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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 2025

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/12/24 - 31/01/25)

Monthly Total

The Loan Portfolio

Number of Loans

Beginning of Period	20,576	20,576
Matured loans	144	144
Prepaid Loans	59	59
Repurchased Loans	8	8
Defaulted Loans during period	1	1
Defaulted Loans reopen to normal	0	0
End of month	20,364	20,364
Delinquent Receivables at the end of the Monthly Calculation Period	7	7

Outstanding Principal Amount of Mortgage loans

Beginning of Period	1,279,585,233.12	1,279,585,233.12
Scheduled Principal collected	11,417,674.38	11,417,674.38
Full Prepayments	2,839,309.25	2,839,309.25
Partial Prepayments	364,862.67	364,862.67
Principal balance of repurchased loans	583,168.21	583,168.21
Principal balance of Defaulted Loans during the period	82,442.41	82,442.41
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	1,264,297,776.20	1,264,297,776.20
Principal balance of Delinquent Loans at the end of the Calculation Period	307,092.82	307,092.82
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,442,376.93	1,442,376.93
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,264,297,776.20	1,264,297,776.20
Balance of Non Delinquent Loans	1,263,990,683.38	1,263,990,683.38
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/12/24 - 31/01/25)

Monthly Total

Cash Flows

Monthly Cash Flows

Principal Available Amount:

Previously Principal Available Amount	4,457.32	4,457.32
Principal Receipts		
Repayment of principal	11,417,674.38	11,417,674.38
Prepayment in full of principal	2,839,309.25	2,839,309.25
Partial prepayment of principal	364,862.67	364,862.67
Repurchase by the seller Receipts	583,168.21	583,168.21
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	82,442.41	82,442.41
Principal Available Amount	15,291,914.24	15,291,914.24

Notes Interest Available Amount

Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2,468,347.79	2,468,347.79
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	18,666.53	18,666.53
Net Proceeds on any Mortgage Loans	0.00	0.00
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	3,318,186.67	3,318,186.67
Amounts received in connection to a repurchase pursuant MRPA	1,280.18	1,280.18
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

5,806,481.17

Swap Calculation			
	Loan Invest Pays: (A-B)*C		1,893,791.55
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,468,347.79
	the interest accrued on the transaction accounts		0.00
	the amounts received in respect of Prepayment penalties		18,666.53
	the amounts received in connection with a repurchase of Mortgage Receivables		1,280.18
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	Total A		2,488,294.50
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		81,796.39
	Total B		81,796.39
C	multiplied by		
	the principal outstanding amount of the Notes		1,034,240,000.00
	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		1,034,240,000.00
	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		0.787
	Loan Invest Receives: (D*E)		3,318,186.67
with			
D	1 month Euribor		2.850%
	plus spread		0.650%
	Total D		3.500%
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,034,240,000.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	Total E		1,034,240,000.00
	Swap Payment Date	17/02/2025	17/02/2025

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

Monthly Cash Flow Allocation			
Principal			
Principal Available Amount		15,291,914.24	15,291,914.24
Following Amortisation or Optional redemption			
	Notes	15,283,200.00	0.00
	Subordinated Loan	0.00	0.00
	Expenses on Subordinated Loan	0.00	0.00

Interest			
Total Funds Available			5,806,481.17
1 Issuers Directors		4,315.67	4,315.67
2 Administrator		4,255.67	4,255.67
3 Security Agent		17,066.09	17,066.09
4 Other Issuer fees	Intertrust fees	649.04	649.04
	NBB	0.00	0.00
	AIG	0.00	0.00
	Servicing	55,093.25	55,093.25
	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
	Insurance	0.00	0.00
	Paying Agent	416.67	416.67
	corporate admin fee	0.00	0.00
	Factuur Berquin Notarissen	0.00	0.00
	Factur-Accesso	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
	PWC	0.00	0.00
	Social security / Taxes	0.00	0.00
	FSMA	0.00	0.00
	Moody's	0.00	0.00
5 Pari-passu	Class A notes interest due and payable	3,318,186.67	3,318,186.67
	Swap Counterparty payments	1,893,791.55	1,893,791.55
6 Principal Deficiency - Notes		0.00	0.00
7 Payment to Reserve Fund for replenishment		0.00	0.00
8 Principal Deficiency - Subordinated Loan		82,442.41	82,442.41
9 Payment to Risk Mitigation Deposit for replenishment		0.00	0.00
10 Interest on Subordinated Loan		430,097.49	430,097.49
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		1,034,240,000.00	
Outstanding balance at the end of the month		1,018,956,800.00	
Bond - Factor at the beginning of the month		0.32320000	
Bond - Factor at the end of the month		0.31842400	
Annual interest rate for the period		3.50000%	
Interest payable for the quarter paid on	17/02/2025	3,318,186.67	
Rating (Moody's)		Aaa(st)	
Rating (Fitch)		AAAsf	
<u>Subordinated Loan</u>			
Outstanding balance at the beginning of the month		280,000,000.00	
Outstanding balance at the end of the month		280,000,000.00	
Annual interest rate for the period		3.85000%	
Interest payable for the month paid on	17/02/2025	430,097.49	
<u>Expenses Subordinated Loan</u>			
Outstanding balance at the beginning of the month		0.00	
Outstanding balance at the end of the month		0.00	
Annual interest rate for the period		3.85000%	
Interest payable for the month paid on	17/02/2025	0.00	

