

Esmee Master Issuer

Report date: 31 March 2022

PORTFOLIO REPORT

Portfolio Report:

Reporting month as of ultimo:

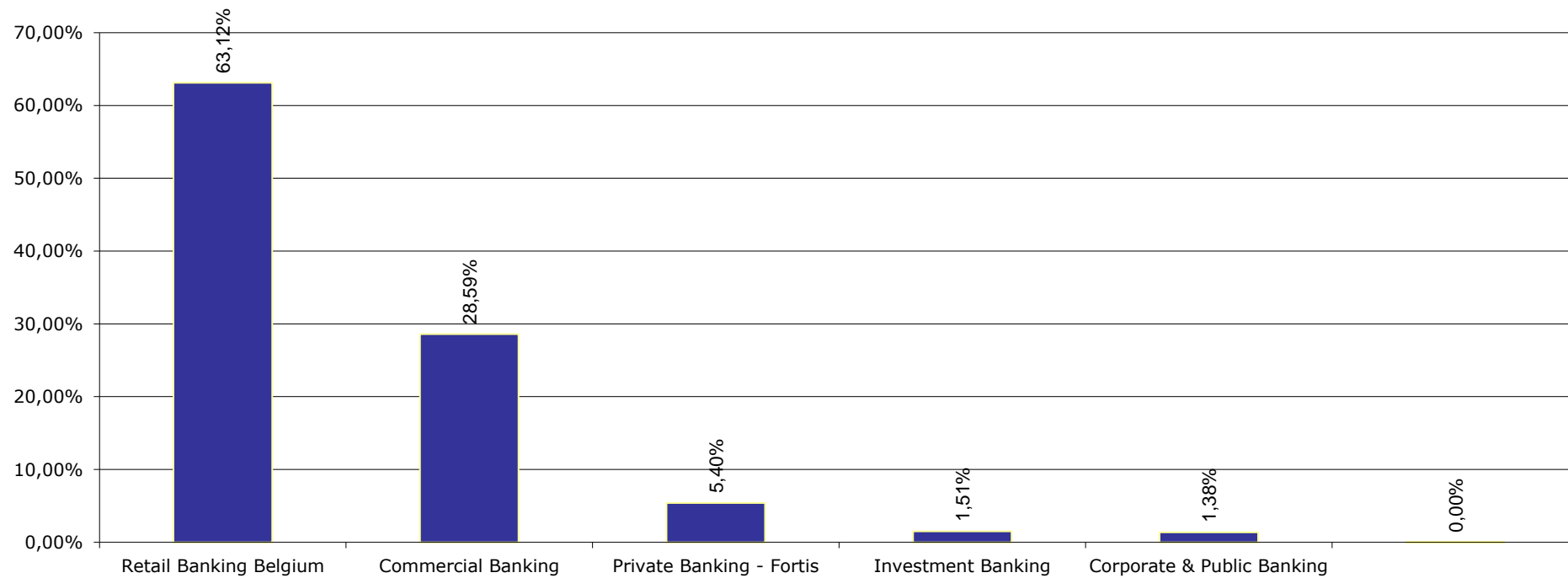
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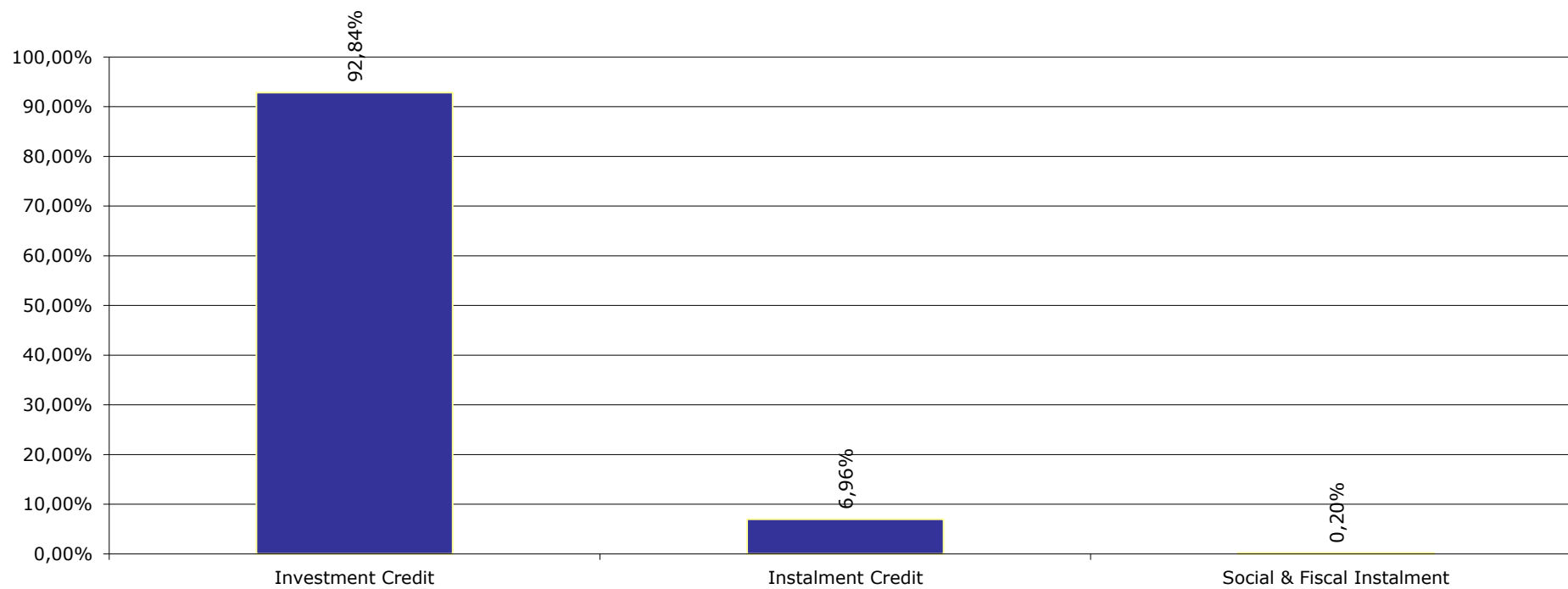
Key Characteristics

Oustanding Principal Balance (EUR)	9.827.356.658
Average Loan Size (EUR)	105.617
Average Client Size (EUR)	181.370
Number of Loans	93.047
Number of Clients	54.184
Weighted Average PD (%)	3,46%
Weighted Average LGD (%)	9,94%
Weighted Average Interest Rate (%)	2,03%
Weighted Average Seasoning (years)	4,74
Weighted Average Remaining Maturity (years)	8,81
Weighted Average WAL (years)	4,76
Yearly Expected Loss (%) (WAPD*WALGD)	0,34%
Expected Loss (%) (WAPD*WALGD*AvgLife)	1,64%
WA Tot Collateral Ratio	152,51%

Business Unit



Products



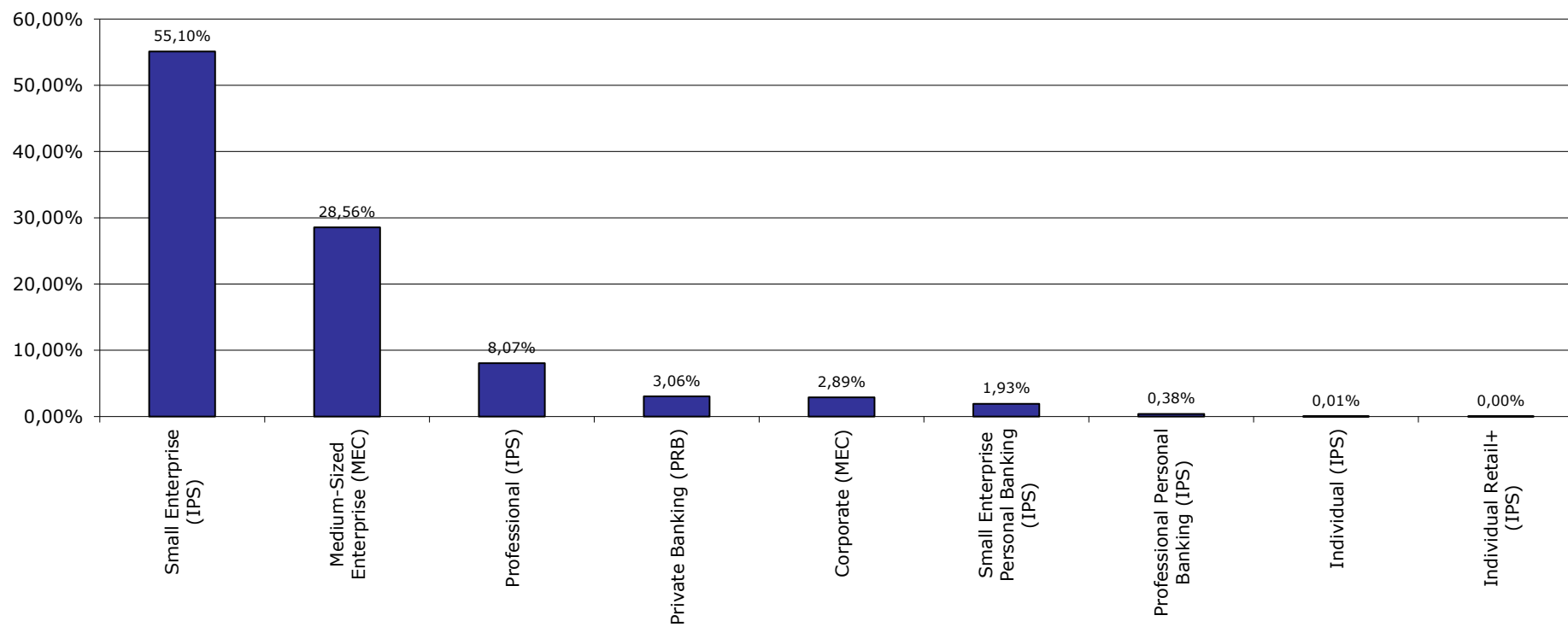
Portfolio Report:

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Market Segment



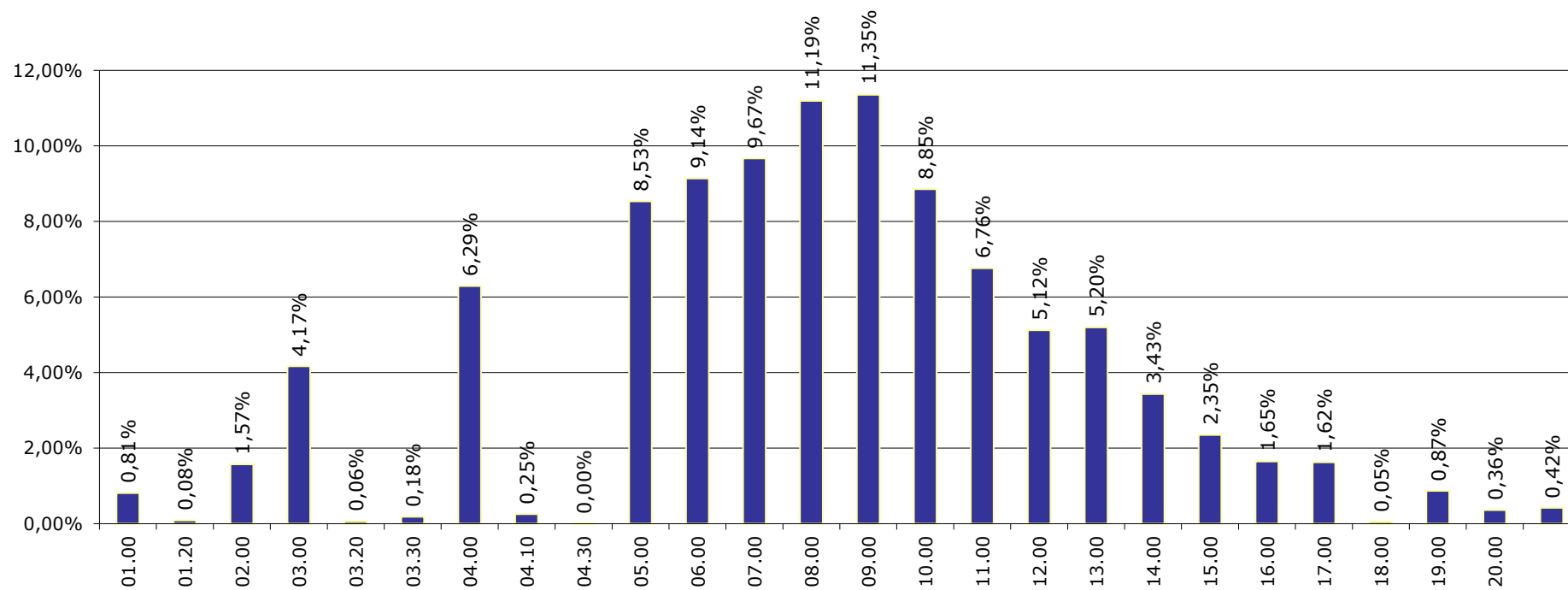
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Internal Rating



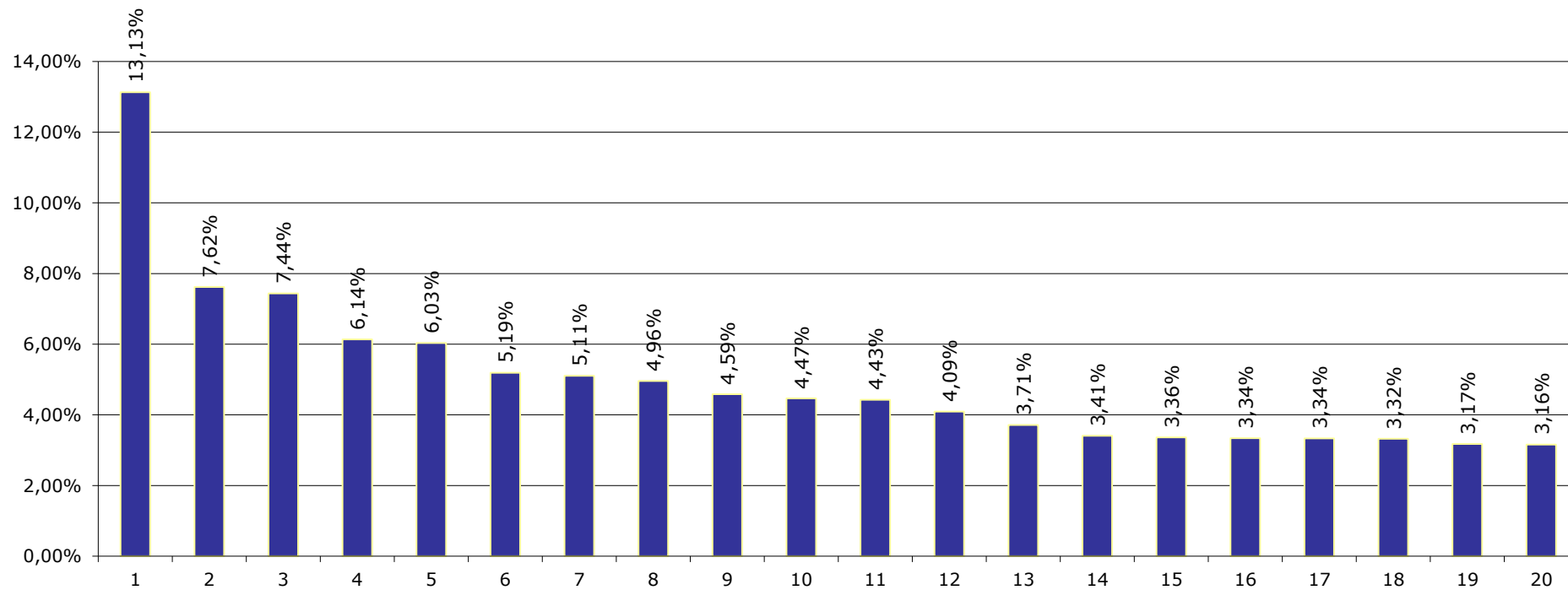
Portfolio Report:

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Top 20 Clients



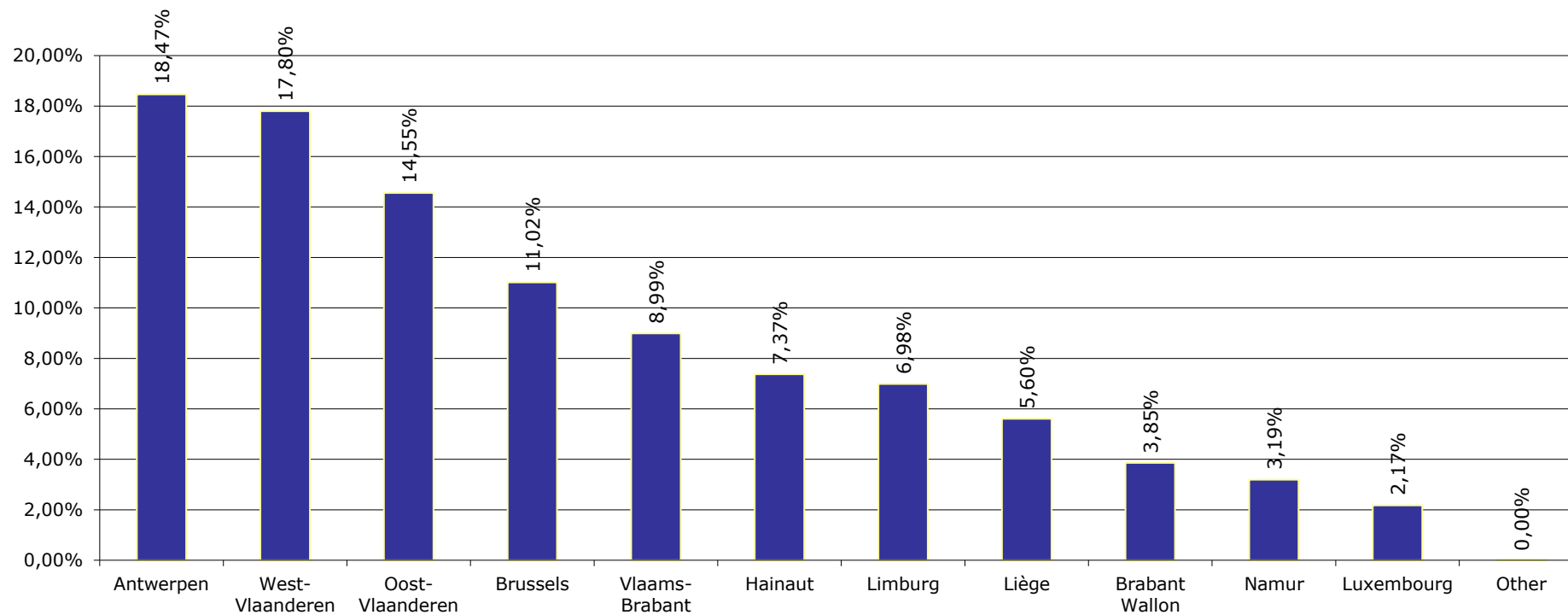
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Client Province



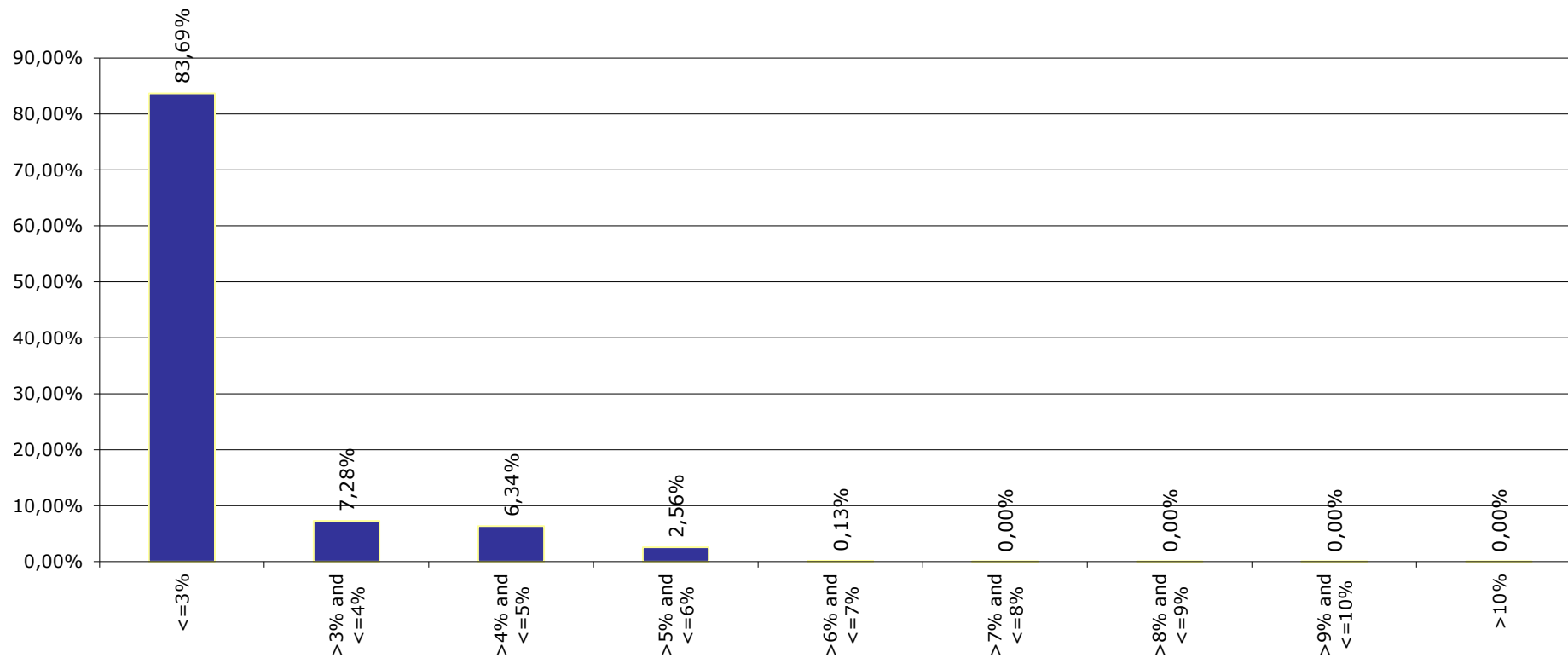
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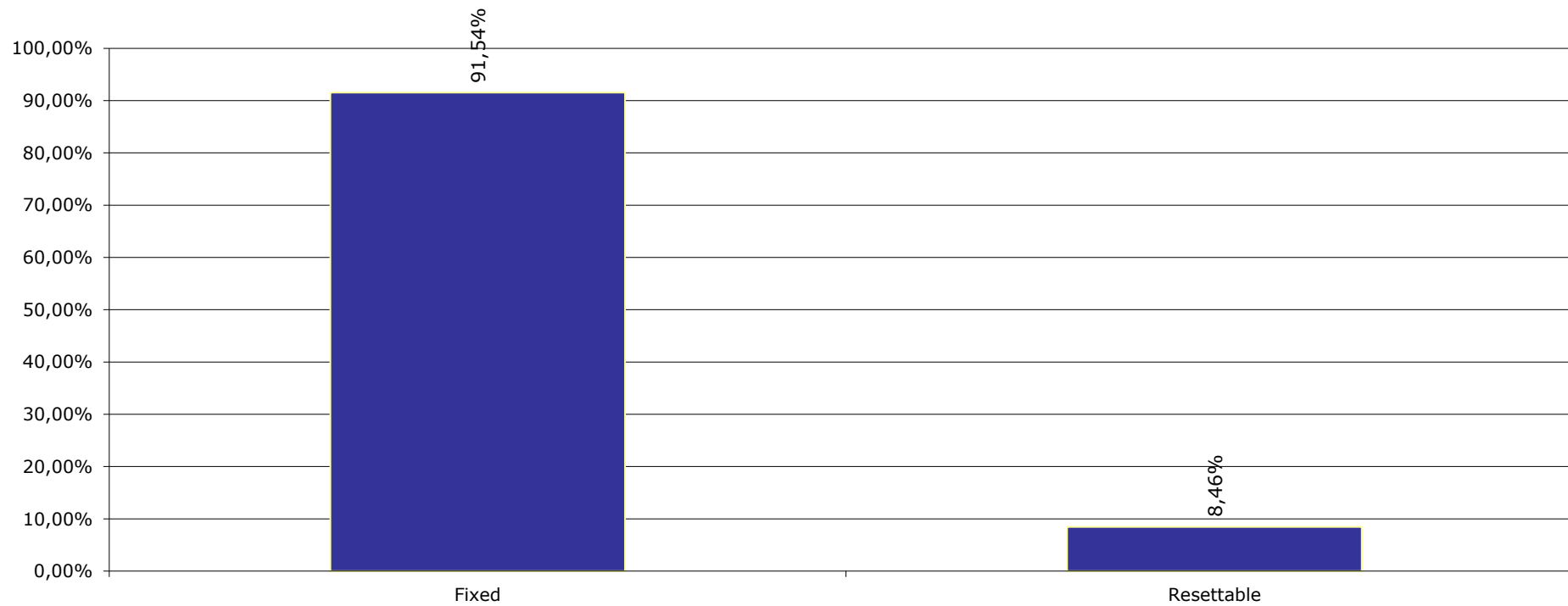
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Interest Rate



