

# **Esmee Master Issuer**

*Report date: 30 September 2023*

## **PORTFOLIO REPORT**

**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

September 2023

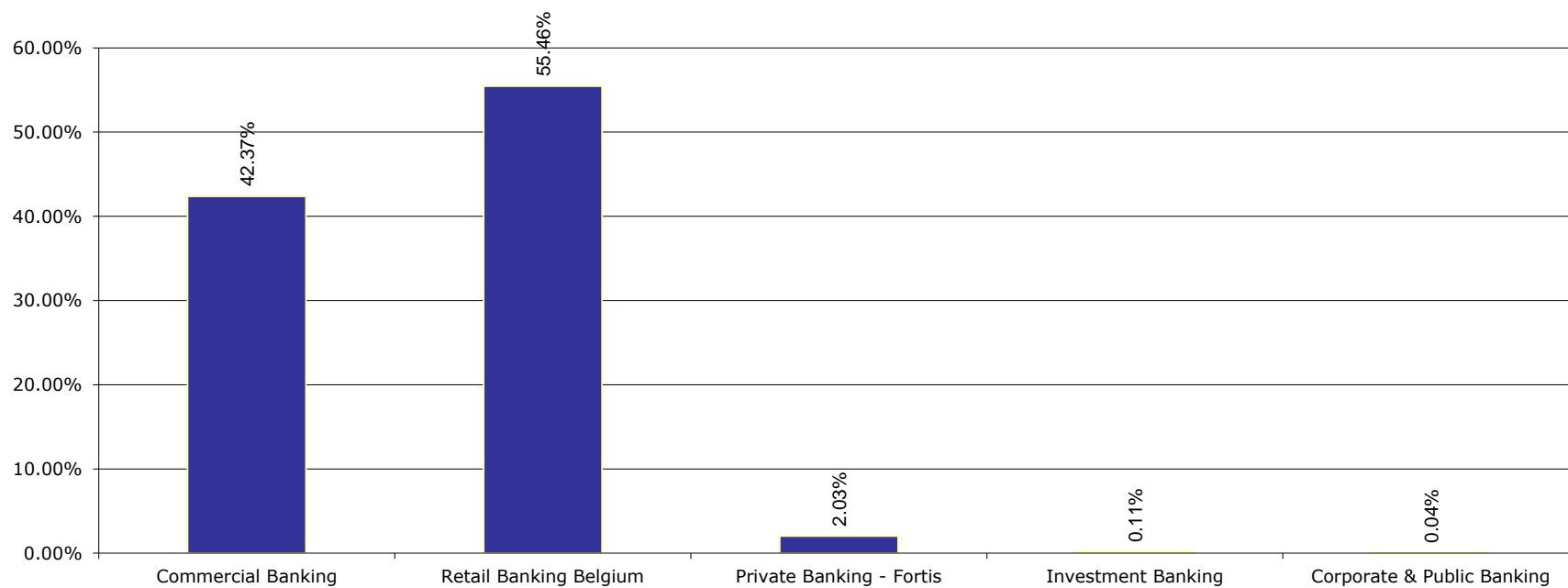
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**Key Characteristics**

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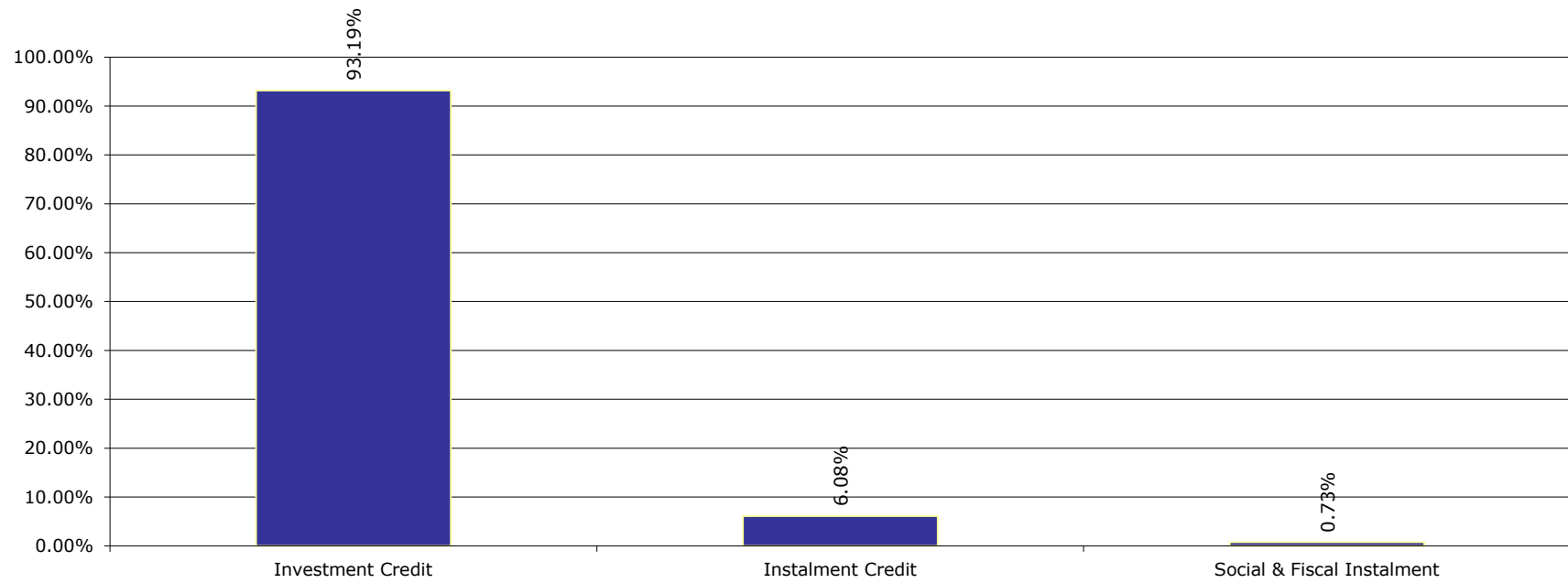
Outstanding Principal Balance (EUR)	9,818,151,333
Average Loan Size (EUR)	122,999
Average Client Size (EUR)	211,457
Number of Loans	79,823
Number of Clients	46,431
Weighted Average PD (%)	3.18%
Weighted Average LGD (%)	10.84%
Weighted Average Interest Rate (%)	2.27%
Weighted Average Seasoning (years)	4.90
Weighted Average Remaining Maturity (years)	9.01
Weighted Average WAL (years)	4.87
Yearly Expected Loss (%) (WAPD*WALGD)	0.34%
Expected Loss (%) (WAPD*WALGD*AvgLife)	1.68%
WA Tot Collateral Ratio	418.90%