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

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

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

Floating Rate Interest Period (31/12/24 - 31/01/25)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1,264,297,776.20	1,264,297,776.20
Transaction Account (after principal and interest payout)	8,714.24	8,714.24
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
Total	1,299,306,490.44	1,299,306,490.44
Liabilities		
Notes outstanding balance at the end of period	1,018,956,800.00	1,018,956,800.00
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	1,298,956,800.00	1,298,956,800.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2025-01-31 - prepayment 5%

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.31	3.16	0.00	1,018,956,800

Periode	interest	principal	prepayment	Total
2025-02	2,443,405.78	11,349,819.03	5,220,307.20	19,013,532.01
2025-03	2,411,189.92	11,305,481.52	5,151,449.51	18,868,120.95
2025-04	2,379,217.51	11,275,689.47	5,083,003.97	18,737,910.95
2025-05	2,347,448.15	11,210,070.63	5,015,115.63	18,572,634.41
2025-06	2,315,964.07	11,158,930.98	4,947,723.88	18,422,618.93
2025-07	2,284,740.40	11,110,445.34	4,880,814.38	18,276,000.12
2025-08	2,253,754.81	11,067,831.26	4,814,362.19	18,135,948.26
2025-09	2,222,984.38	11,028,293.27	4,748,350.84	17,999,628.49
2025-10	2,192,434.61	10,995,322.12	4,682,752.28	17,870,509.01
2025-11	2,162,082.47	10,969,520.92	4,617,534.04	17,749,137.43
2025-12	2,131,915.25	10,931,609.31	4,552,745.60	17,616,270.16
2026-01	2,101,963.79	10,888,728.08	4,488,407.44	17,479,099.31
2026-02	2,072,230.43	10,847,486.01	4,424,506.69	17,344,223.13
2026-03	2,042,701.01	10,800,299.36	4,361,070.93	17,204,071.30
2026-04	2,013,377.19	10,734,585.03	4,298,172.65	17,046,134.87
2026-05	1,984,285.68	10,651,662.79	4,235,880.83	16,871,829.30
2026-06	1,955,460.75	10,542,849.21	4,174,302.85	16,672,612.81
2026-07	1,926,940.39	10,459,839.50	4,113,327.63	16,500,107.52
2026-08	1,898,667.74	10,390,896.20	4,052,892.86	16,342,456.80
2026-09	1,870,616.25	10,322,597.78	3,992,995.70	16,186,209.73
2026-10	1,842,793.52	10,251,130.53	3,933,645.51	16,027,569.56
2026-11	1,815,211.19	10,170,131.97	3,874,878.48	15,860,221.64
2026-12	1,787,868.52	10,114,399.11	3,816,590.47	15,718,858.10
2027-01	1,760,744.27	10,056,541.24	3,758,785.49	15,576,071.00
2027-02	1,733,832.19	10,022,116.58	3,701,365.91	15,457,314.68
2027-03	1,707,101.04	9,989,646.29	3,644,319.41	15,341,066.74
2027-04	1,680,550.19	9,944,929.56	3,587,697.51	15,213,177.26
2027-05	1,654,193.47	9,908,208.02	3,531,464.63	15,093,866.12
2027-06	1,628,012.24	9,867,854.31	3,475,633.95	14,971,500.50
2027-07	1,602,019.43	9,823,060.96	3,420,223.01	14,845,303.40
2027-08	1,576,217.74	9,764,299.89	3,365,286.96	14,705,804.59

outstanding amount CLASS A	outstanding amount subordinated loan
1,002,386,674	280,000,000
985,929,743	280,000,000
969,571,049	280,000,000
953,345,863	280,000,000
937,239,208	280,000,000
921,247,948	280,000,000
905,365,755	280,000,000
889,589,111	280,000,000
873,911,037	280,000,000
858,323,982	280,000,000
842,839,627	280,000,000
827,462,491	280,000,000
812,190,498	280,000,000
797,029,128	280,000,000
781,996,370	280,000,000
767,108,827	280,000,000
752,391,675	280,000,000
737,818,508	280,000,000
723,374,719	280,000,000
709,059,125	280,000,000
694,874,349	280,000,000
680,829,339	280,000,000
666,898,349	280,000,000
653,083,022	280,000,000
639,359,540	280,000,000
625,725,574	280,000,000
612,192,947	280,000,000
598,753,274	280,000,000
585,409,786	280,000,000
572,166,502	280,000,000
559,036,915	280,000,000

