	2,367,845.78	12,623,569.97	1,918	320,674,964	280,000,000
2028-12	1,032,923.54	9,157,727.50	2,319,824.20	12,510,475.24	1,949	309,197,412	280,000,000
2029-01	1,011,889.30	9,085,355.01	2,272,302.32	12,369,546.63	1,980	297,839,755	280,000,000
2029-02	991,063.71	8,982,213.88	2,225,408.22	12,198,685.81	2,008	286,632,133	280,000,000
2029-03	970,517.52	8,899,587.86	2,179,054.68	12,049,160.06	2,039	275,553,490	280,000,000
2029-04	950,200.81	8,831,894.13	2,133,175.23	11,915,270.17	2,069	264,588,421	280,000,000
2029-05	930,107.58	8,748,909.58	2,087,833.29	11,766,850.45	2,100	253,751,678	280,000,000
2029-06	910,264.65	8,673,492.75	2,042,993.73	11,626,751.13	2,130	243,035,191	280,000,000
2029-07	890,662.87	8,588,559.26	1,998,696.05	11,477,918.18	2,161	232,447,936	280,000,000
2029-08	871,316.95	8,521,118.71	1,954,863.61	11,347,299.27	2,192	221,971,954	280,000,000
2029-09	852,188.48	8,464,534.58	1,911,449.71	11,228,172.77	2,222	211,595,969	280,000,000
2029-10	833,238.76	8,396,840.93	1,868,498.15	11,098,577.84	2,253	201,330,630	280,000,000
2029-11	814,474.54	8,347,125.24	1,825,932.72	10,987,532.50	2,283	191,157,572	280,000,000
2029-12	795,879.71	8,302,532.27	1,783,730.75	10,882,142.73	2,314	181,071,309	280,000,000
2030-01	777,440.30	8,245,925.64	1,741,940.46	10,765,306.40	2,345	171,083,443	280,000,000
2030-02	759,182.81	8,150,572.31	1,700,721.91	10,610,477.03	2,373	161,232,149	280,000,000
2030-03	741,169.67	8,031,267.31	1,660,172.00	10,432,608.98	2,404	151,540,710	280,000,000
2030-04	723,450.71	7,916,823.47	1,620,268.32	10,260,542.50	2,434	142,003,618	280,000,000
2030-05	705,995.74	7,840,875.62	1,580,846.52	10,127,717.88	2,465	132,581,896	280,000,000
2030-06	688,738.02	7,757,293.43	1,541,937.41	9,987,968.86	2,495	123,282,665	280,000,000
2030-07	671,682.85	7,667,949.83	1,503,562.62	9,843,195.30	2,526	114,111,152	280,000,000
2030-08	654,844.84	7,594,844.87	1,465,652.75	9,715,342.46	2,557	105,050,655	280,000,000
2030-09	638,201.04	7,528,646.12	1,428,176.92	9,595,024.08	2,587	96,093,832	280,000,000
2030-10	621,755.94	7,477,998.01	1,391,067.74	9,490,821.69	2,618	87,224,766	280,000,000
2030-11	605,478.91	7,425,538.86	1,354,331.81	9,385,349.58	2,648	78,444,895	280,000,000
2030-12	589,371.57	7,351,799.67	1,318,056.08	9,259,227.32	2,679	69,775,040	280,000,000
2031-01	573,465.30	7,275,525.71	1,282,249.47	9,131,240.48	2,710	61,217,264	280,000,000
2031-02	557,758.60	7,203,735.99	1,246,891.61	9,008,386.20	2,738	52,766,637	280,000,000
2031-03	542,233.66	7,123,071.15	1,212,016.86	8,877,321.67	2,769	44,431,549	280,000,000
2031-04	526,909.13	7,022,884.23	1,177,704.16	8,727,497.52	2,799	36,230,960	280,000,000
2031-05	511,812.59	6,920,187.67	1,143,963.01	8,575,963.27	2,830	28,166,810	280,000,000
2031-06	496,963.42	6,822,140.94	1,110,770.82	8,429,875.18	2,860	20,233,898	280,000,000
2031-07	482,357.83	6,713,795.12	1,078,168.70	8,274,321.65	2,891	12,441,934	280,000,000
2031-08	468,002.50	6,612,692.52	1,046,123.68	8,126,818.70	2,922	4,783,118	280,000,000



