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Administrator
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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

Investor Report

Reporting period: January 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/12/23 - 31/01/24)
 Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	22,624	22,624
Matured loans	80	80
Prepaid Loans	49	49
Repurchased Loans	6	6
Defaulted Loans during period	1	1
Defaulted Loans reopen to normal	0	0
End of month	22,488	22,488
Delinquent Receivables at the end of the Monthly Calculation Period	12	12

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1,464,490,777.31	1,464,490,777.31
Scheduled Principal collected	12,380,800.64	12,380,800.64
Full Prepayments	2,096,611.71	2,096,611.71
Partial Prepayments	435,875.44	435,875.44
Principal balance of repurchased loans	673,414.66	673,414.66
Principal balance of Defaulted Loans during the period	173,059.42	173,059.42
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	1,448,731,015.44	1,448,731,015.44
Principal balance of Delinquent Loans at the end of the Calculation Period	1,438,568.62	1,438,568.62
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,299,362.72	1,299,362.72
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,448,731,015.44	1,448,731,015.44
Balance of Non Delinquent Loans	1,447,292,446.82	1,447,292,446.82
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/12/23 - 31/01/24)
Monthly Total

Cash Flows

Monthly Cash Flows		
Principal Available Amount		
Previously Principal Available Amount	7,713.10	7,713.10
Principal Receipts		
Repayment of principal	12,380,800.64	12,380,800.64
Prepayment in full of principal	2,096,611.71	2,096,611.71
Partial prepayment of principal	435,875.44	435,875.44
Repurchase by the seller Receipts	673,414.66	673,414.66
Principal from sale of Issuer assets	0.00	0.00
Amounts to be used as indemnity for losses of scheduled principal as a result of Conmingling Risk and/or Set-Off Risk	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger	173,059.42	173,059.42
Principal Available Amount	15,767,474.97	15,767,474.97
Notes Interest Available Amount		
Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2,745,838.09	2,745,838.09
Interest accrued on the Transaction Account	15,485.05	15,485.05
Prepayment Penalties under the Mortgage Loans	0.00	0.00
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	4,755,696.28	4,755,696.28
Amounts received in connection to a repurchase pursuant MRPAs	980.64	980.64
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		7,518,000.06

Floating Rate Interest Period (31/12/23 - 31/01/24)
 Monthly Total

Swap Calculation			
	Loan Invest Pays: (A-B)*C		2,181,049.28
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,745,838.09
	the interest accrued on the transaction accounts		15,485.05
	the amounts received in respect of Prepayment penalties		0.00
	the amounts received in connection with a repurchase of Mortgage Receivables		980.64
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	Total A		2,762,303.78
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		80,336.31
	Total B		80,336.31
C	multiplied by		
	the principal outstanding amount of the Notes		1,219,148,800.00
	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		1,219,148,800.00
	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
	Total C		0.813
	Loan Invest Receives: (D*E)		4,755,696.28
with			
D	1 month Euribor		3.880%
	plus spread		0.650%
	Total D		4.530%
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,219,148,800.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	Total E		1,219,148,800.00
	Swap Payment Date	15/02/24	15/02/24
Swap Collateral Amount			
	Collateral Amount		
	Collateral at the end of the month		
	Collateral Type		securities

		Floating Rate Interest Period (31/12/23 - 31/01/24)	
			Monthly Total
Monthly Cash Flow Allocation			
Principal			
Principal Available Amount		15,767,474.97	15,767,474.97
Following Amortisation or Optional redemption			
	Notes	15,756,800.00	0.00
	Subordinated Loan	0.00	0.00
	Expenses on Subordinated Loan	0.00	0.00
Interest			
Total Funds Available			7,518,000.06
1 Issuers Directors		0.00	0.00
2 Administrator		16,865.18	16,865.18
3 Security Agent		0.00	0.00
4 Other Issuer fees		0.00	0.00
	NBB Intertrust fees	0.00	0.00
	AIG	0.00	0.00
	Servicing	63,054.46	63,054.46
	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 PWC/KPMG	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
	CTIF	0.00	0.00
5 Pari-passu			
	Class A notes interest due and payable	4,755,696.28	4,755,696.28
	Swap Counterparty payments	2,181,049.28	2,181,049.28
6 Principal Deficiency - Notes		0.00	0.00
7 Payment to Reserve Fund for replenishment		0.00	0.00
8 Principal Deficiency - Subordinated Loan		173,059.42	173,059.42
9 Payment to Risk Mitigation Deposit for replenishment		0.00	0.00
10 Interest on Subordinated Loan		327,692.10	327,692.10
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 (31/12/23 - 31/01/24) Monthly Total

Capital structure			
Notes			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,219,148,900.00
Outstanding balance at the end of the month			1,203,392,000.00
Bond - Factor at the beginning of the month			0.36098400
Bond - Factor at the end of the month			0.37606000
Annual interest rate for the period			4.53000%
Interest payable for the quarter paid on	15/02/24		4,755,696.28
Rating (Moody's)			Aaa(sf)
Rating (Fitch)			AAAsf
Subordinated Loan			
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			4.89000%
Interest payable for the month paid on	15/02/24		327,692.10
Expenses Subordinated Loan			
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			4.88000%
Interest payable for the month paid on	15/02/24		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 (31/12/23 - 31/01/24)

Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1,448,731,015.44	1,448,731,015.44
Transaction Account (after principal and interest payout)	10,674.97	10,674.97
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
Total	1,483,741,690.41	1,483,741,690.41
Liabilities		
Notes outstanding balance at the end of period	1,203,392,000.00	1,203,392,000.00
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
Total	1,483,392,000.00	1,483,392,000.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2024-01-31 - prepayment 5%

IAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.46	3.39	0.00	1,203,392,000.00

Periods	interest	principal	prepayment	Total
2024-02	2,724,869.86	12,339,258.18	5,984,478.11	21,048,606.15
2024-03	2,690,217.29	12,326,537.88	5,908,180.90	20,924,936.07
2024-04	2,655,748.38	12,318,400.43	5,832,237.43	20,806,386.24
2024-05	2,621,441.54	12,293,779.11	5,756,712.76	20,671,933.41
2024-06	2,587,335.87	12,270,316.04	5,681,600.45	20,539,252.36
2024-07	2,553,433.53	12,232,736.63	5,606,957.16	20,393,127.32
2024-08	2,519,776.79	12,194,814.73	5,532,782.84	20,247,374.36
2024-09	2,486,387.64	12,170,460.27	5,459,019.12	20,115,867.03
2024-10	2,453,200.61	12,144,386.83	5,385,671.96	19,983,259.40
2024-11	2,420,216.11	12,089,218.08	5,312,859.76	19,822,293.95
2024-12	2,387,495.41	12,011,229.79	5,240,676.51	19,639,401.71
2025-01	2,355,068.68	11,936,999.85	5,169,102.76	19,461,171.29
2025-02	2,322,928.75	11,877,142.25	5,098,075.85	19,298,146.85
2025-03	2,291,040.93	11,830,815.29	5,027,539.68	19,149,395.90
2025-04	2,259,369.35	11,778,400.81	4,957,514.87	18,995,285.03
2025-05	2,227,944.84	11,707,594.30	4,888,076.64	18,823,615.78
2025-06	2,196,807.29	11,647,177.14	4,819,179.39	18,663,163.82
2025-07	2,165,930.15	11,594,534.19	4,750,789.45	18,511,253.79
2025-08	2,135,290.26	11,544,464.05	4,682,893.06	18,362,647.37
2025-09	2,104,884.09	11,501,841.33	4,615,456.11	18,222,181.53
2025-10	2,074,692.28	11,470,757.65	4,548,429.75	18,093,879.68
2025-11	2,044,688.54	11,429,040.43	4,481,857.48	17,955,586.45
2025-12	2,014,902.78	11,373,208.61	4,415,794.60	17,803,905.99
2026-01	1,985,358.27	11,325,283.24	4,350,206.93	17,660,848.44
2026-02	1,956,029.72	11,272,741.53	4,285,111.63	17,513,882.88
2026-03	1,926,915.67	11,200,258.84	4,220,589.01	17,347,763.42
2026-04	1,898,042.95	11,106,302.62	4,156,726.18	17,161,071.75
2026-05	1,869,458.18	10,987,765.05	4,093,624.85	16,950,848.08
2026-06	1,841,194.67	10,900,030.14	4,031,150.28	16,772,375.09
2026-07	1,813,178.95	10,822,700.41	3,969,260.02	16,605,139.38
2026-08	1,785,394.68	10,741,591.38	3,907,965.43	16,434,951.49
2026-09	1,757,860.98	10,651,391.87	3,847,300.62	16,256,553.47
2026-10	1,730,596.40	10,569,412.67	3,787,231.33	16,087,240.40
2026-11	1,703,578.88	10,508,301.79	3,727,666.11	15,939,546.78
2026-12	1,676,787.64	10,453,386.39	3,668,578.59	15,798,752.62
2027-01	1,650,200.11	10,420,740.72	3,609,872.78	15,680,813.61
2027-02	1,623,784.38	10,376,747.81	3,551,595.41	15,552,127.60
2027-03	1,597,567.36	10,319,609.57	3,493,798.70	15,410,975.63

outstanding amount CLASS A	outstanding amount subordinated loan
1,185,068,264	280,000,000
1,166,833,545	280,000,000
1,148,682,907	280,000,000
1,130,632,415	280,000,000
1,112,680,499	280,000,000
1,094,840,805	280,000,000
1,077,113,207	280,000,000
1,059,483,728	280,000,000
1,041,953,669	280,000,000
1,024,551,591	280,000,000
1,007,299,685	280,000,000
990,193,582	280,000,000
973,218,364	280,000,000
956,360,009	280,000,000
939,624,094	280,000,000
923,028,423	280,000,000
906,562,066	280,000,000
890,216,743	280,000,000
873,989,385	280,000,000
857,872,088	280,000,000
841,852,901	280,000,000
825,942,003	280,000,000
810,152,999	280,000,000
794,477,509	280,000,000
778,919,656	280,000,000
763,498,808	280,000,000
748,235,780	280,000,000
733,154,390	280,000,000
718,223,209	280,000,000
703,431,249	280,000,000
688,781,692	280,000,000
674,282,999	280,000,000
659,926,355	280,000,000
645,690,388	280,000,000
631,568,423	280,000,000
617,537,809	280,000,000
603,609,466	280,000,000
589,796,058	280,000,000