factor note

2027-09	1,550,622.32	9,707,349.63	3,310,817.49	14,568,789.44	972	546,018,748	280,000,000
2027-10	1,525,221.36	9,653,001.49	3,256,802.12	14,435,024.97	1003	533,108,945	280,000,000
2027-11	1,500,009.21	9,591,005.71	3,203,269.56	14,294,284.48	1033	520,314,669	280,000,000
2027-12	1,474,997.45	9,517,347.06	3,150,266.74	14,142,611.25	1064	507,647,056	280,000,000
2028-01	1,450,201.63	9,448,304.66	3,097,772.87	13,996,279.16	1095	495,100,978	280,000,000
2028-02	1,425,620.60	9,376,334.74	3,045,797.05	13,847,752.39	1124	482,678,846	280,000,000
2028-03	1,401,254.96	9,286,121.28	2,994,414.64	13,681,790.88	1155	470,398,310	280,000,000
2028-04	1,377,139.72	9,197,978.37	2,943,612.55	13,518,730.64	1185	458,256,719	280,000,000
2028-05	1,353,256.68	9,100,122.38	2,893,431.03	13,346,810.09	1216	446,263,166	280,000,000
2028-06	1,329,609.06	9,034,940.17	2,843,728.75	13,208,277.98	1246	434,384,497	280,000,000
2028-07	1,306,172.87	8,992,571.83	2,794,411.78	13,093,156.48	1277	422,597,513	280,000,000
2028-08	1,282,922.64	8,963,188.28	2,745,420.76	12,991,531.68	1308	410,888,904	280,000,000
2028-09	1,259,837.44	8,938,059.74	2,696,740.09	12,894,637.27	1338	399,254,105	280,000,000
2028-10	1,236,903.37	8,930,120.03	2,648,294.39	12,815,317.79	1369	387,675,690	280,000,000
2028-11	1,214,086.79	8,917,455.27	2,600,104.62	12,731,646.68	1399	376,158,130	280,000,000
2028-12	1,191,398.04	8,876,338.75	2,552,286.11	12,620,022.90	1430	364,729,505	280,000,000
2029-01	1,168,911.17	8,829,023.91	2,504,862.99	12,502,798.07	1461	353,395,618	280,000,000
2029-02	1,146,641.47	8,787,494.30	2,457,812.32	12,391,948.09	1489	342,150,312	280,000,000
2029-03	1,124,592.81	8,751,192.65	2,411,107.49	12,286,892.95	1520	330,988,012	280,000,000
2029-04	1,102,743.06	8,703,050.19	2,364,798.56	12,170,591.81	1550	319,920,163	280,000,000
2029-05	1,081,118.37	8,628,916.40	2,318,991.14	12,029,025.91	1581	308,972,255	280,000,000
2029-06	1,059,764.24	8,544,286.18	2,273,728.15	11,877,778.57	1611	298,154,241	280,000,000
2029-07	1,038,695.85	8,478,045.28	2,228,929.24	11,745,670.37	1642	287,447,267	280,000,000
2029-08	1,017,869.50	8,411,869.19	2,184,592.43	11,614,331.12	1673	276,850,805	280,000,000
2029-09	997,287.03	8,342,444.17	2,140,729.26	11,480,460.46	1703	266,367,632	280,000,000
2029-10	976,942.36	8,279,463.67	2,097,312.43	11,353,718.46	1734	255,990,855	280,000,000
2029-11	956,831.48	8,205,652.68	2,054,383.76	11,216,867.92	1764	245,730,819	280,000,000
2029-12	936,978.25	8,141,503.94	2,011,900.36	11,090,382.55	1795	235,577,415	280,000,000
2030-01	917,349.43	8,086,204.94	1,969,825.18	10,973,379.55	1826	225,521,385	280,000,000
2030-02	897,915.78	8,033,546.08	1,928,144.38	10,859,606.24	1854	215,559,694	280,000,000
2030-03	878,662.01	7,981,515.22	1,886,853.71	10,747,030.94	1885	205,691,325	280,000,000
2030-04	859,603.86	7,940,626.91	1,845,905.52	10,646,136.29	1915	195,904,793	280,000,000
2030-05	840,711.48	7,902,462.61	1,805,287.71	10,548,461.80	1946	186,197,042	280,000,000
2030-06	821,973.83	7,836,369.12	1,765,114.01	10,423,456.96	1976	176,595,559	280,000,000
2030-07	803,442.80	7,736,964.62	1,725,522.23	10,265,929.65	2007	167,133,072	280,000,000
2030-08	785,173.53	7,633,238.64	1,686,527.09	10,104,939.26	2038	157,813,307	280,000,000
2030-09	767,164.81	7,544,207.24	1,648,065.48	9,959,437.53	2068	148,621,034	280,000,000
2030-10	749,389.41	7,474,636.33	1,610,054.23	9,834,079.97	2099	139,536,343	280,000,000
2030-11	731,806.41	7,399,190.18	1,572,516.27	9,703,512.86	2129	130,564,637	280,000,000
2030-12	714,424.06	7,321,358.57	1,535,458.18	9,571,240.81	2160	121,707,820	280,000,000
2031-01	697,256.61	7,258,048.99	1,498,818.15	9,454,123.75	2191	112,950,953	280,000,000
2031-02	680,270.80	7,205,810.42	1,462,549.85	9,348,631.07	2219	104,282,593	280,000,000
2031-03	663,463.34	7,157,987.39	1,426,630.48	9,248,081.21	2250	95,697,975	280,000,000
2031-04	646,830.73	7,113,911.64	1,391,044.90	9,151,787.27	2280	87,193,018	280,000,000
2031-05	630,361.66	7,053,336.28	1,355,860.05	9,039,557.99	2311	78,783,822	280,000,000
2031-06	614,084.42	6,977,508.03	1,321,137.49	8,912,729.94	2341	70,485,177	280,000,000
2031-07	598,017.52	6,913,611.56	1,286,825.93	8,798,455.01	2372	62,284,739	280,000,000
2031-08	582,140.34	6,847,559.11	1,252,933.08	8,682,632.53	2403	54,184,247	280,000,000
2031-09	566,444.39	6,762,938.72	1,219,533.07	8,548,916.18	2433	46,201,775	280,000,000
2031-10	550,966.82	6,672,206.80	1,186,651.19	8,409,824.81	2464	38,342,917	280,000,000
2031-11	535,716.23	6,591,641.62	1,154,242.09	8,281,599.94	2494	30,597,033	280,000,000
2031-12	520,678.21	6,497,756.46	1,122,358.35	8,140,793.02	2525	22,976,919	280,000,000
2032-01	505,872.71	6,403,621.46	1,091,000.10	8,000,494.27	2556	15,482,297	280,000,000
2032-02	491,308.24	6,325,505.71	1,060,097.56	7,876,911.51	2585	8,096,694	280,000,000
2032-03	476,950.87	6,281,923.69	1,029,506.04	7,788,380.60	2616	785,264	280,000,000
2032-04	462,741.18	6,250,960.07	999,170.93	7,712,872.18	2646	0	280,000,000
2032-05	448,662.37	6,218,792.03	969,096.02	7,636,550.42	2677	0	280,000,000
2032-06	434,715.80	6,187,028.41	939,279.26	7,561,023.47	2707	0	280,000,000
2032-07	420,912.15	6,145,197.72	909,760.25	7,475,870.12	2738	0	280,000,000