2031-09	453,873.71	6,548,112.37	1,014,480.81	8,016,466.89	2,952
2031-10	439,907.61	6,506,461.57	983,144.02	7,929,513.20	2,983
2031-11	426,081.77	6,469,986.72	952,088.59	7,848,157.08	3,013
2031-12	412,386.04	6,438,050.30	921,296.92	7,771,733.26	3,044
2032-01	398,830.03	6,387,028.16	890,845.62	7,676,703.81	3,075
2032-02	385,463.79	6,312,719.94	860,829.69	7,559,013.42	3,104
2032-03	372,352.54	6,230,280.97	831,284.22	7,433,917.73	3,135
2032-04	359,484.98	6,153,547.62	802,180.74	7,315,213.34	3,165
2032-05	346,817.71	6,065,997.01	773,563.25	7,186,377.97	3,196
2032-06	334,376.22	5,946,457.17	745,563.08	7,026,396.47	3,226
2032-07	322,222.61	5,823,810.82	718,190.89	6,864,224.32	3,257
2032-08	310,364.49	5,703,812.57	691,432.18	6,705,609.24	3,288
2032-09	298,784.91	5,604,037.45	665,201.45	6,568,023.81	3,318
2032-10	287,440.77	5,502,689.46	639,501.68	6,429,631.91	3,349
2032-11	276,334.77	5,406,691.77	614,309.19	6,297,335.73	3,379
2032-12	265,452.11	5,303,598.14	589,650.72	6,158,700.97	3,410
2033-01	254,802.11	5,221,647.65	565,437.78	6,041,887.54	3,441
2033-02	244,353.20	5,133,083.95	541,693.87	5,919,131.02	3,469
2033-03	234,117.78	5,057,228.23	518,364.83	5,809,710.84	3,500
2033-04	224,070.06	4,947,382.71	495,590.57	5,667,043.34	3,530
2033-05	214,276.98	4,810,432.30	473,482.80	5,498,192.08	3,561
2033-06	204,770.07	4,647,057.63	452,146.72	5,303,974.42	3,591
2033-07	195,567.69	4,482,094.83	431,587.59	5,109,250.11	3,622
2033-08	186,677.85	4,321,171.54	411,784.24	4,919,633.63	3,653
2033-09	178,091.20	4,177,618.98	392,661.85	4,748,372.03	3,683
2033-10	169,773.92	4,078,535.98	374,031.48	4,622,341.38	3,714
2033-11	161,657.11	4,004,281.98	355,788.34	4,521,727.43	3,744
2033-12	153,697.57	3,925,845.11	337,948.59	4,417,491.27	3,775
2034-01	145,909.50	3,809,833.55	320,666.12	4,276,409.17	3,806
2034-02	138,356.92	3,663,094.60	304,067.41	4,105,518.93	3,834
2034-03	131,088.51	3,503,112.57	288,203.92	3,922,405.00	3,865
2034-04	124,123.70	3,318,917.62	273,173.76	3,716,215.08	3,895
2034-05	117,492.16	3,157,221.59	258,880.89	3,533,594.64	3,926
2034-06	111,158.96	3,008,539.37	245,267.08	3,364,965.41	3,956
2034-07	105,102.65	2,860,620.84	232,325.61	3,198,049.10	3,987
2034-08	99,323.60	2,725,319.53	220,001.94	3,044,645.07	4,018
2034-09	93,817.97	2,657,134.48	208,014.03	2,958,966.48	4,048
2034-10	88,489.20	2,614,826.76	196,252.36	2,899,568.32	4,079
2034-11	83,264.24	2,590,457.51	184,641.19	2,858,362.94	4109
2034-12	78,117.60	2,548,975.41	173,251.08	2,800,344.09	4140
2035-01	73,090.78	2,497,587.80	162,121.88	2,732,800.46	4171
2035-02	68,228.68	2,442,992.90	151,267.74	2,662,489.32	4199
2035-03	63,537.44	2,385,427.29	140,698.12	2,589,662.85	4230
2035-04	58,994.11	2,330,297.61	130,402.37	2,519,694.09	4260
2035-05	54,578.53	2,288,293.30	120,324.34	2,463,196.17	4291
2035-06	50,262.57	2,241,473.27	110,483.48	2,402,219.32	4321
2035-07	46,057.00	2,186,149.25	100,914.07	2,333,120.32	4352
2035-08	41,988.04	2,119,120.31	91,664.20	2,252,772.55	4383
2035-09	38,067.90	2,060,553.91	82,696.38	2,181,318.19	4413
2035-10	34,277.84	2,017,799.28	73,944.11	2,126,021.23	4444
2035-11	30,594.35	1,987,674.36	65,354.48	2,083,623.19	4474
2035-12	26,991.51	1,932,448.02	57,030.16	2,016,469.69	4505
2036-01	23,515.43	1,841,768.69	49,118.45	1,914,402.57	4536
2036-02	20,219.98	1,701,695.38	41,823.43	1,763,738.79	4565
2036-03	17,183.34	1,573,159.50	35,094.14	1,625,436.98	4596
2036-04	14,379.03	1,430,084.19	28,989.27	1,473,452.49	4626
2036-05	11,830.17	1,297,276.12	23,463.47	1,332,569.76	4657
2036-06	9,520.98	1,200,686.77	18,362.78	1,228,570.53	4687
2036-07	7,401.21	1,102,489.09	13,692.48	1,123,582.78	4718
2036-08	5,477.30	951,027.38	9,672.76	966,177.44	4749
2036-09	3,835.59	769,787.12	6,425.12	780,047.83	4779
2036-10	2,523.35	591,071.82	3,935.45	597,530.62	4810
	0			280,000,000	
	0			280,000,000	
	0			280,000,000	