Interest Rate Type



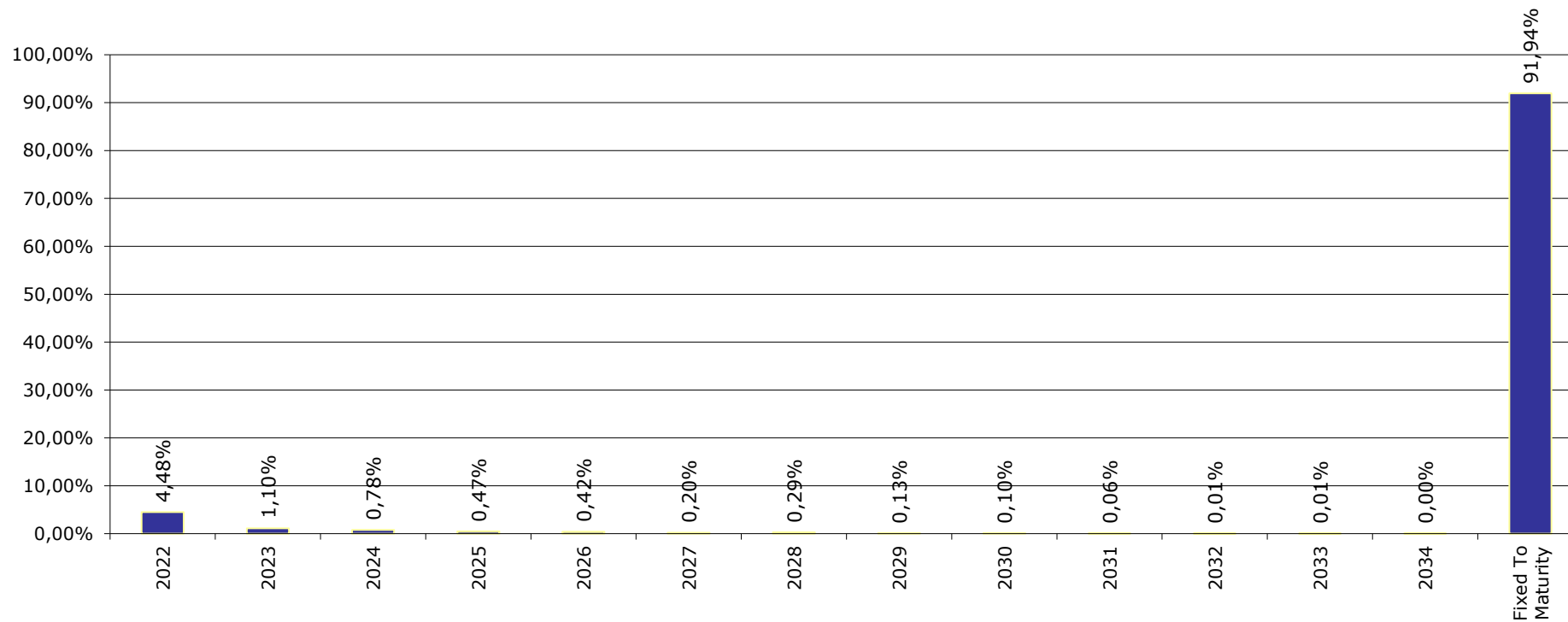
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Next Reset Date



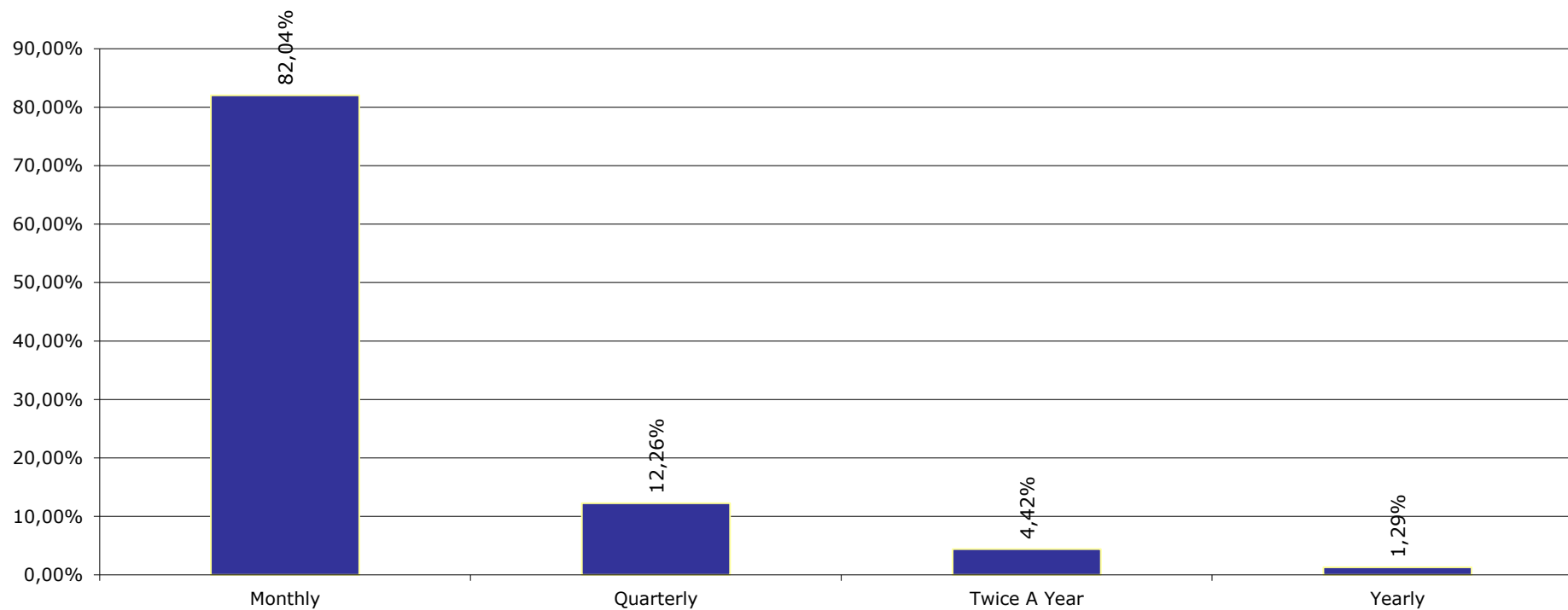
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Int. Payment Frequency