Internal

2032-08	407,283.76	6,089,511.00	880,597.03	7,377,391.79	2769
2032-09	393,869.82	6,001,431.27	851,921.16	7,247,222.25	2799
2032-10	380,746.91	5,910,244.56	823,745.56	7,114,737.03	2830
2032-11	367,906.16	5,834,879.25	796,001.58	6,998,786.99	2860
2032-12	355,293.43	5,735,029.77	768,788.34	6,859,111.54	2891
2033-01	342,963.12	5,621,418.57	742,162.77	6,706,544.46	2922
2033-02	330,944.45	5,522,278.92	716,061.16	6,569,284.53	2950
2033-03	319,186.96	5,432,649.30	690,441.52	6,442,277.78	2981
2033-04	307,678.32	5,345,411.48	665,292.44	6,318,382.24	3011
2033-05	296,398.33	5,248,930.69	640,649.21	6,185,978.23	3042
2033-06	285,360.25	5,164,224.17	616,462.22	6,066,046.64	3072
2033-07	274,535.39	5,077,834.74	592,736.25	5,945,106.38	3103
2033-08	263,932.32	5,009,858.46	569,391.90	5,843,182.68	3134
2033-09	253,509.60	4,929,142.66	546,481.08	5,729,133.34	3164
2033-10	243,295.81	4,861,977.30	523,946.30	5,629,219.41	3195
2033-11	233,260.29	4,758,516.55	501,936.16	5,493,713.00	3225
2033-12	223,469.35	4,618,169.33	480,602.50	5,322,241.18	3256
2034-01	213,965.84	4,459,561.56	460,018.10	5,133,545.50	3287
2034-02	204,765.26	4,307,181.93	440,154.75	4,952,101.94	3315
2034-03	195,859.47	4,157,445.55	420,998.02	4,774,303.04	3346
2034-04	187,245.18	4,026,799.35	402,465.76	4,616,510.29	3376
2034-05	178,887.05	3,928,146.69	384,421.36	4,491,455.10	3407
2034-06	170,737.34	3,855,364.06	366,755.63	4,392,857.03	3437
2034-07	162,752.47	3,796,212.77	349,410.79	4,308,376.03	3468
2034-08	154,909.54	3,700,775.59	332,534.24	4,188,219.37	3499
2034-09	147,272.62	3,567,130.50	316,285.97	4,030,689.09	3529
2034-10	139,901.41	3,432,599.13	300,665.46	3,873,166.00	3560
2034-11	132,789.23	3,273,932.83	285,770.85	3,692,492.91	3590
2034-12	125,971.91	3,115,399.40	271,599.73	3,512,971.04	3621
2035-01	119,456.49	2,978,028.18	258,059.57	3,355,544.24	3652
2035-02	113,207.99	2,838,089.79	245,158.87	3,196,456.65	3680
2035-03	107,222.95	2,709,177.09	232,849.02	3,049,249.06	3711
2035-04	101,495.08	2,599,920.10	221,045.71	2,922,460.89	3741
2035-05	95,998.38	2,557,635.71	209,468.02	2,863,102.11	3772
2035-06	90,635.54	2,519,439.69	198,097.63	2,808,172.86	3802
2035-07	85,410.04	2,488,074.67	186,905.30	2,760,390.01	3833
2035-08	80,295.61	2,444,741.32	175,940.08	2,700,977.01	3864
2035-09	75,322.34	2,395,814.59	165,224.43	2,636,361.36	3894
2035-10	70,513.42	2,353,194.07	154,730.77	2,578,438.26	3925
2035-11	65,848.60	2,299,317.23	144,505.60	2,509,671.43	3955
2035-12	61,348.74	2,241,649.70	134,563.67	2,437,562.11	3986
2036-01	57,010.28	2,201,416.36	124,830.14	2,383,256.78	4017
2036-02	52,782.82	2,172,435.65	115,258.33	2,340,476.80	4046
2036-03	48,639.49	2,130,843.87	105,899.72	2,285,383.08	4077
2036-04	44,605.19	2,067,079.75	96,845.63	2,208,530.57	4107
2036-05	40,724.26	2,012,565.84	88,055.97	2,141,346.07	4138
2036-06	36,971.55	1,966,484.33	79,495.39	2,082,951.27	4168
2036-07	33,331.66	1,936,327.22	71,096.45	2,040,755.33	4199
2036-08	29,775.65	1,899,545.07	62,885.44	1,992,206.16	4230
2036-09	26,314.84	1,834,140.80	54,981.06	1,915,436.70	4260
2036-10	22,990.71	1,731,585.18	47,537.09	1,802,112.98	4291
2036-11	19,863.65	1,603,204.08	40,659.06	1,663,726.79	4321
2036-12	16,977.04	1,474,714.07	34,344.89	1,526,036.00	4352
2037-01	14,318.18	1,352,766.06	28,565.26	1,395,649.50	4383
2037-02	11,880.90	1,237,999.87	23,287.72	1,273,168.49	4411
2037-03	9,651.99	1,165,394.57	18,334.98	1,193,381.54	4442
2037-04	7,566.50	1,069,831.36	13,800.88	1,091,198.74	4472
2037-05	5,674.12	920,307.65	9,909.00	935,890.77	4503
2037-06	4,058.56	748,311.13	6,749.57	759,119.26	4533