2036-11	1,528.22	413,862.83	2,194.56	417,585.61	4840
2036-12	841.37	255,319.37	1,121.67	257,282.41	4871
2037-01	420.82	124,307.74	599.05	125,327.61	4902
2037-02	219.08	47,429.49	398.93	48,047.50	4930
2037-03	142.09	27,809.37	281.39	28,232.85	4961
2037-04	98.73	14,758.08	218.72	15,075.53	4991
2037-05	75.63	9,993.37	176.18	10,245.18	5022
2037-06	61.08	8,756.00	138.95	8,956.03	5052
2037-07	48.86	7,421.35	107.43	7,577.64	5083
2037-08	38.85	7,008.93	77.80	7,125.58	5114
2037-09	29.42	6,227.29	51.51	6,308.22	5144
2037-10	21.04	3,304.79	37.54	3,363.37	5175
2037-11	16.45	3,049.57	24.68	3,090.70	5205
2037-12	12.16	1,883.07	16.73	1,911.96	5236
2038-01	9.10	1,426.19	10.72	1,446.01	5267
2038-02	6.57	612.43	8.12	627.12	5295
2038-03	4.98	614.02	5.53	624.53	5326
2038-04	3.39	615.61	2.94	621.94	5356
2038-05	1.80	617.20	0.36	619.36	5387
2038-06	0.22	85.14	0.00	85.36	5417
	<b>150,655,403.11</b>	<b>1,189,699,649.08</b>	<b>339,854,293.48</b>	<b>1,680,209,345.67</b>	

**Performance data**

**Defaults and delinquencies**

Cumulative Gross Defaults at the beginning of the period			3,496,075.80
Principal balance of Defaulted Loans during the period		0.00	
Cumulative Gross Defaults at the end of the period		3,496,075.80	3,496,075.80
Cumulative Gross Defaults as % of original loan balance (%)		0.10149%	0.10149%
Cumulative Gross Defaults as % of current loan balance (%)		0.22601%	0.22601%
Aggregate amount of Delinquent Loans		993,687.93	993,687.93
Current Delinquencies as % of initial loan balance (%)		0.02885%	0.00
Current Delinquencies as % of current loan balance (%)		0.06496%	0.06496%

**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	116	9,996,118.74	0.653%
<2months	15	1,029,406.83	0.067%
<3 months	4	461,921.51	0.030%
<4months	0	0.00	0.000%
<5months	2	500,678.13	0.033%
<6months	2	112,026.54	0.007%
<7months	0	0.00	0.000%

Internal

<8months	Delinquent	0	0.00	0.000%
<9months	Delinquent	1	160,986.46	0.011%
<10months	Delinquent	1	63,286.94	0.004%
<11months	Delinquent	0	0.00	0.000%
<12months	Delinquent	1	42,631.51	0.003%
>12 months	Delinquent	2	114,078.35	0.007%
		<b>144</b>	<b>12,481,135.01</b>	

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 (%)
	349,710.66	10.00%

Prepayments as a % of current balance for reference period	0.23143%	0.00000%	Annualised 2.7772%

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

ST IDR	F1
LT Debt Rating	A+ (stable)
ST Debt Rating	F1
<u>Intertrust Administrative Services B.V.</u> as Administrator, Back-up Servicer Facilitator	
<u>Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA</u> as Security Agent	

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

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

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

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

#### retention risk

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

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



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

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

### **Portfolio Composition**

Reporting period: August 2023

**Effectisering Pool HLI19 - 2023-08**  
**Pool summary 1**

<b>Number of borrowers</b>	<b>Number of loans</b>	<b>Total Outstanding balance</b>	<b>Average Outstanding balance / borrower</b>
18605	23247	1.529.660.187,11	82.217,69

## Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2447	1,0000	4,3972	23247
CLTV	Current loan to value	0,5003	0,0000	0,9921	23247
LTM	Loan to mortgage	1,0355	0,0000	4,3972	23247
MTL	Mortgage to loan	1,4317	0,0000	5.914,2965	23247
OLTV	Original loan to value	0,8301	0,0000	22,9130	23247
SEAS	Seasoning in months	90,4149	60,0000	338,0000	23247



### 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	1.161.827.895,66	75,95	15402	66,25	1,85	0
2.5 < Interest Rate <= 3.0	201.193.306,50	13,15	3366	14,48	2,72	0
3.0 < Interest Rate <= 3.5	50.538.170,30	3,30	1101	4,74	3,21	0
3.5 < Interest Rate <= 4.0	34.616.592,87	2,26	1082	4,65	3,76	0
4.0 < Interest Rate <= 4.5	28.361.538,87	1,85	987	4,25	4,26	0
4.5 < Interest Rate <= 5.0	31.012.862,69	2,03	783	3,37	4,75	0
5.0 < Interest Rate <= 5.5	17.859.034,34	1,17	413	1,78	5,21	0
5.5 < Interest Rate <= 6.0	3.707.527,15	0,24	92	0,40	5,67	0
6.0 < Interest Rate <= 6.5	524.956,38	0,03	18	0,08	6,20	0
6.5 < Interest Rate <= 7.0	18.302,35	0,00	3	0,01	6,64	0
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0

**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>	9.996.118,74	80,09	116	80,56
<b>1</b>	1.029.406,83	8,25	15	10,42
<b>2</b>	461.921,51	3,70	4	2,78
<b>4</b>	500.678,13	4,01	2	1,39
<b>5</b>	112.026,54	0,90	2	1,39
<b>8</b>	160.986,46	1,29	1	0,69
<b>9</b>	63.286,94	0,51	1	0,69
<b>11</b>	42.631,51	0,34	1	0,69
<b>22</b>	77.746,75	0,62	1	0,69
<b>31</b>	36.331,60	0,29	1	0,69
<b>Total</b>	12.481.135,01	100,00	144	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	3.738,48	0,00	1	0,00	3,72	0,03	1,00	338,00
1996	25.336,48	0,00	5	0,02	2,03	0,10	1,00	327,67
1997	10.839,66	0,00	1	0,00	3,16	0,10	1,00	308,00
1998	59.065,37	0,00	12	0,05	1,89	0,21	1,00	299,92
1999	522.120,52	0,03	51	0,22	1,24	0,18	1,00	288,69
2000	444.988,69	0,03	41	0,18	1,35	0,21	1,00	277,20
2001	541.955,07	0,04	35	0,15	1,30	0,24	1,00	264,54
2002	1.799.056,99	0,12	107	0,46	2,52	0,23	1,02	251,89
2003	6.676.512,13	0,44	434	1,87	3,25	0,25	1,01	240,83
2004	8.591.605,58	0,56	578	2,49	2,90	0,26	1,02	228,65
2005	17.998.343,86	1,18	868	3,73	3,02	0,26	1,00	217,75
2006	11.700.560,91	0,76	432	1,86	2,62	0,33	1,00	206,17
2007	4.419.303,95	0,29	156	0,67	4,20	0,36	1,01	194,20
2008	3.310.576,43	0,22	88	0,38	3,52	0,38	1,01	181,64
2009	45.244.393,69	2,96	954	4,10	3,19	0,39	1,03	167,67
2010	42.281.996,55	2,76	864	3,72	3,58	0,40	1,04	158,03
2011	10.216.063,01	0,67	236	1,02	3,43	0,41	1,05	146,68
2012	5.601.023,64	0,37	138	0,59	1,84	0,37	1,07	132,97
2013	8.863.102,52	0,58	216	0,93	3,03	0,35	1,07	121,21
2014	81.570.205,81	5,33	1839	7,91	2,60	0,40	1,10	106,41
2015	149.800.916,21	9,79	2586	11,12	2,26	0,46	1,17	97,87
2016	466.459.428,21	30,49	6756	29,06	2,05	0,49	1,22	85,07
2017	366.932.088,44	23,99	3766	16,20	2,05	0,56	1,33	72,09
2018	296.586.964,91	19,39	3083	13,26	1,95	0,56	1,38	63,99
<b>Total</b>	<b>1.529.660.187,11</b>	<b>100,00</b>	<b>23247</b>	<b>100,00</b>	<b>2,21</b>	<b>0,50</b>	<b>1,24</b>	<b>90,41</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>	104.498.145,32	6,83	6631	28,52	2,22	0,16	1,02	113,49
<b>2028 - 2032</b>	301.067.072,56	19,68	6278	27,01	2,18	0,33	1,10	102,23
<b>&gt; 2032</b>	1.124.094.969,23	73,49	10338	44,47	2,21	0,58	1,30	85,11
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