factor note

2027-04	1,571,556.37	10,280,106.60	3,436,407.93	15,288,070.90	1,187	576,079,543	280,000,000
2027-05	1,545,724.39	10,227,703.55	3,379,474.47	15,152,902.41	1,218	562,472,365	280,000,000
2027-06	1,520,092.10	10,169,892.49	3,323,018.43	15,013,003.02	1,248	548,979,454	280,000,000
2027-07	1,494,661.46	10,109,590.27	3,267,049.40	14,871,301.13	1,279	535,602,814	280,000,000
2027-08	1,469,429.07	10,042,991.13	3,211,590.00	14,724,010.20	1,310	522,348,233	280,000,000
2027-09	1,444,400.76	9,971,989.39	3,156,658.83	14,573,048.98	1,340	509,219,585	280,000,000
2027-10	1,419,582.68	9,887,683.39	3,102,308.10	14,409,574.17	1,371	496,229,594	280,000,000
2027-11	1,394,980.87	9,810,511.28	3,048,504.31	14,253,996.46	1,401	483,370,578	280,000,000
2027-12	1,370,598.12	9,737,336.30	2,995,230.39	14,103,164.81	1,432	470,638,011	280,000,000
2028-01	1,346,427.97	9,642,540.42	2,942,572.30	13,931,540.69	1,463	458,052,899	280,000,000
2028-02	1,322,509.98	9,547,451.25	2,890,530.45	13,760,491.68	1,492	445,614,917	280,000,000
2028-03	1,298,826.80	9,437,498.52	2,839,163.94	13,575,489.26	1,523	433,338,254	280,000,000
2028-04	1,275,396.14	9,363,607.03	2,788,319.31	13,427,322.48	1,553	421,186,328	280,000,000
2028-05	1,252,193.79	9,315,755.18	2,737,883.89	13,305,832.86	1,584	409,132,689	280,000,000
2028-06	1,229,183.77	9,285,945.65	2,687,786.28	13,202,915.70	1,614	397,158,957	280,000,000
2028-07	1,206,328.49	9,263,310.88	2,637,989.86	13,107,629.23	1,645	385,257,656	280,000,000
2028-08	1,183,611.10	9,251,440.01	2,588,450.10	13,023,501.21	1,676	373,417,766	280,000,000
2028-09	1,161,022.02	9,223,055.86	2,539,235.98	12,923,313.86	1,706	361,655,474	280,000,000
2028-10	1,138,593.58	9,174,911.19	2,490,427.25	12,803,932.02	1,737	349,990,136	280,000,000
2028-11	1,116,364.03	9,131,688.73	2,442,001.89	12,690,054.65	1,767	338,416,445	280,000,000
2028-12	1,094,327.93	9,087,424.62	2,393,961.98	12,575,714.53	1,798	326,935,059	280,000,000
2029-01	1,072,489.63	9,043,955.39	2,346,303.27	12,462,748.29	1,829	315,544,800	280,000,000
2029-02	1,050,844.35	8,975,148.14	2,299,131.87	12,325,124.36	1,857	304,270,520	280,000,000
2029-03	1,029,463.82	8,890,760.54	2,252,507.08	12,172,731.44	1,888	293,127,252	280,000,000
2029-04	1,008,362.61	8,801,004.90	2,206,451.19	12,015,818.70	1,918	282,119,796	280,000,000
2029-05	987,530.37	8,738,732.75	2,160,845.29	11,887,108.41	1,949	271,220,218	280,000,000
2029-06	966,918.45	8,662,263.95	2,115,749.66	11,744,932.06	1,979	260,442,205	280,000,000
2029-07	946,547.92	8,588,492.99	2,071,148.11	11,606,189.02	2,010	249,782,964	280,000,000
2029-08	926,420.76	8,506,900.18	2,027,073.38	11,460,394.32	2,041	239,248,990	280,000,000
2029-09	906,544.54	8,437,387.38	1,983,471.16	11,327,403.08	2,071	228,827,732	280,000,000
2029-10	886,899.83	8,380,886.37	1,940,285.61	11,208,071.81	2,102	218,506,560	280,000,000
2029-11	867,449.51	8,316,738.04	1,897,548.98	11,081,736.53	2,132	208,292,273	280,000,000
2029-12	848,185.56	8,263,293.94	1,855,211.70	10,966,691.20	2,163	198,173,767	280,000,000
2030-01	829,105.80	8,220,918.05	1,813,228.09	10,863,251.94	2,194	188,139,621	280,000,000
2030-02	810,186.78	8,175,419.57	1,771,609.16	10,757,215.51	2,222	178,192,592	280,000,000
2030-03	791,434.66	8,097,541.51	1,730,487.17	10,619,463.34	2,253	168,364,563	280,000,000
2030-04	772,898.69	7,992,543.66	1,689,974.57	10,455,416.92	2,283	158,682,045	280,000,000
2030-05	754,633.37	7,879,471.33	1,650,102.36	10,284,207.06	2,314	149,152,471	280,000,000
2030-06	736,644.74	7,781,503.37	1,610,803.84	10,128,951.95	2,344	139,760,164	280,000,000
2030-07	718,901.29	7,715,687.61	1,571,942.45	10,006,531.35	2,375	130,472,534	280,000,000
2030-08	701,330.13	7,627,060.32	1,533,614.43	9,862,004.88	2,406	121,311,859	280,000,000
2030-09	683,980.17	7,543,602.70	1,495,792.20	9,723,375.07	2,436	112,272,464	280,000,000
2030-10	666,840.64	7,477,931.61	1,458,401.79	9,603,174.04	2,467	103,336,131	280,000,000
2030-11	649,895.00	7,422,626.75	1,421,397.27	9,493,919.02	2,497	94,492,107	280,000,000
2030-12	633,133.67	7,374,446.00	1,384,748.04	9,392,327.71	2,528	85,732,913	280,000,000
2031-01	616,541.51	7,314,612.99	1,348,500.94	9,279,655.44	2,559	77,069,799	280,000,000
2031-02	600,136.69	7,239,668.94	1,312,716.78	9,152,522.41	2,587	68,517,413	280,000,000
2031-03	583,942.68	7,164,465.02	1,277,395.46	9,025,803.16	2,618	60,075,553	280,000,000
2031-04	567,952.60	7,095,181.15	1,242,509.23	8,905,642.98	2,648	51,737,863	280,000,000
2031-05	552,148.62	7,009,639.90	1,208,125.01	8,769,913.53	2,679	43,520,098	280,000,000
2031-06	536,567.85	6,906,548.81	1,174,314.53	8,617,431.19	2,709	35,439,234	280,000,000
2031-07	521,224.00	6,820,573.76	1,141,002.79	8,482,800.55	2,740	27,477,658	280,000,000
2031-08	506,105.78	6,716,365.23	1,108,263.03	8,330,734.04	2,771	19,653,029	280,000,000
2031-09	491,238.19	6,613,735.96	1,076,088.25	8,181,062.40	2,801	11,963,205	280,000,000
2031-10	476,619.30	6,515,111.79	1,044,458.44	8,036,189.53	2,832	4,403,635	280,000,000
2031-11	462,235.43	6,462,337.93	1,013,179.73	7,937,753.09	2,862	0	280,000,000
2031-12	448,014.22	6,428,842.77	982,171.48	7,859,028.47	2,893	0	280,000,000
2032-01	433,923.75	6,394,968.55	951,432.85	7,780,325.15	2,924	0	
2032-02	419,965.68	6,363,588.39	920,954.07	7,704,508.14	2,953		
2032-03	406,148.02	6,315,293.80	890,802.86	7,612,244.68	2,984		
2032-04	392,518.66	6,236,612.14	861,105.36	7,490,236.16	3,014		
2032-05	379,159.96	6,143,776.64	831,918.89	7,354,855.49	3,045		
2032-06	366,094.99	6,055,787.13	803,219.89	7,225,102.01	3,075		
2032-07	353,286.62	5,974,561.31	774,979.04	7,102,826.97	3,106		
2032-08	340,709.96	5,864,367.32	747,315.10	6,952,392.38	3,137		
2032-09	328,411.66	5,749,277.72	720,246.42	6,797,935.80	3,167		

