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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: March 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (29/02/24 - 31/03/24)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	22,328	22,328
Matured loans	65	65
Prepaid Loans	45	45
Repurchased Loans	5	5
Defaulted Loans during period	0	0
Defaulted Loans reopend to normal	0	0
End of month	22,213	22,213
Delinquent Receivables at the end of the Monthly Calculation Period	12	12

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1,432,397,686.78	1,432,397,686.78
Scheduled Principal collected	12,230,252.58	12,230,252.58
Full Prepayments	2,290,929.33	2,290,929.33
Partial Prepayments	456,308.39	456,308.39
Principal balance of repurchased loans	1,020,977.37	1,020,977.37
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	1,416,399,219.11	1,416,399,219.11
Principal balance of Delinquent Loans at the end of the Calculation Period	941,105.80	941,105.80
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,605,571.60	1,605,571.60
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,416,399,219.11	1,416,399,219.11
Balance of Non Delinquent Loans	1,415,458,113.31	1,415,458,113.31
Balance of reopened Loans	0.00	0.00

Floating Rate Interest Period (29/02/24 - 31/03/24)
Monthly Total

Cash Flows

Monthly Cash Flows			
<u>Principal Available Amount:</u>			
Previously Principal Available Amount		11,203.63	11,203.63
Principal Receipts			
Repayment of principal		12,230,252.58	12,230,252.58
Prepayment in full of principal		2,290,929.33	2,290,929.33
Partial prepayment of principal		456,308.39	456,308.39
Repurchase by the seller Receipts		1,020,977.37	1,020,977.37
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		16,009,671.30	16,009,671.30
<u>Notes Interest Available Amount</u>			
Revenue Receipts			
Interest, including penalty interest, on Mortgage Receivables		2,705,246.51	2,705,246.51
Interest accrued on the Transaction Account		0.00	0.00
Prepayment Penalties under the Mortgage Loans		13,767.35	13,767.35
Net Proceeds on any Mortgage Loans		170,462.71	170,462.71
Amounts to be drawn from the Reserve Account on MPD		0.00	0.00
Amounts to be received from the Swap on MPD		4,609,054.11	4,609,054.11
Amounts received in connection to a repurchase pursuant MRPA		451.86	451.86
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			7,498,982.54

Swap Calculation			
	Loan Invest Pays: (A-B)*C		2,142,439.45
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,705,246.51
	the interest accrued on the transaction accounts		0.00
	the amounts received in respect of Prepayment penalties		13,767.35
	the amounts received in connection with a repurchase of Mortgage Receivables		451.86
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	Total A		2,719,465.72
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		71,674.01
	Total B		71,674.01
C	multiplied by		
	the principal outstanding amount of the Notes		1,187,059,200.00
	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		1,187,059,200.00
	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		0.809
	Loan Invest Receives: (D*E)		4,609,054.11
with			
D	1 month Euribor		3.859%
	plus spread		0.650%
	Total D		4.509%
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,187,059,200.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	Total E		1,187,059,200.00
	Swap Payment Date	15/04/24	15/04/24

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

Floating Rate Interest Period (29/02/24 - 31/03/24)

Monthly Total

Monthly Cash Flow Allocation

Principal

Principal Available Amount		16,009,671.30	16,009,671.30
Following Amortisation or Optional redemption			
	Notes	16,000,000.00	0.00
	Subordinated Loan	0.00	0.00
	Expenses on Subordinated Loan	0.00	0.00

Interest

Total Funds Available			7,498,982.54
1 Issuers Directors		0.00	0.00
2 Administrator		4,500.00	4,500.00
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	61,672.68	61,672.68
	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
	Factor-NBB	5,084.66	5,084.66
	Other Issuer Costs and Expenses	0.00	0.00
	Bank Charges	0.00	0.00
	Rating Agency	0.00	0.00
	Fitch	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	4,609,054.11	4,609,054.11
	Swap Counterparty payments	2,142,439.45	2,142,439.45
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		675,648.31	675,648.31
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 (29/02/24 - 31/03/24)	Monthly Total
Capital structure			
Notes			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,187,059,200.00
Outstanding balance at the end of the month			1,171,059,200.00
Bond - Factor at the beginning of the month			0.37095600
Bond - Factor at the end of the month			0.36595600
Annual interest rate for the period			4.50900%
Interest payable for the quarter paid on	15/04/24		4,609,054.11
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			4.85900%
Interest payable for the month paid on	15/04/24		675,648.31
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			4.85900%
Interest payable for the month paid on	15/04/24		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	
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 (29/02/24 - 31/03/24)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1,416,399,219.11	1,416,399,219.11
Transaction Account (after principal and interest payout)	9,671.30	9,671.30
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
Total	1,451,408,890.41	1,451,408,890.41
Liabilities		
Notes outstanding balance at the end of period	1,171,059,200.00	1,171,059,200.00
Subordinated Loan outstanding at the end of the period	280,000,000.00	280,000,000.00
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	1,451,059,200.00	1,451,059,200.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2024-03-31 - prepayment 5%

