



KBC Bank NV
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: February 2025

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/01/25 - 28/02/25)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	20,364	20,364
Matured loans	134	134
Prepaid Loans	56	56
Repurchased Loans	8	8
Defaulted Loans during period	0	0
Defaulted Loans respond to normal	0	0
End of month	20,166	20,166
Delinquent Receivables at the end of the Monthly Calculation Period	8	8

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1,264,297,776.20	1,264,297,776.20
Scheduled Principal collected	11,320,273.82	11,320,273.82
Full Prepayments	2,700,169.29	2,700,169.29
Partial Prepayments	310,855.60	310,855.60
Principal balance of repurchased loans	603,959.05	603,959.05
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	1,249,362,518.44	1,249,362,518.44
Principal balance of Delinquent Loans at the end of the Calculation Period	365,951.83	365,951.83
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,125,366.10	1,125,366.10
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,249,362,518.44	1,249,362,518.44
Balance of Non Delinquent Loans	1,248,996,566.61	1,248,996,566.61
Balance of reopened Loans	0.00	0.00

		Floating Rate Interest Period (31/01/25 - 28/02/25)	
		Monthly Total	
Cash Flows			
Monthly Cash Flows			
<u>Principal Available Amount:</u>			
Previously Principal Available Amount		8,714.24	8,714.24
<u>Principal Receipts</u>			
Repayment of principal		11,320,273.82	11,320,273.82
Prepayment in full of principal		2,700,169.29	2,700,169.29
Partial prepayment of principal		310,855.60	310,855.60
Repurchase by the seller Receipts		603,959.05	603,959.05
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		14,943,972.00	14,943,972.00
<u>Notes Interest Available Amount</u>			
<u>Revenue Receipts</u>			
Interest, including penalty interest, on Mortgage Receivables		2,452,311.82	2,452,311.82
Interest accrued on the Transaction Account		0.00	0.00
Prepayment Penalties under the Mortgage Loans		14,639.00	14,639.00
Net Proceeds on any Mortgage Loans		357,688.26	357,688.26
Amounts to be drawn from the Reserve Account on MPD		0.00	0.00
Amounts to be received from the Swap on MPD		2,590,754.27	2,590,754.27
Amounts received in connection to a repurchase pursuant MRPA		777.44	777.44
Amounts received in connection with a sale of Mortgage receivables pursuant Common Reqs 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			5,416,170.79

Floating Rate Interest Period (31/01/25 - 28/02/25)
 Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	1,896,776.41
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2,452,311.82
	the interest accrued on the transaction accounts	0.00
	the amounts received in respect of Prepayment penalties	14,639.00
	the amounts received in connection with a repurchase of Mortgage Receivables	777.44
	the amounts received in connection to a sale of Mortgage Receivables	0.00
	Total A	2,467,728.26
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	49,735.06
	Total B	49,735.06
C	multiplied by	
	the principal outstanding amount of the Notes	1,018,956,800.00
	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	1,018,956,800.00
	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	0.784
	Loan Invest Receives: (D'E)	2,590,754.27
with		
D	1 month Euribor	2.619%
	plus spread	0.650%
	Total D	3.269%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1,018,956,800.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	1,018,956,800.00
	Swap Payment Date	17/03/2025
Swap Collateral Amount		
	Collateral Amount	
	Collateral at the end of the month	
	Collateral Type	securities

Floating Rate Interest Period (31/01/25 - 28/02/25)
Monthly Total

Monthly Cash Flow Allocation				
Principal				
Principal Available Amount			14,943,972.00	14,943,972.00
Following Amortisation or Optional redemption				
	Notes		14,937,600.00	0.00
	Subordinated Loan		0.00	0.00
	Expenses on Subordinated Loan		0.00	0.00

Interest				
Total Funds Available				5,416,170.79
1	Issuers Directors		0.00	0.00
2	Administrator		0.00	0.00
3	Security Agent		0.00	0.00
4	Other Issuer fees		0.00	0.00
		Intertrust fees	0.00	0.00
		NBB	0.00	0.00
		AIG	0.00	0.00
		Servicing	0.00	0.00
		CTIF	49,167.14	49,167.14
		Zurich Insurance	0.00	0.00
		Moody's	0.00	0.00
		Legal advisor	0.00	0.00
		Hogen & Lovells	0.00	0.00
		AIG	0.00	0.00
		Auditor	0.00	0.00
		PWC	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	151.25	151.25
		Rating Agency	0.00	0.00
		PWC	0.00	0.00
		Social security / Taxes	0.00	0.00
		FSMA	0.00	0.00
5	Pari-passu		0.00	0.00
		Class A notes interest due and payable	2,590,754.27	2,590,754.27
		Swap Counterparty payments	1,896,776.41	1,896,776.41
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		878,738.39	878,738.39
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 (31/01/25 - 28/02/25)
 Monthly Total

Capital structure			
Notes			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,018,956,800.00
Outstanding balance at the end of the month			1,004,019,200.00
Bond - Factor at the beginning of the month			0.31842400
Bond - Factor at the end of the month			0.31375600
Annual interest rate for the period			3.26900%
Interest payable for the quarter paid on	17/03/2025		2,590,754.27
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			3.61900%
Interest payable for the month paid on	17/03/2025		878,738.39
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			3.61900%
Interest payable for the month paid on	17/03/2025		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	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 (31/01/25 - 28/02/25)
 Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	1,249,362,518.44	1,249,362,518.44
Transaction Account (after principal and interest payout)	6,372.00	6,372.00
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
Total	1,284,368,890.44	1,284,368,890.44
Liabilities		
Notes outstanding balance at the end of period	1,004,019,200.00	1,004,019,200.00
Subordinated Loan outstanding at the end of period	280,000,000.00	280,000,000.00
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	1,284,019,200.00	1,284,019,200.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2025-02-28 - prepayment 5%