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	49.836,11	0,00	14	0,06	2,07	0,08	1,00	63,84
72-107	6.423.718,35	0,42	693	2,98	2,05	0,14	1,01	75,64
108-143	98.338.323,38	6,43	4136	17,79	1,76	0,20	1,06	79,76
144-179	96.152.267,10	6,29	2195	9,44	2,03	0,32	1,11	84,21
180-215	221.286.687,18	14,47	3786	16,29	2,13	0,39	1,16	84,98
216-251	499.677.661,34	32,67	6447	27,73	2,12	0,50	1,29	87,20
252-287	77.670.754,65	5,08	1070	4,60	2,52	0,54	1,21	102,62
288-323	474.661.117,03	31,03	4091	17,60	2,29	0,65	1,33	87,94
324-360	45.988.919,03	3,01	690	2,97	3,31	0,49	1,06	176,77
> 360	9.410.902,94	0,62	125	0,54	2,99	0,54	1,06	175,87
<b>Total</b>	<b>1.529.660.187,11</b>	<b>100,00</b>	<b>23247</b>	<b>100,00</b>	<b>2,21</b>	<b>0,50</b>	<b>1,24</b>	<b>90,41</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
<b>49 - 60</b>	348.483,17	0,02	6	0,03	1,32	0,37	1,03	60,00
<b>61 - 72</b>	518.888.509,48	33,92	5252	22,59	1,97	0,57	1,35	66,51
<b>73 - 84</b>	351.271.166,87	22,96	4280	18,41	2,05	0,52	1,29	79,45
<b>85 - 96</b>	310.652.818,36	20,31	4800	20,65	2,12	0,48	1,20	88,48
<b>97 -108</b>	162.102.619,77	10,60	3271	14,07	2,24	0,42	1,12	101,93
<b>109 -</b>	186.396.589,46	12,19	5638	24,25	3,28	0,36	1,03	170,91
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

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	1.161.827.895,66	75,95	15402	66,25	1,85	0,51	1,30	82,56
2.5 < Interest Rate <= 3.0	201.193.306,50	13,15	3366	14,48	2,72	0,51	1,11	91,49
3.0 < Interest Rate <= 3.5	50.538.170,30	3,30	1101	4,74	3,21	0,50	1,08	104,60
3.5 < Interest Rate <= 4.0	34.616.592,87	2,26	1082	4,65	3,76	0,38	1,07	155,04
4.0 < Interest Rate <= 4.5	28.361.538,87	1,85	987	4,25	4,26	0,34	1,04	171,46
4.5 < Interest Rate <= 5.0	31.012.862,69	2,03	783	3,37	4,75	0,37	1,04	159,71
5.0 < Interest Rate <= 5.5	17.859.034,34	1,17	413	1,78	5,21	0,43	1,02	159,38
5.5 < Interest Rate <= 6.0	3.707.527,15	0,24	92	0,40	5,67	0,46	1,01	153,04
6.0 < Interest Rate <= 6.5	524.956,38	0,03	18	0,08	6,20	0,53	1,11	162,85
6.5 < Interest Rate <= 7.0	18.302,35	0,00	3	0,01	6,64	0,21	1,00	156,42
<b>Total</b>	<b>1.529.660.187,11</b>	<b>100,00</b>	<b>23247</b>	<b>100,00</b>	<b>2,21</b>	<b>0,50</b>	<b>1,24</b>	<b>90,41</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>	1.202.257.642,20	78,60	16131	69,39	2,17	0,53	1,26	81,69
<b>1 y / 1 y</b>	141.597.936,20	9,26	3214	13,83	3,14	0,39	1,19	132,40
<b>3 y / 3 y</b>	86.703.760,57	5,67	1646	7,08	1,90	0,40	1,17	109,80
<b>5 y / 5 y</b>	87.545.842,69	5,72	1792	7,71	1,66	0,42	1,15	107,65
<b>10 y / 5 y</b>	10.820.681,89	0,71	451	1,94	1,06	0,32	1,01	213,72
<b>15 y / 5 y</b>	129.855,20	0,01	5	0,02	4,45	0,18	1,00	193,37
<b>20 y / 5 y</b>	604.468,36	0,04	8	0,03	2,91	0,66	1,15	106,70
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41