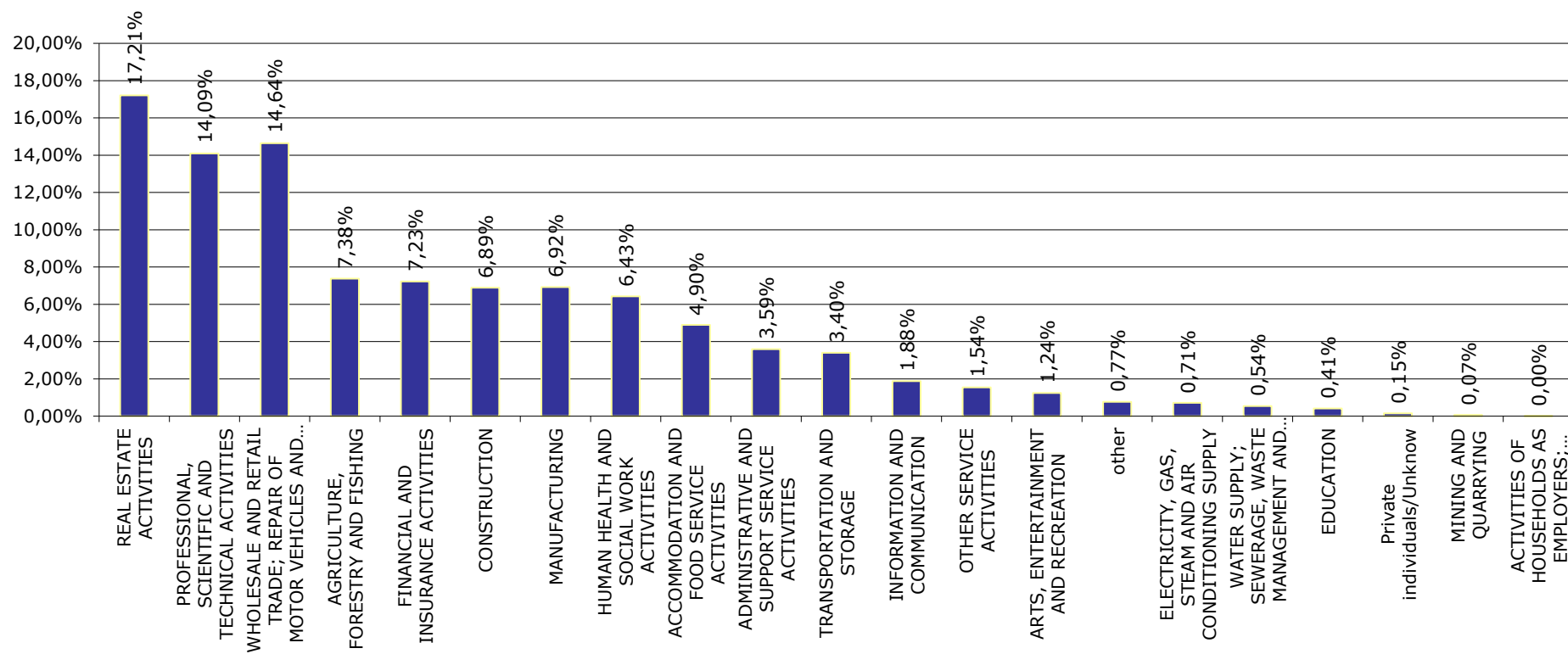
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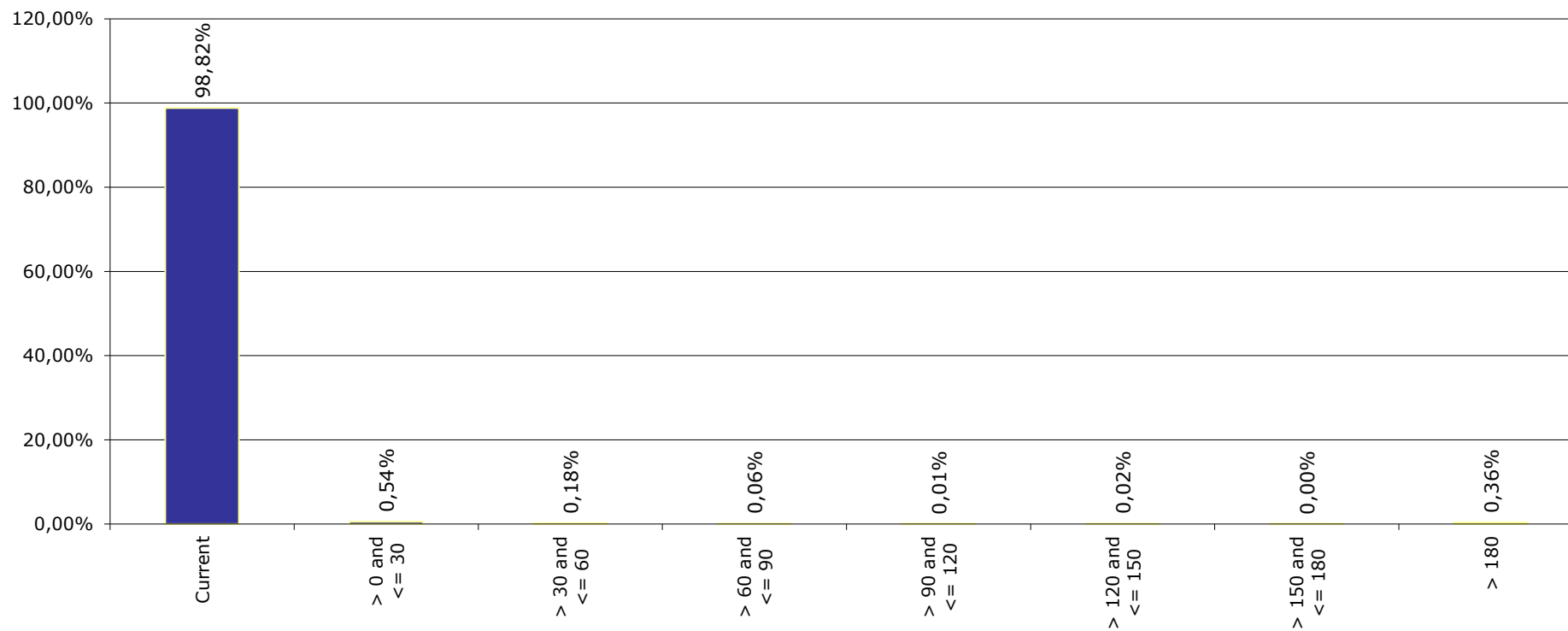
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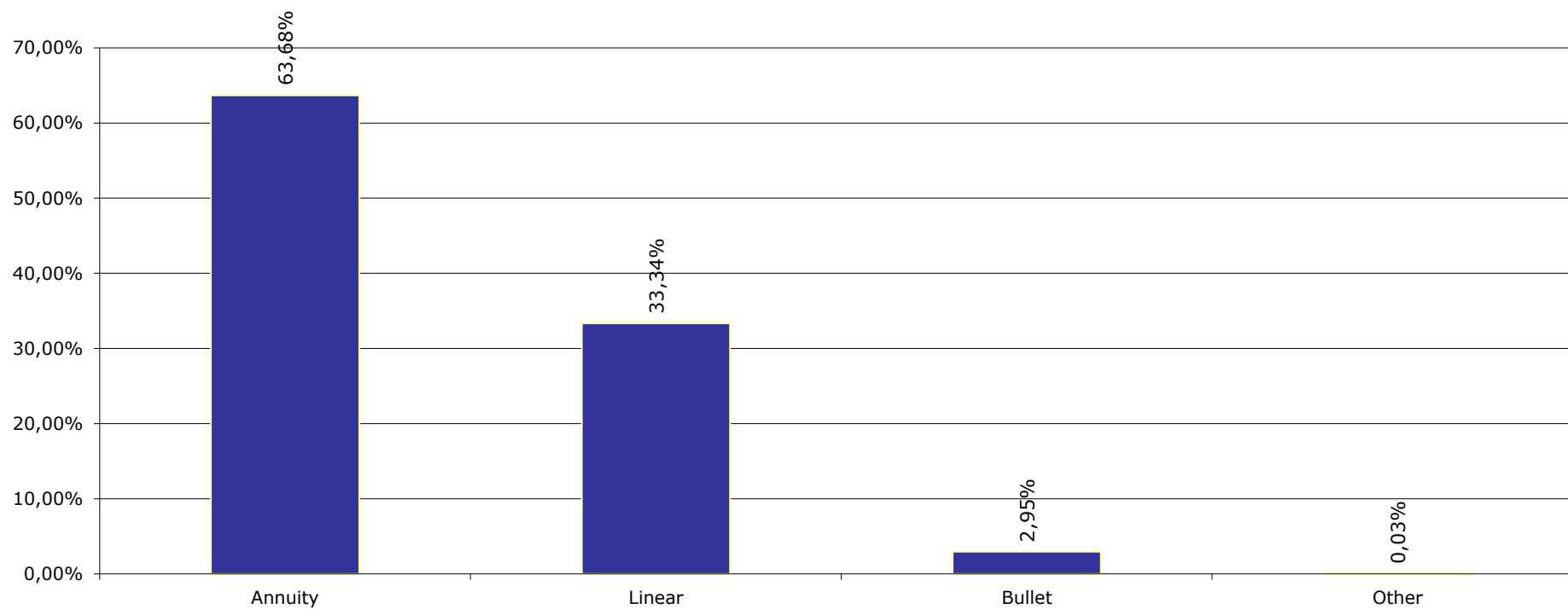
Sectors (Nace rev.2)



Arrears



Redemption Type



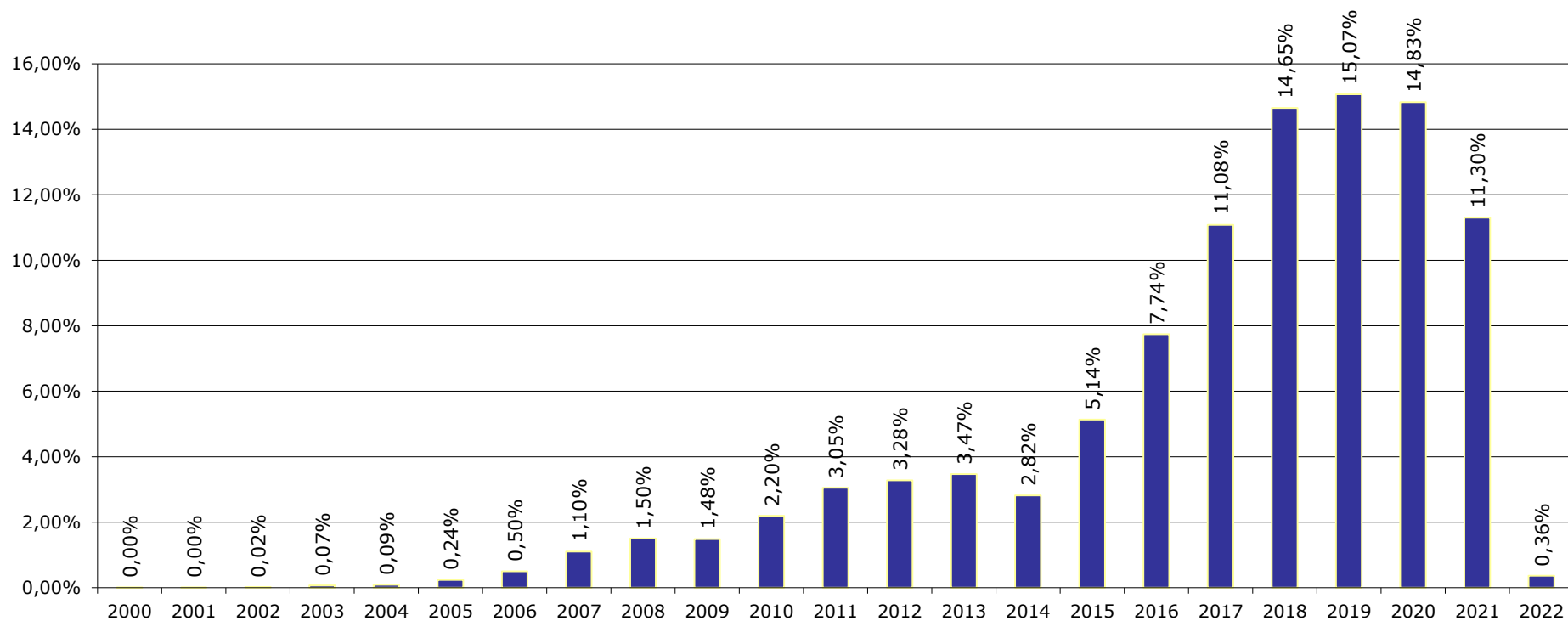
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Origination Year