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.43	3.35	0.00	1,171,059,200.00

Periods	interest	principal	prepayment	Total
2024-04	2,678,859.64	12,218,416.58	5,850,254.15	20,747,530.37
2024-05	2,644,461.11	12,193,899.11	5,775,069.21	20,613,429.43
2024-06	2,610,263.31	12,171,262.05	5,700,293.49	20,481,818.85
2024-07	2,576,267.61	12,134,645.38	5,625,981.23	20,336,894.22
2024-08	2,542,511.83	12,096,567.10	5,552,136.47	20,191,215.40
2024-09	2,509,026.47	12,073,759.41	5,478,696.62	20,061,482.50
2024-10	2,475,739.78	12,050,376.01	5,405,657.99	19,931,773.78
2024-11	2,442,652.24	11,998,197.50	5,333,142.00	19,773,991.74
2024-12	2,409,825.84	11,921,939.70	5,261,245.86	19,593,011.40
2025-01	2,377,293.24	11,847,443.36	5,189,960.39	19,414,696.99
2025-02	2,345,048.28	11,788,295.82	5,119,217.74	19,252,561.84
2025-03	2,313,063.20	11,740,919.56	5,048,966.51	19,102,949.27
2025-04	2,281,305.17	11,694,810.63	4,979,200.68	18,955,316.48
2025-05	2,249,788.48	11,623,522.03	4,910,022.26	18,783,332.77
2025-06	2,218,562.16	11,563,052.26	4,841,385.09	18,622,999.51
2025-07	2,187,596.64	11,512,026.33	4,773,245.60	18,472,868.57
2025-08	2,156,866.56	11,462,700.81	4,705,595.75	18,325,163.12
2025-09	2,126,369.95	11,420,324.32	4,638,404.18	18,185,098.45
2025-10	2,096,085.51	11,389,215.01	4,571,622.94	18,056,923.46
2025-11	2,065,989.71	11,351,410.88	4,505,277.17	17,922,677.76
2025-12	2,036,103.45	11,300,350.58	4,439,420.61	17,775,874.64
2026-01	2,006,455.66	11,254,366.93	4,374,029.57	17,634,852.16
2026-02	1,977,022.18	11,199,822.53	4,309,137.99	17,485,982.70
2026-03	1,947,815.83	11,129,892.94	4,244,808.20	17,322,516.97
2026-04	1,918,843.06	11,044,421.43	4,181,104.81	17,144,369.30
2026-05	1,890,142.06	10,927,640.25	4,118,150.72	16,935,933.03
2026-06	1,861,760.29	10,831,841.87	4,055,859.31	16,749,461.47
2026-07	1,833,650.46	10,758,250.84	3,994,133.95	16,586,035.25
2026-08	1,805,759.37	10,681,584.53	3,932,985.09	16,420,328.99
2026-09	1,778,107.90	10,601,376.62	3,872,425.49	16,251,910.01
2026-10	1,750,712.87	10,508,457.16	3,812,505.06	16,071,675.09
2026-11	1,723,582.61	10,446,232.34	3,753,093.53	15,922,908.48

outstanding amount CLASS A	outstanding amount subordinated loan
1,152,990,529	280,000,000
1,135,021,561	280,000,000
1,117,150,005	280,000,000
1,099,389,379	280,000,000
1,081,740,675	280,000,000
1,064,188,219	280,000,000
1,046,732,185	280,000,000
1,029,400,846	280,000,000
1,012,217,660	280,000,000
995,180,256	280,000,000
978,272,743	280,000,000
961,482,857	280,000,000
944,808,845	280,000,000
928,275,301	280,000,000
911,870,864	280,000,000
895,585,592	280,000,000
879,417,295	280,000,000
863,358,567	280,000,000
847,397,729	280,000,000
831,541,041	280,000,000
815,801,270	280,000,000
800,172,873	280,000,000
784,663,913	280,000,000
769,289,211	280,000,000
754,063,685	280,000,000
739,017,894	280,000,000
724,130,193	280,000,000
709,377,808	280,000,000
694,763,239	280,000,000
680,289,437	280,000,000
665,968,474	280,000,000
651,769,148	280,000,000