2032-10	316,411.87	5,639,077.78	693,748.73	6,649,238.38	3,198
2032-11	304,693.47	5,546,190.02	667,748.31	6,518,631.80	3,228
2032-12	293,210.77	5,447,733.95	642,267.74	6,383,212.46	3,259
2033-01	281,968.19	5,351,086.74	617,295.24	6,250,350.17	3,290
2033-02	270,961.85	5,249,999.53	592,848.07	6,113,809.45	3,318
2033-03	260,194.38	5,173,724.97	568,821.23	6,002,740.58	3,349
2033-04	249,617.32	5,088,510.21	545,248.73	5,883,376.26	3,379
2033-05	239,253.25	5,014,606.72	522,082.84	5,775,942.81	3,410
2033-06	229,075.71	4,909,952.42	499,449.47	5,638,477.60	3,440
2033-07	219,147.00	4,776,658.34	477,465.46	5,473,270.80	3,471
2033-08	209,504.60	4,614,750.20	456,247.73	5,280,502.53	3,502
2033-09	200,170.71	4,451,764.02	435,797.54	5,087,732.27	3,532
2033-10	191,147.00	4,293,631.26	416,092.04	4,900,870.30	3,563
2033-11	182,428.78	4,154,291.63	397,048.49	4,733,768.90	3,593
2033-12	173,976.92	4,048,751.63	378,524.53	4,601,253.08	3,624
2034-01	165,742.66	3,971,712.08	360,398.54	4,497,853.28	3,655
2034-02	157,672.88	3,904,987.88	342,626.14	4,405,286.90	3,683
2034-03	149,754.85	3,801,065.55	325,360.86	4,276,181.26	3,714
2034-04	142,054.65	3,660,150.25	308,754.04	4,110,958.94	3,744
2034-05	134,630.99	3,507,693.82	292,852.14	3,935,176.95	3,775
2034-06	127,501.22	3,326,652.03	277,770.79	3,731,924.04	3,805
2034-07	120,719.00	3,159,474.81	263,449.16	3,543,642.97	3,836
2034-08	114,250.44	3,020,793.58	249,764.74	3,384,808.76	3,867
2034-09	108,039.51	2,873,287.54	236,752.37	3,218,079.42	3,897
2034-10	102,106.73	2,735,600.06	224,367.64	3,062,074.43	3,928
2034-11	96,435.98	2,646,863.51	212,404.00	2,955,703.49	3,958
2034-12	90,992.37	2,581,055.17	200,764.63	2,872,812.17	3,989
2035-01	85,751.31	2,545,137.01	189,323.61	2,820,211.93	4,020
2035-02	80,640.35	2,512,069.98	178,067.47	2,770,777.80	4,048
2035-03	75,627.89	2,474,125.00	167,016.84	2,716,769.73	4,079

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		3,893,447.07
Principal balance of Defaulted Loans during the period	173,059.42	
Cumulative Gross Defaults at the end of the period	4,066,506.49	4,066,506.49
Cumulative Gross Defaults as % of original loan balance (%)	0.11805%	0.11805%
Cumulative Gross Defaults as % of current loan balance (%)	0.27767%	0.27767%
Aggregate amount of Delinquent Loans	1,438,568.62	1,438,568.62
Current Delinquencies as % of initial loan balance (%)	0.04176%	0.00
Current Delinquencies as % of current loan balance (%)	0.09930%	0.09930%