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	52.166.627,50	3,41	1458	6,27	2,16	0,38	1,08	143,49
2024	160.176.749,99	10,47	4006	17,23	2,56	0,38	1,21	119,68
2025	65.443.589,39	4,28	2193	9,43	1,88	0,35	1,10	125,59
2026	67.025.976,17	4,38	2198	9,45	2,22	0,30	1,09	110,26
2027	41.195.205,63	2,69	1229	5,29	2,29	0,30	1,11	89,67
2028	39.236.464,79	2,57	994	4,28	2,38	0,30	1,09	88,79
2029	25.178.583,76	1,65	592	2,55	2,31	0,29	1,04	90,75
2030	32.869.604,54	2,15	660	2,84	2,35	0,32	1,09	95,33
2031	62.312.199,88	4,07	1110	4,77	2,16	0,36	1,10	89,99
2032	51.531.766,16	3,37	744	3,20	2,16	0,41	1,15	82,20
2033	41.263.960,51	2,70	608	2,62	2,22	0,42	1,13	80,34
2034	56.031.480,33	3,66	700	3,01	2,30	0,45	1,13	87,95
2035	68.986.557,67	4,51	742	3,19	2,31	0,50	1,23	90,58
2036	126.030.402,43	8,24	1233	5,30	2,06	0,53	1,28	85,75
2037	112.459.214,26	7,35	950	4,09	1,99	0,56	1,38	74,62
2038	82.361.733,68	5,38	719	3,09	2,06	0,57	1,35	69,64
2039	31.036.977,70	2,03	280	1,20	2,62	0,60	1,26	90,13
2040	41.760.300,66	2,73	351	1,51	2,50	0,65	1,25	92,48
2041	113.822.114,86	7,44	795	3,42	2,13	0,67	1,33	84,29
2042	137.054.434,27	8,96	923	3,97	2,17	0,69	1,39	72,96
2043	116.207.213,35	7,60	731	3,14	2,07	0,71	1,42	65,08
2044	4.933.254,02	0,32	28	0,12	2,25	0,77	1,36	64,75
2045	575.775,56	0,04	3	0,01	1,93	0,67	1,72	68,02
<b>Total</b>	<b>1.529.660.187,11</b>	<b>100,00</b>	<b>23247</b>	<b>100,00</b>	<b>2,21</b>	<b>0,50</b>	<b>1,24</b>	<b>90,41</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>	17.985.761,32	1,18	640	2,75	2,25	0,26	1,18	110,73
<b>Annuity</b>	1.511.674.425,79	98,82	22607	97,25	2,21	0,50	1,25	90,17
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

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	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41
Total	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

**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>	1.002.674.576,01	65,55	11499	49,46	2,11	0,55	1,32	87,77
<b>Remortgage</b>	440.512.893,74	28,80	9992	42,98	2,38	0,42	1,10	88,79
<b>Construction</b>	86.472.717,36	5,65	1756	7,55	2,46	0,39	1,15	129,38
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

**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>	1.350.878.643,18	88,31	20930	90,03	2,22	0,50	1,23	90,63
<b>Unemployed</b>	11.675.408,57	0,76	195	0,84	2,47	0,50	1,14	100,84
<b>Self employed</b>	167.106.135,36	10,92	2122	9,13	2,09	0,52	1,38	87,97
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