0	280,000,000

Balance of the PDL at the end of the period	0.00
Subordinated Loan PDL	0.00
Notes PDL	0.00

Delinquency Statistics		Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
<u>Status</u>				
<1month		110	8,439,170.62	0.667%
<2months		5	419,854.59	0.033%
<3 months		2	109,214.43	0.009%
<4months	Delinquent	0	0.00	0.000%
<5months	Delinquent	2	78,821.53	0.006%
<6months	Delinquent	0	0.00	0.000%
<7months	Delinquent	1	64,595.00	0.005%
<8months	Delinquent	0	0.00	0.000%
<9months	Delinquent	3	93,029.41	0.007%
<10months	Delinquent	0	0.00	0.000%
<11months	Delinquent	0	0.00	0.000%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	1	70,646.88	0.006%
		124	9,275,332.46	

Floating Rate Interest Period (31/12/24 - 31/01/25) **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	82,442.41	0.0064%

Recovery Statistics			
	Recoveries on defaulted loans since Closing	percentage of Principal Outstanding on Defaulted Loans (%)	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	349,710.66	6.68%	

Prepayments as a % of current balance for reference period			
	0.25041%	0.00000%	Annualised 3.0049%

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

LT IDR
ST IDR
LT Debt Rating
ST Debt Rating

Fitch
A+ (stable)
F1
A+ (stable)
F1

Intertrust Administrative Services B.V.
as Administrator, Back-up Servicer Facilitator

Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA
as Security Agent

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

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

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

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

retention risk

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

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



Intertrust Capital Markets
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Fax +31(0)20-5214888
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: January 2025

Effectisering Pool HLI19 - 2025-01
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
16476	20364	1.264.297.776,20	76.735,72

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,1950	1,0000	3,5632	20364
CLTV	Current loan to value	0,4621	0,0000	0,9375	20364
LTM	Loan to mortgage	0,9583	0,0000	3,5632	20364
MTL	Mortgage to loan	1,5719	0,0000	13329,7062	20364
OLTV	Original loan to value	0,8292	0,0000	22,9130	20364
SEAS	Seasoning in months	105,8564	77,0000	355,0000	20364

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	912.393.265,63	72,17	12492	61,34	1,91	0
2.5 < Interest Rate <= 3.0	170.695.927,39	13,50	3004	14,75	2,72	0
3.0 < Interest Rate <= 3.5	48.154.623,32	3,81	1053	5,17	3,21	0
3.5 < Interest Rate <= 4.0	32.428.159,28	2,56	1020	5,01	3,76	0
4.0 < Interest Rate <= 4.5	33.617.946,95	2,66	1155	5,67	4,26	0
4.5 < Interest Rate <= 5.0	35.390.815,56	2,80	904	4,44	4,76	0
5.0 < Interest Rate <= 5.5	24.015.222,29	1,90	537	2,64	5,22	0
5.5 < Interest Rate <= 6.0	6.642.304,27	0,53	156	0,77	5,67	0
6.0 < Interest Rate <= 6.5	851.110,53	0,07	31	0,15	6,20	0
6.5 < Interest Rate <= 7.0	108.400,98	0,01	12	0,06	6,63	0
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	8.439.170,62	90,99	110	88,71
1	419.854,59	4,53	5	4,03
2	109.214,43	1,18	2	1,61
4	78.821,53	0,85	2	1,61
6	64.595,00	0,70	1	0,81
8	93.029,41	1,00	3	2,42
39	70.646,88	0,76	1	0,81
Total	9.275.332,46	100,00	124	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	402,31	0,00	1	0,00	3,72	0,00	1,00	355,00
1996	12.028,39	0,00	5	0,02	2,05	0,06	1,00	344,66
1997	7.455,13	0,00	1	0,00	3,16	0,07	1,00	325,00
1998	35.502,88	0,00	5	0,02	3,64	0,17	1,00	317,28
1999	250.674,64	0,02	23	0,11	4,05	0,16	1,00	305,92
2000	210.702,40	0,02	37	0,18	1,99	0,18	1,00	293,61
2001	326.159,77	0,03	30	0,15	1,45	0,21	1,00	281,76
2002	1.181.480,74	0,09	83	0,41	2,97	0,20	1,02	268,80
2003	4.591.266,74	0,36	257	1,26	4,14	0,22	1,00	257,93
2004	5.521.789,34	0,44	253	1,24	3,92	0,26	1,02	245,70
2005	11.931.400,19	0,94	720	3,54	3,40	0,25	1,00	234,76
2006	8.425.139,90	0,67	388	1,91	2,60	0,31	1,00	222,95
2007	3.513.587,89	0,28	145	0,71	4,19	0,34	1,00	211,13
2008	2.525.934,18	0,20	70	0,34	4,08	0,32	1,00	198,50
2009	35.437.210,31	2,80	754	3,70	4,55	0,35	1,02	184,63
2010	33.968.941,12	2,69	779	3,83	3,89	0,37	1,02	175,04
2011	8.205.469,92	0,65	211	1,04	3,64	0,39	1,04	163,64
2012	4.180.093,57	0,33	120	0,59	3,94	0,34	1,03	150,12
2013	6.639.474,51	0,53	165	0,81	3,19	0,33	1,05	138,09
2014	60.659.835,02	4,80	1290	6,33	3,54	0,38	1,06	123,41
2015	119.327.888,87	9,44	2320	11,39	2,50	0,42	1,13	114,81
2016	387.829.468,29	30,68	6236	30,62	2,06	0,45	1,17	102,03
2017	315.037.992,80	24,92	3552	17,44	2,07	0,52	1,27	89,06
2018	254.477.877,29	20,13	2919	14,33	2,00	0,51	1,30	81,00
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	45.607.215,79	3,61	4438	21,79	2,33	0,11	1,01	125,07
2028 - 2032	230.791.366,65	18,25	6002	29,47	2,46	0,27	1,05	119,34
> 2032	987.899.193,76	78,14	9924	48,73	2,32	0,52	1,24	101,82
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