factor note

2026-12	1,696,679.28	10,384,999.91	3,694,184.04	15,775,863.23	1,005	637,689,965	280,000,000
2027-01	1,669,998.30	10,347,505.37	3,635,676.94	15,653,180.61	1,036	623,706,782	280,000,000
2027-02	1,643,501.48	10,309,041.01	3,577,574.41	15,530,116.90	1,064	609,820,167	280,000,000
2027-03	1,617,194.61	10,260,658.21	3,519,915.28	15,397,768.10	1,095	596,039,593	280,000,000
2027-04	1,591,080.82	10,222,770.60	3,462,653.79	15,276,505.21	1,125	582,354,169	280,000,000
2027-05	1,565,140.15	10,165,406.81	3,405,870.03	15,136,416.99	1,156	568,782,892	280,000,000
2027-06	1,539,410.50	10,113,754.18	3,349,538.79	15,002,703.47	1,186	555,319,599	280,000,000
2027-07	1,513,873.67	10,053,859.26	3,293,691.24	14,861,424.17	1,217	541,972,049	280,000,000
2027-08	1,488,535.76	9,997,810.95	3,238,310.18	14,724,656.89	1,248	528,735,927	280,000,000
2027-09	1,463,385.27	9,937,339.31	3,183,410.97	14,584,135.55	1,278	515,615,177	280,000,000
2027-10	1,438,430.19	9,850,760.05	3,129,102.46	14,441,292.70	1,309	502,635,315	280,000,000
2027-11	1,413,702.48	9,766,799.34	3,075,369.28	14,255,871.10	1,339	489,793,146	280,000,000
2027-12	1,389,201.98	9,696,268.99	3,022,154.36	14,107,625.33	1,370	477,074,723	280,000,000
2028-01	1,364,914.49	9,613,459.92	2,969,505.67	13,947,880.08	1,401	464,491,757	280,000,000
2028-02	1,340,857.57	9,529,875.98	2,917,425.49	13,788,159.04	1,430	452,044,456	280,000,000
2028-03	1,317,032.92	9,409,079.60	2,866,064.97	13,592,177.49	1,461	439,769,311	280,000,000
2028-04	1,293,472.98	9,319,756.74	2,815,290.28	13,428,520.00	1,491	427,634,264	280,000,000
2028-05	1,270,154.09	9,271,822.89	2,764,927.32	13,306,904.30	1,522	415,597,514	280,000,000
2028-06	1,247,027.33	9,238,535.92	2,714,912.36	13,200,475.61	1,552	403,644,066	280,000,000
2028-07	1,224,069.21	9,209,036.55	2,665,230.43	13,098,336.19	1,583	391,769,799	280,000,000
2028-08	1,201,263.66	9,196,210.43	2,615,807.38	13,013,281.47	1,614	379,957,781	280,000,000
2028-09	1,178,582.71	9,181,745.65	2,566,651.04	12,926,979.40	1,644	368,209,384	280,000,000
2028-10	1,156,030.10	9,139,991.53	2,517,872.66	12,813,894.29	1,675	356,551,520	280,000,000
2028-11	1,133,673.46	9,092,627.82	2,469,496.03	12,695,797.31	1,705	344,989,396	280,000,000
2028-12	1,111,511.19	9,048,666.50	2,421,503.93	12,581,681.62	1,736	333,519,226	280,000,000
2029-01	1,089,545.95	9,007,966.23	2,373,880.85	12,471,393.03	1,767	322,137,379	280,000,000
2029-02	1,067,777.24	8,953,826.27	2,326,682.58	12,348,286.09	1,795	310,856,870	280,000,000
2029-03	1,046,235.40	8,872,746.28	2,280,017.48	12,198,999.16	1,826	299,704,106	280,000,000
2029-04	1,024,969.56	8,782,895.21	2,233,922.34	12,041,787.11	1,856	288,687,288	280,000,000
2029-05	1,003,990.14	8,713,495.82	2,188,307.62	11,905,793.58	1,887	277,785,485	280,000,000
2029-06	983,246.77	8,637,669.57	2,143,199.81	11,764,116.15	1,917	267,004,616	280,000,000
2029-07	962,755.30	8,566,825.71	2,098,574.63	11,628,155.64	1,948	256,339,215	280,000,000
2029-08	942,508.73	8,492,251.45	2,054,445.90	11,489,206.08	1,979	245,792,518	280,000,000
2029-09	922,511.02	8,410,954.83	2,010,839.95	11,344,305.80	2,009	235,370,723	280,000,000
2029-10	902,763.39	8,354,014.32	1,967,653.14	11,224,430.85	2,040	225,049,056	280,000,000
2029-11	883,218.90	8,299,341.16	1,924,874.27	11,107,434.33	2,070	214,824,840	280,000,000
2029-12	863,851.40	8,232,959.60	1,882,549.80	10,979,360.80	2,101	204,709,331	280,000,000
2030-01	844,677.63	8,189,778.93	1,840,582.16	10,875,038.72	2,132	194,678,970	280,000,000
2030-02	825,675.64	8,147,687.15	1,798,964.34	10,772,327.13	2,160	184,732,318	280,000,000
2030-03	806,829.37	8,090,052.61	1,757,759.61	10,654,641.59	2,191	174,884,506	280,000,000
2030-04	788,174.61	8,001,035.75	1,717,098.31	10,506,308.67	2,221	165,166,372	280,000,000
2030-05	769,755.46	7,890,506.27	1,677,066.72	10,337,328.45	2,252	155,598,799	280,000,000
2030-06	751,616.78	7,777,470.40	1,637,673.27	10,166,760.45	2,282	146,183,655	280,000,000
2030-07	733,751.61	7,706,308.50	1,598,739.62	10,038,799.73	2,313	136,878,607	280,000,000
2030-08	716,078.43	7,627,503.07	1,560,296.87	9,903,878.37	2,344	127,690,807	280,000,000
2030-09	698,602.96	7,542,960.08	1,522,365.88	9,763,928.92	2,374	118,625,481	280,000,000
2030-10	681,343.48	7,473,306.06	1,484,884.02	9,639,533.56	2,405	109,667,291	280,000,000
2030-11	664,275.38	7,410,370.91	1,447,820.42	9,522,466.71	2,435	100,809,100	280,000,000
2030-12	647,404.43	7,362,154.38	1,411,112.38	9,420,671.19	2,466	92,035,833	280,000,000
2031-01	630,703.05	7,313,212.86	1,374,761.47	9,318,677.38	2,497	83,347,859	280,000,000
2031-02	614,172.47	7,249,735.54	1,338,825.97	9,202,733.98	2,525	74,759,297	280,000,000
2031-03	597,833.58	7,167,538.04	1,303,382.90	9,068,754.52	2,556	66,288,376	280,000,000
2031-04	581,718.77	7,099,089.96	1,268,372.22	8,949,180.95	2,586	57,920,914	280,000,000
2031-05	565,791.23	7,026,349.62	1,233,810.78	8,825,951.63	2,617	49,660,754	280,000,000
2031-06	550,059.74	6,933,142.37	1,199,781.78	8,682,983.89	2,647	41,527,830	280,000,000
2031-07	534,561.12	6,834,587.96	1,166,305.98	8,535,455.06	2,678	33,526,936	280,000,000
2031-08	519,300.40	6,752,495.45	1,133,310.15	8,405,106.00	2,709	25,641,130	280,000,000
2031-09	504,255.22	6,646,998.29	1,100,892.45	8,252,145.96	2,739	17,893,239	280,000,000
2031-10	489,464.39	6,542,128.15	1,069,046.30	8,100,638.84	2,770	10,282,065	280,000,000
2031-11	474,922.36	6,465,778.80	1,037,651.80	7,978,352.96	2,800	2,778,634	280,000,000