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%	49.192.183,97	3,22	4065	17,49	2,32	0,07	1,01	116,93
10% < CLTV <= 20%	115.620.103,69	7,56	3836	16,50	2,24	0,15	1,02	106,62
20% < CLTV <= 30%	148.641.078,98	9,72	3028	13,03	2,22	0,25	1,09	102,59
30% < CLTV <= 40%	196.043.254,52	12,82	2978	12,81	2,24	0,35	1,15	97,67
40% < CLTV <= 50%	203.110.581,14	13,28	2542	10,93	2,20	0,45	1,21	92,63
50% < CLTV <= 60%	231.880.402,18	15,16	2323	9,99	2,18	0,55	1,31	88,01
60% < CLTV <= 70%	249.152.293,82	16,29	2135	9,18	2,15	0,65	1,35	83,73
70% < CLTV <= 80%	259.198.042,16	16,94	1879	8,08	2,21	0,75	1,40	78,67
80% < CLTV <= 90%	76.479.471,35	5,00	459	1,97	2,24	0,82	1,31	69,64
90% < CLTV <= 100%	342.775,30	0,02	2	0,01	2,11	0,97	1,20	73,37
<b>Total</b>	<b>1.529.660.187,11</b>	<b>100,00</b>	<b>23247</b>	<b>100,00</b>	<b>2,21</b>	<b>0,50</b>	<b>1,24</b>	<b>90,41</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%	7.317.178,23	0,48	1459	6,28	2,70	0,05	1,00	152,70
10% < LTM <= 20%	24.003.877,50	1,57	1856	7,98	2,68	0,10	1,00	141,42
20% < LTM <= 30%	42.484.252,16	2,78	1992	8,57	2,49	0,16	1,00	127,40
30% < LTM <= 40%	59.950.068,96	3,92	1941	8,35	2,47	0,23	1,00	124,54
40% < LTM <= 50%	86.975.460,72	5,69	2123	9,13	2,42	0,29	1,00	113,73
50% < LTM <= 60%	105.987.439,46	6,93	2036	8,76	2,46	0,38	1,00	106,34
60% < LTM <= 70%	155.575.224,88	10,17	2343	10,08	2,37	0,46	1,00	96,75
70% < LTM <= 80%	193.935.548,75	12,68	2196	9,45	2,29	0,56	1,00	84,93
80% < LTM <= 90%	133.368.174,65	8,72	1340	5,76	2,29	0,61	1,00	80,09
90% < LTM <= 100%	57.016.072,31	3,73	741	3,19	2,26	0,46	1,00	91,59
100% < LTM <= 110%	58.643.256,21	3,83	685	2,95	2,24	0,48	1,05	88,10
110% < LTM <= 120%	58.482.890,40	3,82	625	2,69	2,11	0,51	1,15	86,11
120% < LTM <= 130%	65.822.128,60	4,30	622	2,68	2,03	0,53	1,25	84,78
130% < LTM <= 140%	75.374.039,55	4,93	614	2,64	1,96	0,56	1,35	81,91
140% < LTM <=150%	82.136.125,33	5,37	619	2,66	1,98	0,59	1,45	78,55
150% < LTM <=160%	104.721.708,16	6,85	705	3,03	1,96	0,64	1,54	75,23
160% < LTM <=170%	95.458.862,84	6,24	541	2,33	2,03	0,69	1,64	68,88
170% < LTM <=180%	17.149.315,81	1,12	129	0,55	1,93	0,60	1,74	78,80
180% < LTM <=190%	9.462.315,15	0,62	80	0,34	1,90	0,56	1,85	78,92
190% < LTM <=200%	11.207.106,27	0,73	83	0,36	1,84	0,56	1,95	76,17
200% < LTM <=250%	43.596.633,89	2,85	302	1,30	1,80	0,57	2,22	78,77
250% < LTM <=300%	37.505.895,97	2,45	196	0,84	1,69	0,60	2,87	74,87
350% < LTM <=400%	3.415.677,07	0,22	18	0,08	1,80	0,65	3,70	77,34
400% < LTM <=450%	70.934,24	0,00	1	0,00	1,25	0,87	4,40	82,00
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

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%	866.613.297,62	56,65	18027	77,55	2,37	0,44	1,00	99,21
100% < LTM <= 110%	58.643.256,21	3,83	685	2,95	2,24	0,48	1,05	88,10
110% < LTM <= 120%	58.482.890,40	3,82	625	2,69	2,11	0,51	1,15	86,11
120% < LTM <= 130%	65.822.128,60	4,30	622	2,68	2,03	0,53	1,25	84,78
130% < LTM <= 140%	75.374.039,55	4,93	614	2,64	1,96	0,56	1,35	81,91
140% < LTM <=150%	82.136.125,33	5,37	619	2,66	1,98	0,59	1,45	78,55
150% < LTM <=160%	104.721.708,16	6,85	705	3,03	1,96	0,64	1,54	75,23
160% < LTM <=170%	95.458.862,84	6,24	541	2,33	2,03	0,69	1,64	68,88
170% < LTM <=180%	17.149.315,81	1,12	129	0,55	1,93	0,60	1,74	78,80
180% < LTM <=190%	9.462.315,15	0,62	80	0,34	1,90	0,56	1,85	78,92
190% < LTM <=200%	11.207.106,27	0,73	83	0,36	1,84	0,56	1,95	76,17
200% < LTM <=250%	43.596.633,89	2,85	302	1,30	1,80	0,57	2,22	78,77
250% < LTM <=300%	37.505.895,97	2,45	196	0,84	1,69	0,60	2,87	74,87
350% < LTM <=400%	3.415.677,07	0,22	18	0,08	1,80	0,65	3,70	77,34
400% < LTM <=450%	70.934,24	0,00	1	0,00	1,25	0,87	4,40	82,00
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41



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	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