Table '03' - Initial maturity in months

Initial maturity in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
72-107	1.413.997,03	0,11	237	1,16	2,03	0,11	1,01	85,83
108-143	52.581.762,03	4,16	3367	16,53	1,77	0,14	1,03	92,97
144-179	69.689.003,81	5,51	1984	9,74	2,19	0,26	1,05	99,76
180-215	177.891.852,50	14,07	3507	17,22	2,22	0,33	1,10	100,27
216-251	423.142.284,89	33,47	5613	27,56	2,23	0,45	1,22	101,80
252-287	66.884.794,01	5,29	988	4,85	2,75	0,50	1,16	115,76
288-323	423.921.656,75	33,53	3886	19,08	2,37	0,60	1,28	103,47
324-360	40.474.178,99	3,20	662	3,25	4,00	0,45	1,05	191,63
> 360	8.298.246,19	0,66	120	0,59	3,75	0,50	1,05	192,24
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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
73 - 84	254.477.877,29	20,13	2919	14,33	2,00	0,51	1,30	81,00
85 - 96	315.037.992,80	24,92	3552	17,44	2,07	0,52	1,27	89,06
97 -108	387.829.468,29	30,68	6236	30,62	2,06	0,45	1,17	102,03
109 -	306.952.437,82	24,28	7657	37,60	3,28	0,38	1,07	148,53
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	912.393.265,63	72,17	12492	61,34	1,91	0,48	1,25	95,83
2.5 < Interest Rate <= 3.0	170.695.927,39	13,50	3004	14,75	2,72	0,47	1,08	105,29
3.0 < Interest Rate <= 3.5	48.154.623,32	3,81	1053	5,17	3,21	0,44	1,06	120,93
3.5 < Interest Rate <= 4.0	32.428.159,28	2,56	1020	5,01	3,76	0,38	1,07	152,28
4.0 < Interest Rate <= 4.5	33.617.946,95	2,66	1155	5,67	4,26	0,34	1,03	173,93
4.5 < Interest Rate <= 5.0	35.390.815,56	2,80	904	4,44	4,76	0,34	1,03	175,88
5.0 < Interest Rate <= 5.5	24.015.222,29	1,90	537	2,64	5,22	0,37	1,02	178,13
5.5 < Interest Rate <= 6.0	6.642.304,27	0,53	156	0,77	5,67	0,43	1,01	173,54
6.0 < Interest Rate <= 6.5	851.110,53	0,07	31	0,15	6,20	0,46	1,06	170,54
6.5 < Interest Rate <= 7.0	108.400,98	0,01	12	0,06	6,63	0,33	1,00	174,17
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	1.013.061.012,56	80,13	14683	72,10	2,16	0,49	1,21	97,84
1 y / 1 y	110.403.836,54	8,73	2565	12,60	3,60	0,35	1,14	147,45
3 y / 3 y	65.783.293,13	5,20	1324	6,50	3,20	0,37	1,13	126,83
5 y / 5 y	66.578.183,61	5,27	1454	7,14	2,36	0,39	1,12	123,34
10 y / 5 y	7.814.848,22	0,62	326	1,60	1,55	0,29	1,00	228,98
15 y / 5 y	98.323,78	0,01	4	0,02	3,83	0,14	1,00	210,18
20 y / 5 y	558.278,36	0,04	8	0,04	2,91	0,61	1,11	123,68
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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
2025	144.484.701,43	11,43	4215	20,70	3,15	0,35	1,13	146,51
2026	59.435.567,50	4,70	2361	11,59	2,57	0,30	1,07	128,38
2027	50.865.405,12	4,02	1598	7,85	2,70	0,31	1,13	109,15
2028	30.764.871,15	2,43	993	4,88	2,56	0,26	1,07	110,27
2029	32.033.927,04	2,53	904	4,44	2,92	0,27	1,02	128,35
2030	28.624.896,13	2,26	711	3,49	2,52	0,27	1,05	114,55
2031	49.762.438,08	3,94	1076	5,28	2,16	0,30	1,05	106,90
2032	42.385.967,20	3,35	715	3,51	2,16	0,35	1,09	99,15
2033	34.582.894,97	2,74	588	2,89	2,22	0,36	1,07	97,25
2034	48.819.169,83	3,86	688	3,38	2,30	0,39	1,08	104,88
2035	59.011.044,64	4,67	714	3,51	2,31	0,44	1,16	107,85
2036	109.891.620,20	8,69	1192	5,85	2,06	0,47	1,20	102,83
2037	97.469.391,28	7,71	908	4,46	1,99	0,50	1,29	91,74
2038	73.052.155,58	5,78	697	3,42	2,06	0,51	1,27	86,63
2039	27.993.341,12	2,21	270	1,33	2,60	0,56	1,20	106,42
2040	38.019.299,59	3,01	340	1,67	2,50	0,59	1,20	109,82
2041	101.560.327,88	8,03	764	3,75	2,13	0,61	1,27	101,25
2042	124.849.620,14	9,88	891	4,38	2,16	0,63	1,33	89,99
2043	105.458.666,30	8,34	708	3,48	2,07	0,65	1,35	82,08
2044	4.682.823,76	0,37	28	0,14	2,27	0,73	1,33	81,93
2045	549.647,26	0,04	3	0,01	1,93	0,63	1,63	85,00