**Business Unit**

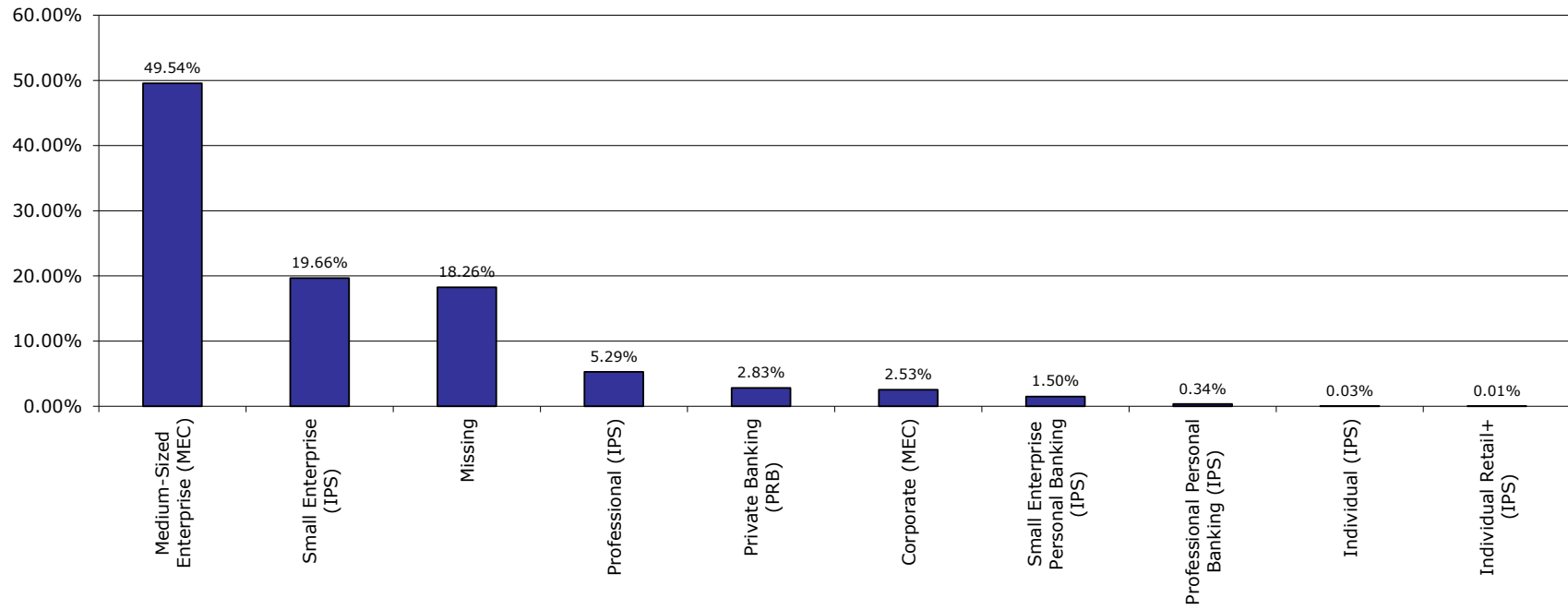


**Products**

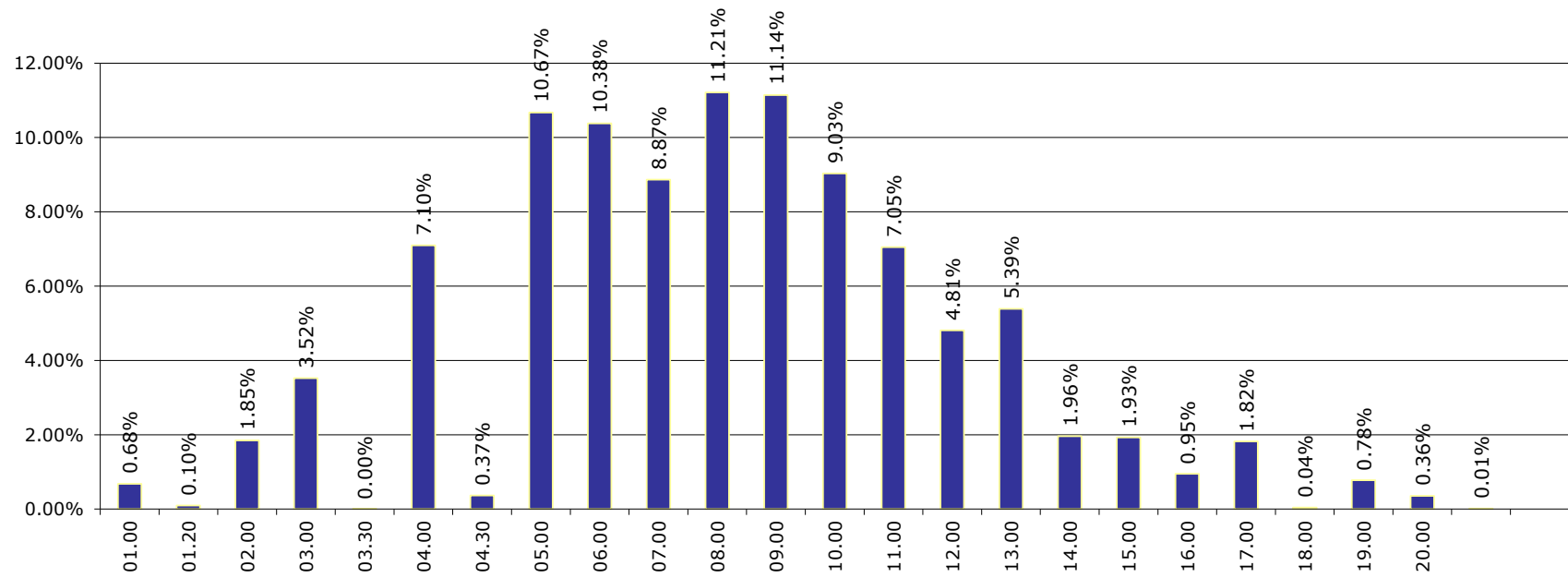
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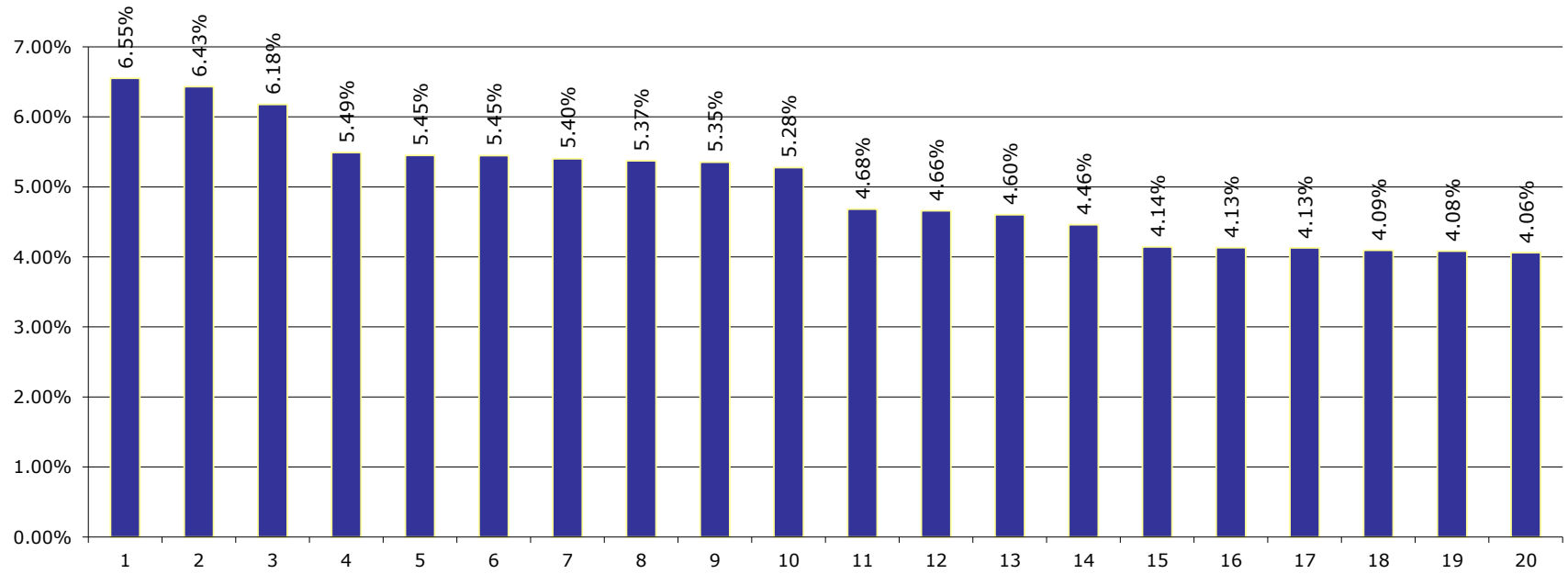
**Market Segment**



**Internal Rating**



**Top 20 Clients**



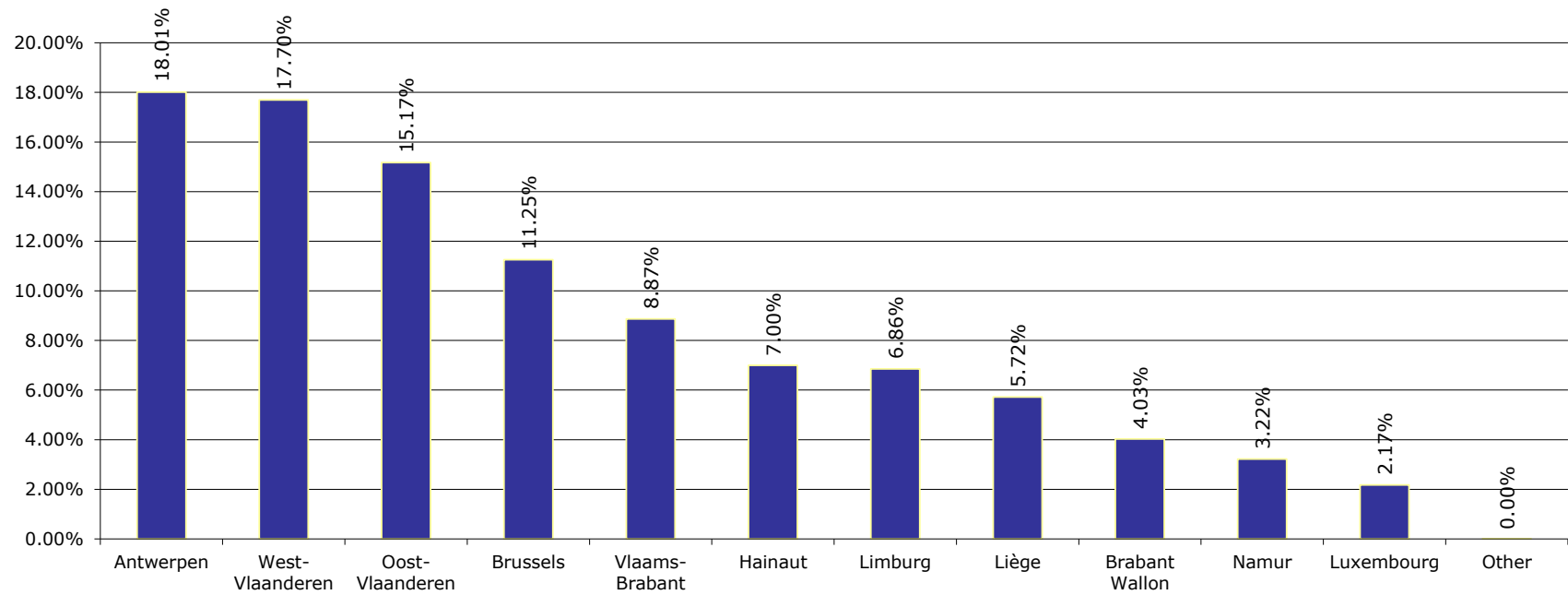
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**Esmee Master Issuer**