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		-173,059.42
Interest waterfall payment to the PDL		173,059.42
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		102	7,489,502.93	0.517%
<2months		11	636,503.73	0.044%
<3 months		4	213,336.81	0.015%
<4months	Delinquent	3	273,833.25	0.019%
<5months	Delinquent	2	329,485.11	0.023%
<6months	Delinquent	1	305,665.90	0.021%
<7months	Delinquent	0	0.00	0.000%
<8months	Delinquent	1	217,092.01	0.015%
<9months	Delinquent	0	0.00	0.000%
<10months	Delinquent	0	0.00	0.000%
<11months	Delinquent	1	4,583.32	0.000%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	4	307,909.03	0.021%
		129	9,777,912.09	

Floating Rate Interest Period (31/12/23 - 31/01/24)
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	173,059.42	0.0118%

Recovery Statistics			
	Recoveries on defaulted loans since Closing	percentage of Principal Outstanding on Defaulted Loans (%)	Recoveries as a percentage of Outstanding on Defaulted Loans (%)
	349,710.66		8.60%

Prepayments as a % of current balance for reference period			
			Annualised
	0.17293%	0.00000%	2.0751%

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	
	Moody's
LT Debt Rating	A1 (positive outlook)
LT Deposit Rating	Aa3
LT Counterparty Risk Assessment	Aa3(cr)
ST Deposit Rating	P-1
	Fitch
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 (*Wat 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 1 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: January 2024

Effectisering Pool HLI19 - 2024-01
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
18049	22488	1.448.731.015,44	80.266,55

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2293	1,0000	4,1535	22488
CLTV	Current loan to value	0,4883	0,0000	0,9762	22488
LTM	Loan to mortgage	1,0113	0,0000	4,1535	22488
MTL	Mortgage to loan	1,4746	0,0000	1.636,5151	22488
OLTV	Original loan to value	0,8294	0,0000	22,9130	22488
SEAS	Seasoning in months	94,9337	65,0000	343,0000	22488