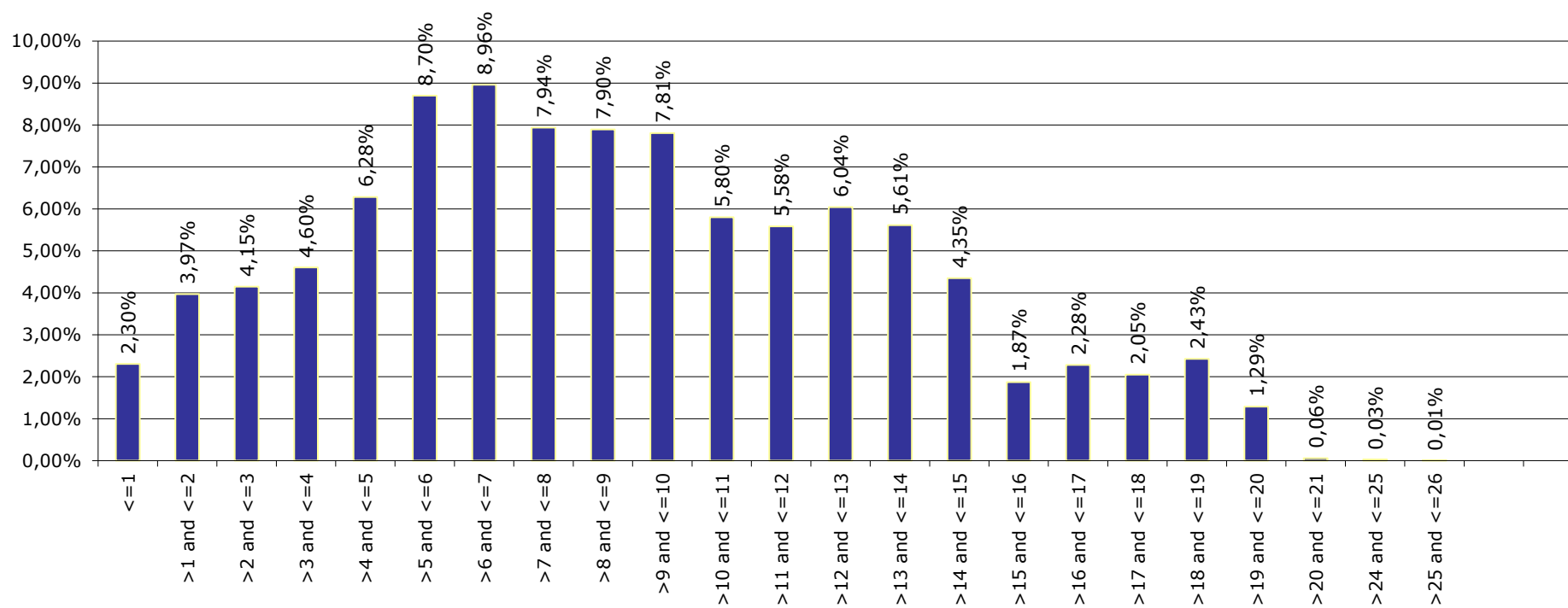
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Remaining Maturity



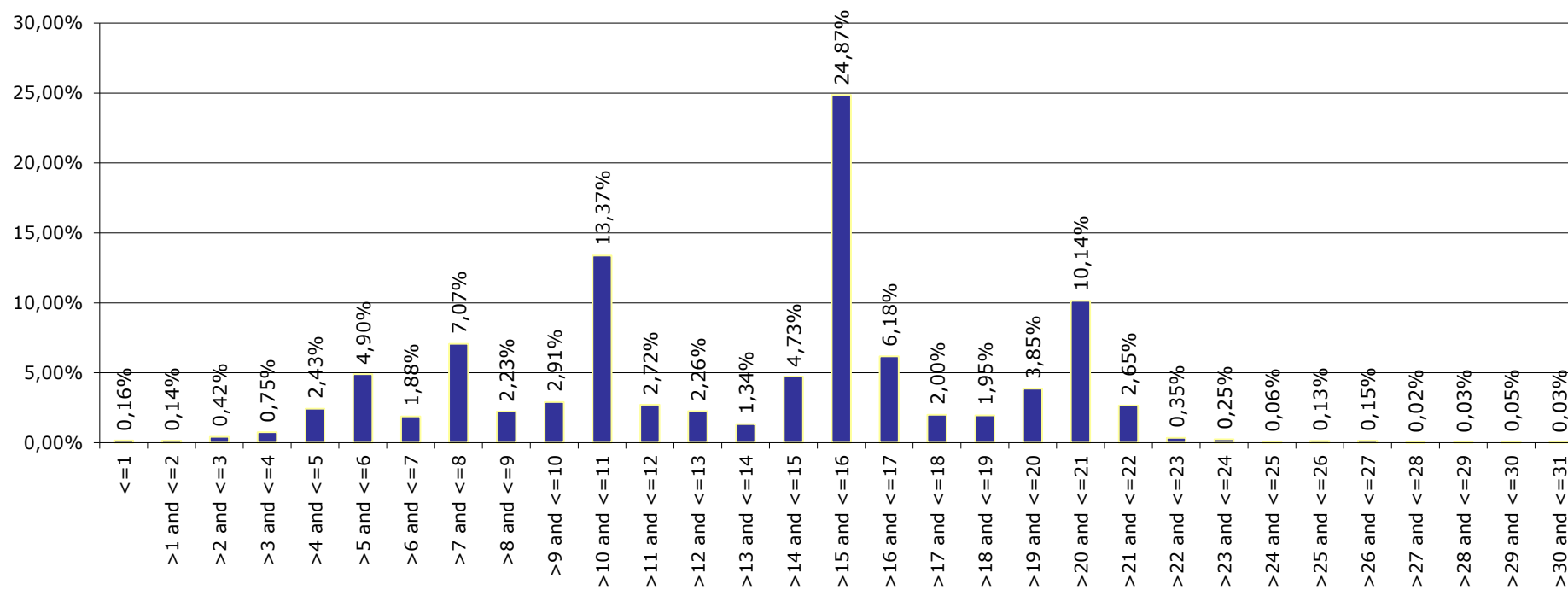
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Original Maturity



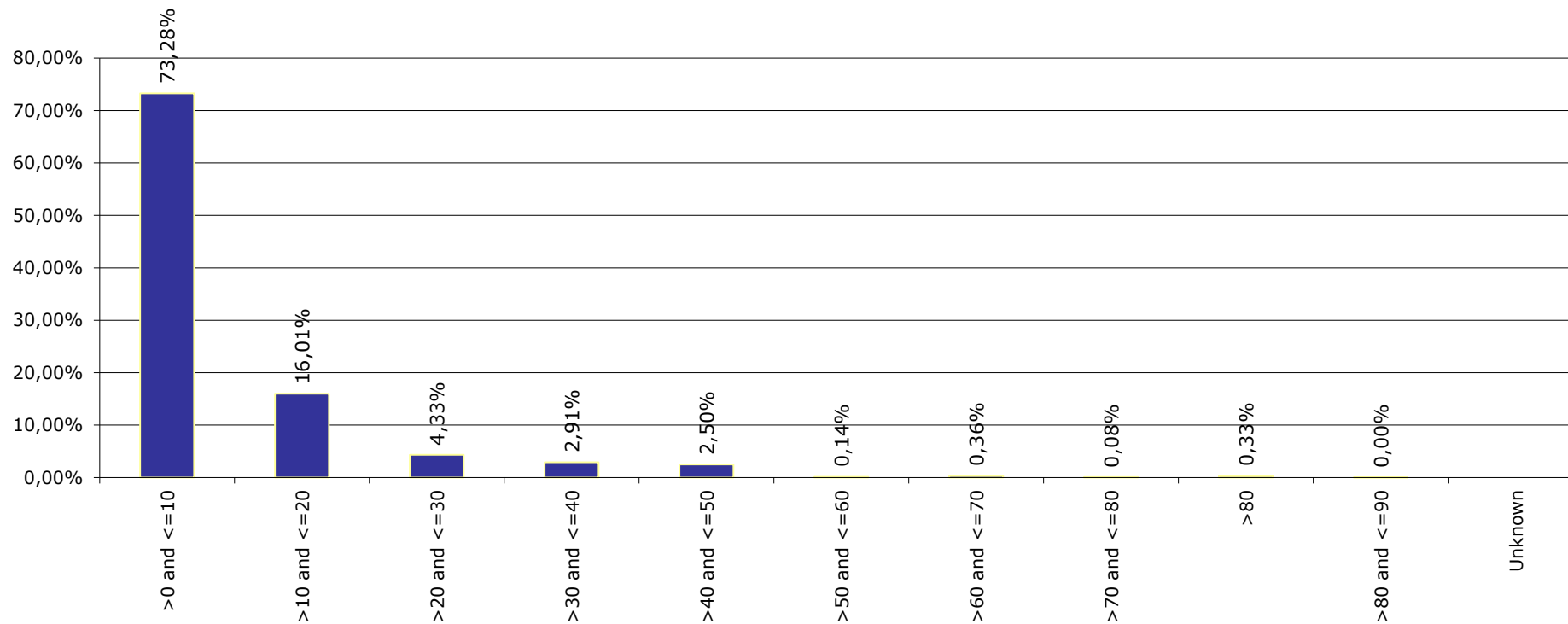
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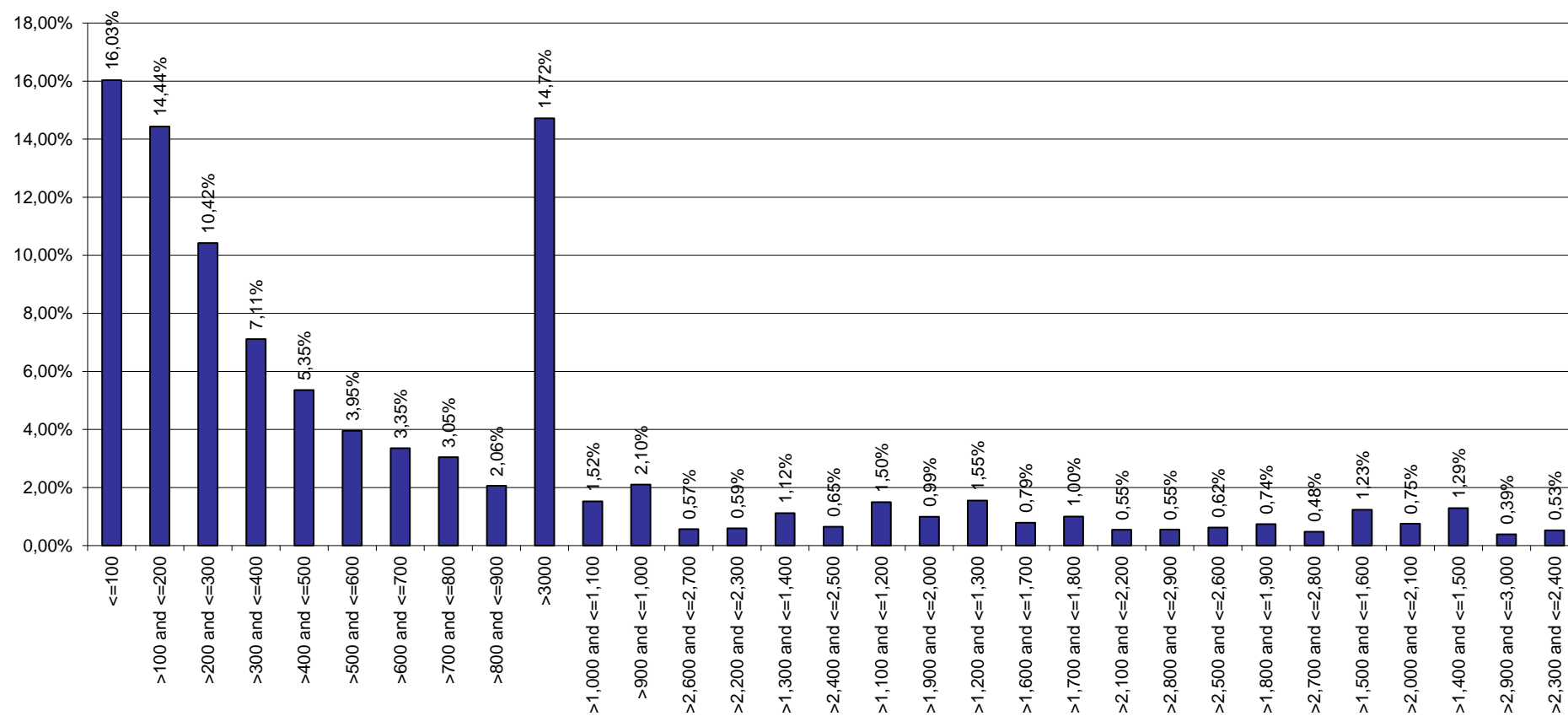
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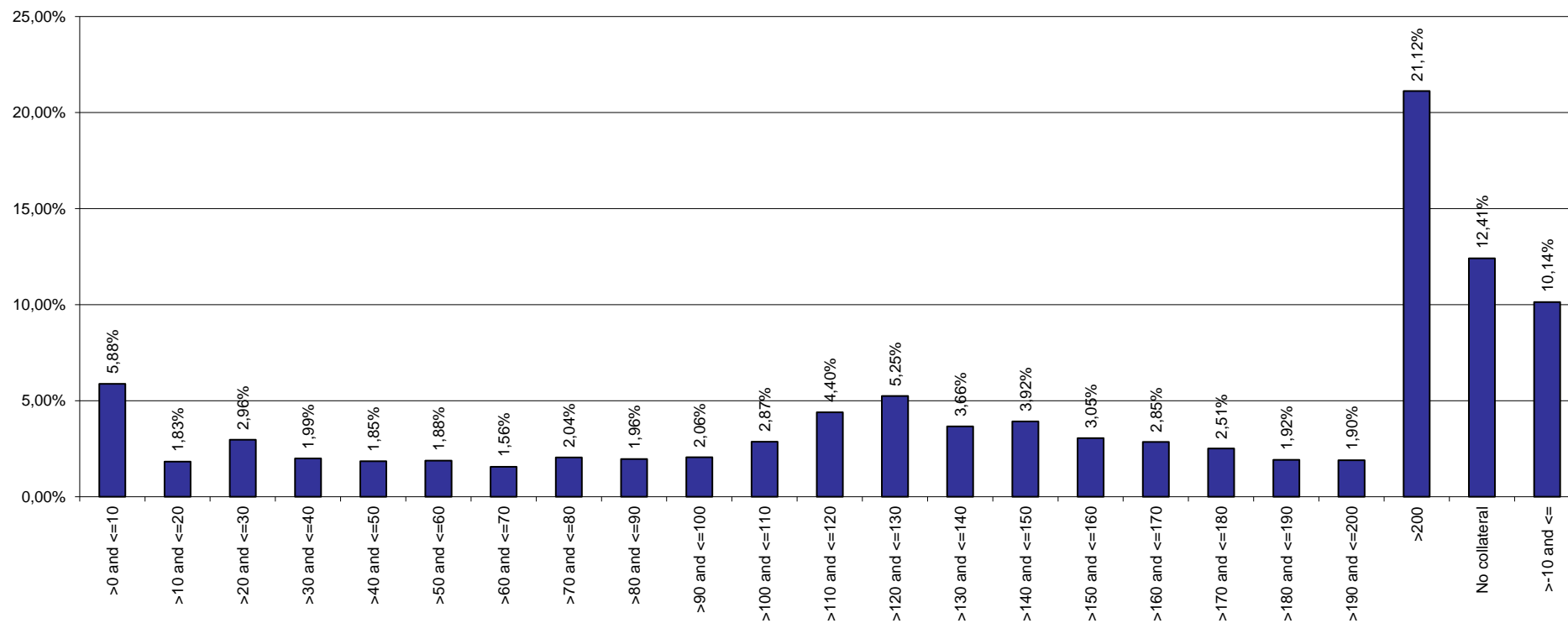
LGD