Delinquency Statistics		Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
<u>Status</u>				
<1month		135	10,026,346.62	0.708%
<2months		4	265,486.93	0.019%
<3 months		1	55,284.61	0.004%
<4months	Delinquent	3	263,799.83	0.019%
<5months	Delinquent	2	6,233.54	0.000%
<6months	Delinquent	1	127,663.85	0.009%
<7months	Delinquent	1	21,085.59	0.001%
<8months	Delinquent	0	0.00	0.000%
<9months	Delinquent	0	0.00	0.000%
<10months	Delinquent	1	217,092.01	0.015%
<11months	Delinquent	0	0.00	0.000%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	4	305,230.98	0.022%
		152	11,288,223.96	

Floating Rate Interest Period (29/02/24 - 31/03/24)
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)
	0	-	0.0000%

Recovery Statistics	Recoveries on defaulted loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	349,710.66	7.47%

Prepayments as a % of current balance for reference period	Annualised
0.19179%	2.3015%

Triggers and replacements
<p>1. Account bank replacement</p> <p>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</p>
<p>2. Risk Mitigating Deposit</p> <p>Funding of the deposit if the Counterparty Risk Assessment of the Seller falls below Baa3(cr) by Moody's</p>
<p>3. Swap rating triggers</p> <p>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;</p> <p>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</p>
<p>4. Optional Redemption upon Rating Downgrade Event</p> <p>(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</p>

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 (*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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Website: www.Intertrustgroup.com

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

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

Portfolio Composition

Reporting period: March 2024

Effectisering Pool HLI19 - 2024-03
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
17852	22213	1.416.399.219,11	79.341,21

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2221	1,0000	4,0557	22213
CLTV	Current loan to value	0,4838	0,0000	0,9805	22213
LTM	Loan to mortgage	1,0006	0,0000	4,0557	22213
MTL	Mortgage to loan	1,4950	0,0000	1.774,0365	22213
OLTV	Original loan to value	0,8295	0,0000	22,9130	22213
SEAS	Seasoning in months	96,7897	67,0000	345,0000	22213