WAL-amortize	WAL-Notes	WAL-Notes with call 5Y	Outstanding Notional Amount Notes
4.31	3.14	0.00	1,004,019,200

Periode	interest	principal	prepayment	Total
2025-03	2,418,581.77	11,257,372.70	5,158,421.57	18,834,376.04
2025-04	2,386,597.68	11,228,152.53	5,090,142.52	18,704,892.73
2025-05	2,354,819.00	11,163,618.74	5,022,418.79	18,540,856.53
2025-06	2,323,322.14	11,112,253.26	4,955,191.66	18,390,767.06
2025-07	2,292,086.79	11,063,952.84	4,888,445.36	18,244,484.99
2025-08	2,261,092.36	11,021,819.03	4,822,153.05	18,105,064.44
2025-09	2,230,310.39	10,982,393.49	4,756,299.69	17,969,003.57
2025-10	2,199,747.16	10,949,424.77	4,690,859.42	17,840,031.35
2025-11	2,169,383.77	10,924,423.71	4,625,795.25	17,719,602.73
2025-12	2,139,202.85	10,888,444.68	4,561,153.95	17,588,801.48
2026-01	2,109,232.69	10,844,416.15	4,496,963.02	17,450,611.86
2026-02	2,079,482.45	10,803,738.34	4,433,209.84	17,316,430.63
2026-03	2,049,939.73	10,758,507.20	4,369,911.33	17,178,358.26
2026-04	2,020,602.08	10,695,341.87	4,307,139.06	17,023,083.01
2026-05	1,991,497.04	10,614,927.37	4,244,963.85	16,851,388.26
2026-06	1,962,654.94	10,508,607.03	4,183,490.68	16,654,752.65
2026-07	1,934,114.52	10,425,302.07	4,122,620.99	16,482,037.58
2026-08	1,905,823.04	10,357,713.72	4,062,286.70	16,325,823.46
2026-09	1,877,749.12	10,289,327.56	4,002,488.09	16,169,564.77
2026-10	1,849,903.29	10,218,329.11	3,943,234.72	16,011,467.12
2026-11	1,822,296.91	10,139,240.77	3,884,557.14	15,846,094.82
2026-12	1,794,927.96	10,086,955.67	3,826,342.10	15,708,225.73
2027-01	1,767,769.65	10,022,384.31	3,768,639.64	15,558,793.60
2027-02	1,740,835.84	9,986,953.55	3,711,324.88	15,439,114.27
2027-03	1,714,083.80	9,956,959.52	3,654,374.02	15,325,417.34
2027-04	1,687,508.24	9,912,604.79	3,597,844.76	15,197,957.79
2027-05	1,661,127.13	9,874,218.90	3,541,711.12	15,077,057.15
2027-06	1,634,927.30	9,835,303.78	3,485,974.32	14,956,205.40
2027-07	1,608,912.84	9,790,236.49	3,430,656.03	14,829,805.36
2027-08	1,583,092.68	9,736,486.54	3,375,793.34	14,695,372.56
2027-09	1,557,469.96	9,680,924.39	3,321,389.72	14,559,784.07
2027-10	1,532,040.22	9,623,205.17	3,267,454.29	14,422,699.68
2027-11	1,506,803.59	9,564,421.06	3,213,987.51	14,285,212.16
2027-12	1,481,767.12	9,491,133.51	3,161,049.24	14,133,949.87
2028-01	1,456,952.27	9,421,041.96	3,108,624.43	13,986,618.66
2028-02	1,432,352.32	9,353,062.90	3,056,700.74	13,842,115.96
2028-03	1,407,959.10	9,274,630.73	3,005,320.45	13,687,910.28
2028-04	1,383,799.66	9,181,286.19	2,954,542.68	13,519,628.53
2028-05	1,359,887.14	9,079,753.90	2,904,400.17	13,344,041.21
2028-06	1,336,211.91	9,008,783.69	2,854,761.17	13,199,756.77
2028-07	1,312,755.11	8,965,561.91	2,805,510.59	13,083,827.61
2028-08	1,289,483.30	8,938,020.56	2,756,579.12	12,984,082.98
2028-09	1,266,371.08	8,909,751.82	2,707,968.98	12,884,091.88
2028-10	1,243,423.99	8,896,872.70	2,659,615.43	12,799,912.12
2028-11	1,220,604.53	8,885,626.54	2,611,509.93	12,717,741.00
2028-12	1,197,908.95	8,851,951.28	2,563,745.95	12,613,606.18

outstanding amount CLASS A	outstanding amount subordinated loan
987,603,406	280,000,000
971,285,111	280,000,000
955,099,073	280,000,000
939,031,628	280,000,000
923,079,230	280,000,000
907,235,258	280,000,000
891,496,565	280,000,000
875,856,281	280,000,000
860,306,062	280,000,000
844,856,463	280,000,000
829,515,084	280,000,000
814,278,136	280,000,000
799,149,717	280,000,000
784,147,236	280,000,000
769,287,345	280,000,000
754,595,247	280,000,000
740,047,324	280,000,000
725,627,324	280,000,000
711,335,508	280,000,000
697,173,944	280,000,000
683,150,146	280,000,000
669,236,849	280,000,000
655,445,825	280,000,000
641,747,546	280,000,000
628,136,213	280,000,000
614,625,763	280,000,000
601,209,833	280,000,000
587,888,555	280,000,000
574,667,663	280,000,000
561,555,383	280,000,000
548,553,069	280,000,000
535,662,409	280,000,000
522,884,000	280,000,000
510,231,818	280,000,000
497,702,151	280,000,000
485,292,388	280,000,000
473,012,437	280,000,000
460,876,608	280,000,000
448,892,454	280,000,000
437,028,909	280,000,000
425,257,836	280,000,000
413,563,237	280,000,000
401,945,516	280,000,000
390,389,028	280,000,000
378,891,891	280,000,000
367,476,194	280,000,000