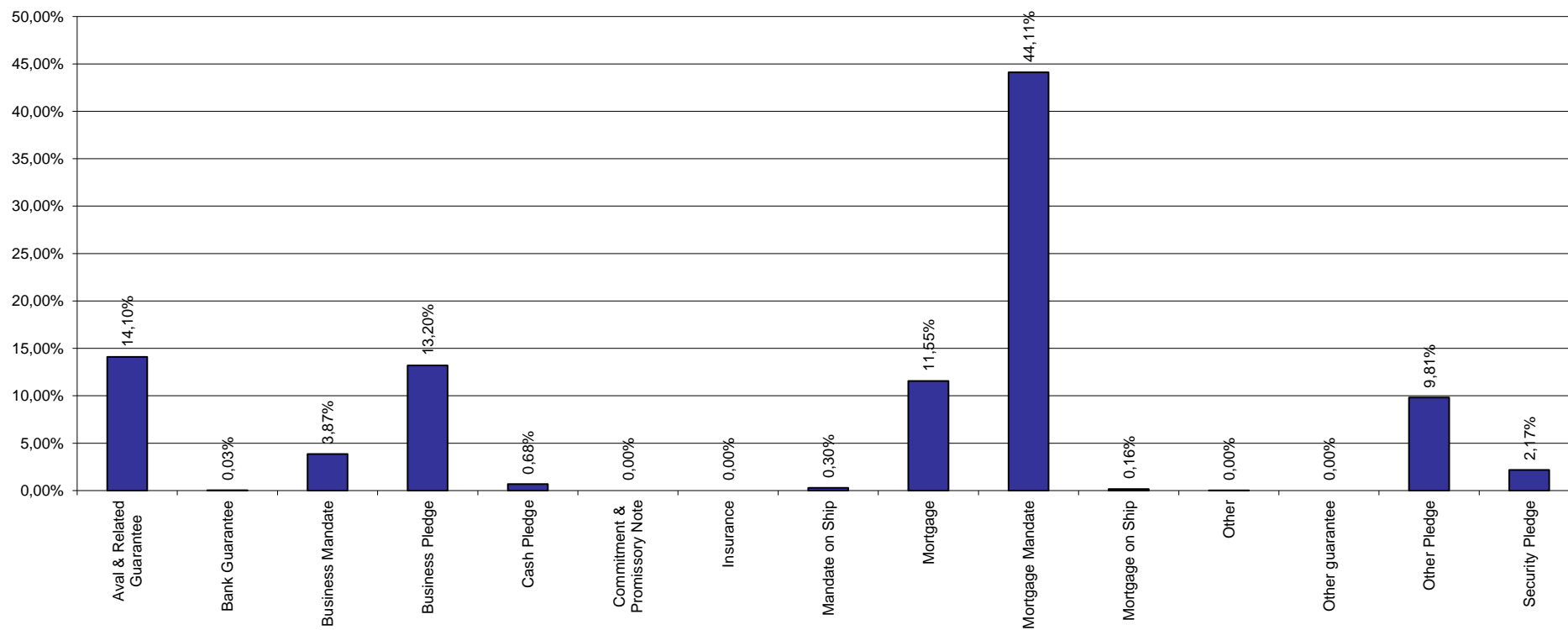
Size of Loans



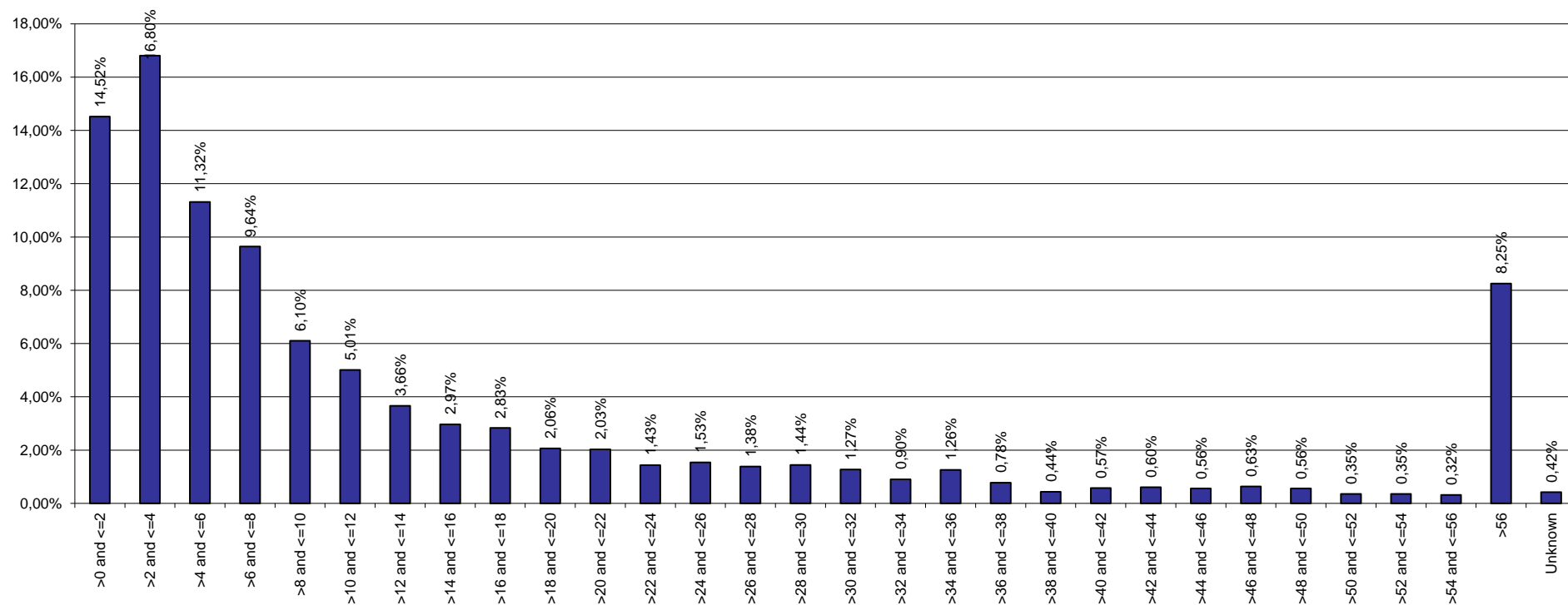
Collateral Ratio



Collaterals



Yearly Expected Loss



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Pool Characteristics

Portfolio as of: 31-03-2022

1. Key characteristics

Outstanding Principal Balance	9.827.356.658
Nb Loans	93.047
Nb Clients	54.184
Avg Loan Size	105.617
Avg Client Size	181.370
WA PD (%)	3,463%
WA LGD (%)	9,941%
WA IR (%)	2,030%
WA Seasoning (Y)	4,74
WA Rem Maturity (Y)	8,81
WA WAL (Y)	4,76
Yearly Exp Loss (%) (WAPD*WALGD)	0,34%
Exp Loss (%) (WAPD*WALGD*AvgLife)	1,64%
WA Tot Collateral Ratio	152,51%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

2. Business Unit

Business Unit	Outstanding Principal	%	No. of Loans	%
Retail Banking Belgium	6.202.870.357	63,12%	84.241	90,54%
Commercial Banking	2.809.520.271	28,59%	6.710	7,21%
Private Banking - Fortis	530.430.097	5,40%	1.992	2,14%
Investment Banking	148.746.640	1,51%	63	0,07%
Corporate & Public Banking	135.547.866	1,38%	40	0,04%
	241.426	0,00%	1	0,00%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

3. Products

Products	Outstanding Principal	%	No. of Loans	%
Investment Credit	9.124.109.287	92,84%	45.919	49,35%
Instalment Credit	684.060.610	6,96%	45.044	48,41%
Social & Fiscal Instalment	19.186.761	0,20%	2.084	2,24%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