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	1.047.583.189,69	73,96	14051	63,26	1,87	0
2.5 < Interest Rate <= 3.0	185.790.289,54	13,12	3159	14,22	2,72	0
3.0 < Interest Rate <= 3.5	47.360.254,65	3,34	1002	4,51	3,21	0
3.5 < Interest Rate <= 4.0	29.362.053,21	2,07	920	4,14	3,76	0
4.0 < Interest Rate <= 4.5	28.850.293,35	2,04	1070	4,82	4,28	0
4.5 < Interest Rate <= 5.0	31.196.970,44	2,20	928	4,18	4,75	0
5.0 < Interest Rate <= 5.5	27.418.713,84	1,94	661	2,98	5,25	0
5.5 < Interest Rate <= 6.0	16.393.093,87	1,16	336	1,51	5,69	0
6.0 < Interest Rate <= 6.5	2.262.831,49	0,16	65	0,29	6,23	0
6.5 < Interest Rate <= 7.0	137.601,52	0,01	14	0,06	6,66	0
Interest Rate > 7.0	43.927,51	0,00	7	0,03	7,12	0
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	10.026.346,62	88,82	135	88,82
1	265.486,93	2,35	4	2,63
2	55.284,61	0,49	1	0,66
3	263.799,83	2,34	3	1,97
4	6.233,54	0,06	2	1,32
5	127.663,85	1,13	1	0,66
6	21.085,59	0,19	1	0,66
9	217.092,01	1,92	1	0,66
15	156.276,76	1,38	1	0,66
18	37.842,62	0,34	1	0,66
29	74.780,00	0,66	1	0,66
38	36.331,60	0,32	1	0,66
Total	11.288.223,96	100,00	152	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	2.385,63	0,00	1	0,00	3,72	0,02	1,00	345,00
1996	19.913,48	0,00	5	0,02	2,03	0,08	1,00	334,67
1997	9.464,05	0,00	1	0,00	3,16	0,09	1,00	315,00
1998	45.597,13	0,00	5	0,02	3,61	0,20	1,00	307,32
1999	380.249,69	0,03	45	0,20	1,69	0,17	1,00	295,69
2000	335.340,67	0,02	40	0,18	1,31	0,19	1,00	283,83
2001	441.827,33	0,03	31	0,14	1,42	0,23	1,00	271,68
2002	1.529.395,64	0,11	97	0,44	3,07	0,22	1,02	258,83
2003	5.711.071,87	0,40	296	1,33	4,13	0,23	1,00	247,90
2004	6.992.024,75	0,49	512	2,30	3,75	0,26	1,02	235,62
2005	15.257.767,03	1,08	798	3,59	3,46	0,25	1,00	224,77
2006	10.293.296,81	0,73	412	1,85	2,69	0,32	1,00	213,06
2007	4.041.038,06	0,29	152	0,68	4,20	0,35	1,01	201,19
2008	3.020.612,54	0,21	74	0,33	4,09	0,36	1,00	188,73
2009	40.904.021,65	2,89	901	4,06	4,26	0,38	1,02	174,66
2010	38.786.823,01	2,74	825	3,71	3,87	0,39	1,03	165,05
2011	9.571.902,12	0,68	229	1,03	3,68	0,40	1,04	153,68
2012	5.052.806,56	0,36	133	0,60	2,02	0,36	1,06	140,07
2013	7.802.209,31	0,55	180	0,81	3,07	0,34	1,06	128,22
2014	73.164.900,03	5,17	1746	7,86	3,11	0,39	1,08	113,40
2015	137.184.400,55	9,69	2490	11,21	2,34	0,44	1,15	104,81
2016	432.974.925,27	30,57	6552	29,50	2,05	0,47	1,20	92,06
2017	345.572.130,68	24,40	3677	16,55	2,07	0,55	1,30	79,08
2018	277.305.115,25	19,58	3011	13,56	1,96	0,54	1,34	70,99
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	77.978.525,37	5,51	5886	26,50	2,33	0,14	1,01	118,40
2028 - 2032	271.236.815,99	19,15	6145	27,66	2,34	0,30	1,08	109,20
> 2032	1.067.183.877,75	75,34	10182	45,84	2,28	0,55	1,27	92,06
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

Table '03' - Initial maturity in months

Initial maturity in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
0 - 71	3.582,81	0,00	3	0,01	1,91	0,02	1,00	70,00
72-107	3.785.096,77	0,27	496	2,23	2,08	0,13	1,01	80,24
108-143	78.830.408,25	5,57	3959	17,82	1,78	0,17	1,04	85,52
144-179	84.661.900,45	5,98	2108	9,49	2,11	0,29	1,08	90,78
180-215	202.751.822,10	14,31	3692	16,62	2,18	0,36	1,13	91,29
216-251	465.940.727,31	32,90	6094	27,43	2,18	0,48	1,26	93,07
252-287	74.185.200,12	5,24	1054	4,74	2,69	0,52	1,19	108,20
288-323	453.468.331,48	32,02	4008	18,04	2,35	0,63	1,31	94,40
324-360	43.770.759,11	3,09	675	3,04	3,91	0,47	1,05	183,06
> 360	9.001.390,71	0,64	124	0,56	3,61	0,53	1,06	182,54
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	194.267.881,20	13,72	2101	9,46	1,92	0,54	1,38	69,91
73 - 84	393.167.702,30	27,76	4149	18,68	2,06	0,55	1,29	77,33
85 - 96	443.085.675,12	31,28	6529	29,39	2,05	0,48	1,20	91,23
97 -108	140.998.581,48	9,95	2457	11,06	2,30	0,45	1,17	102,75
109 -	244.879.379,01	17,29	6977	31,41	3,43	0,37	1,05	155,98
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