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%	1.974.502,38	0,13	93	0,40	1,79	0,08	1,32	81,55
10% < OLTV <= 20%	13.544.460,10	0,89	549	2,36	1,91	0,13	1,22	88,41
20% < OLTV <= 30%	31.507.691,92	2,06	1029	4,43	2,10	0,18	1,14	93,96
30% < OLTV <= 40%	54.372.235,15	3,55	1542	6,63	2,18	0,21	1,08	94,42
40% < OLTV <= 50%	80.558.689,37	5,27	1952	8,40	2,17	0,26	1,13	94,78
50% < OLTV <= 60%	106.686.824,20	6,97	2258	9,71	2,18	0,32	1,18	92,71
60% < OLTV <= 70%	135.344.512,44	8,85	2310	9,94	2,16	0,39	1,23	91,93
70% < OLTV <= 80%	164.023.436,28	10,72	2420	10,41	2,17	0,46	1,26	91,14
80% < OLTV <= 90%	244.845.547,55	16,01	3043	13,09	2,17	0,54	1,30	88,57
90% < OLTV <= 100%	470.231.761,22	30,74	4982	21,43	2,24	0,64	1,28	88,64
100% < OLTV <= 110%	133.022.309,51	8,70	1700	7,31	2,33	0,59	1,22	91,47
110% < OLTV <= 120%	46.080.782,91	3,01	656	2,82	2,38	0,54	1,22	90,70
120% < OLTV <= 130%	10.796.914,84	0,71	191	0,82	2,07	0,47	1,31	89,65
130% < OLTV <= 140%	10.837.031,67	0,71	143	0,62	2,12	0,53	1,30	83,35
140% < OLTV <=150%	7.460.468,67	0,49	112	0,48	2,26	0,56	1,22	90,04
150% < OLTV	18.373.018,90	1,20	267	1,15	2,26	0,59	1,20	91,25
<b>Total</b>	<b>1.529.660.187,11</b>	<b>100,00</b>	<b>23247</b>	<b>100,00</b>	<b>2,21</b>	<b>0,50</b>	<b>1,24</b>	<b>90,41</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>	1.527.097.690,24	99,83	23221	99,89	2,21	0,50	1,24	90,42
<b>Yes</b>	2.562.496,87	0,17	26	0,11	1,98	0,59	1,41	85,28
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

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	1.343.491.597,38	87,83	18252	78,51	2,21	0,51	1,25	89,67
Buy to let	69.932.037,24	4,57	1335	5,74	2,05	0,39	1,20	87,51
Mixed commercial / private	30.319.926,79	1,98	649	2,79	2,04	0,38	1,19	87,05
Other	85.916.625,70	5,62	3011	12,95	2,40	0,46	1,19	105,61
<b>Total</b>	<b>1.529.660.187,11</b>	<b>100,00</b>	<b>23247</b>	<b>100,00</b>	<b>2,21</b>	<b>0,50</b>	<b>1,24</b>	<b>90,41</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	135.250,46	0,01	3	0,01	3,39	0,07	1,00	125,34
Brussels Hoofdstedelijk gewest	140.133.970,28	9,16	1448	6,23	2,14	0,52	1,24	88,35
Waals Brabant	21.211.108,01	1,39	215	0,92	2,12	0,51	1,21	89,67
Vlaams Brabant	255.009.856,91	16,67	3560	15,31	2,20	0,50	1,28	89,60
Antwerpen	425.183.648,28	27,80	6173	26,55	2,21	0,51	1,24	90,68
Limburg	177.792.155,70	11,62	3281	14,11	2,32	0,51	1,19	93,32
Luik	23.139.823,41	1,51	421	1,81	2,26	0,49	1,11	90,27
Namen	2.294.635,11	0,15	43	0,18	2,23	0,51	1,20	90,53
Henegouwen	8.830.199,38	0,58	152	0,65	2,25	0,53	1,10	94,00
Luxemburg	1.962.604,13	0,13	41	0,18	2,52	0,44	1,25	99,75
West-Vlaanderen	214.750.065,82	14,04	3722	16,01	2,13	0,49	1,26	89,49
Oost-Vlaanderen	259.216.869,62	16,95	4188	18,02	2,22	0,48	1,28	90,52
<b>Total</b>	<b>1.529.660.187,11</b>	<b>100,00</b>	<b>23247</b>	<b>100,00</b>	<b>2,21</b>	<b>0,50</b>	<b>1,24</b>	<b>90,41</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	1.332.087.846,79	87,08	20927	90,02	2,21	0,50	1,25	90,61
2. Brussels	140.133.970,28	9,16	1448	6,23	2,14	0,52	1,24	88,35
3. Wallonie	57.438.370,04	3,75	872	3,75	2,21	0,50	1,15	90,96
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41

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	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41
<b>Total</b>	1.529.660.187,11	100,00	23247	100,00	2,21	0,50	1,24	90,41