2029-01	1,175,395.91	8,806,114.72	2,516,371.38	12,497,882.01	1433	356,153,708	280,000,000
2029-02	1,153,094.13	8,761,456.00	2,469,381.18	12,383,931.31	1461	344,922,871	280,000,000
2029-03	1,131,023.98	8,723,754.03	2,422,742.77	12,277,520.78	1492	333,776,374	280,000,000
2029-04	1,109,155.13	8,682,342.45	2,376,470.88	12,167,968.46	1522	322,717,561	280,000,000
2029-05	1,087,493.75	8,618,353.03	2,330,659.29	12,036,506.07	1553	311,768,548	280,000,000
2029-06	1,066,093.41	8,530,258.62	2,285,405.92	11,881,757.95	1583	300,952,884	280,000,000
2029-07	1,044,990.11	8,456,470.96	2,240,647.98	11,742,109.05	1614	290,255,765	280,000,000
2029-08	1,024,143.57	8,396,929.86	2,196,324.80	11,617,398.23	1645	279,662,510	280,000,000
2029-09	1,003,528.55	8,333,412.65	2,152,450.76	11,489,391.96	1675	269,176,647	280,000,000
2029-10	983,146.11	8,266,000.38	2,109,040.64	11,358,187.13	1706	258,801,606	280,000,000
2029-11	963,006.35	8,192,344.33	2,066,117.70	11,221,468.38	1736	248,543,144	280,000,000
2029-12	943,120.37	8,129,895.80	2,023,635.29	11,096,651.46	1767	238,389,612	280,000,000
2030-01	923,456.26	8,075,363.92	1,981,555.91	10,980,376.09	1798	228,332,693	280,000,000
2030-02	903,995.70	8,018,024.83	1,939,890.43	10,861,910.96	1826	218,374,777	280,000,000
2030-03	884,723.89	7,966,714.62	1,898,613.18	10,750,051.69	1857	208,509,540	280,000,000
2030-04	865,634.67	7,926,295.00	1,857,675.30	10,649,604.97	1887	198,725,479	280,000,000
2030-05	846,722.37	7,886,090.87	1,817,077.51	10,549,890.75	1918	189,022,311	280,000,000
2030-06	827,964.30	7,827,417.40	1,776,891.80	10,432,273.50	1948	179,418,002	280,000,000
2030-07	809,407.88	7,740,213.93	1,737,236.99	10,286,858.80	1979	169,940,551	280,000,000
2030-08	791,092.67	7,631,716.66	1,698,199.52	10,121,008.85	2010	160,610,635	280,000,000
2030-09	773,047.90	7,536,387.70	1,659,722.29	9,969,157.89	2040	151,414,525	280,000,000
2030-10	755,241.08	7,469,631.61	1,621,682.92	9,846,555.61	2071	142,323,210	280,000,000
2030-11	737,629.11	7,395,167.95	1,584,112.65	9,716,909.71	2101	133,343,930	280,000,000
2030-12	720,213.00	7,317,047.72	1,547,024.68	9,584,285.40	2132	124,479,857	280,000,000
2031-01	703,009.71	7,252,182.68	1,510,361.35	9,465,553.74	2163	115,717,313	280,000,000
2031-02	685,997.04	7,194,706.51	1,474,090.21	9,354,793.76	2191	107,048,516	280,000,000
2031-03	669,160.32	7,146,748.47	1,438,170.11	9,254,078.90	2222	98,463,598	280,000,000
2031-04	652,503.31	7,105,591.57	1,402,571.57	9,160,666.45	2252	89,955,435	280,000,000
2031-05	636,004.79	7,045,148.44	1,367,372.32	9,048,525.55	2283	81,542,914	280,000,000
2031-06	619,701.74	6,977,268.48	1,332,603.14	8,929,573.36	2313	73,233,042	280,000,000
2031-07	603,593.10	6,905,439.54	1,298,277.69	8,807,310.33	2344	65,029,325	280,000,000
2031-08	587,692.65	6,842,211.14	1,264,358.83	8,694,262.62	2375	56,922,755	280,000,000
2031-09	571,973.56	6,767,042.55	1,230,894.77	8,569,910.88	2405	48,924,818	280,000,000
2031-10	556,456.76	6,671,420.87	1,197,968.39	8,425,846.02	2436	41,055,428	280,000,000
2031-11	541,171.62	6,593,535.94	1,165,503.98	8,300,211.54	2466	33,296,389	280,000,000
2031-12	526,101.23	6,503,306.26	1,133,550.84	8,162,958.33	2497	25,659,531	280,000,000
2032-01	511,252.45	6,411,502.32	1,102,112.65	8,024,867.42	2528	18,145,916	280,000,000
2032-02	496,641.11	6,323,915.48	1,071,171.34	7,891,727.93	2557	10,750,830	280,000,000
2032-03	482,254.18	6,271,168.92	1,040,578.38	7,794,001.48	2588	3,439,082	280,000,000
2032-04	468,029.52	6,238,641.81	1,010,248.20	7,716,919.53	2618	0	280,000,000
2032-05	453,939.74	6,209,231.24	980,166.81	7,643,337.79	2649	0	280,000,000
2032-06	439,976.12	6,177,549.41	950,342.90	7,567,868.43	2679	0	280,000,000
2032-07	426,149.69	6,140,871.09	920,796.24	7,487,817.02	2710	0	280,000,000
2032-08	412,482.98	6,092,281.69	891,575.23	7,396,339.90	2741	0	280,000,000
2032-09	399,013.23	6,019,240.48	862,780.12	7,281,033.83	2771	0	280,000,000
2032-10	385,791.69	5,923,078.88	834,506.11	7,143,376.68	2802		
2032-11	372,880.01	5,848,839.78	806,658.01	7,028,377.80	2832		
2032-12	360,193.34	5,759,526.33	779,299.36	6,899,019.03	2863		
2033-01	347,768.89	5,647,627.62	752,520.36	6,747,916.87	2894		
2033-02	335,646.73	5,536,287.86	726,316.86	6,598,251.45	2922		
2033-03	323,827.45	5,448,016.22	700,590.51	6,472,434.18	2953		
2033-04	312,257.21	5,365,061.81	675,316.56	6,352,635.58	2983		
2033-05	300,912.03	5,267,980.47	650,553.21	6,219,445.71	3014		
2033-06	289,818.26	5,182,794.09	626,247.38	6,098,859.73	3044		
2033-07	278,938.77	5,096,014.65	602,405.37	5,977,358.79	3075		
2033-08	269,276.71	5,021,435.47	578,972.09	5,868,684.27	3106		
2033-09	257,811.54	4,949,733.11	555,935.51	5,763,480.16	3136		
2033-10	247,529.38	4,878,973.72	533,290.02	5,659,793.12	3167		
2033-11	237,437.07	4,793,480.89	511,095.61	5,542,013.57	3197		
2033-12	227,559.61	4,668,722.89	489,513.07	5,385,795.57	3228		