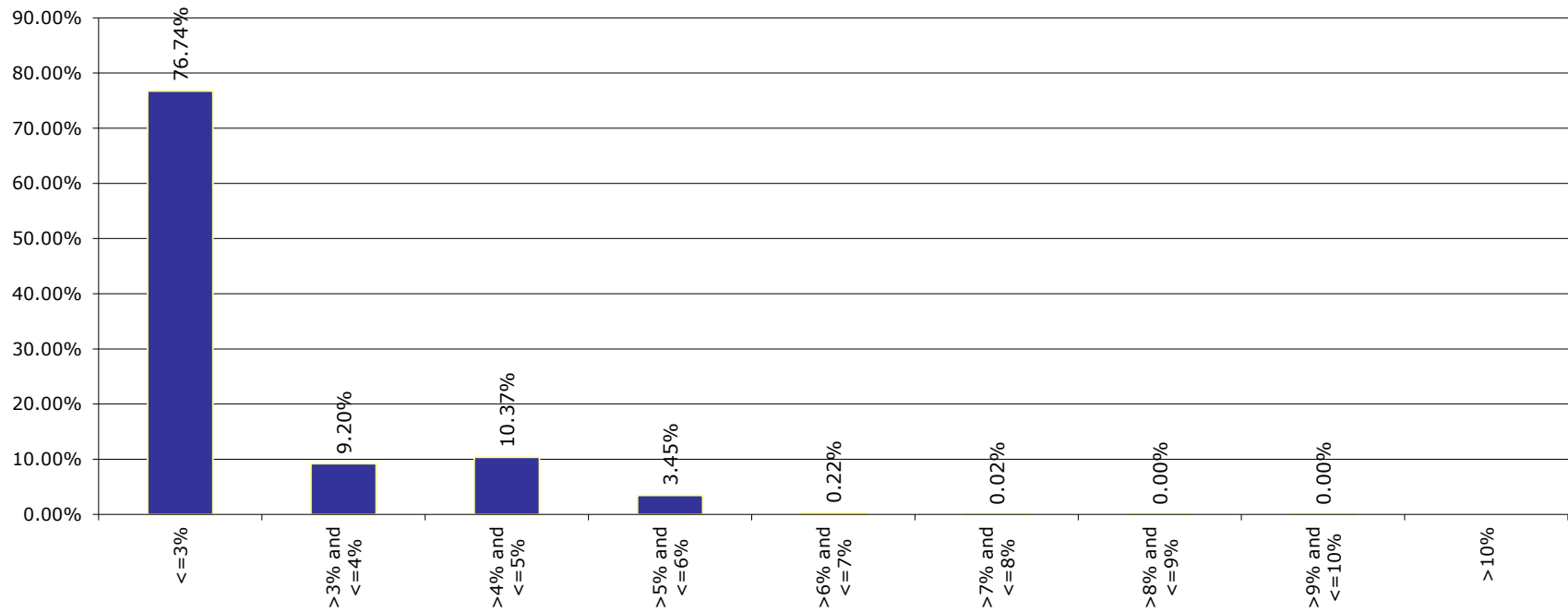
September 2023

**Client Province**





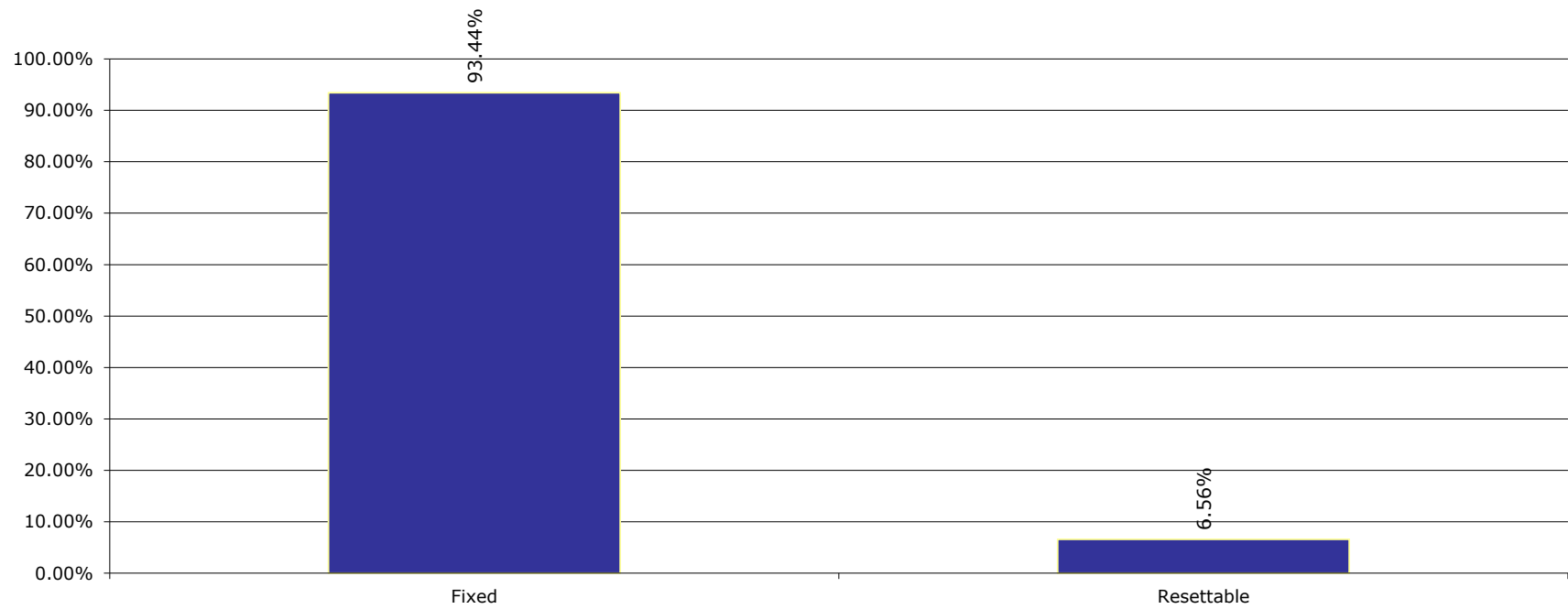
**Interest Rate**



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**Interest Rate Type**

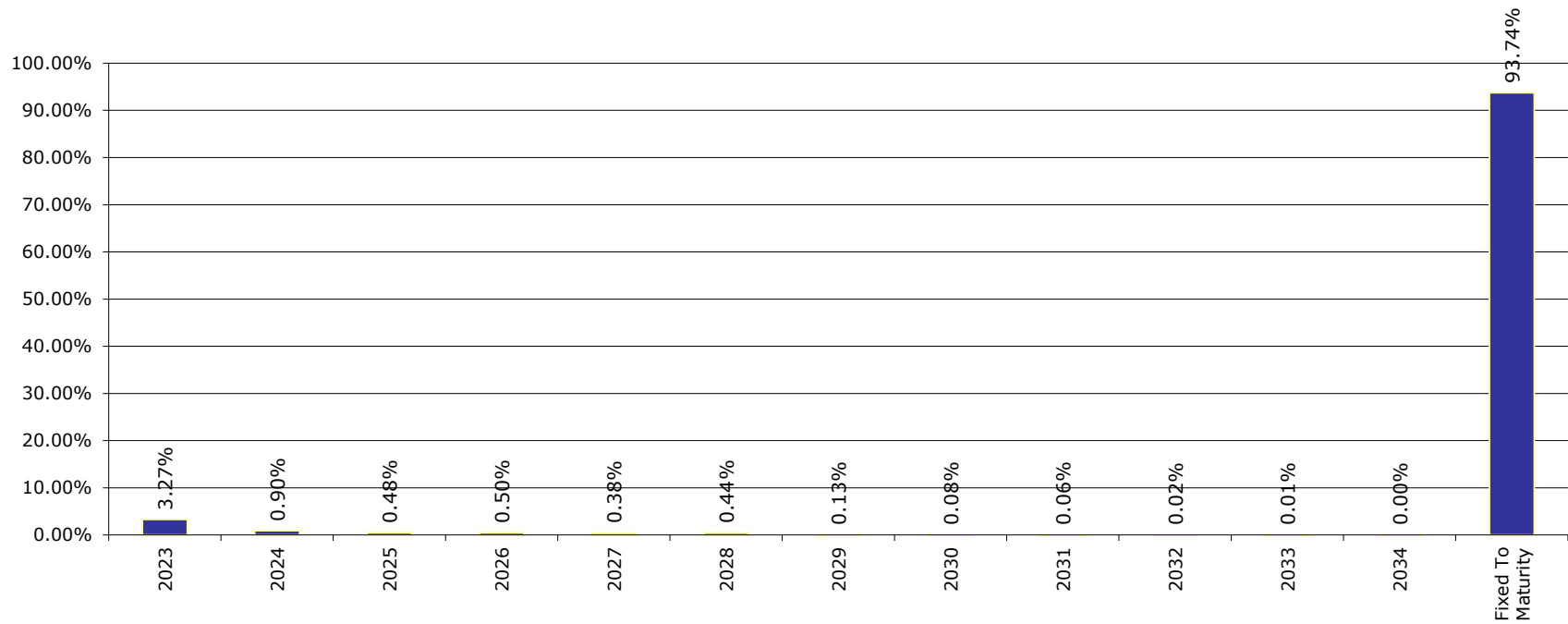
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**Portfolio Report:**  
Reporting month as of ultimo:

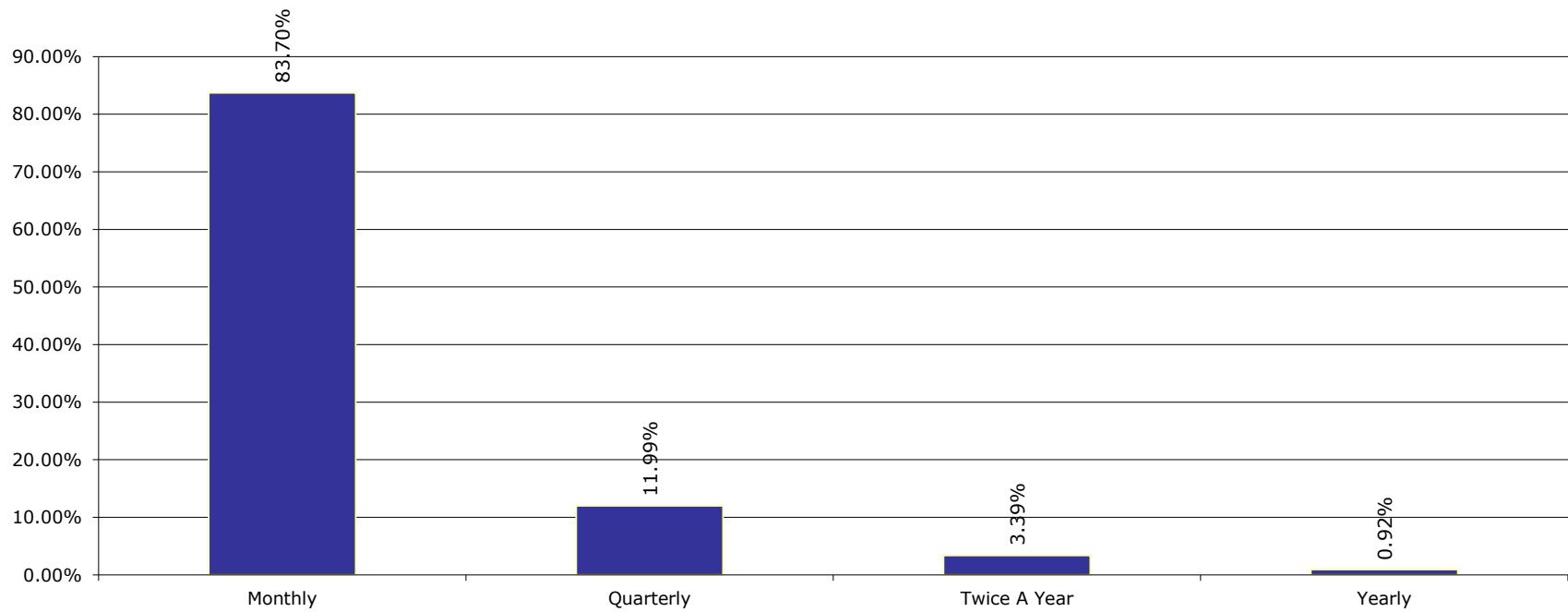
**Esmee Master Issuer**  
September 2023

**Next Reset Date**



**Int. Payment Frequency**

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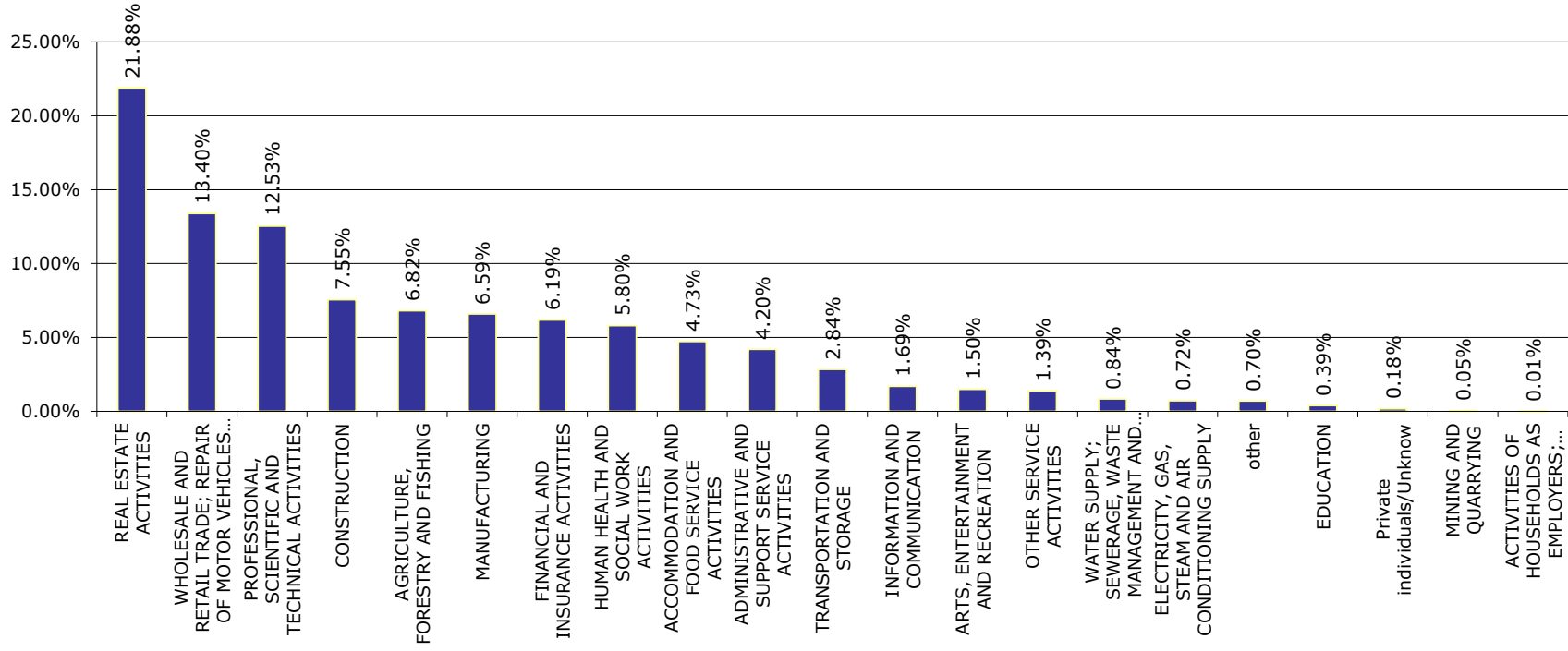
**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