Table '05' - Interest rate

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Interest rate <= 2,5	1.047.583.189,69	73,96	14051	63,26	1,87	0,50	1,27	87,69
2.5 < Interest Rate <= 3.0	185.790.289,54	13,12	3159	14,22	2,72	0,50	1,10	95,21
3.0 < Interest Rate <= 3.5	47.360.254,65	3,34	1002	4,51	3,21	0,49	1,07	105,06
3.5 < Interest Rate <= 4.0	29.362.053,21	2,07	920	4,14	3,76	0,39	1,07	145,58
4.0 < Interest Rate <= 4.5	28.850.293,35	2,04	1070	4,82	4,28	0,33	1,04	173,33
4.5 < Interest Rate <= 5.0	31.196.970,44	2,20	928	4,18	4,75	0,34	1,04	173,78
5.0 < Interest Rate <= 5.5	27.418.713,84	1,94	661	2,98	5,25	0,39	1,03	170,87
5.5 < Interest Rate <= 6.0	16.393.093,87	1,16	336	1,51	5,69	0,43	1,02	169,28
6.0 < Interest Rate <= 6.5	2.262.831,49	0,16	65	0,29	6,23	0,45	1,04	168,34
6.5 < Interest Rate <= 7.0	137.601,52	0,01	14	0,06	6,66	0,23	1,00	159,48
Interest Rate > 7.0	43.927,51	0,00	7	0,03	7,12	0,33	1,00	162,00
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	1.121.991.298,87	79,21	15624	70,34	2,17	0,51	1,24	88,38
1 y / 1 y	127.888.569,48	9,03	2972	13,38	3,72	0,37	1,17	138,40
3 y / 3 y	77.552.381,38	5,48	1542	6,94	2,57	0,39	1,15	116,86
5 y / 5 y	78.716.364,02	5,56	1675	7,54	1,73	0,41	1,13	114,14
10 y / 5 y	9.547.816,10	0,67	387	1,74	1,19	0,31	1,00	219,27
15 y / 5 y	117.110,88	0,01	5	0,02	4,05	0,17	1,00	200,31
20 y / 5 y	585.678,38	0,04	8	0,04	2,91	0,64	1,13	113,70
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	143.043.423,28	10,10	3712	16,71	2,99	0,38	1,18	133,12
2025	77.941.402,29	5,50	2673	12,03	2,43	0,34	1,09	136,03
2026	71.751.004,68	5,07	2457	11,06	2,48	0,31	1,08	115,72
2027	42.523.515,56	3,00	1338	6,02	2,47	0,29	1,10	97,62
2028	35.563.600,81	2,51	986	4,44	2,45	0,28	1,07	99,34
2029	23.226.571,76	1,64	616	2,77	2,34	0,26	1,03	100,55
2030	29.861.502,56	2,11	645	2,90	2,34	0,30	1,07	102,16
2031	57.012.341,36	4,03	1097	4,94	2,16	0,34	1,07	96,90
2032	47.675.115,28	3,37	729	3,28	2,16	0,38	1,12	89,22
2033	38.514.518,24	2,72	603	2,71	2,22	0,39	1,10	87,24
2034	53.114.401,07	3,75	696	3,13	2,30	0,43	1,11	94,93
2035	65.162.198,87	4,60	733	3,30	2,31	0,48	1,20	97,64
2036	118.787.039,49	8,39	1212	5,46	2,06	0,51	1,25	92,83
2037	106.638.959,49	7,53	938	4,22	1,99	0,53	1,34	81,65
2038	77.790.844,23	5,49	707	3,18	2,06	0,55	1,32	76,67
2039	29.932.378,23	2,11	277	1,25	2,61	0,58	1,24	97,07
2040	40.393.632,59	2,85	349	1,57	2,50	0,62	1,23	99,51
2041	108.924.330,55	7,69	783	3,52	2,13	0,64	1,30	91,30
2042	132.479.568,92	9,35	914	4,11	2,17	0,67	1,36	80,01
2043	110.649.768,04	7,81	717	3,23	2,07	0,68	1,39	72,07
2044	4.844.886,45	0,34	28	0,13	2,25	0,76	1,36	71,93
2045	568.215,36	0,04	3	0,01	1,93	0,66	1,69	74,99
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	15.295.868,15	1,08	568	2,56	2,47	0,24	1,15	116,14
Annuity	1.401.103.350,96	98,92	21645	97,44	2,30	0,49	1,22	96,58
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

Principal payment frequency	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Monthly	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	936.299.116,70	66,10	11049	49,74	2,18	0,53	1,29	94,09
Remortgage	400.640.720,12	28,29	9509	42,81	2,46	0,40	1,08	95,50
Construction	79.459.382,29	5,61	1655	7,45	2,82	0,37	1,13	135,14
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