2034-01	217,950.43	4,510,469.81	468,679.51	5,197,099.75	3259
2034-02	208,650.41	4,354,705.25	448,582.35	5,011,938.01	3287
2034-03	199,646.91	4,209,115.12	429,175.36	4,837,937.39	3318
2034-04	190,926.82	4,068,649.05	410,434.10	4,670,009.97	3348
2034-05	182,482.55	3,957,246.04	392,235.81	4,531,964.40	3379
2034-06	174,264.72	3,874,870.08	374,455.77	4,423,590.57	3409
2034-07	166,229.59	3,818,450.01	356,985.46	4,341,665.06	3440
2034-08	158,330.39	3,738,465.23	339,921.46	4,236,717.08	3471
2034-09	150,611.97	3,616,175.73	323,437.36	4,090,225.06	3501
2034-10	143,143.67	3,484,171.01	307,572.35	3,934,887.03	3532
2034-11	135,933.34	3,335,721.17	292,392.26	3,764,046.77	3562
2034-12	129,002.76	3,176,064.18	277,940.08	3,583,007.02	3593
2035-01	122,370.02	3,030,665.12	264,154.27	3,417,189.41	3624
2035-02	116,020.51	2,887,415.28	251,022.58	3,254,458.37	3652
2035-03	109,940.45	2,762,971.00	238,464.46	3,111,375.91	3683
2035-04	104,107.80	2,630,380.58	226,511.09	2,960,999.47	3713
2035-05	98,540.60	2,569,558.83	214,860.52	2,882,959.95	3744
2035-06	93,133.62	2,528,257.67	203,431.16	2,824,822.45	3774
2035-07	87,967.30	2,495,667.74	192,184.68	2,775,719.72	3805
2035-08	82,722.32	2,459,004.75	181,138.21	2,722,865.28	3836
2035-09	77,695.53	2,415,300.15	170,319.52	2,663,315.20	3866
2035-10	72,809.58	2,371,788.63	159,727.36	2,604,325.57	3897
2035-11	68,075.00	2,320,353.62	149,393.76	2,537,822.38	3927
2035-12	63,502.99	2,261,807.26	139,347.19	2,464,657.44	3958
2036-01	59,100.99	2,212,521.15	129,547.63	2,401,169.77	3989
2036-02	54,834.21	2,182,081.35	119,915.76	2,356,831.32	4018
2036-03	50,656.31	2,146,835.93	110,470.99	2,307,963.23	4049
2036-04	46,576.50	2,095,206.23	101,280.91	2,243,063.64	4079
2036-05	42,625.74	2,032,761.58	92,388.99	2,167,776.31	4110
2036-06	38,823.43	1,983,422.67	83,739.72	2,105,985.82	4140
2036-07	35,137.78	1,945,325.49	75,285.38	2,055,748.65	4171
2036-08	31,550.99	1,918,065.26	66,979.47	2,016,595.72	4202
2036-09	28,042.74	1,867,143.13	58,920.75	1,954,106.62	4232
2036-10	24,651.31	1,786,378.58	51,231.88	1,862,261.77	4263
2036-11	21,419.24	1,661,202.33	44,096.94	1,726,718.51	4293
2036-12	18,423.51	1,538,956.88	37,500.83	1,594,881.22	4324
2037-01	15,651.46	1,409,337.65	31,472.50	1,456,461.61	4355
2037-02	13,109.71	1,293,094.79	25,953.36	1,332,157.86	4383
2037-03	10,779.36	1,196,044.56	20,861.70	1,227,685.62	4414
2037-04	8,630.61	1,121,784.16	16,100.56	1,146,515.33	4444
2037-05	6,633.95	1,003,891.24	11,850.90	1,022,376.09	4475
2037-06	4,865.40	837,297.15	8,312.39	850,474.94	4505
2037-07	3,402.07	670,107.82	5,485.85	678,995.74	4536
2037-08	2,240.83	501,986.56	3,371.28	507,598.67	4567
2037-09	1,379.53	337,242.01	1,952.03	340,573.57	4597
2037-10	804.42	204,125.70	1,093.41	206,023.53	4628
2037-11	455.22	89,387.43	716.37	90,559.02	4658
2037-12	296.63	40,780.85	543.47	41,620.95	4689
2038-01	223.54	25,537.56	434.81	26,195.91	4720
2038-02	178.04	17,311.74	360.86	17,850.64	4748
2038-03	146.33	12,090.77	308.99	12,546.09	4779
2038-04	124.09	9,096.93	269.80	9,490.82	4809
2038-05	108.11	7,438.83	237.67	7,784.61	4840
2038-06	96.15	7,252.39	206.46	7,555.00	4870
2038-07	84.87	6,741.01	177.51	7,003.39	4901
2038-08	74.40	5,774.76	152.72	6,001.88	4932
2038-09	65.39	4,507.75	133.30	4,706.44	4962
2038-10	58.16	3,650.07	117.54	3,825.77	4993
2038-11	51.85	3,068.90	104.26	3,225.01	5023
2038-12	46.22	2,385.78	93.89	2,525.89	5054
2039-01	41.39	2,390.61	83.53	2,515.53	5085
2039-02	36.56	2,395.44	73.21	2,505.21	5113
2039-03	31.75	2,400.25	62.90	2,494.90	5144
2039-04	26.95	2,405.05	52.61	2,484.61	5174
2039-05	22.16	2,102.59	43.63	2,168.38	5205
2039-06	18.17	1,794.83	35.97	1,848.97	5235
2039-07	14.98	1,798.02	28.33	1,841.33	5266
2039-08	11.80	1,801.20	20.71	1,833.71	5297
2039-09	8.62	1,804.38	13.10	1,826.10	5327
2039-10	5.46	1,807.54	5.52	1,818.52	5358
2039-11	2.30	1,318.84	0.00	1,321.14	5388
	123,746,017.66	984,618,551.57	264,659,671.22	1,373,024,240.45	