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	11.752.704,66	0,93	449	2,20	2,54	0,23	1,14	124,69
Annuity	1.252.545.071,54	99,07	19915	97,80	2,35	0,46	1,20	105,68
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	848.916.327,93	67,15	10329	50,72	2,21	0,50	1,26	103,11
Remortgage	346.709.858,94	27,42	8607	42,27	2,55	0,38	1,06	105,05
Construction	68.671.589,33	5,43	1428	7,01	2,99	0,36	1,11	143,89
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	1.122.711.489,70	88,80	18369	90,20	2,36	0,46	1,18	106,09
Unemployed	9.345.391,53	0,74	172	0,84	2,51	0,47	1,11	109,36
Self employed	132.240.894,97	10,46	1823	8,95	2,24	0,47	1,30	103,64
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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%	49.874.291,03	3,94	4309	21,16	2,45	0,06	1,01	124,58
10% < CLTV <= 20%	106.674.143,93	8,44	3237	15,90	2,46	0,15	1,03	119,41
20% < CLTV <= 30%	148.973.761,29	11,78	2921	14,34	2,47	0,25	1,07	115,32
30% < CLTV <= 40%	175.916.353,41	13,91	2580	12,67	2,42	0,35	1,14	111,22
40% < CLTV <= 50%	191.689.477,29	15,16	2340	11,49	2,36	0,45	1,19	106,84
50% < CLTV <= 60%	206.408.965,67	16,33	2004	9,84	2,29	0,55	1,25	102,94
60% < CLTV <= 70%	220.251.860,02	17,42	1817	8,92	2,24	0,65	1,32	97,33
70% < CLTV <= 80%	159.832.082,69	12,64	1127	5,53	2,25	0,74	1,31	91,22
80% < CLTV <= 90%	4.476.222,06	0,35	28	0,14	2,27	0,82	1,25	84,43
90% < CLTV <= 100%	200.618,81	0,02	1	0,00	2,27	0,94	1,24	82,00
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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%	9.062.704,52	0,72	1813	8,90	2,79	0,04	1,00	150,42
10% < LTM <= 20%	23.089.754,37	1,83	1754	8,61	2,72	0,09	1,00	141,10
20% < LTM <= 30%	41.486.075,97	3,28	1845	9,06	2,81	0,16	1,00	139,75
30% < LTM <= 40%	61.267.801,62	4,85	1892	9,29	2,75	0,22	1,00	131,20
40% < LTM <= 50%	80.837.038,11	6,39	1801	8,84	2,78	0,31	1,00	127,74
50% < LTM <= 60%	115.445.722,17	9,13	2060	10,12	2,70	0,39	1,00	116,88
60% < LTM <= 70%	144.350.202,58	11,42	1996	9,80	2,47	0,46	1,00	105,59
70% < LTM <= 80%	175.322.492,02	13,87	1804	8,86	2,33	0,57	1,00	97,79
80% < LTM <= 90%	52.373.321,97	4,14	712	3,50	2,43	0,44	1,00	106,61
90% < LTM <= 100%	50.759.608,81	4,01	660	3,24	2,39	0,42	1,00	105,16
100% < LTM <= 110%	55.810.571,31	4,41	616	3,02	2,30	0,47	1,05	102,28
110% < LTM <= 120%	56.882.647,87	4,50	549	2,70	2,15	0,48	1,15	99,25
120% < LTM <= 130%	65.136.177,81	5,15	564	2,77	2,05	0,52	1,25	98,61
130% < LTM <= 140%	72.711.503,38	5,75	568	2,79	2,00	0,54	1,35	93,29
140% < LTM <=150%	79.885.120,86	6,32	577	2,83	2,04	0,60	1,44	93,74
150% < LTM <=160%	83.503.516,96	6,60	497	2,44	2,05	0,64	1,54	85,93
160% < LTM <=170%	13.231.492,23	1,05	100	0,49	2,04	0,59	1,64	91,02
170% < LTM <=180%	9.592.466,37	0,76	79	0,39	1,99	0,53	1,75	97,27
180% < LTM <=190%	10.933.603,87	0,86	83	0,41	1,93	0,49	1,84	95,87
190% < LTM <=200%	9.962.024,37	0,79	77	0,38	1,89	0,51	1,95	95,59
200% < LTM <=250%	31.001.707,48	2,45	199	0,98	1,88	0,55	2,23	93,68
250% < LTM <=300%	20.783.271,66	1,64	114	0,56	1,67	0,55	2,84	91,46
350% < LTM <=400%	868.949,89	0,07	4	0,02	1,85	0,70	3,53	95,70
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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%	753.994.722,14	59,64	16337	80,22	2,55	0,40	1,00	113,51
100% < LTM <= 110%	55.810.571,31	4,41	616	3,02	2,30	0,47	1,05	102,28
110% < LTM <= 120%	56.882.647,87	4,50	549	2,70	2,15	0,48	1,15	99,25
120% < LTM <= 130%	65.136.177,81	5,15	564	2,77	2,05	0,52	1,25	98,61
130% < LTM <= 140%	72.711.503,38	5,75	568	2,79	2,00	0,54	1,35	93,29