4. Market Segment

Market Segment	Outstanding Principal	%	No. of Loans	%
Small Enterprise (IPS)	5.414.637.221	55,10%	64.626	69,46%
Medium-Sized Enterprise (MEC)	2.806.810.148	28,56%	6.714	7,22%
Professional (IPS)	792.785.781	8,07%	19.351	20,80%
Private Banking (PRB)	300.240.091	3,06%	343	0,37%
Corporate (MEC)	284.294.506	2,89%	103	0,11%
Small Enterprise Personal Banking (IPS)	189.538.128	1,93%	995	1,07%
Professional Personal Banking (IPS)	37.720.452	0,38%	647	0,70%
Individual (IPS)	872.493	0,01%	227	0,24%
Individual Retail+ (IPS)	457.838	0,00%	41	0,04%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

5. Internal Rating

Internal Rating	Outstanding Principal	%	No. of Loans	%
01.00	79.878.485	0,81%	1.684	1,81%
01.20	8.332.407	0,08%	7	0,01%
02.00	154.547.229	1,57%	3.484	3,74%
03.00	409.520.695	4,17%	5.579	6,00%
03.20	5.850.000	0,06%	1	0,00%
03.30	17.997.074	0,18%	4	0,00%
04.00	618.158.959	6,29%	8.180	8,79%
04.10	24.709.427	0,25%	3	0,00%
04.30	362.281	0,00%	3	0,00%
05.00	838.617.098	8,53%	10.591	11,38%
06.00	898.260.179	9,14%	9.013	9,69%
07.00	950.448.095	9,67%	8.413	9,04%
08.00	1.100.015.186	11,19%	8.296	8,92%
09.00	1.115.493.595	11,35%	7.487	8,05%
10.00	870.177.229	8,85%	5.583	6,00%
11.00	664.508.524	6,76%	4.410	4,74%
12.00	503.505.266	5,12%	4.437	4,77%
13.00	510.594.032	5,20%	4.667	5,02%
14.00	337.346.120	3,43%	2.340	2,51%
15.00	230.768.743	2,35%	1.341	1,44%
16.00	161.745.872	1,65%	1.521	1,63%
17.00	159.542.822	1,62%	1.670	1,79%
18.00	4.956.499	0,05%	113	0,12%
19.00	85.385.267	0,87%	575	0,62%
20.00	35.648.515	0,36%	3.104	3,34%
	40.987.059	0,42%	541	0,58%
Total	9.827.356.658	100%	93.047	100%

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Pool Characteristics

Portfolio as of: 31-03-2022

6. Top 20 Clients

Top 20 Clients	Outstanding Principal	%	Internal Rating
1	62.500.000	13,13%	03.00
2	36.250.000	7,62%	03.00
3	35.400.000	7,44%	04.00
4	29.197.432	6,14%	06.00
5	28.710.666	6,03%	09.00
6	24.709.427	5,19%	04.10
7	24.302.353	5,11%	11.00
8	23.600.000	4,96%	08.00
9	21.825.000	4,59%	07.00
10	21.262.952	4,47%	08.00
11	21.071.859	4,43%	11.00
12	19.462.391	4,09%	06.00
13	17.678.571	3,71%	03.30
14	16.205.452	3,41%	15.00
15	16.000.000	3,36%	01.00
16	15.900.000	3,34%	08.00
17	15.875.947	3,34%	11.00
18	15.800.000	3,32%	09.00
19	15.107.214	3,17%	07.00
20	15.040.526	3,16%	07.00
Total	475.899.792	100%	

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Pool Characteristics

Portfolio as of: 31-03-2022

7. Client Province

Client Province	Outstanding Principal	%	No. of Loans	%
Antwerpen	1.799.511.593	18,47%	15.411	16,56%
West-Vlaanderen	1.749.849.218	17,80%	15.479	16,64%
Oost-Vlaanderen	1.455.368.132	14,55%	13.902	14,94%
Brussels	1.073.516.954	11,02%	6.023	6,47%
Vlaams-Brabant	876.540.572	8,99%	8.449	9,08%
Hainaut	739.158.589	7,37%	8.284	8,90%
Limburg	690.590.631	6,98%	7.102	7,63%
Liège	548.528.142	5,60%	7.494	8,05%
Brabant Wallon	376.914.235	3,85%	3.857	4,15%
Namur	310.118.228	3,19%	4.304	4,63%
Luxembourg	207.251.614	2,17%	2.739	2,94%
Other	8.750	0,00%	3	0,00%
Total	9.827.356.658	100%	93.047	100%

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Pool Characteristics

Portfolio as of: 31-03-2022

8. Interest Rate

Interest Rate	Outstanding Principal	%	No. of Loans	%
<=3%	8.224.431.007	83,69%	74.282	79,83%
>3% and <=4%	715.091.722	7,28%	7.729	8,31%
>4% and <=5%	623.094.420	6,34%	6.496	6,98%
>5% and <=6%	251.652.025	2,56%	3.810	4,09%
>6% and <=7%	12.780.114	0,13%	592	0,64%
>7% and <=8%	235.253	0,00%	80	0,09%
>8% and <=9%	6.908	0,00%	33	0,04%
>9% and <=10%	64.045	0,00%	12	0,01%
>10%	1.164	0,00%	13	0,01%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

9. Interest Rate Type

Ranges (in year)	Outstanding Principal		No. of Loans	
		%		%
Fixed	8.995.614.784	91,54%	88.260	94,86%
Resetable	831.741.874	8,46%	4.787	5,14%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

10. Next Reset Date

Next Reset Date	Outstanding Principal	%	No. of Loans	%
2022	440.348.887	4,48%	2.344	2,52%
2023	108.255.284	1,10%	560	0,60%
2024	76.781.044	0,78%	408	0,44%
2025	46.089.019	0,47%	283	0,30%
2026	41.236.538	0,42%	206	0,22%
2027	19.722.871	0,20%	72	0,08%
2028	28.933.242	0,29%	51	0,05%
2029	12.357.372	0,13%	51	0,05%
2030	10.083.730	0,10%	26	0,03%
2031	5.920.652	0,06%	23	0,02%
2032	893.570	0,01%	3	0,00%
2033	888.889	0,01%	1	0,00%
2034	210.035	0,00%	1	0,00%
Fixed To Maturity	9.035.635.526	91,94%	89.018	95,67%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

11. Int. Payment Frequency

Int. Payment Freq.	Outstanding Principal	%	No. of Loans	%
Monthly	8.062.210.566	82,04%	87.763	94,32%
Quarterly	1.204.387.385	12,26%	1.515	1,63%
Twice A Year	434.117.788	4,42%	3.270	3,51%
Yearly	126.640.919	1,29%	499	0,54%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

12. Sectors (Nace rev.2)

Sectors (Nave rev.2)	Outstanding Principal	%	No. of Loans	%
REAL ESTATE ACTIVITIES	1.690.931.177	17,21%	5.953	6,40%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	1385097468	14,09%	11.166	18,44%
WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTOR	1.439.156.217	14,64%	17.154	12,00%
AGRICULTURE, FORESTRY AND FISHING	725.234.538	7,38%	8.394	9,02%
FINANCIAL AND INSURANCE ACTIVITIES	710.561.022	7,23%	3.489	3,75%
CONSTRUCTION	677.178.546	6,89%	9.766	10,50%
MANUFACTURING	680.248.173	6,92%	6.596	7,09%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	631.514.961	6,43%	7.224	7,76%
ACCOMMODATION AND FOOD SERVICE ACTIVITIES	481.583.851	4,90%	6.241	6,71%
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	352.834.584	3,59%	5.275	5,67%
TRANSPORTATION AND STORAGE	334.216.065	3,40%	3.048	3,28%
INFORMATION AND COMMUNICATION	184.389.131	1,88%	2.456	2,64%
OTHER SERVICE ACTIVITIES	151.638.213	1,54%	2.670	2,87%
ARTS, ENTERTAINMENT AND RECREATION	121.941.122	1,24%	1.617	1,74%
other	75.716.629	0,77%	694	0,75%
ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY	70.129.761	0,71%	134	0,14%
WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACT	53.041.155	0,54%	256	0,28%
EDUCATION	40.135.925	0,41%	448	0,48%
Private individuals/Unknow	15.122.936	0,15%	421	0,45%
MINING AND QUARRYING	6.682.940	0,07%	44	0,05%
ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UONDIFFERENTIATED GOODS	2.244	0,00%	1	0,00%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

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

Sector name	Outstanding Principal
Real estate activities	1.690.931.177
Activities of head offices; management consultancy activities	959.621.231
Crop and animal production, hunting and related service activities	704.727.903
Retail trade, except of motor vehicles and motorcycles	663.111.698
Financial service activities, except insurance and pension funding	574.763.227
Wholesale trade, except of motor vehicles and motorcycles	518.196.778
Human health activities	415.475.114
Food and beverage service activities	331.324.765
Specialised construction activities	327.557.018
Construction of buildings	326.223.247
Wholesale and retail trade and repair of motor vehicles and motorcycles	257.847.740
Legal and accounting activities	238.120.612
Manufacture of food products	187.198.602
Office administrative, office support and other business support activities	171.412.812
Warehousing and support activities for transportation	166.433.440
Accommodation	150.259.086
Residential care activities	143.115.325
Activities auxiliary to financial services and insurance activities	135.265.628
Land transport and transport via pipelines	126.080.726
Manufacture of fabricated metal products, except machinery and equipment	124.260.707
Computer programming, consultancy and related activities	110.489.437
Services to buildings and landscape activities	104.246.642
Other personal service activities	104.223.178
Architectural and engineering activities; technical testing and analysis	99.945.982
Sports activities and amusement and recreation activities	87.261.652
other	75.716.629
Social work activities without accommodation	72.924.521
Electricity, gas, steam and air conditioning supply	70.129.761
Manufacture of chemicals and chemical products	68.306.801
Rental and leasing activities	59.849.743
Manufacture of other non-metallic mineral products	46.704.307
Education	40.135.925
Activities of membership organisations	37.004.043
Water transport	36.596.348
Advertising and market research	30.060.566
Creative, arts and entertainment activities	29.979.872
Manufacture of machinery and equipment n.e.c.	29.967.734
Manufacture of furniture	29.280.246

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%	No. of Loans	%
17,21%	5.953	6,40%
9,76%	4.882	5,25%
7,17%	8.137	8,75%
6,75%	8.948	9,62%
5,85%	1.945	2,09%
5,27%	5.271	5,66%
4,23%	6.440	6,92%
3,37%	5.501	5,91%
3,33%	7.277	7,82%
3,32%	2.224	2,39%
2,62%	2.935	3,15%
2,42%	2.601	2,80%
1,90%	1.669	1,79%
1,74%	1.223	1,31%
1,69%	418	0,45%
1,53%	740	0,80%
1,46%	389	0,42%
1,38%	1.531	1,65%
1,28%	2.283	2,45%
1,26%	1.687	1,81%
1,12%	1.812	1,95%
1,06%	2.875	3,09%
1,06%	2.262	2,43%
1,02%	1.909	2,05%
0,89%	1.079	1,16%
0,77%	694	0,75%
0,74%	395	0,42%
0,71%	134	0,14%
0,70%	121	0,13%
0,61%	871	0,94%
0,48%	272	0,29%
0,41%	448	0,48%
0,38%	164	0,18%
0,37%	95	0,10%
0,31%	570	0,61%
0,31%	480	0,52%
0,30%	322	0,35%
0,30%	410	0,44%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