September 2023

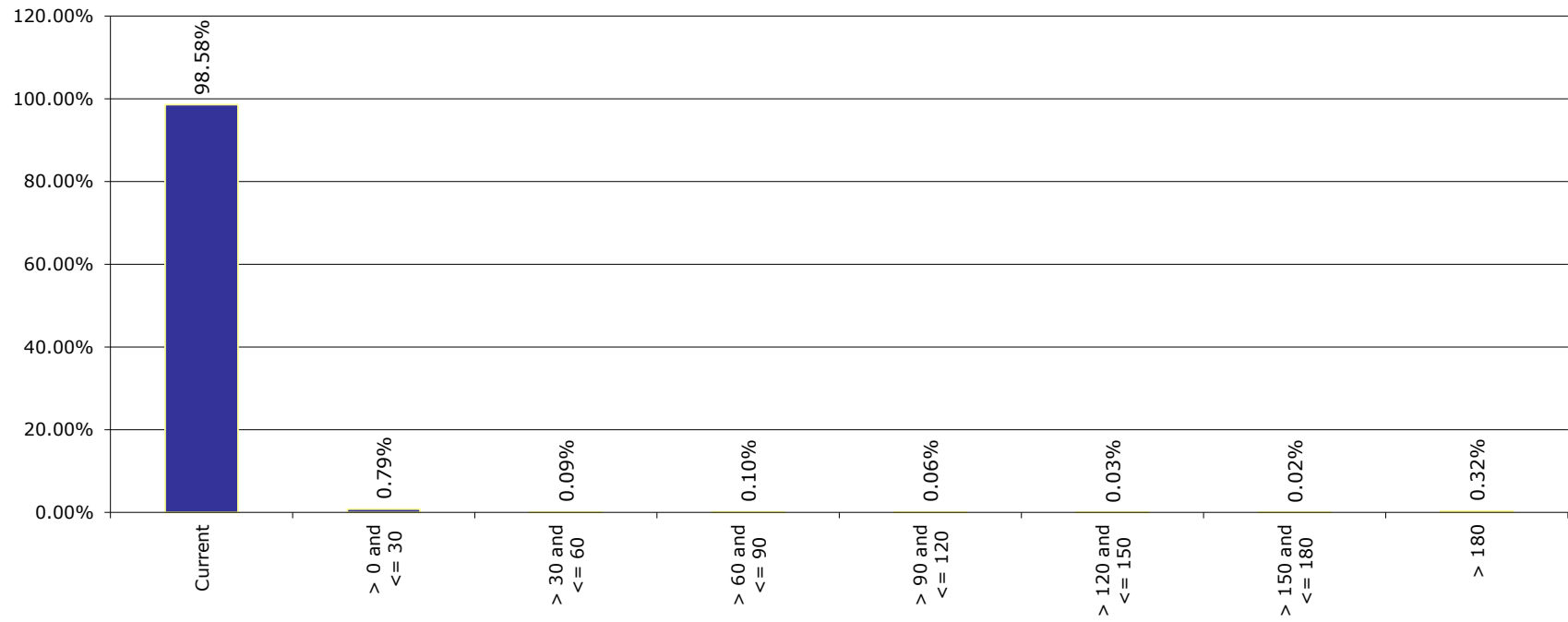
**Sectors (Nace rev.2)**



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**Arrears**

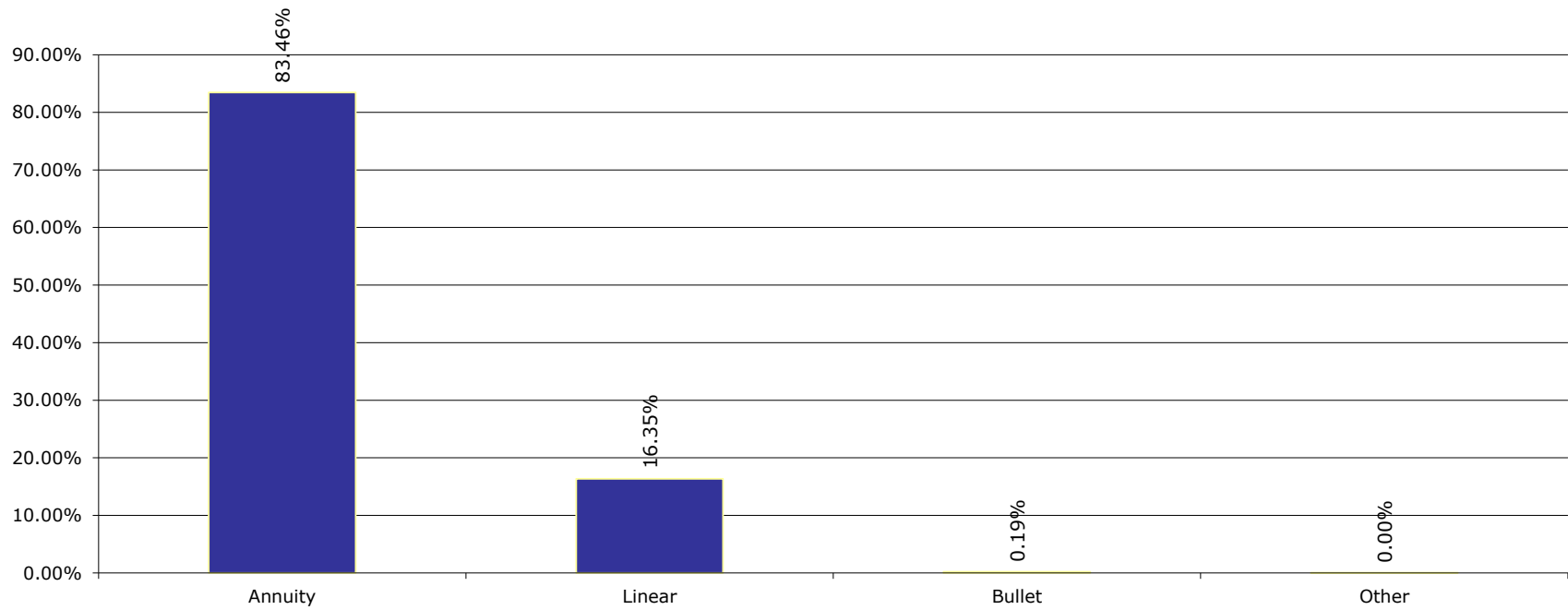
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**Redemption Type**

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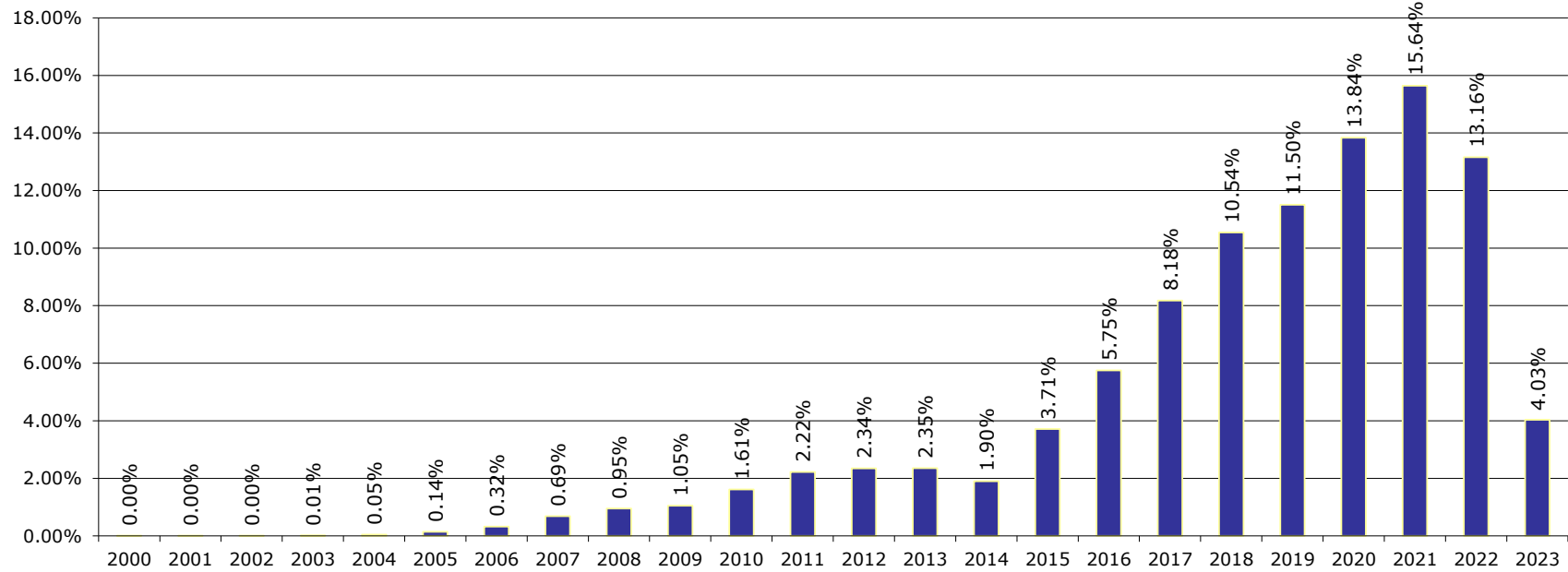
**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