Performance data

Defaults and delinquencies			
Cumulative Gross Defaults at the beginning of the period			5,231,322.89
Principal balance of Defaulted Loans during the period	0.00		
Cumulative Gross Defaults at the end of the period	5,231,322.89		5,231,322.89
Cumulative Gross Defaults as % of original loan balance (%)	0.15186%		0.15186%
Cumulative Gross Defaults as % of current loan balance (%)	0.41377%		0.41377%
Aggregate amount of Delinquent Loans	365,951.83		365,951.83
Current Delinquencies as % of initial loan balance (%)	0.01062%		0.00
Current Delinquencies as % of current loan balance (%)	0.02929%		0.02929%

Principal Deficiency Ledger (PDL)			
PDL balance at the beginning of the period	0.00		0.00
Amounts to be credited to the Principal Deficiency Ledger			0.00
Interest waterfall payment to the PDL			0.00
Balance of the PDL at the end of the period			0.00
Subordinated Loan PDL			0.00
Notes PDL			0.00

Delinquency Statistics			
Status	Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
<1month	119	9,718,826.57	0.778%
<2months	6	364,662.88	0.029%
<3 months	3	331,940.31	0.027%
<4months	1	63,890.38	0.005%
<5months	0	0.00	0.000%
<6months	2	74,352.18	0.006%
<7months	0	0.00	0.000%
<8months	1	64,595.00	0.005%
<9months	0	0.00	0.000%
<10months	3	93,029.41	0.007%
<11months	0	0.00	0.000%
<12months	0	0.00	0.000%
>12 months	1	70,084.86	0.006%
	136	10,781,381.59	

Floating Rate Interest Period (31/01/25 - 28/02/25)
 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)
	0	-	0.0000%

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

Prepayments as a % of current balance for reference period	0.23816%	0.00000%	Annualised 2.8579%

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

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

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

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

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

retention risk

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

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



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

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

Portfolio Composition

Reporting period: February 2025

Effectisering Pool HLI19 - 2025-02
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
16335	20166	1.249.362.518,44	76.483,78

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,1923	1,0000	3,5470	20166
CLTV	Current loan to value	0,4596	0,0000	0,9342	20166
LTM	Loan to mortgage	0,9535	0,0000	3,5470	20166
MTL	Mortgage to loan	1,5779	0,0000	90147,0752	20166
OLTV	Original loan to value	0,8288	0,0000	22,9130	20166
SEAS	Seasoning in months	106,7619	78,0000	356,0000	20166