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	1.075.385.759,81	74,23	14297	63,58	1,87	0
2.5 < Interest Rate <= 3.0	188.250.945,44	12,99	3166	14,08	2,72	0
3.0 < Interest Rate <= 3.5	47.864.972,50	3,30	1003	4,46	3,21	0
3.5 < Interest Rate <= 4.0	31.469.510,18	2,17	997	4,43	3,76	0
4.0 < Interest Rate <= 4.5	28.560.053,72	1,97	1049	4,66	4,28	0
4.5 < Interest Rate <= 5.0	35.381.831,18	2,44	986	4,38	4,75	0
5.0 < Interest Rate <= 5.5	25.257.706,98	1,74	617	2,74	5,24	0
5.5 < Interest Rate <= 6.0	14.181.794,19	0,98	290	1,29	5,69	0
6.0 < Interest Rate <= 6.5	2.196.017,33	0,15	63	0,28	6,24	0
6.5 < Interest Rate <= 7.0	138.077,14	0,01	13	0,06	6,65	0
Interest Rate > 7.0	44.346,97	0,00	7	0,03	7,12	0
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	7.489.502,93	76,60	102	79,07
1	636.503,73	6,51	11	8,53
2	213.336,81	2,18	4	3,10
3	273.833,25	2,80	3	2,33
4	329.485,11	3,37	2	1,55
5	305.665,90	3,13	1	0,78
7	217.092,01	2,22	1	0,78
10	4.583,32	0,05	1	0,78
13	158.113,05	1,62	1	0,78
16	37.842,62	0,39	1	0,78
27	75.621,76	0,77	1	0,78
36	36.331,60	0,37	1	0,78
Total	9.777.912,09	100,00	129	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	2.775,10	0,00	1	0,00	3,72	0,02	1,00	343,00
1996	21.470,96	0,00	5	0,02	2,03	0,09	1,00	332,67
1997	9.859,63	0,00	1	0,00	3,16	0,09	1,00	313,00
1998	47.581,43	0,00	5	0,02	3,61	0,21	1,00	305,33
1999	416.898,29	0,03	46	0,20	1,54	0,17	1,00	293,68
2000	360.616,09	0,02	40	0,18	1,26	0,20	1,00	281,86
2001	465.369,51	0,03	31	0,14	1,42	0,23	1,00	269,67
2002	1.613.793,93	0,11	102	0,45	2,99	0,22	1,02	256,85
2003	5.947.485,36	0,41	304	1,35	4,11	0,24	1,00	245,90
2004	7.394.287,70	0,51	547	2,43	3,70	0,26	1,02	233,63
2005	16.028.899,62	1,11	822	3,66	3,37	0,26	1,00	222,78
2006	10.710.534,16	0,74	417	1,85	2,68	0,32	1,00	211,08
2007	4.140.763,16	0,29	153	0,68	4,20	0,35	1,01	199,20
2008	3.142.099,28	0,22	77	0,34	4,11	0,36	1,01	186,64
2009	41.788.451,95	2,88	916	4,07	4,22	0,38	1,02	172,67
2010	39.855.793,19	2,75	840	3,74	3,75	0,39	1,03	163,04
2011	9.760.192,76	0,67	231	1,03	3,62	0,40	1,05	151,69
2012	5.282.667,33	0,36	135	0,60	1,91	0,36	1,06	137,98
2013	8.009.016,86	0,55	185	0,82	3,06	0,34	1,07	126,23
2014	75.305.833,35	5,20	1774	7,89	3,10	0,39	1,09	111,41
2015	141.060.666,53	9,74	2515	11,18	2,29	0,45	1,16	102,83
2016	441.844.036,30	30,50	6600	29,35	2,05	0,48	1,20	90,07
2017	351.549.323,69	24,27	3706	16,48	2,07	0,55	1,31	77,08
2018	283.972.599,26	19,60	3035	13,50	1,95	0,55	1,35	68,98
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	85.474.098,93	5,90	6075	27,01	2,32	0,14	1,02	117,11
2028 - 2032	279.725.898,34	19,31	6186	27,51	2,31	0,31	1,08	107,11
> 2032	1.083.531.018,17	74,79	10227	45,48	2,27	0,56	1,28	90,04
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	10.733,87	0,00	3	0,01	1,91	0,04	1,00	68,00
72-107	4.423.731,69	0,31	536	2,38	2,08	0,13	1,01	78,94
108-143	84.336.270,17	5,82	4016	17,86	1,78	0,18	1,05	83,94
144-179	88.375.540,33	6,10	2136	9,50	2,08	0,30	1,10	88,70
180-215	208.275.066,50	14,38	3724	16,56	2,17	0,37	1,14	89,53
216-251	475.736.507,60	32,84	6182	27,49	2,17	0,49	1,27	91,32
252-287	75.254.776,23	5,19	1063	4,73	2,67	0,53	1,20	106,71
288-323	458.893.024,91	31,68	4025	17,90	2,35	0,63	1,32	92,55
324-360	44.289.944,56	3,06	679	3,02	3,85	0,48	1,05	181,24
> 360	9.135.419,58	0,63	124	0,55	3,51	0,53	1,06	180,28
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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
61 - 72	283.972.599,26	19,60	3035	13,50	1,95	0,55	1,35	68,98
73 - 84	351.549.323,69	24,27	3706	16,48	2,07	0,55	1,31	77,08
85 - 96	441.844.036,30	30,50	6600	29,35	2,05	0,48	1,20	90,07
97 -108	141.060.666,53	9,74	2515	11,18	2,29	0,45	1,16	102,83
109 -	230.304.389,66	15,90	6632	29,49	3,48	0,36	1,05	158,69
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.075.385.759,81	74,23	14297	63,58	1,87	0,50	1,28	85,87
2.5 < Interest Rate <= 3.0	188.250.945,44	12,99	3166	14,08	2,72	0,50	1,10	93,18
3.0 < Interest Rate <= 3.5	47.864.972,50	3,30	1003	4,46	3,21	0,49	1,08	104,01
3.5 < Interest Rate <= 4.0	31.469.510,18	2,17	997	4,43	3,76	0,38	1,07	150,84
4.0 < Interest Rate <= 4.5	28.560.053,72	1,97	1049	4,66	4,28	0,34	1,04	170,15
4.5 < Interest Rate <= 5.0	35.381.831,18	2,44	986	4,38	4,75	0,36	1,04	170,06
5.0 < Interest Rate <= 5.5	25.257.706,98	1,74	617	2,74	5,24	0,39	1,02	169,25
5.5 < Interest Rate <= 6.0	14.181.794,19	0,98	290	1,29	5,69	0,43	1,02	167,56
6.0 < Interest Rate <= 6.5	2.196.017,33	0,15	63	0,28	6,24	0,45	1,04	166,27
6.5 < Interest Rate <= 7.0	138.077,14	0,01	13	0,06	6,65	0,24	1,00	158,48