Current loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Current Loan To Value <= 10%	51.470.418,04	3,63	4369	19,67	2,45	0,06	1,01	118,88
10% < CLTV <= 20%	111.163.362,81	7,85	3574	16,09	2,38	0,15	1,02	111,97
20% < CLTV <= 30%	146.408.683,20	10,34	2951	13,29	2,38	0,25	1,08	108,27
30% < CLTV <= 40%	192.065.189,39	13,56	2870	12,92	2,35	0,35	1,13	102,49
40% < CLTV <= 50%	195.468.628,08	13,80	2424	10,91	2,32	0,45	1,21	98,61
50% < CLTV <= 60%	220.950.535,02	15,60	2188	9,85	2,25	0,55	1,28	94,20
60% < CLTV <= 70%	238.598.032,24	16,85	2015	9,07	2,22	0,65	1,34	89,80
70% < CLTV <= 80%	225.823.217,04	15,94	1608	7,24	2,23	0,74	1,36	83,64
80% < CLTV <= 90%	34.071.856,69	2,41	211	0,95	2,28	0,82	1,26	75,04
90% < CLTV <= 100%	379.296,60	0,03	3	0,01	2,06	0,95	1,17	82,08
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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%	8.959.972,43	0,63	1704	7,67	2,95	0,04	1,00	147,21
10% < LTM <= 20%	24.554.860,08	1,73	1939	8,73	2,71	0,10	1,00	140,18
20% < LTM <= 30%	40.840.803,77	2,88	1848	8,32	2,67	0,15	1,00	131,28
30% < LTM <= 40%	61.434.550,80	4,34	1959	8,82	2,70	0,23	1,00	126,37
40% < LTM <= 50%	85.600.087,27	6,04	2047	9,22	2,64	0,30	1,00	119,29
50% < LTM <= 60%	110.272.954,84	7,79	2009	9,04	2,61	0,39	1,00	111,69
60% < LTM <= 70%	146.356.511,61	10,33	2170	9,77	2,52	0,46	1,00	100,68
70% < LTM <= 80%	198.423.264,47	14,01	2109	9,49	2,30	0,57	1,00	89,09
80% < LTM <= 90%	92.644.311,63	6,54	1056	4,75	2,37	0,55	1,00	89,97
90% < LTM <= 100%	54.320.193,04	3,84	704	3,17	2,37	0,45	1,00	98,05
100% < LTM <= 110%	54.467.488,98	3,85	639	2,88	2,28	0,47	1,05	93,13
110% < LTM <= 120%	59.652.462,38	4,21	596	2,68	2,19	0,49	1,15	93,23
120% < LTM <= 130%	64.204.399,51	4,53	593	2,67	2,03	0,52	1,25	88,55
130% < LTM <= 140%	70.638.692,94	4,99	579	2,61	2,05	0,56	1,35	88,37
140% < LTM <=150%	102.714.298,27	7,25	708	3,19	1,96	0,60	1,46	83,01
150% < LTM <=160%	84.379.169,34	5,96	545	2,45	2,02	0,65	1,55	80,83
160% < LTM <=170%	55.553.012,01	3,92	344	1,55	2,04	0,66	1,63	75,45
170% < LTM <=180%	10.296.275,45	0,73	80	0,36	1,85	0,54	1,75	84,73
180% < LTM <=190%	10.120.381,60	0,71	81	0,36	1,93	0,57	1,85	84,24
190% < LTM <=200%	12.098.078,60	0,85	83	0,37	1,81	0,54	1,95	84,92
200% < LTM <=250%	37.997.615,79	2,68	256	1,15	1,86	0,57	2,23	84,37
250% < LTM <=300%	28.422.052,22	2,01	151	0,68	1,68	0,58	2,86	82,88
350% < LTM <=400%	2.381.679,40	0,17	12	0,05	1,77	0,63	3,62	78,15
400% < LTM <=450%	66.102,68	0,00	1	0,00	1,25	0,80	4,06	89,00
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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%	823.407.509,94	58,13	17545	78,99	2,50	0,42	1,00	105,04
100% < LTM <= 110%	54.467.488,98	3,85	639	2,88	2,28	0,47	1,05	93,13
110% < LTM <= 120%	59.652.462,38	4,21	596	2,68	2,19	0,49	1,15	93,23
120% < LTM <= 130%	64.204.399,51	4,53	593	2,67	2,03	0,52	1,25	88,55
130% < LTM <= 140%	70.638.692,94	4,99	579	2,61	2,05	0,56	1,35	88,37
140% < LTM <=150%	102.714.298,27	7,25	708	3,19	1,96	0,60	1,46	83,01
150% < LTM <=160%	84.379.169,34	5,96	545	2,45	2,02	0,65	1,55	80,83
160% < LTM <=170%	55.553.012,01	3,92	344	1,55	2,04	0,66	1,63	75,45
170% < LTM <=180%	10.296.275,45	0,73	80	0,36	1,85	0,54	1,75	84,73
180% < LTM <=190%	10.120.381,60	0,71	81	0,36	1,93	0,57	1,85	84,24
190% < LTM <=200%	12.098.078,60	0,85	83	0,37	1,81	0,54	1,95	84,92
200% < LTM <=250%	37.997.615,79	2,68	256	1,15	1,86	0,57	2,23	84,37
250% < LTM <=300%	28.422.052,22	2,01	151	0,68	1,68	0,58	2,86	82,88
350% < LTM <=400%	2.381.679,40	0,17	12	0,05	1,77	0,63	3,62	78,15
400% < LTM <=450%	66.102,68	0,00	1	0,00	1,25	0,80	4,06	89,00
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