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	898.707.514,02	71,93	12293	60,96	1,92	0
2.5 < Interest Rate <= 3.0	168.874.675,45	13,52	2988	14,82	2,72	0
3.0 < Interest Rate <= 3.5	48.851.384,70	3,91	1087	5,39	3,21	0
3.5 < Interest Rate <= 4.0	33.386.403,37	2,67	1049	5,20	3,76	0
4.0 < Interest Rate <= 4.5	35.865.209,92	2,87	1170	5,80	4,26	0
4.5 < Interest Rate <= 5.0	35.255.785,85	2,82	905	4,49	4,75	0
5.0 < Interest Rate <= 5.5	22.554.055,62	1,81	511	2,53	5,22	0
5.5 < Interest Rate <= 6.0	5.017.177,79	0,40	123	0,61	5,67	0
6.0 < Interest Rate <= 6.5	742.872,26	0,06	28	0,14	6,21	0
6.5 < Interest Rate <= 7.0	107.439,46	0,01	12	0,06	6,63	0
Total	1.249.362.518,44	100,00	20166	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	9.718.826,57	90,14	119	87,50
1	364.662,88	3,38	6	4,41
2	331.940,31	3,08	3	2,21
3	63.890,38	0,59	1	0,74
5	74.352,18	0,69	2	1,47
7	64.595,00	0,60	1	0,74
9	93.029,41	0,86	3	2,21
40	70.084,86	0,65	1	0,74
Total	10.781.381,59	100,00	136	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	200,64	0,00	1	0,00	3,72	0,00	1,00	356,00
1996	11.230,84	0,00	5	0,02	2,05	0,06	1,00	345,66
1997	7.251,36	0,00	1	0,00	3,16	0,07	1,00	326,00
1998	34.477,41	0,00	5	0,02	3,64	0,17	1,00	318,28
1999	242.804,21	0,02	22	0,11	4,06	0,15	1,00	306,93
2000	199.135,98	0,02	34	0,17	2,34	0,18	1,00	294,58
2001	314.506,04	0,03	30	0,15	1,45	0,21	1,00	282,77
2002	1.153.058,17	0,09	83	0,41	2,96	0,20	1,01	269,79
2003	4.499.705,07	0,36	255	1,26	4,13	0,21	1,00	258,94
2004	5.426.561,84	0,43	249	1,23	3,96	0,25	1,02	246,70
2005	11.589.489,48	0,93	689	3,42	3,34	0,25	1,00	235,76
2006	8.227.316,45	0,66	385	1,91	2,56	0,31	1,00	223,93
2007	3.464.827,44	0,28	143	0,71	4,19	0,33	1,00	212,13
2008	2.482.107,79	0,20	68	0,34	4,07	0,32	1,00	199,49
2009	34.959.920,32	2,80	750	3,72	4,54	0,35	1,02	185,61
2010	33.466.440,98	2,68	768	3,81	3,85	0,37	1,02	176,02
2011	8.111.461,05	0,65	209	1,04	3,60	0,39	1,04	164,64
2012	4.112.149,18	0,33	119	0,59	3,94	0,34	1,03	151,15
2013	6.548.359,60	0,52	165	0,82	3,47	0,33	1,05	139,09
2014	59.546.853,96	4,77	1251	6,20	3,54	0,38	1,06	124,41
2015	117.558.799,24	9,41	2285	11,33	2,55	0,42	1,13	115,79
2016	382.913.618,19	30,65	6198	30,73	2,07	0,45	1,17	103,03
2017	312.395.452,83	25,00	3541	17,56	2,07	0,52	1,26	90,06
2018	252.096.790,37	20,18	2910	14,43	2,00	0,51	1,29	82,00
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	42.918.551,18	3,44	4291	21,28	2,33	0,11	1,01	125,63
2028 - 2032	226.944.079,23	18,16	5983	29,67	2,47	0,27	1,05	120,29
> 2032	979.499.888,03	78,40	9892	49,05	2,33	0,52	1,23	102,80
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.279.594,56	0,10	218	1,08	2,02	0,11	1,00	86,40
108-143	50.255.422,05	4,02	3288	16,30	1,77	0,14	1,03	93,71
144-179	68.585.792,70	5,49	1979	9,81	2,21	0,25	1,05	100,62
180-215	174.926.875,69	14,00	3486	17,29	2,23	0,33	1,09	101,20
216-251	417.778.051,71	33,44	5549	27,52	2,23	0,45	1,22	102,60
252-287	66.833.949,46	5,35	991	4,91	2,75	0,49	1,16	116,50
288-323	421.468.737,37	33,73	3876	19,22	2,37	0,59	1,27	104,43
324-360	39.974.066,05	3,20	659	3,27	3,97	0,44	1,05	192,61
> 360	8.260.028,85	0,66	120	0,60	3,72	0,50	1,05	193,19
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	213.535.337,26	17,09	2462	12,21	1,99	0,51	1,30	81,45
85 - 96	335.035.698,77	26,82	3767	18,68	2,06	0,52	1,26	89,15
97 -108	391.595.318,72	31,34	6279	31,14	2,06	0,45	1,17	102,68
109 -	309.196.163,69	24,75	7658	37,97	3,28	0,38	1,07	148,50
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	898.707.514,02	71,93	12293	60,96	1,92	0,47	1,24	96,60
2.5 < Interest Rate <= 3.0	168.874.675,45	13,52	2988	14,82	2,72	0,47	1,08	106,33
3.0 < Interest Rate <= 3.5	48.851.384,70	3,91	1087	5,39	3,21	0,44	1,06	123,93
3.5 < Interest Rate <= 4.0	33.386.403,37	2,67	1049	5,20	3,76	0,37	1,07	153,95
4.0 < Interest Rate <= 4.5	35.865.209,92	2,87	1170	5,80	4,26	0,34	1,04	172,62
4.5 < Interest Rate <= 5.0	35.255.785,85	2,82	905	4,49	4,75	0,34	1,03	175,43
5.0 < Interest Rate <= 5.5	22.554.055,62	1,81	511	2,53	5,22	0,37	1,02	178,86
5.5 < Interest Rate <= 6.0	5.017.177,79	0,40	123	0,61	5,67	0,44	1,00	172,80
6.0 < Interest Rate <= 6.5	742.872,26	0,06	28	0,14	6,21	0,46	1,07	170,31
6.5 < Interest Rate <= 7.0	107.439,46	0,01	12	0,06	6,63	0,32	1,00	175,17
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.002.495.802,22	80,24	14574	72,27	2,16	0,48	1,21	98,79