Interest Rate > 7.0	44.346,97	0,00	7	0,03	7,12	0,33	1,00	160,00
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.144.943.849,93	79,03	15766	70,11	2,17	0,51	1,25	86,46
1 y / 1 y	131.718.209,55	9,09	3035	13,50	3,65	0,38	1,18	136,35
3 y / 3 y	80.232.394,37	5,54	1575	7,00	2,45	0,39	1,16	114,92
5 y / 5 y	81.241.619,38	5,61	1701	7,56	1,70	0,41	1,14	112,27
10 y / 5 y	9.883.061,34	0,68	398	1,77	1,17	0,31	1,00	217,68
15 y / 5 y	120.801,48	0,01	5	0,02	4,05	0,17	1,00	198,33
20 y / 5 y	591.079,39	0,04	8	0,04	2,91	0,65	1,14	111,70
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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
2024	171.343.202,97	11,83	4451	19,79	2,97	0,37	1,18	131,38
2025	63.449.344,52	4,38	2238	9,95	2,04	0,35	1,09	132,09
2026	74.895.000,70	5,17	2482	11,04	2,47	0,31	1,09	113,68
2027	40.077.407,45	2,77	1247	5,55	2,39	0,29	1,10	95,32
2028	36.845.274,57	2,54	1000	4,45	2,45	0,29	1,08	97,33
2029	23.282.616,81	1,61	593	2,64	2,32	0,27	1,03	96,29
2030	30.857.435,45	2,13	654	2,91	2,34	0,30	1,08	100,22
2031	58.552.807,34	4,04	1102	4,90	2,16	0,34	1,08	94,87
2032	48.766.043,78	3,37	733	3,26	2,16	0,39	1,13	87,17
2033	39.358.752,59	2,72	605	2,69	2,22	0,40	1,11	85,37
2034	54.024.289,85	3,73	699	3,11	2,30	0,43	1,11	92,93
2035	66.161.026,68	4,57	734	3,26	2,31	0,48	1,21	95,63
2036	120.944.129,60	8,35	1221	5,43	2,06	0,51	1,26	90,78
2037	108.432.249,12	7,48	941	4,18	1,98	0,54	1,35	79,61
2038	79.478.769,70	5,49	710	3,16	2,06	0,56	1,33	74,60
2039	30.195.859,07	2,08	277	1,23	2,61	0,59	1,24	95,06
2040	40.727.143,08	2,81	349	1,55	2,50	0,63	1,24	97,51
2041	110.152.339,47	7,60	786	3,50	2,13	0,65	1,31	89,29
2042	133.254.047,18	9,20	913	4,06	2,17	0,67	1,37	77,99
2043	112.486.252,99	7,76	722	3,21	2,07	0,69	1,40	70,06
2044	4.875.128,63	0,34	28	0,12	2,25	0,76	1,36	69,92
2045	571.893,89	0,04	3	0,01	1,93	0,66	1,70	72,98
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	15.951.362,78	1,10	586	2,61	2,45	0,25	1,16	114,58
Annuity	1.432.779.652,66	98,90	21902	97,39	2,28	0,49	1,23	94,71
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	955.110.074,28	65,93	11160	49,63	2,17	0,53	1,30	92,23
Remortgage	412.267.568,40	28,46	9646	42,89	2,45	0,41	1,09	93,59
Construction	81.353.372,76	5,62	1682	7,48	2,79	0,38	1,14	133,51
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.280.857.731,51	88,41	20241	90,01	2,30	0,49	1,21	95,20
Unemployed	10.938.577,03	0,76	186	0,83	2,49	0,50	1,14	101,86
Self employed	156.934.706,90	10,83	2061	9,16	2,16	0,50	1,36	92,32
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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%	51.594.675,14	3,56	4277	19,02	2,43	0,07	1,01	117,84
10% < CLTV <= 20%	112.805.771,53	7,79	3671	16,32	2,36	0,15	1,02	110,18
20% < CLTV <= 30%	146.467.849,26	10,11	2938	13,06	2,36	0,25	1,09	107,03
30% < CLTV <= 40%	191.893.504,51	13,25	2904	12,91	2,35	0,35	1,13	100,76
40% < CLTV <= 50%	197.804.616,28	13,65	2462	10,95	2,29	0,45	1,21	96,70
50% < CLTV <= 60%	225.368.814,58	15,56	2232	9,93	2,26	0,55	1,28	92,79
60% < CLTV <= 70%	243.045.046,78	16,78	2058	9,15	2,20	0,65	1,35	87,74
70% < CLTV <= 80%	233.583.075,85	16,12	1661	7,39	2,24	0,74	1,37	82,48
80% < CLTV <= 90%	45.830.884,59	3,16	283	1,26	2,25	0,82	1,28	73,29
90% < CLTV <= 100%	336.776,92	0,02	2	0,01	2,11	0,95	1,18	78,35
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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%	8.897.420,65	0,61	1649	7,33	2,90	0,04	1,00	146,96
10% < LTM <= 20%	24.638.317,69	1,70	1894	8,42	2,74	0,10	1,00	139,63
20% < LTM <= 30%	42.206.504,96	2,91	1921	8,54	2,64	0,16	1,00	129,72
30% < LTM <= 40%	59.638.941,90	4,12	1903	8,46	2,68	0,23	1,00	126,48
40% < LTM <= 50%	84.937.108,19	5,86	2063	9,17	2,62	0,29	1,00	117,89
50% < LTM <= 60%	110.576.033,78	7,63	2040	9,07	2,62	0,39	1,00	109,93
60% < LTM <= 70%	149.422.335,23	10,31	2227	9,90	2,48	0,46	1,00	99,47
70% < LTM <= 80%	195.205.824,03	13,47	2115	9,41	2,30	0,57	1,00	87,67
80% < LTM <= 90%	104.730.335,70	7,23	1138	5,06	2,36	0,58	1,00	87,25
90% < LTM <= 100%	53.766.122,68	3,71	705	3,14	2,36	0,45	1,00	95,86
100% < LTM <= 110%	58.762.403,84	4,06	687	3,05	2,27	0,47	1,05	91,70
110% < LTM <= 120%	55.475.140,65	3,83	576	2,56	2,18	0,50	1,15	91,47
120% < LTM <= 130%	63.574.631,57	4,39	586	2,61	2,05	0,52	1,25	87,31
130% < LTM <= 140%	74.991.062,46	5,18	609	2,71	2,03	0,55	1,35	87,12
140% < LTM <=150%	98.893.041,53	6,83	683	3,04	1,96	0,60	1,46	81,31
150% < LTM <=160%	90.072.903,17	6,22	591	2,63	2,02	0,65	1,55	79,18
160% < LTM <=170%	65.799.768,45	4,54	398	1,77	2,03	0,68	1,63	73,41