Hypothecair gedekt	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Yes	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

Table '17' - Original loan to value

Original loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Original Loan To Value <= 10%	2.608.885,20	0,18	96	0,43	1,95	0,05	1,19	87,04
10% < OLTV <= 20%	12.691.242,38	0,90	535	2,41	1,95	0,12	1,19	93,96
20% < OLTV <= 30%	30.369.638,65	2,14	988	4,45	2,23	0,17	1,14	99,12
30% < OLTV <= 40%	50.587.423,51	3,57	1471	6,62	2,27	0,20	1,07	100,12
40% < OLTV <= 50%	75.779.667,73	5,35	1861	8,38	2,32	0,26	1,12	100,42
50% < OLTV <= 60%	98.628.993,77	6,96	2153	9,69	2,29	0,31	1,16	98,72
60% < OLTV <= 70%	123.602.493,38	8,73	2181	9,82	2,28	0,38	1,21	98,24
70% < OLTV <= 80%	151.410.051,97	10,69	2314	10,42	2,25	0,44	1,24	97,37
80% < OLTV <= 90%	224.203.996,84	15,83	2878	12,96	2,25	0,53	1,27	95,21
90% < OLTV <= 100%	435.005.940,27	30,71	4771	21,48	2,31	0,62	1,26	95,28
100% < OLTV <= 110%	123.148.563,01	8,69	1637	7,37	2,41	0,58	1,20	98,14
110% < OLTV <= 120%	43.170.098,69	3,05	642	2,89	2,44	0,52	1,20	97,32
120% < OLTV <= 130%	10.386.015,31	0,73	183	0,82	2,16	0,46	1,30	94,59
130% < OLTV <= 140%	10.632.094,76	0,75	142	0,64	2,14	0,52	1,28	89,20
140% < OLTV <=150%	7.059.284,96	0,50	101	0,45	2,44	0,54	1,20	96,31
150% < OLTV	17.114.828,68	1,21	260	1,17	2,41	0,57	1,16	97,97
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	1.413.652.429,53	99,81	22182	99,86	2,30	0,48	1,22	96,80
Yes	2.746.789,58	0,19	31	0,14	2,04	0,56	1,33	93,66
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

Occupancy Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Owner occupied	1.252.422.226,77	88,42	17607	79,26	2,29	0,49	1,23	96,14
Buy to let	61.754.537,87	4,36	1261	5,68	2,10	0,37	1,18	93,66
Mixed commercial / private	26.668.877,21	1,88	615	2,77	2,13	0,37	1,16	93,45
Other	75.553.577,26	5,33	2730	12,29	2,57	0,44	1,17	111,25
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

Provincie	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Onbekend	980.152,70	0,07	9	0,04	2,24	0,01	1,00	87,96
Brussels Hoofdstedelijk gewest	126.529.687,35	8,93	1361	6,13	2,21	0,50	1,21	95,21
Waals Brabant	19.949.278,69	1,41	206	0,93	2,20	0,49	1,18	96,13
Vlaams Brabant	237.007.757,92	16,73	3397	15,29	2,28	0,48	1,25	95,87
Antwerpen	392.741.994,83	27,73	5890	26,52	2,31	0,49	1,21	97,09
Limburg	166.820.420,57	11,78	3171	14,28	2,42	0,50	1,17	99,34
Luik	21.325.412,44	1,51	396	1,78	2,43	0,48	1,10	96,61
Namen	2.129.238,56	0,15	41	0,18	2,31	0,48	1,17	96,93
Henegouwen	8.159.551,10	0,58	147	0,66	2,30	0,51	1,09	100,83
Luxemburg	1.708.511,12	0,12	38	0,17	2,68	0,43	1,24	103,37
West-Vlaanderen	199.216.465,22	14,06	3553	16,00	2,24	0,47	1,24	95,96
Oost-Vlaanderen	239.830.748,61	16,93	4004	18,03	2,30	0,46	1,26	96,87
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	1.236.597.539,85	87,31	20024	90,15	2,31	0,48	1,23	96,93
2. Brussels	126.529.687,35	8,93	1361	6,13	2,21	0,50	1,21	95,21
3. Wallonie	53.271.991,91	3,76	828	3,73	2,33	0,49	1,13	97,31
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79

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	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79
Total	1.416.399.219,11	100,00	22213	100,00	2,30	0,48	1,22	96,79