1 y / 1 y	108.781.516,26	8,71	2533	12,56	3,55	0,35	1,14	148,39
3 y / 3 y	64.797.186,51	5,19	1304	6,47	3,27	0,37	1,12	127,77
5 y / 5 y	64.962.976,94	5,20	1422	7,05	2,44	0,39	1,11	124,30
10 y / 5 y	7.673.043,49	0,61	321	1,59	1,62	0,29	1,00	229,83
15 y / 5 y	96.491,28	0,01	4	0,02	3,83	0,14	1,00	211,19
20 y / 5 y	555.501,74	0,04	8	0,04	2,91	0,61	1,11	124,68
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	130.556.137,38	10,45	3806	18,87	3,17	0,35	1,14	147,59
2026	64.294.743,46	5,15	2512	12,46	2,64	0,30	1,07	132,04
2027	49.923.700,12	4,00	1580	7,83	2,71	0,31	1,13	110,09
2028	32.175.284,09	2,58	1040	5,16	2,63	0,26	1,07	112,80
2029	31.325.702,38	2,51	895	4,44	2,92	0,27	1,02	129,39
2030	30.455.359,69	2,44	770	3,82	2,62	0,27	1,05	116,93
2031	48.945.285,67	3,92	1073	5,32	2,16	0,29	1,05	107,94
2032	41.934.077,51	3,36	715	3,55	2,16	0,34	1,09	100,16
2033	34.146.762,83	2,73	586	2,91	2,22	0,35	1,07	98,28
2034	48.437.362,19	3,88	688	3,41	2,30	0,39	1,07	105,89
2035	58.348.161,63	4,67	710	3,52	2,31	0,44	1,16	108,93
2036	108.744.314,29	8,70	1188	5,89	2,06	0,47	1,20	103,84
2037	96.796.447,32	7,75	907	4,50	1,99	0,49	1,29	92,74
2038	72.108.410,34	5,77	694	3,44	2,06	0,51	1,26	87,66
2039	28.209.440,89	2,26	272	1,35	2,59	0,55	1,20	107,12
2040	37.850.860,11	3,03	340	1,69	2,50	0,58	1,20	110,82
2041	100.757.247,92	8,06	762	3,78	2,12	0,61	1,26	102,24
2042	124.331.135,27	9,95	890	4,41	2,16	0,63	1,33	90,99
2043	104.807.510,26	8,39	707	3,51	2,07	0,65	1,35	83,08
2044	4.666.800,84	0,37	28	0,14	2,27	0,73	1,32	82,93
2045	547.774,25	0,04	3	0,01	1,93	0,38	1,39	86,00
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	11.490.905,97	0,92	440	2,18	2,54	0,23	1,14	125,55
Annuity	1.237.871.612,47	99,08	19726	97,82	2,35	0,46	1,19	106,59
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	840.507.255,74	67,27	10265	50,90	2,21	0,50	1,25	104,01
Remortgage	341.186.208,47	27,31	8498	42,14	2,56	0,38	1,06	106,00
Construction	67.669.054,23	5,42	1403	6,96	3,00	0,35	1,11	144,77
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.109.080.798,03	88,77	18198	90,24	2,36	0,46	1,18	106,98
Unemployed	9.135.164,95	0,73	168	0,83	2,54	0,46	1,11	111,16
Self employed	131.146.555,46	10,50	1800	8,93	2,25	0,47	1,29	104,59
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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%	50.433.513,03	4,04	4282	21,23	2,45	0,06	1,01	124,50
10% < CLTV <= 20%	106.711.590,20	8,54	3247	16,10	2,47	0,15	1,03	120,17
20% < CLTV <= 30%	148.054.534,77	11,85	2885	14,31	2,48	0,25	1,07	116,11
30% < CLTV <= 40%	174.775.740,55	13,99	2554	12,66	2,42	0,35	1,13	111,97
40% < CLTV <= 50%	193.038.604,41	15,45	2340	11,60	2,35	0,45	1,19	107,82
50% < CLTV <= 60%	201.892.934,03	16,16	1953	9,68	2,29	0,55	1,25	103,51
60% < CLTV <= 70%	220.499.873,34	17,65	1820	9,03	2,25	0,65	1,32	98,27
70% < CLTV <= 80%	149.856.473,16	11,99	1059	5,25	2,26	0,74	1,30	92,03
80% < CLTV <= 90%	3.899.334,86	0,31	25	0,12	2,24	0,82	1,25	85,60
90% < CLTV <= 100%	199.920,09	0,02	1	0,00	2,27	0,93	1,24	83,00
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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%	9.429.741,07	0,75	1794	8,90	2,75	0,04	1,00	145,82
10% < LTM <= 20%	23.188.163,67	1,86	1761	8,73	2,73	0,09	1,00	141,94
20% < LTM <= 30%	42.080.588,90	3,37	1857	9,21	2,82	0,16	1,00	140,03
30% < LTM <= 40%	60.018.226,77	4,80	1838	9,11	2,74	0,22	1,00	132,47
40% < LTM <= 50%	80.634.036,39	6,45	1809	8,97	2,81	0,31	1,00	128,38
50% < LTM <= 60%	116.243.771,61	9,30	2076	10,29	2,70	0,39	1,00	117,41
60% < LTM <= 70%	143.109.669,98	11,45	1949	9,66	2,47	0,46	1,00	106,22
70% < LTM <= 80%	171.585.037,39	13,73	1786	8,86	2,33	0,57	1,00	98,74
80% < LTM <= 90%	52.620.653,70	4,21	723	3,59	2,45	0,43	1,00	107,93
90% < LTM <= 100%	48.119.553,57	3,85	611	3,03	2,38	0,43	1,00	105,35
100% < LTM <= 110%	57.001.427,41	4,56	621	3,08	2,28	0,46	1,05	103,13
110% < LTM <= 120%	56.290.594,66	4,51	544	2,70	2,15	0,48	1,15	100,39
120% < LTM <= 130%	64.773.500,14	5,18	555	2,75	2,07	0,52	1,25	99,31
130% < LTM <= 140%	74.693.164,44	5,98	582	2,89	2,00	0,54	1,35	93,84
140% < LTM <=150%	79.244.395,96	6,34	565	2,80	2,04	0,60	1,44	94,86
150% < LTM <=160%	76.314.648,76	6,11	457	2,27	2,05	0,64	1,54	86,42
160% < LTM <=170%	12.764.490,90	1,02	92	0,46	2,03	0,57	1,64	91,61
170% < LTM <=180%	10.116.085,62	0,81	84	0,42	2,01	0,54	1,75	99,44