170% < LTM <=180%	10.416.898,31	0,72	83	0,37	1,84	0,56	1,74	82,42
180% < LTM <=190%	11.390.405,25	0,79	94	0,42	1,92	0,55	1,85	82,93
190% < LTM <=200%	12.267.480,94	0,85	79	0,35	1,88	0,56	1,95	82,66
200% < LTM <=250%	38.949.944,06	2,69	266	1,18	1,84	0,56	2,23	82,95
250% < LTM <=300%	31.277.635,63	2,16	166	0,74	1,68	0,59	2,86	80,11
350% < LTM <=400%	2.773.268,07	0,19	14	0,06	1,77	0,63	3,64	79,54
400% < LTM <=450%	67.486,70	0,00	1	0,00	1,25	0,82	4,15	87,00
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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%	834.018.944,81	57,57	17655	78,51	2,48	0,43	1,00	103,36
100% < LTM <= 110%	58.762.403,84	4,06	687	3,05	2,27	0,47	1,05	91,70
110% < LTM <= 120%	55.475.140,65	3,83	576	2,56	2,18	0,50	1,15	91,47
120% < LTM <= 130%	63.574.631,57	4,39	586	2,61	2,05	0,52	1,25	87,31
130% < LTM <= 140%	74.991.062,46	5,18	609	2,71	2,03	0,55	1,35	87,12
140% < LTM <=150%	98.893.041,53	6,83	683	3,04	1,96	0,60	1,46	81,31
150% < LTM <=160%	90.072.903,17	6,22	591	2,63	2,02	0,65	1,55	79,18
160% < LTM <=170%	65.799.768,45	4,54	398	1,77	2,03	0,68	1,63	73,41
170% < LTM <=180%	10.416.898,31	0,72	83	0,37	1,84	0,56	1,74	82,42
180% < LTM <=190%	11.390.405,25	0,79	94	0,42	1,92	0,55	1,85	82,93
190% < LTM <=200%	12.267.480,94	0,85	79	0,35	1,88	0,56	1,95	82,66
200% < LTM <=250%	38.949.944,06	2,69	266	1,18	1,84	0,56	2,23	82,95
250% < LTM <=300%	31.277.635,63	2,16	166	0,74	1,68	0,59	2,86	80,11
350% < LTM <=400%	2.773.268,07	0,19	14	0,06	1,77	0,63	3,64	79,54
400% < LTM <=450%	67.486,70	0,00	1	0,00	1,25	0,82	4,15	87,00
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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%	2.737.587,43	0,19	100	0,44	1,87	0,05	1,21	84,59
10% < OLTV <= 20%	13.052.249,83	0,90	540	2,40	1,96	0,13	1,20	92,78
20% < OLTV <= 30%	30.922.659,11	2,13	992	4,41	2,21	0,17	1,14	97,43
30% < OLTV <= 40%	51.587.477,95	3,56	1490	6,63	2,25	0,20	1,07	98,42
40% < OLTV <= 50%	77.228.337,39	5,33	1891	8,41	2,31	0,26	1,12	98,69
50% < OLTV <= 60%	101.084.659,50	6,98	2181	9,70	2,27	0,31	1,17	96,99
60% < OLTV <= 70%	126.912.303,72	8,76	2217	9,86	2,26	0,38	1,22	96,42
70% < OLTV <= 80%	155.263.434,17	10,72	2344	10,42	2,24	0,45	1,25	95,51
80% < OLTV <= 90%	229.341.532,08	15,83	2915	12,96	2,24	0,53	1,28	93,32
90% < OLTV <= 100%	445.137.416,11	30,73	4821	21,44	2,30	0,63	1,27	93,34
100% < OLTV <= 110%	125.883.704,45	8,69	1657	7,37	2,40	0,58	1,21	96,17
110% < OLTV <= 120%	43.763.952,01	3,02	647	2,88	2,43	0,52	1,21	95,47
120% < OLTV <= 130%	10.556.223,99	0,73	185	0,82	2,17	0,46	1,30	93,53
130% < OLTV <= 140%	10.693.750,38	0,74	143	0,64	2,13	0,52	1,29	87,58
140% < OLTV <=150%	7.008.374,70	0,48	101	0,45	2,46	0,55	1,20	94,75
150% < OLTV	17.557.352,62	1,21	264	1,17	2,39	0,57	1,17	96,01
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.446.000.490,50	99,81	22459	99,87	2,29	0,49	1,23	94,94
Yes	2.730.524,94	0,19	29	0,13	2,05	0,57	1,35	91,77
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.278.256.841,19	88,23	17776	79,05	2,28	0,50	1,24	94,27
Buy to let	64.196.824,31	4,43	1288	5,73	2,08	0,37	1,19	91,90
Mixed commercial / private	27.623.395,26	1,91	622	2,77	2,13	0,37	1,17	91,63
Other	78.653.954,68	5,43	2802	12,46	2,54	0,45	1,18	109,42
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.029.040,28	0,07	12	0,05	2,04	0,01	1,00	84,60
Brussels Hoofdstedelijk gewest	131.248.016,52	9,06	1391	6,19	2,20	0,51	1,22	93,10
Waals Brabant	20.304.213,46	1,40	208	0,92	2,19	0,49	1,19	94,26
Vlaams Brabant	241.714.622,99	16,68	3442	15,31	2,27	0,49	1,26	94,07
Antwerpen	401.603.255,19	27,72	5960	26,50	2,29	0,50	1,22	95,21
Limburg	169.617.373,77	11,71	3194	14,20	2,40	0,50	1,18	97,62
Luik	21.886.493,70	1,51	399	1,77	2,41	0,49	1,10	94,85
Namen	2.175.881,09	0,15	42	0,19	2,31	0,48	1,17	95,09
Henegouwen	8.321.150,09	0,57	148	0,66	2,30	0,52	1,09	98,96
Luxemburg	1.758.869,92	0,12	38	0,17	2,66	0,43	1,25	101,39
West-Vlaanderen	203.444.076,05	14,04	3591	15,97	2,23	0,48	1,25	94,11
Oost-Vlaanderen	245.628.022,38	16,95	4063	18,07	2,29	0,47	1,26	95,05
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.263.036.390,66	87,18	20262	90,10	2,29	0,49	1,23	95,10
2. Brussels	131.248.016,52	9,06	1391	6,19	2,20	0,51	1,22	93,10
3. Wallonie	54.446.608,26	3,76	835	3,71	2,32	0,49	1,14	95,48
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93

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	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93
Total	1.448.731.015,44	100,00	22488	100,00	2,28	0,49	1,23	94,93