140% < LTM <=150%	79.885.120,86	6,32	577	2,83	2,04	0,60	1,44	93,74
150% < LTM <=160%	83.503.516,96	6,60	497	2,44	2,05	0,64	1,54	85,93
160% < LTM <=170%	13.231.492,23	1,05	100	0,49	2,04	0,59	1,64	91,02
170% < LTM <=180%	9.592.466,37	0,76	79	0,39	1,99	0,53	1,75	97,27
180% < LTM <=190%	10.933.603,87	0,86	83	0,41	1,93	0,49	1,84	95,87
190% < LTM <=200%	9.962.024,37	0,79	77	0,38	1,89	0,51	1,95	95,59
200% < LTM <=250%	31.001.707,48	2,45	199	0,98	1,88	0,55	2,23	93,68
250% < LTM <=300%	20.783.271,66	1,64	114	0,56	1,67	0,55	2,84	91,46
350% < LTM <=400%	868.949,89	0,07	4	0,02	1,85	0,70	3,53	95,70
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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%	1.940.804,76	0,15	88	0,43	1,96	0,05	1,20	97,44
10% < OLTV <= 20%	11.710.070,94	0,93	493	2,42	2,06	0,12	1,16	102,86
20% < OLTV <= 30%	27.663.489,11	2,19	910	4,47	2,26	0,17	1,13	106,25
30% < OLTV <= 40%	44.765.767,41	3,54	1351	6,63	2,30	0,19	1,07	108,61
40% < OLTV <= 50%	67.860.319,14	5,37	1662	8,16	2,36	0,24	1,10	109,12
50% < OLTV <= 60%	88.431.945,88	6,99	1937	9,51	2,34	0,29	1,14	106,88
60% < OLTV <= 70%	109.862.989,22	8,69	1957	9,61	2,31	0,36	1,18	106,92
70% < OLTV <= 80%	134.451.064,99	10,63	2117	10,40	2,29	0,42	1,21	106,54
80% < OLTV <= 90%	200.131.485,64	15,83	2659	13,06	2,34	0,50	1,23	104,46
90% < OLTV <= 100%	387.680.534,30	30,66	4420	21,70	2,35	0,59	1,23	104,60
100% < OLTV <= 110%	110.849.068,58	8,77	1556	7,64	2,48	0,55	1,17	107,71
110% < OLTV <= 120%	38.326.068,51	3,03	590	2,90	2,50	0,49	1,18	106,90
120% < OLTV <= 130%	9.794.905,52	0,77	171	0,84	2,24	0,44	1,26	103,39
130% < OLTV <= 140%	9.312.456,65	0,74	128	0,63	2,17	0,49	1,21	98,52
140% < OLTV <=150%	6.677.084,40	0,53	93	0,46	2,51	0,52	1,19	105,50
150% < OLTV	14.839.721,15	1,17	232	1,14	2,44	0,54	1,16	106,81
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	1.261.903.123,24	99,81	20334	99,85	2,35	0,46	1,19	105,85
Yes	2.394.652,96	0,19	30	0,15	2,18	0,50	1,31	109,21
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	1.127.974.017,58	89,22	16377	80,42	2,34	0,47	1,20	105,28
Buy to let	51.261.979,24	4,05	1125	5,52	2,19	0,35	1,15	102,76
Mixed commercial / private	22.221.117,64	1,76	561	2,75	2,20	0,34	1,14	102,13
Other	62.840.661,74	4,97	2301	11,30	2,69	0,42	1,14	120,01
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	631.734,67	0,05	9	0,04	2,10	0,01	1,00	100,76
Brussels Hoofdstedelijk gewest	111.333.931,33	8,81	1259	6,18	2,25	0,48	1,18	104,42
Waals Brabant	18.254.119,14	1,44	197	0,97	2,27	0,47	1,15	105,31
Vlaams Brabant	212.179.156,80	16,78	3098	15,21	2,33	0,46	1,22	104,80
Antwerpen	351.870.903,30	27,83	5438	26,70	2,36	0,47	1,19	106,24
Limburg	149.201.200,64	11,80	2888	14,18	2,45	0,48	1,15	108,35
Luik	19.007.468,07	1,50	360	1,77	2,50	0,47	1,08	105,60
Namen	1.731.138,75	0,14	36	0,18	2,20	0,45	1,14	103,64
Henegouwen	7.170.379,96	0,57	131	0,64	2,41	0,49	1,08	109,28
Luxemburg	1.486.424,53	0,12	36	0,18	2,66	0,40	1,22	113,00
West-Vlaanderen	177.793.977,53	14,06	3243	15,93	2,28	0,45	1,21	105,02
Oost-Vlaanderen	213.637.341,48	16,90	3669	18,02	2,37	0,44	1,23	105,92
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	1.105.314.314,42	87,43	18345	90,09	2,36	0,46	1,20	105,99
2. Brussels	111.333.931,33	8,81	1259	6,18	2,25	0,48	1,18	104,42
3. Wallonie	47.649.530,45	3,77	760	3,73	2,39	0,47	1,11	106,20
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86

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	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86
Total	1.264.297.776,20	100,00	20364	100,00	2,35	0,46	1,20	105,86