180% < LTM <=190%	10.529.128,12	0,84	85	0,42	1,92	0,49	1,85	97,10
190% < LTM <=200%	8.971.779,71	0,72	67	0,33	1,89	0,50	1,95	95,85
200% < LTM <=250%	31.244.601,54	2,50	198	0,98	1,87	0,55	2,23	94,48
250% < LTM <=300%	19.873.557,68	1,59	109	0,54	1,69	0,56	2,86	92,82
350% < LTM <=400%	515.700,45	0,04	3	0,01	1,92	0,73	3,53	91,07
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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%	747.029.443,05	59,79	16204	80,35	2,56	0,40	1,00	114,32
100% < LTM <= 110%	57.001.427,41	4,56	621	3,08	2,28	0,46	1,05	103,13
110% < LTM <= 120%	56.290.594,66	4,51	544	2,70	2,15	0,48	1,15	100,39
120% < LTM <= 130%	64.773.500,14	5,18	555	2,75	2,07	0,52	1,25	99,31
130% < LTM <= 140%	74.693.164,44	5,98	582	2,89	2,00	0,54	1,35	93,84
140% < LTM <=150%	79.244.395,96	6,34	565	2,80	2,04	0,60	1,44	94,86
150% < LTM <=160%	76.314.648,76	6,11	457	2,27	2,05	0,64	1,54	86,42
160% < LTM <=170%	12.764.490,90	1,02	92	0,46	2,03	0,57	1,64	91,61
170% < LTM <=180%	10.116.085,62	0,81	84	0,42	2,01	0,54	1,75	99,44
180% < LTM <=190%	10.529.128,12	0,84	85	0,42	1,92	0,49	1,85	97,10
190% < LTM <=200%	8.971.779,71	0,72	67	0,33	1,89	0,50	1,95	95,85
200% < LTM <=250%	31.244.601,54	2,50	198	0,98	1,87	0,55	2,23	94,48
250% < LTM <=300%	19.873.557,68	1,59	109	0,54	1,69	0,56	2,86	92,82
350% < LTM <=400%	515.700,45	0,04	3	0,01	1,92	0,73	3,53	91,07
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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%	2.578.839,99	0,21	93	0,46	2,15	0,04	1,15	97,06
10% < OLV <= 20%	11.570.125,07	0,93	491	2,43	2,06	0,12	1,16	103,73
20% < OLV <= 30%	27.422.734,53	2,19	909	4,51	2,25	0,17	1,12	107,22
30% < OLV <= 40%	44.450.370,52	3,56	1345	6,67	2,31	0,19	1,07	109,30
40% < OLV <= 50%	67.298.930,46	5,39	1642	8,14	2,36	0,24	1,10	109,82
50% < OLV <= 60%	86.538.819,51	6,93	1908	9,46	2,35	0,29	1,14	107,67
60% < OLV <= 70%	108.594.967,78	8,69	1929	9,57	2,31	0,36	1,18	107,80
70% < OLV <= 80%	132.899.468,71	10,64	2104	10,43	2,30	0,42	1,21	107,47
80% < OLV <= 90%	197.669.317,31	15,82	2635	13,07	2,34	0,50	1,23	105,44
90% < OLV <= 100%	383.014.744,14	30,66	4374	21,69	2,35	0,59	1,23	105,55
100% < OLV <= 110%	109.034.251,81	8,73	1544	7,66	2,49	0,54	1,17	108,64
110% < OLV <= 120%	37.957.732,46	3,04	583	2,89	2,51	0,49	1,18	107,85
120% < OLV <= 130%	9.480.126,88	0,76	162	0,80	2,24	0,44	1,26	104,61
130% < OLV <= 140%	9.232.958,31	0,74	127	0,63	2,19	0,49	1,20	99,46
140% < OLV <=150%	6.633.113,05	0,53	92	0,46	2,51	0,52	1,18	106,49
150% < OLV	14.986.017,91	1,20	228	1,13	2,46	0,54	1,16	107,50
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.247.020.534,67	99,81	20137	99,86	2,35	0,46	1,19	106,76
Yes	2.341.983,77	0,19	29	0,14	2,16	0,46	1,29	110,03
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.116.139.451,07	89,34	16238	80,52	2,34	0,47	1,20	106,19
Buy to let	50.321.047,51	4,03	1111	5,51	2,21	0,35	1,15	103,74
Mixed commercial / private	21.715.228,76	1,74	552	2,74	2,20	0,34	1,13	102,84
Other	61.186.791,10	4,90	2265	11,23	2,70	0,42	1,14	121,09
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.304.355,04	0,10	15	0,07	2,35	0,00	1,00	97,23
Brussels Hoofdstedelijk gewest	109.854.982,98	8,79	1245	6,17	2,26	0,47	1,18	105,33
Waals Brabant	18.095.930,16	1,45	197	0,98	2,26	0,47	1,15	106,24
Vlaams Brabant	210.208.715,19	16,83	3071	15,23	2,33	0,46	1,22	105,68
Antwerpen	346.770.322,59	27,76	5385	26,70	2,36	0,47	1,18	107,14
Limburg	147.477.700,47	11,80	2861	14,19	2,46	0,47	1,15	109,27
Luik	18.716.879,33	1,50	355	1,76	2,49	0,47	1,08	106,50
Namen	1.711.380,92	0,14	36	0,18	2,23	0,45	1,14	104,51
Henegouwen	7.089.978,76	0,57	129	0,64	2,47	0,49	1,08	110,22
Luxemburg	1.464.648,52	0,12	36	0,18	2,66	0,40	1,22	113,99
West-Vlaanderen	176.000.721,57	14,09	3204	15,89	2,29	0,45	1,21	105,93
Oost-Vlaanderen	210.666.902,91	16,86	3632	18,01	2,37	0,44	1,22	106,89
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.092.428.717,77	87,44	18168	90,09	2,36	0,46	1,20	106,89
2. Brussels	109.854.982,98	8,79	1245	6,17	2,26	0,47	1,18	105,33
3. Wallonie	47.078.817,69	3,77	753	3,73	2,40	0,47	1,11	107,12
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76

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	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76
Total	1.249.362.518,44	100,00	20166	100,00	2,35	0,46	1,19	106,76