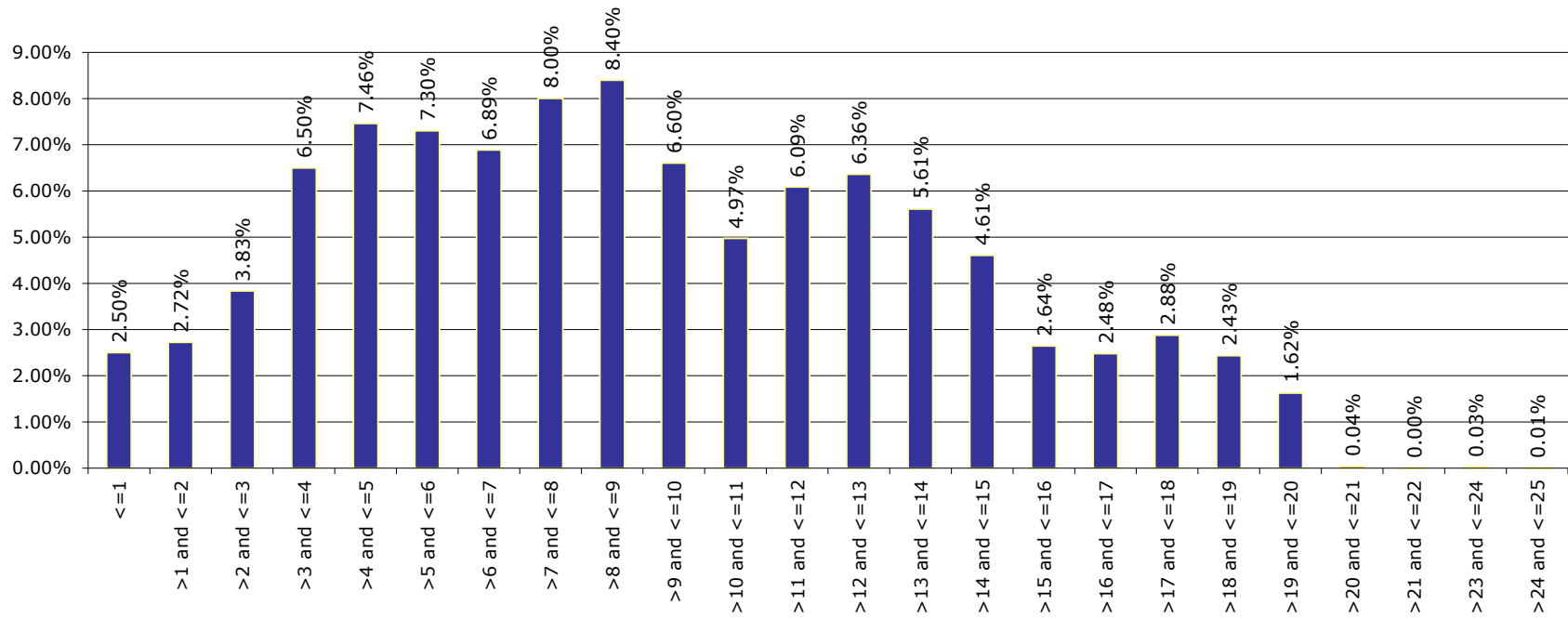
September 2023

**Origination Year**





**Remaining Maturity**



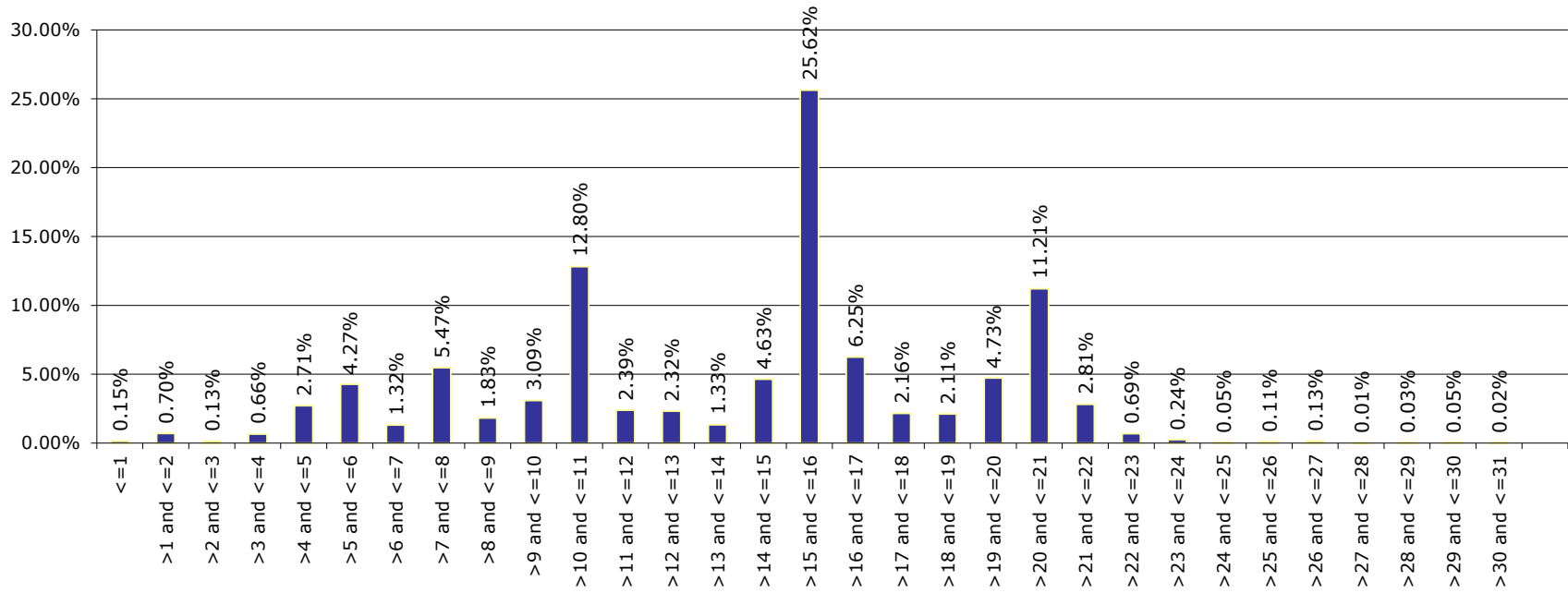
**Portfolio Report:**

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**Original Maturity**



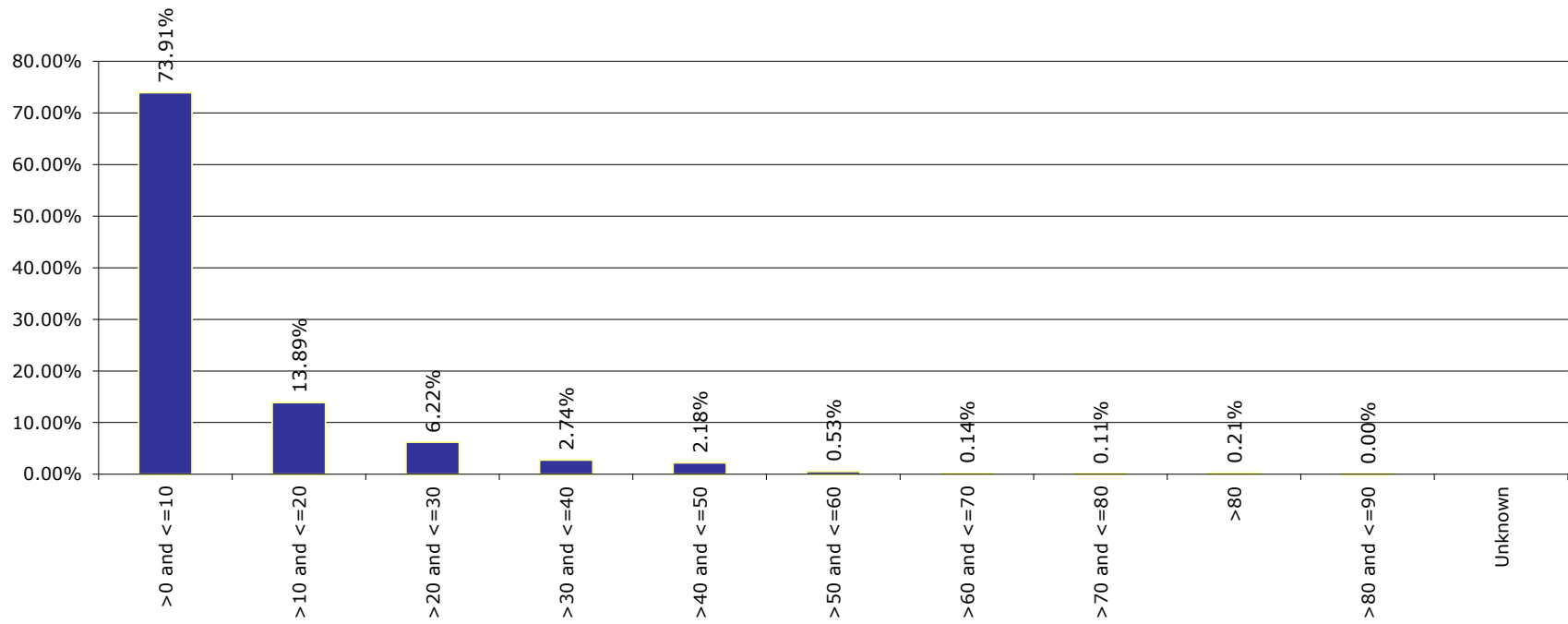
**Portfolio Report:**

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**Esmee Master Issuer**

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**LGD**



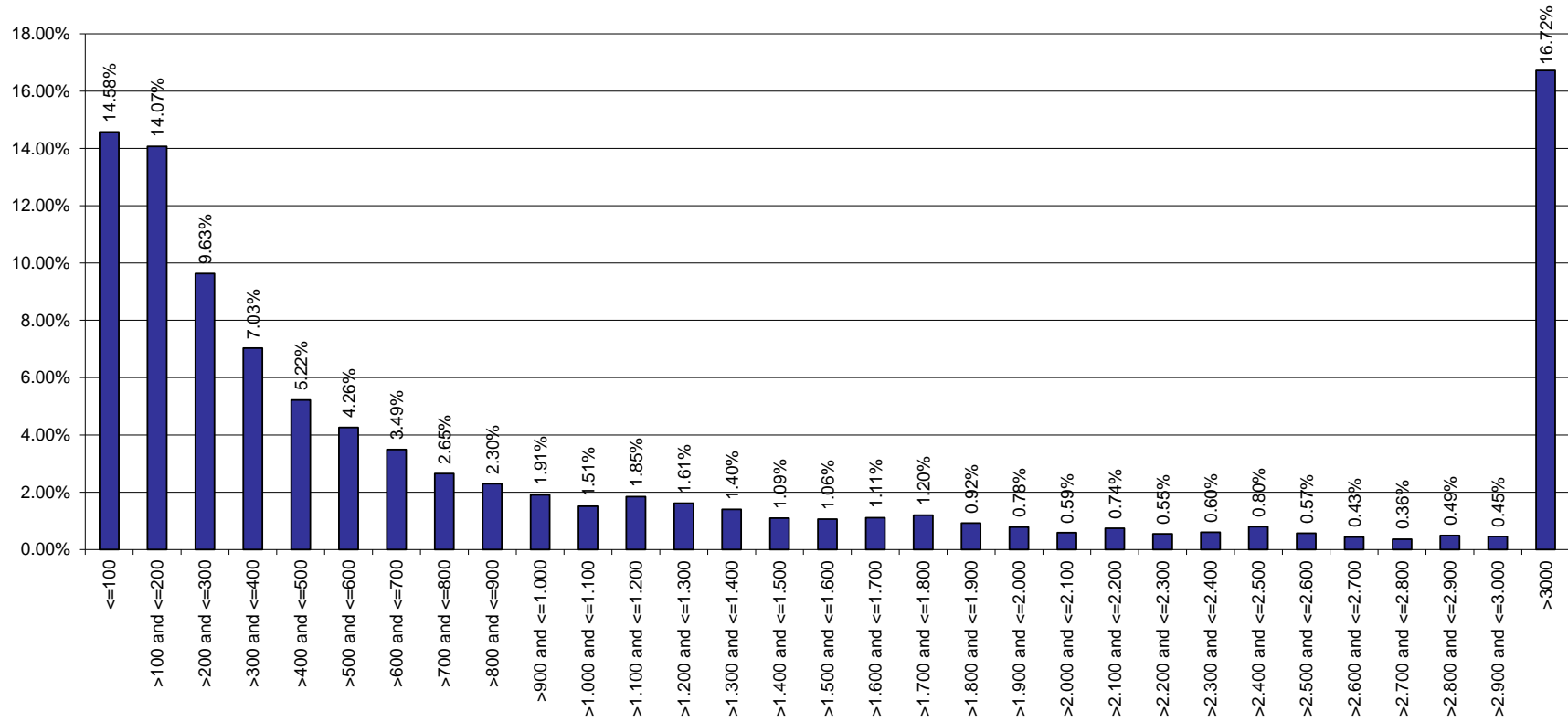
**Portfolio Report:**

Reporting month as of ultimo:

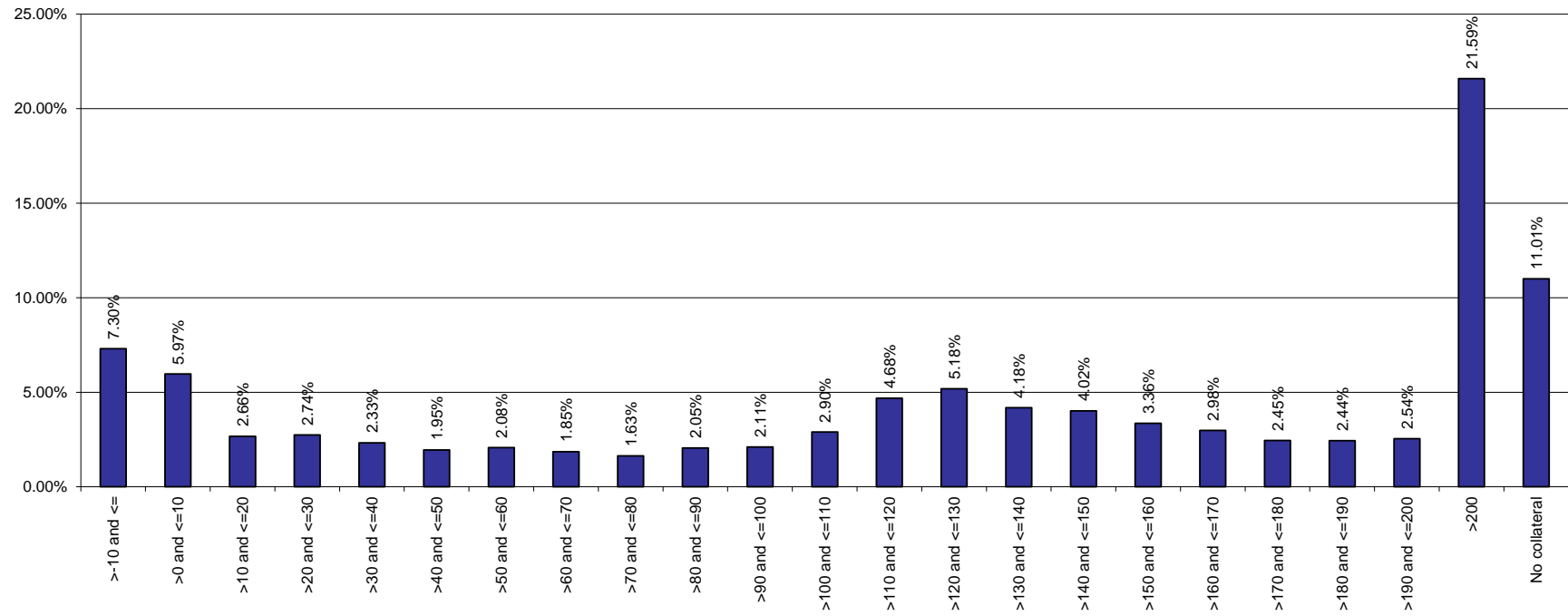
**Esmee Master Issuer**

September 2023

**Size of Loans**



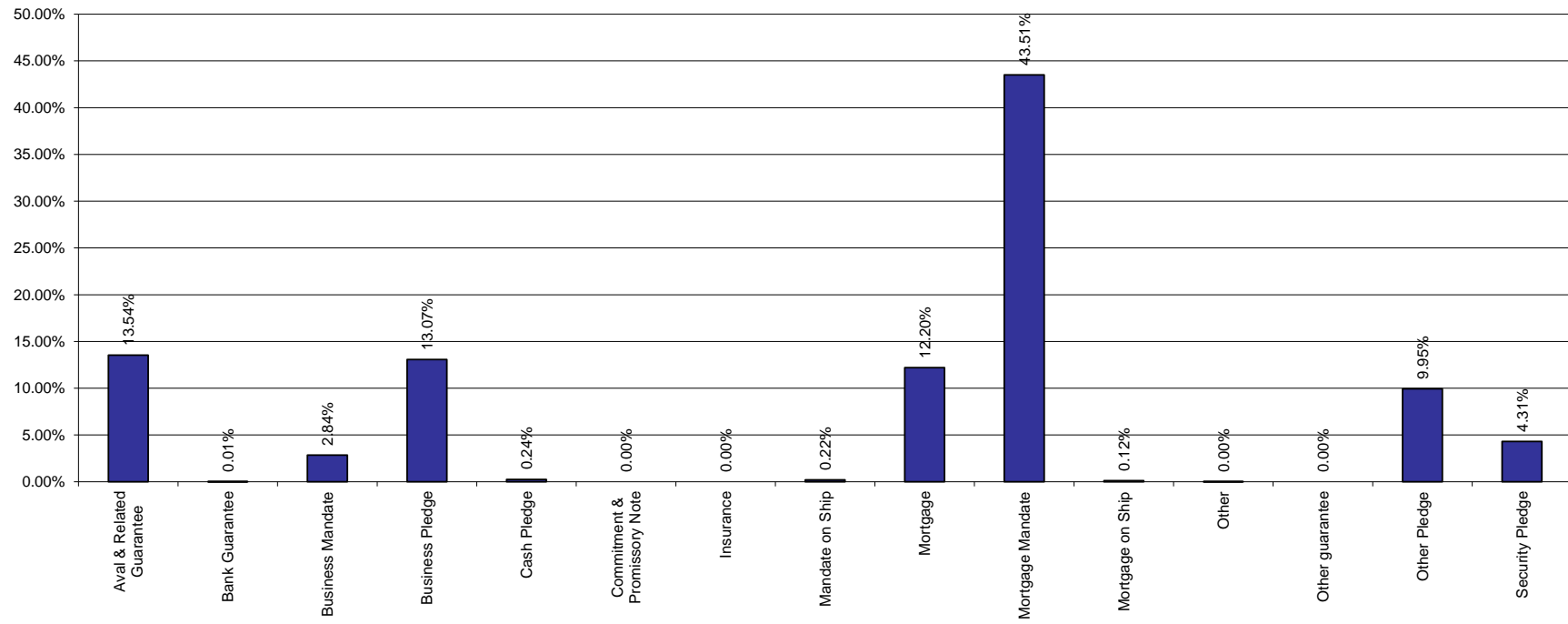
**Collateral Ratio**



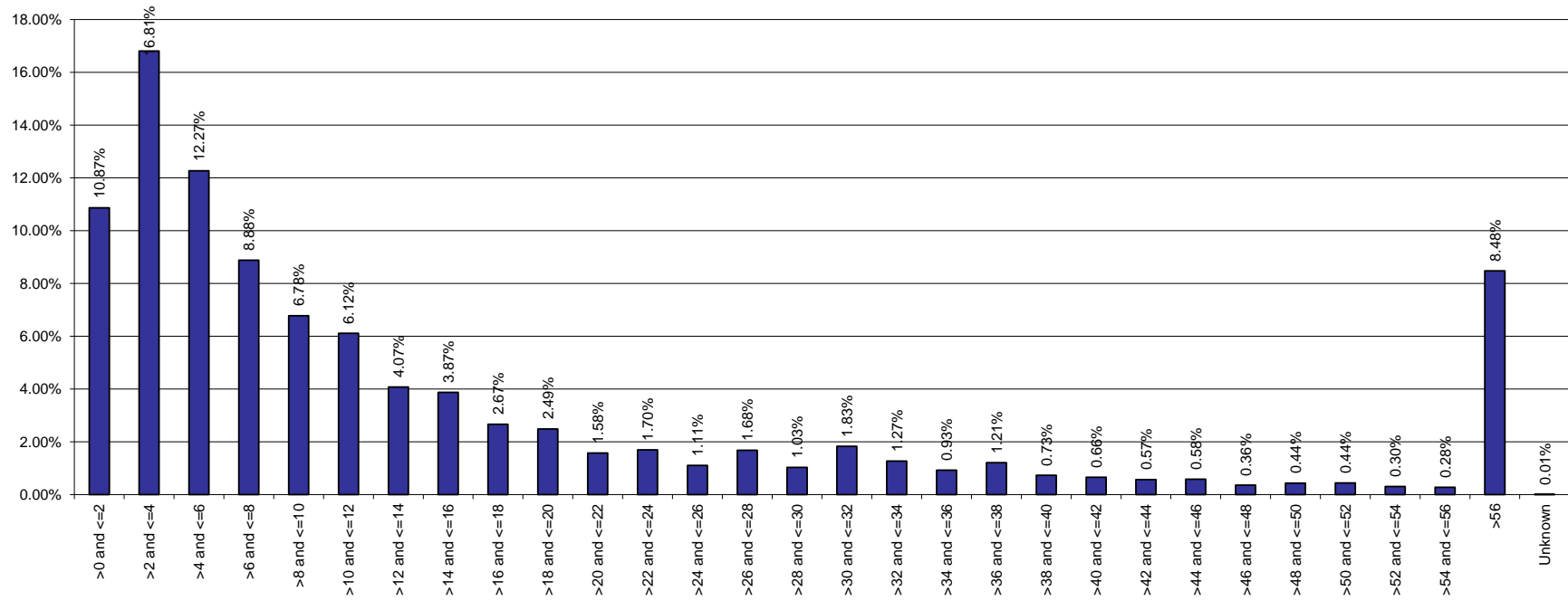
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**Collaterals**

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**Yearly Expected Loss**



# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 1. Key characteristics

Outstanding Principal Balance	9,818,151,333
Nb Loans	79,823
Nb Clients	46,431
Avg Loan Size	122,999
Avg Client Size	211,457
WA PD (%)	318.15%
WA LGD (%)	1084.30%
Report date: 30 September 2023	226.84%
WA Seasoning (Y)	4.90
WA Rem Maturity (Y)	9.01
WA WAL (Y)	4.87
Yearly Exp Loss (%) (WAPD*WALGD)	0.34%
Exp Loss (%) (WAPD*WALGD*AvgLife)	1.68%
WA Tot Collateral Ratio	418.90%



# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 2. Business Unit

<b>Business Unit</b>	<b>Outstanding Principal</b>	<b>No. of Loans</b>	<b>%</b>
Commercial Banking	6,130,308,680	33,818	42.37%
Retail Banking Belgium	3,003,905,605	44,271	55.46%
Private Banking - Fortis	429,235,812	1,620	2.03%
Investment Banking	202,872,597	86	0.11%
Corporate & Public Banking	51,828,639	28	0.04%
Total	9,818,151,333	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 3. Products

<b>Products</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Loans</b>	<b>%</b>
Investment Credit	9,149,135,086	93.19%	43,079	53.97%
Instalment Credit	596,970,580	6.08%	34,800	43.60%
Social & Fiscal Instalment	72,045,667	0.73%	1,944	2.44%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 4. Market Segment

Market Segment	Outstanding Principal	%	No. of Loans	%
Medium-Sized Enterprise (MEC)	4,863,839,362	49.54%	16,762	21.00%
Small Enterprise (IPS)	1,930,642,400	19.66%	25,143	31.50%
Missing	1,792,633,520	18.26%	25,196	31.56%
Professional (IPS)	519,713,097	5.29%	10,462	13.11%
Private Banking (PRB)	277,467,497	2.83%	366	0.46%
Corporate (MEC)	248,805,638	2.53%	120	0.15%
Small Enterprise Personal Banking (IPS)	147,012,753	1.50%	974	1.22%
Professional Personal Banking (IPS)	33,775,551	0.34%	472	0.59%
Individual (IPS)	3,402,563	0.03%	316	0.40%
Individual Retail+ (IPS)	593,250	0.01%	9	0.01%
Individual Personal Banking (IPS)	265,701	0.00%	3	0.00%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 5. Internal Rating

Internal Rating	Outstanding Principal	%	No. of Loans	%
01.00	66,681,933	0.68%	1,159	1.45%
01.20	9,410,242	0.10%	6	0.01%
02.00	181,152,720	1.85%	2,896	3.63%
03.00	345,696,381	3.52%	4,671	5.85%
03.30	245,869	0.00%	3	0.00%
04.00	696,818,198	7.10%	7,630	9.56%
04.30	35,911,130	0.37%	5	0.01%
05.00	1,047,588,701	10.67%	9,591	12.02%
06.00	1,019,138,472	10.38%	8,584	10.75%
07.00	870,733,665	8.87%	7,396	9.27%
08.00	1,100,680,534	11.21%	6,967	8.73%
09.00	1,094,116,895	11.14%	6,574	8.24%
10.00	886,965,968	9.03%	4,456	5.58%
11.00	692,333,726	7.05%	3,834	4.80%
12.00	472,300,331	4.81%	3,395	4.25%
13.00	529,278,307	5.39%	3,702	4.64%
14.00	192,243,057	1.96%	1,444	1.81%
15.00	189,123,122	1.93%	991	1.24%
16.00	92,905,198	0.95%	898	1.12%
17.00	178,347,894	1.82%	1,505	1.89%
18.00	3,943,421	0.04%	100	0.13%
19.00	76,361,502	0.78%	456	0.57%
20.00	34,954,777	0.36%	3,335	4.18%
	1,219,289	0.01%	225	0.28%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 6. Top 20 Clients

Top 20 Clients	Outstanding Principal	%	Internal Rating
1	31,050,019	6.55%	04.30
2	30,491,489	6.43%	10.00
3	29,287,500	6.18%	04.00
4	26,020,814	5.49%	08.00
5	25,827,349	5.45%	08.00
6	25,826,542	5.45%	15.00
7	25,608,000	5.40%	08.00
8	25,470,000	5.37%	03.00
9	25,375,000	5.35%	07.00
10	25,014,666	5.28%	10.00
11	22,200,000	4.68%	11.00
12	22,082,458	4.66%	09.00
13	21,815,239	4.60%	12.00
14	21,140,828	4.46%	10.00
15	19,642,500	4.14%	07.00
16	19,579,589	4.13%	06.00
17	19,567,009	4.13%	12.00
18	19,403,888	4.09%	09.00
19	19,354,318	4.08%	10.00
20	19,240,937	4.06%	17.00
Total	473,998,146	100%	

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 7. Client Province

Client Province	Outstanding Principal	%	No. of Loans	%
Antwerpen	1,768,354,332	18.01%	13,253	16.60%
West-Vlaanderen	1,737,329,751	17.70%	13,149	16.47%
Oost-Vlaanderen	1,489,660,702	15.17%	11,906	14.92%
Brussels	1,104,865,413	11.25%	5,336	6.68%
Vlaams-Brabant	870,824,719	8.87%	7,282	9.12%
Hainaut	687,088,754	7.00%	6,950	8.71%
Limburg	673,115,608	6.86%	6,391	8.01%
Liège	561,748,414	5.72%	6,266	7.85%
Brabant Wallon	395,341,401	4.03%	3,220	4.03%
Namur	316,316,113	3.22%	3,680	4.61%
Luxembourg	213,504,469	2.17%	2,387	2.99%
Other	1,656	0.00%	3	0.00%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 8. Interest Rate

Interest Rate	Outstanding Principal	%	No. of Loans	%
<=3%	7,534,693,548	76.74%	55,800	69.90%
>3% and <=4%	903,405,066	9.20%	8,381	10.50%
>4% and <=5%	1,017,676,412	10.37%	10,558	13.23%
>5% and <=6%	338,822,482	3.45%	4,393	5.50%
>6% and <=7%	21,272,442	0.22%	544	0.68%
>7% and <=8%	1,877,270	0.02%	87	0.11%
>8% and <=9%	389,526	0.00%	36	0.05%
>9% and <=10%	14,588	0.00%	12	0.02%
>10%	0	0.00%	12	0.02%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 9. Interest Rate Type

<b>Ranges (in year)</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Loans</b>	<b>%</b>
Fixed	9,174,234,200	93.44%	75,925	95.12%
Resettable	643,917,133	6.56%	3,898	4.88%
Total	9,818,151,333	100%	79,823	100%



# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 10. Next Reset Date

Next Reset Date	Outstanding Principal	%	No. of Loans	%
2023	321,275,143	3.27%	1,631	2.04%
2024	87,912,404	0.90%	653	0.82%
2025	47,019,123	0.48%	348	0.44%
2026	48,670,989	0.50%	251	0.31%
2027	37,557,386	0.38%	163	0.20%
2028	42,988,534	0.44%	136	0.17%
2029	12,438,832	0.13%	48	0.06%
2030	8,186,237	0.08%	22	0.03%
2031	5,614,025	0.06%	24	0.03%
2032	1,802,017	0.02%	6	0.01%
2033	1,002,720	0.01%	2	0.00%
2034	200,283	0.00%	1	0.00%
Fixed To Maturity	9,203,483,642	93.74%	76,538	95.88%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 11. Int. Payment Frequency

<b>Int. Payment Freq.</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Loans</b>	<b>%</b>
Monthly	8,217,580,840	83.70%	75,531	94.62%
Quarterly	1,177,259,521	11.99%	1,294	1.62%
Twice A Year	332,840,136	3.39%	2,571	3.22%
Yearly	90,470,835	0.92%	427	0.53%
<b>Total</b>	<b>9,818,151,333</b>	<b>100%</b>	<b>79,823</b>	<b>100%</b>

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

### 12. Sectors (Nace rev.2)

Sectors (Nave rev.2)	Outstanding Principal	%	No. of Loans	%
REAL ESTATE ACTIVITIES	2,148,632,629	21.88%	6,501	8.14%
WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTOR	1315306919	13.40%	13,958	17.49%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	1,230,627,191	12.53%	9,223	11.55%
CONSTRUCTION	741,625,312	7.55%	9,313	11.67%
AGRICULTURE, FORESTRY AND FISHING	669,236,835	6.82%	7,123	8.92%
MANUFACTURING	646,785,084	6.59%	5,263	6.59%
FINANCIAL AND INSURANCE ACTIVITIES	607,676,891	6.19%	2,879	3.61%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	569,458,017	5.80%	5,897	7.39%
ACCOMMODATION AND FOOD SERVICE ACTIVITIES	464,452,433	4.73%	5,439	6.81%
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	412,007,500	4.20%	4,572	5.73%
TRANSPORTATION AND STORAGE	278,376,157	2.84%	2,311	2.90%
INFORMATION AND COMMUNICATION	166,405,628	1.69%	1,930	2.42%
ARTS, ENTERTAINMENT AND RECREATION	147,332,582	1.50%	1,436	1.80%
OTHER SERVICE ACTIVITIES	136,232,805	1.39%	2,218	2.78%
WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT.	82,624,951	0.84%	195	0.24%
ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY	70,942,226	0.72%	100	0.13%
other	69,159,985	0.70%	503	0.63%
EDUCATION	38,286,100	0.39%	424	0.53%
Private individuals/Unknow	17,475,007	0.18%	493	0.62%
MINING AND QUARRYING	4,949,469	0.05%	42	0.05%
ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UONDIFFERENTIATED GOODS	557,614	0.01%	3	0.00%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

### 13. Sectors (Nace rev.2-2 Digits)

Sector name	Outstanding Principal	%	No. of Loans	%
Real estate activities	2,148,632,629	21.88%	6,501	8.14%
Activities of head offices; management consultancy activities	793,023,219	8.08%	4,134	5.18%
Crop and animal production, hunting and related service activities	656,712,505	6.69%	6,924	8.67%
Retail trade, except of motor vehicles and motorcycles	622,163,178	6.34%	7,511	9.41%
Financial service activities, except insurance and pension funding	492,141,667	5.01%	1,621	2.03%
Wholesale trade, except of motor vehicles and motorcycles	469,359,478	4.78%	4,042	5.06%
Construction of buildings	366,845,535	3.74%	2,157	2.70%
Human health activities	362,457,566	3.69%	5,158	6.46%
Specialised construction activities	348,796,342	3.55%	6,891	8.63%
Food and beverage service activities	316,199,134	3.22%	4,733	5.93%
Legal and accounting activities	224,652,511	2.29%	2,064	2.59%
Wholesale and retail trade and repair of motor vehicles and motorcycles	223,784,264	2.28%	2,405	3.01%
Manufacture of food products	205,962,393	2.10%	1,382	1.73%
Office administrative, office support and other business support activities	197,057,080	2.01%	1,280	1.60%
Accommodation	148,253,299	1.51%	706	0.88%
Warehousing and support activities for transportation	147,558,207	1.50%	352	0.44%
Residential care activities	132,166,816	1.35%	354	0.44%
Manufacture of fabricated metal products, except machinery and equipment	119,688,023	1.22%	1,384	1.73%
Services to buildings and landscape activities	117,680,971	1.20%	2,341	2.93%
Activities auxiliary to financial services and insurance activities	114,010,953	1.16%	1,240	1.55%
Land transport and transport via pipelines	110,911,689	1.13%	1,669	2.09%
Computer programming, consultancy and related activities	103,479,512	1.05%	1,362	1.71%
Sports activities and amusement and recreation activities	100,684,259	1.03%	924	1.16%
Architectural and engineering activities; technical testing and analysis	98,667,321	1.00%	1,512	1.89%
Other personal service activities	93,945,339	0.96%	1,846	2.31%
Rental and leasing activities	78,976,163	0.80%	700	0.88%
Social work activities without accommodation	74,833,635	0.76%	385	0.48%
Electricity, gas, steam and air conditioning supply	70,942,226	0.72%	100	0.13%
other	69,159,985	0.70%	503	0.63%
Manufacture of chemicals and chemical products	52,296,133	0.53%	82	0.10%
Waste collection, treatment and disposal activities; materials recovery	50,669,335	0.52%	123	0.15%
Advertising and market research	48,706,099	0.50%	543	0.68%
Creative, arts and entertainment activities	39,061,368	0.40%	463	0.58%
Education	38,286,100	0.39%	424	0.53%
Manufacture of other non-metallic mineral products	36,632,848	0.37%	190	0.24%
Activities of membership organisations	27,387,249	0.28%	138	0.17%
Repair and installation of machinery and equipment	27,342,937	0.28%	407	0.51%
Manufacture of furniture	27,196,765	0.28%	310	0.39%
Civil engineering	25,983,435	0.26%	265	0.33%
Other professional, scientific and technical activities	25,345,432	0.26%	512	0.64%
Manufacture of beverages	23,696,928	0.24%	90	0.11%
Veterinary activities	23,489,286	0.24%	395	0.49%
Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	22,969,776	0.23%	214	0.27%
Telecommunications	22,351,634	0.23%	56	0.07%
Manufacture of machinery and equipment n.e.c.	21,931,837	0.22%	271	0.34%
Information service activities	21,287,790	0.22%	197	0.25%
Sewerage	19,816,406	0.20%	52	0.07%
Activities of extraterritorial organisations and bodies/Unknown	17,475,007	0.18%	493	0.62%
Scientific research and development	16,743,322	0.17%	63	0.08%
Printing and reproduction of recorded media	16,524,987	0.17%	239	0.30%
Manufacture of rubber and plastic products	16,199,152	0.16%	94	0.12%
Water transport	15,654,474	0.16%	70	0.09%
Repair of computers and personal and household goods	14,900,217	0.15%	234	0.29%
Other manufacturing	14,596,490	0.15%	180	0.23%
Manufacture of wearing apparel	14,355,513	0.15%	61	0.08%

## Esmee Master Issuer

### Pool Characteristics

Portfolio as of: 30-09-2023

#### 13. Sectors (Nace rev.2-2 Digits)

Sector name	Outstanding Principal	%	No. of Loans	%
Motion picture, video and television programme production, sound recording and music publishing activities	12,259,910	0.12%	224	0.28%
Manufacture of textiles	10,321,451	0.11%	105	0.13%
Manufacture of electrical equipment	9,811,505	0.10%	78	0.10%
Employment activities	9474843.89	0.10%	107	0.13%
Remediation activities and other waste management services	8,726,044	0.09%	15	0.02%
Libraries, archives, museums and other cultural activities	7,427,378	0.08%	35	0.04%
Fishing and aquaculture	7,296,916	0.07%	7	0.01%
Publishing activities	6,392,353	0.07%	77	0.10%
Travel agency, tour operator and other reservation service and related activities	6,359,913	0.06%	109	0.14%
Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,811,468	0.06%	27	0.03%
Manufacture of computer, electronic and optical products	5,655,680	0.06%	39	0.05%
Manufacture of paper and paper products	5,346,770	0.05%	38	0.05%
Forestry and logging	5,227,414	0.05%	192	0.24%
Manufacture of basic metals	5,113,532	0.05%	25	0.03%
Other mining and quarrying	4,834,057	0.05%	40	0.05%
Manufacture of motor vehicles, trailers and semi-trailers	4,497,594	0.05%	29	0.04%
Postal and courier activities	3,725,671	0.04%	203	0.25%
Water collection, treatment and supply	3,413,167	0.03%	5	0.01%
Security and investigation activities	2,458,528	0.03%	35	0.04%
Insurance, reinsurance and pension funding, except compulsory social security	1,524,270	0.02%	18	0.02%
Manufacture of other transport equipment	813,740	0.01%	14	0.02%
Programming and broadcasting activities	634,430	0.01%	14	0.02%
Activities of households as employers of domestic personnel	557,614	0.01%	3	0.00%
Air transport	526,116	0.01%	17	0.02%
Gambling and betting activities	159,578	0.00%	14	0.02%
Extraction of crude petroleum and natural gas	115,412	0.00%	2	0.00%
Manufacture of leather and related products	19,561	0.00%	4	0.01%
<b>Total</b>	<b>9,818,151,333</b>	<b>100.00%</b>	<b>79,823</b>	<b>100.00%</b>

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 14. Arrears

Arrears	Outstanding Principal	%	No. of Loans	%
Current	9,679,105,023	98.58%	75,937	95.13%
> 0 and <= 30	77,658,462	0.79%	814	1.02%
> 30 and <= 60	8,690,755	0.09%	114	0.14%
> 60 and <= 90	9,655,911	0.10%	79	0.10%
> 90 and <= 120	6,354,796	0.06%	49	0.06%
> 120 and <= 150	2,812,107	0.03%	32	0.04%
> 150 and <= 180	2,290,123	0.02%	29	0.04%
> 180	31,584,156	0.32%	2,769	3.47%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 15. Redemption Type

Redemption Type	Outstanding Principal	No. of Loans	%
Annuity	6,508,855,187	66,619	83.46%
Linear	3,060,411,665	13,049	16.35%
Bullet	246,394,482	152	0.19%
Other	2,490,000	3	0.00%
Total	9,818,151,333	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

### 16. Origination Year

Origination Year	Outstanding Principal	%	No. of Loans	%
2000	162,624	0.00%	6	0.01%
2001	62,245	0.00%	9	0.01%
2002	158,781	0.00%	11	0.01%
2003	1,174,761	0.01%	152	0.19%
2004	4,547,056	0.05%	204	0.26%
2005	14,146,306	0.14%	312	0.39%
2006	31,595,494	0.32%	458	0.57%
2007	67,351,317	0.69%	888	1.11%
2008	93,520,887	0.95%	1,536	1.92%
2009	102,605,711	1.05%	1,685	2.11%
2010	158,327,340	1.61%	2,096	2.63%
2011	217,869,370	2.22%	2,245	2.81%
2012	230,206,139	2.34%	1,965	2.46%
2013	231,183,390	2.35%	2,214	2.77%
2014	186,540,913	1.90%	2,071	2.59%
2015	364,447,131	3.71%	2,768	3.47%
2016	564,562,970	5.75%	3,486	4.37%
2017	802,814,658	8.18%	4,457	5.58%
2018	1,035,198,628	10.54%	7,087	8.88%
2019	1,129,365,715	11.50%	10,681	13.38%
2020	1,358,468,670	13.84%	10,615	13.30%
2021	1,535,890,029	15.64%	11,456	14.35%
2022	1,292,097,491	13.16%	9,129	11.44%
2023	395,853,709	4%	4,292	5%
<b>Total</b>	<b>9,818,151,333</b>	<b>100%</b>	<b>79,823</b>	<b>100%</b>



# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 17. Remaining Maturity (years)

Remaining Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	245,616,964	2.50%	19,424	24.33%
>1 and <=2	267,401,255	2.72%	11,739	14.71%
>2 and <=3	376,471,562	3.83%	9,279	11.62%
>3 and <=4	637,904,989	6.50%	7,727	9.68%
>4 and <=5	732,622,410	7.46%	6,100	7.64%
>5 and <=6	717,120,315	7.30%	4,078	5.11%
>6 and <=7	676,114,040	6.89%	3,592	4.50%
>7 and <=8	785,896,599	8.00%	3,447	4.32%
>8 and <=9	824,628,351	8.40%	3,042	3.81%
>9 and <=10	648,471,660	6.60%	2,158	2.70%
>10 and <=11	488,270,710	4.97%	1,493	1.87%
>11 and <=12	597,595,831	6.09%	1,409	1.77%
>12 and <=13	624,545,163	6.36%	1,479	1.85%
>13 and <=14	550,846,215	5.61%	1,306	1.64%
>14 and <=15	452,503,628	4.61%	1,073	1.34%
>15 and <=16	259,579,907	2.64%	594	0.74%
>16 and <=17	243,409,484	2.48%	551	0.69%
>17 and <=18	282,559,659	2.88%	623	0.78%
>18 and <=19	239,061,068	2.43%	468	0.59%
>19 and <=20	159,488,281	1.62%	226	0.28%
>20 and <=21	4,081,912	0.04%	11	0.01%
>21 and <=22	441,117	0.00%	1	0.00%
>23 and <=24	2,788,709	0.03%	1	0.00%
>24 and <=25	731,501	0.01%	2	0.00%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

### 18. Original Maturity (years)

Original Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	14,570,313	0.15%	948	1.19%
>1 and <=2	68,300,638	0.70%	2,147	2.69%
>2 and <=3	12,409,132	0.13%	2,046	2.56%
>3 and <=4	64,744,246	0.66%	4,968	6.22%
>4 and <=5	266,465,943	2.71%	11,169	13.99%
>5 and <=6	419,342,368	4.27%	14,655	18.36%
>6 and <=7	129,278,113	1.32%	1,522	1.91%
>7 and <=8	536,818,829	5.47%	4,288	5.37%
>8 and <=9	179,207,687	1.83%	1,231	1.54%
>9 and <=10	303,590,874	3.09%	2,253	2.82%
>10 and <=11	1,257,119,357	12.80%	7,757	9.72%
>11 and <=12	234,325,095	2.39%	1,153	1.44%
>12 and <=13	227,460,827	2.32%	805	1.01%
>13 and <=14	130,733,285	1.33%	516	0.65%
>14 and <=15	454,880,200	4.63%	2,196	2.75%
>15 and <=16	2,515,593,343	25.62%	11,283	14.14%
>16 and <=17	613,566,352	6.25%	1,964	2.46%
>17 and <=18	211,879,521	2.16%	544	0.68%
>18 and <=19	207,084,414	2.11%	551	0.69%
>19 and <=20	464,111,090	4.73%	1,879	2.35%
>20 and <=21	1,100,640,207	11.21%	4,897	6.13%
>21 and <=22	275,662,836	2.81%	786	0.98%
>22 and <=23	67,597,763	0.69%	109	0.14%
>23 and <=24	23,640,644	0.24%	19	0.02%
>24 and <=25	4,737,203	0.05%	21	0.03%
>25 and <=26	10,404,555	0.11%	73	0.09%
>26 and <=27	12,971,134	0.13%	21	0.03%
>27 and <=28	1,392,915	0.01%	4	0.01%
>28 and <=29	2,937,718	0.03%	2	0.00%
>29 and <=30	4,535,947	0.05%	8	0.01%
>30 and <=31	2,148,783	0.02%	8	0.01%
<b>Total</b>	<b>9,818,151,333</b>	<b>100%</b>	<b>79,823</b>	<b>100%</b>

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 19. LGD

LGDRange (%)	Outstanding Principal	%	No. of Loans	%
<=0	5,190,766	0.05%	3	0.00%
>0 and <=10	7,256,959,211	73.91%	42,578	53.34%
>10 and <=20	1,363,767,452	13.89%	8,885	11.13%
>20 and <=30	610,449,241	6.22%	7,956	9.97%
>30 and <=40	269,392,601	2.74%	7,421	9.30%
>40 and <=50	213,939,000	2.18%	5,035	6.31%
>50 and <=60	52,093,233	0.53%	3,805	4.77%
>60 and <=70	14,077,927	0.14%	900	1.13%
>70 and <=80	11,131,911	0.11%	336	0.42%
>80	20,905,237	0.21%	2,688	3.37%
>80 and <=90	244,752	0.00%	1	0.00%
Unknown			215	0.27%
<b>TOTAL</b>	<b>9,818,151,333</b>	<b>100.00%</b>	<b>79,823</b>	<b>100.00%</b>

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

### 20. Size of Loans

Range (eur 1000)	Outstanding Principal	%	No. of Loans	%
<=100	1,431,168,702	14.58%	59,652	74.73%
>100 and <=200	1,381,401,829	14.07%	9,666	12.11%
>200 and <=300	945,937,958	9.63%	3,889	4.87%
>300 and <=400	690,032,807	7.03%	1,995	2.50%
>400 and <=500	512,149,741	5.22%	1,147	1.44%
>500 and <=600	418,553,162	4.26%	762	0.95%
>600 and <=700	343,021,652	3.49%	529	0.66%
>700 and <=800	260,268,858	2.65%	348	0.44%
>800 and <=900	225,654,828	2.30%	266	0.33%
>900 and <=1.000	187,546,121	1.91%	198	0.25%
>1.000 and <=1.100	148,332,098	1.51%	141	0.18%
>1.100 and <=1.200	181,466,989	1.85%	158	0.20%
>1.200 and <=1.300	158,458,127	1.61%	127	0.16%
>1.300 and <=1.400	137,621,318	1.40%	102	0.13%
>1.400 and <=1.500	107,336,528	1.09%	74	0.09%
>1.500 and <=1.600	104,167,097	1.06%	67	0.08%
>1.600 and <=1.700	109,160,702	1.11%	66	0.08%
>1.700 and <=1.800	117,662,061	1.20%	67	0.08%
>1.800 and <=1.900	90,745,111	0.92%	49	0.06%
>1.900 and <=2.000	76,662,171	0.78%	39	0.05%
>2.000 and <=2.100	57,554,056	0.59%	28	0.04%
>2.100 and <=2.200	73,059,174	0.74%	34	0.04%
>2.200 and <=2.300	53,981,378	0.55%	24	0.03%
>2.300 and <=2.400	59,067,923	0.60%	25	0.03%
>2.400 and <=2.500	78,472,394	0.80%	32	0.04%
>2.500 and <=2.600	56,076,031	0.57%	22	0.03%
>2.600 and <=2.700	42,573,934	0.43%	16	0.02%
>2.700 and <=2.800	35,696,202	0.36%	13	0.02%
>2.800 and <=2.900	48,404,969	0.49%	17	0.02%
>2.900 and <=3.000	44,599,235	0.45%	15	0.02%
>3000	1,641,318,178	16.72%	255	0.32%
<b>Total</b>	<b>9,818,151,333</b>	<b>100%</b>	<b>79,823</b>	<b>100%</b>

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 21. Collateral Ratio

Range (%)	Outstanding Principal	%	No. of Loans	%
>-10 and <=	717,088,579	7.30%	8,810	11.04%
>0 and <=10	586,146,368	5.97%	954	1.20%
>10 and <=20	261,460,987	2.66%	750	0.94%
>20 and <=30	268,617,378	2.74%	904	1.13%
>30 and <=40	228,333,961	2.33%	941	1.18%
>40 and <=50	191,512,681	1.95%	934	1.17%
>50 and <=60	203,908,964	2.08%	1,024	1.28%
>60 and <=70	181,966,349	1.85%	1,005	1.26%
>70 and <=80	160,520,618	1.63%	1,158	1.45%
>80 and <=90	201,067,905	2.05%	1,270	1.59%
>90 and <=100	206,816,281	2.11%	1,522	1.91%
>100 and <=110	284,844,075	2.90%	1,937	2.43%
>110 and <=120	459,887,663	4.68%	2,523	3.16%
>120 and <=130	509,058,172	5.18%	2,875	3.60%
>130 and <=140	410,260,899	4.18%	2,569	3.22%
>140 and <=150	394,400,934	4.02%	2,358	2.95%
>150 and <=160	329,996,723	3.36%	2,223	2.78%
>160 and <=170	292,169,446	2.98%	2,031	2.54%
>170 and <=180	240,579,775	2.45%	1,857	2.33%
>180 and <=190	239,668,654	2.44%	1,780	2.23%
>190 and <=200	249,336,080	2.54%	1,641	2.06%
>200	2,119,973,295	21.59%	24,222	30.34%
No collateral	1,080,535,543	11.01%	14,535	18.21%
Total	9,818,151,333	100%	79,823	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

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### 22. Collaterals

Collateral Type	Amount	%
Aval & Related Guarantee	3,092,381,638.55	13.54%
Bank Guarantee	2,649,186.29	0.01%
Business Mandate	648,920,381.01	2.84%
Business Pledge	2,983,283,743.23	13.07%
Cash Pledge	55,018,263.88	0.24%
Commitment & Promissory Note	0.00	0.00%
Insurance	0.00	0.00%
Mandate on Ship	49,237,933.00	0.22%
Mortgage	2,784,793,886.21	12.20%
Mortgage Mandate	9,934,254,702.10	43.51%
Mortgage on Ship	27,099,881.67	0.12%
Other	225,000.00	0.00%
Other guarantee	0.00	0.00%
Other Pledge	2,270,685,826.40	9.95%
Security Pledge	983,798,928.80	4.31%
Total	22,832,349,371.14	100%

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-09-2023

### 23. Yearly Expected Loss

Range (%)	Outstanding Principal	%	No. of Loans	%
>0 and <=2	1,066,999,556	10.87%	8,102	10.15%
>2 and <=4	1,650,292,495	16.81%	12,327	15.44%
>4 and <=6	1,204,688,275	12.27%	8,481	10.62%
>6 and <=8	872,315,000	8.88%	6,269	7.85%
>8 and <=10	665,457,738	6.78%	4,844	6.07%
>10 and <=12	600,398,940	6.12%	4,044	5.07%
>12 and <=14	399,916,517	4.07%	2,901	3.63%
>14 and <=16	380,221,167	3.87%	2,465	3.09%
>16 and <=18	262,004,554	2.67%	1,988	2.49%
>18 and <=20	244,458,491	2.49%	1,825	2.29%
>20 and <=22	155,070,775	1.58%	1,496	1.87%
>22 and <=24	166,636,383	1.70%	1,370	1.72%
>24 and <=26	108,605,065	1.11%	1,186	1.49%
>26 and <=28	164,712,387	1.68%	1,146	1.44%
>28 and <=30	101,112,837	1.03%	950	1.19%
>30 and <=32	179,270,894	1.83%	1,044	1.31%
>32 and <=34	124,584,509	1.27%	1,002	1.26%
>34 and <=36	91,074,567	0.93%	807	1.01%
>36 and <=38	118,480,632	1.21%	690	0.86%
>38 and <=40	71,855,455	0.73%	633	0.79%
>40 and <=42	64,737,922	0.66%	598	0.75%
>42 and <=44	55,770,810	0.57%	533	0.67%
>44 and <=46	57,154,819	0.58%	459	0.58%
>46 and <=48	35,439,429	0.36%	426	0.53%
>48 and <=50	42,835,315	0.44%	512	0.64%
>50 and <=52	43,089,191	0.44%	470	0.59%
>52 and <=54	29,877,272	0.30%	369	0.46%
>54 and <=56	27,357,314	0.28%	282	0.35%
>56	832,513,735	8.48%	12,379	15.51%
Unknown	1,219,289	0.01%	225	0.28%
<b>TOTAL</b>	<b>9,818,151,333.08</b>	<b>100%</b>	<b>79,823.00</b>	<b>100%</b>