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

Sector name	Outstanding Principal
Other professional, scientific and technical activities	28.256.533
Waste collection, treatment and disposal activities; materials recovery	26.607.503
Motion picture, video and television programme production, sound recording and music publishing activities	26.390.891
Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	24.888.176
Repair and installation of machinery and equipment	24.703.385
Manufacture of beverages	24.095.943
Civil engineering	23.398.281
Veterinary activities	22.918.201
Information service activities	21.386.696
Manufacture of rubber and plastic products	20.527.595
Forestry and logging	19.790.182
Sewerage	18.613.497
Telecommunications	17.980.776
Printing and reproduction of recorded media	17.269.870
Manufacture of wearing apparel	15.721.913
Other manufacturing	15.193.285
Activities of extraterritorial organisations and bodies/Unknown	15.122.936
Manufacture of electrical equipment	11.976.204
Manufacture of textiles	10.641.567
Repair of computers and personal and household goods	10.410.992
Employment activities	9521747,32
Publishing activities	7.137.342
Manufacture of basic metals	6.706.800
Manufacture of computer, electronic and optical products	6.689.305
Other mining and quarrying	6.682.940
Scientific research and development	6.174.343
Manufacture of paper and paper products	5.974.955
Travel agency, tour operator and other reservation service and related activities	5.959.116
Manufacture of basic pharmaceutical products and pharmaceutical preparations	5.782.897
Postal and courier activities	4.756.126
Libraries, archives, museums and other cultural activities	4.246.176
Water collection, treatment and supply	4.011.600
Remediation activities and other waste management services	3.808.555
Security and investigation activities	1.844.524
Manufacture of motor vehicles, trailers and semi-trailers	1.800.594
Manufacture of other transport equipment	1.600.725
Programming and broadcasting activities	1.003.989
Manufacture of leather and related products	956.561

Esmee Master Issuer

%	No. of Loans	%
0,29%	656	0,71%
0,27%	171	0,18%
0,27%	304	0,33%
0,25%	276	0,30%
0,25%	447	0,48%
0,25%	113	0,12%
0,24%	265	0,28%
0,23%	503	0,54%
0,22%	174	0,19%
0,21%	127	0,14%
0,20%	248	0,27%
0,19%	64	0,07%
0,18%	57	0,06%
0,18%	382	0,41%
0,16%	62	0,07%
0,15%	244	0,26%
0,15%	421	0,45%
0,12%	99	0,11%
0,11%	139	0,15%
0,11%	244	0,26%
0,10%	144	0,15%
0,07%	92	0,10%
0,07%	25	0,03%
0,07%	47	0,05%
0,07%	44	0,05%
0,06%	45	0,05%
0,06%	50	0,05%
0,06%	122	0,13%
0,06%	40	0,04%
0,05%	239	0,26%
0,04%	40	0,04%
0,04%	5	0,01%
0,04%	16	0,02%
0,02%	40	0,04%
0,02%	30	0,03%
0,02%	20	0,02%
0,01%	17	0,02%
0,01%	14	0,02%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

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

Sector name	Outstanding Principal
Fishing and aquaculture	716.454
Insurance, reinsurance and pension funding, except compulsory social security	532.168
Gambling and betting activities	453.422
Air transport	349.425
Activities of households as employers of domestic personnel	2.244
Total	9.827.356.658

Esmee Master Issuer

%	No. of Loans	%
0,01%	9	0,01%
0,01%	13	0,01%
0,00%	18	0,02%
0,00%	13	0,01%
0,00%	1	0,00%
100,00%	93.047	100,00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

14. Arrears

Arrears	Outstanding Principal	%	No. of Loans	%
Current	9.711.775.668	98,82%	89.441	96,12%
> 0 and <= 30	52.716.774	0,54%	694	0,75%
> 30 and <= 60	17.833.724	0,18%	159	0,17%
> 60 and <= 90	6.205.216	0,06%	56	0,06%
> 90 and <= 120	1.124.040	0,01%	25	0,03%
> 120 and <= 150	2.254.759	0,02%	26	0,03%
> 150 and <= 180	242.716	0,00%	16	0,02%
> 180	35.203.762	0,36%	2.630	2,83%
Total	9.827.356.658	100%	93.047	100%

March 2022

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

15. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Loans	%
Annuity	6.258.487.766	63,68%	77.008	82,76%
Linear	3.276.623.127	33,34%	15.773	16,95%
Bullet	289.661.757	2,95%	261	0,28%
Other	2.584.008	0,03%	5	0,01%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

16. Origination Year

Origination Year	Outstanding Principal	%	No. of Loans	%
2000	281.060	0,00%	8	0,01%
2001	396.071	0,00%	51	0,05%
2002	2.182.315	0,02%	203	0,22%
2003	6.703.953	0,07%	296	0,32%
2004	8.996.517	0,09%	222	0,24%
2005	23.270.833	0,24%	369	0,40%
2006	48.944.681	0,50%	730	0,78%
2007	108.302.196	1,10%	1.673	1,80%
2008	147.452.779	1,50%	2.017	2,17%
2009	145.881.035	1,48%	1.819	1,95%
2010	215.821.551	2,20%	2.261	2,43%
2011	300.064.386	3,05%	2.655	2,85%
2012	322.268.707	3,28%	3.241	3,48%
2013	340.991.545	3,47%	2.952	3,17%
2014	277.232.424	2,82%	2.464	2,65%
2015	504.662.058	5,14%	3.781	4,06%
2016	760.857.239	7,74%	4.816	5,18%
2017	1.089.003.380	11,08%	10.569	11,36%
2018	1.439.944.150	14,65%	14.369	15,44%
2019	1.480.733.487	15,07%	15.240	16,38%
2020	1.457.005.142	14,83%	12.043	12,94%
2021	1.110.540.582	11,30%	10.786	11,59%
2022	35.820.566	0,36%	482	0,52%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

17. Remaining Maturity (years)

Remaining Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	226.425.505	2,30%	24.053	25,85%
>1 and <=2	389.833.845	3,97%	15.048	16,17%
>2 and <=3	407.379.485	4,15%	11.599	12,47%
>3 and <=4	452.343.160	4,60%	8.294	8,91%
>4 and <=5	617.243.784	6,28%	5.993	6,44%
>5 and <=6	854.798.559	8,70%	4.482	4,82%
>6 and <=7	880.600.871	8,96%	4.317	4,64%
>7 and <=8	780.008.585	7,94%	3.546	3,81%
>8 and <=9	775.921.961	7,90%	3.453	3,71%
>9 and <=10	767.351.279	7,81%	2.837	3,05%
>10 and <=11	569.942.317	5,80%	1.951	2,10%
>11 and <=12	548.816.224	5,58%	1.553	1,67%
>12 and <=13	593.682.694	6,04%	1.445	1,55%
>13 and <=14	551.561.651	5,61%	1.263	1,36%
>14 and <=15	427.606.984	4,35%	945	1,02%
>15 and <=16	184.079.712	1,87%	484	0,52%
>16 and <=17	224.306.137	2,28%	539	0,58%
>17 and <=18	201.383.483	2,05%	477	0,51%
>18 and <=19	238.372.319	2,43%	481	0,52%
>19 and <=20	126.337.025	1,29%	269	0,29%
>20 and <=21	5.666.700	0,06%	15	0,02%
>24 and <=25	2.924.985	0,03%	1	0,00%
>25 and <=26	769.393	0,01%	2	0,00%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

18. Original Maturity (years)

Original Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	15.479.840	0,16%	1.852	1,99%
>1 and <=2	13.809.324	0,14%	1.661	1,79%
>2 and <=3	41.680.011	0,42%	2.528	2,72%
>3 and <=4	73.297.220	0,75%	6.518	7,01%
>4 and <=5	239.254.265	2,43%	16.504	17,74%
>5 and <=6	481.681.594	4,90%	17.353	18,65%
>6 and <=7	184.557.982	1,88%	1.999	2,15%
>7 and <=8	695.153.520	7,07%	4.846	5,21%
>8 and <=9	218.990.561	2,23%	1.344	1,44%
>9 and <=10	286.103.776	2,91%	2.527	2,72%
>10 and <=11	1.314.103.115	13,37%	8.511	9,15%
>11 and <=12	267.073.199	2,72%	1.265	1,36%
>12 and <=13	221.855.152	2,26%	810	0,87%
>13 and <=14	131.270.657	1,34%	520	0,56%
>14 and <=15	464.849.493	4,73%	2.358	2,53%
>15 and <=16	2.443.691.077	24,87%	11.595	12,46%
>16 and <=17	606.842.529	6,18%	2.009	2,16%
>17 and <=18	196.568.510	2,00%	509	0,55%
>18 and <=19	192.055.364	1,95%	504	0,54%
>19 and <=20	378.762.735	3,85%	1.786	1,92%
>20 and <=21	996.636.215	10,14%	4.950	5,32%
>21 and <=22	260.849.511	2,65%	832	0,89%
>22 and <=23	34.161.849	0,35%	104	0,11%
>23 and <=24	24.105.160	0,25%	15	0,02%
>24 and <=25	5.593.714	0,06%	23	0,02%
>25 and <=26	12.354.691	0,13%	78	0,08%
>26 and <=27	14.556.886	0,15%	22	0,02%
>27 and <=28	1.508.365	0,02%	4	0,00%
>28 and <=29	3.128.623	0,03%	2	0,00%
>29 and <=30	4.790.425	0,05%	8	0,01%
>30 and <=31	2.591.295	0,03%	10	0,01%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

19. LGD

LGD Range (%)	Outstanding Principal	%	No. of Loans	%
<=0	5.442.775	0,06%	6	0,01%
>0 and <=10	7.201.662.455	73,28%	46.426	49,90%
>10 and <=20	1.573.472.220	16,01%	14.489	15,57%
>20 and <=30	425.119.114	4,33%	10.312	11,08%
>30 and <=40	285.880.625	2,91%	10.762	11,57%
>40 and <=50	245.287.039	2,50%	6.646	7,14%
>50 and <=60	14.010.587	0,14%	1.170	1,26%
>60 and <=70	35.518.215	0,36%	272	0,29%
>70 and <=80	8.264.960	0,08%	211	0,23%
>80	32.319.149	0,33%	2.539	2,73%
>80 and <=90	379.519	0,00%	2	0,00%
Unknown			212	0,23%
TOTAL	9.827.356.658	100,00%	93.047	100,00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

20. Size of Loans

Range (eur 1000)	Outstanding Principal	%	No. of Loans	%
<=100	1.575.620.071	16,03%	72.384	77,79%
>100 and <=200	1.418.596.906	14,44%	9.904	10,64%
>200 and <=300	1.024.021.100	10,42%	4.194	4,51%
>300 and <=400	698.961.563	7,11%	2.020	2,17%
>400 and <=500	526.101.232	5,35%	1.178	1,27%
>500 and <=600	388.665.398	3,95%	710	0,76%
>600 and <=700	329.661.751	3,35%	509	0,55%
>700 and <=800	299.435.607	3,05%	400	0,43%
>800 and <=900	202.205.197	2,06%	238	0,26%
>3000	1.446.556.646	14,72%	233	0,25%
>1,000 and <=1,100	149.838.684	1,52%	143	0,15%
>900 and <=1,000	206.654.854	2,10%	217	0,23%
>2,600 and <=2,700	55.820.836	0,57%	21	0,02%
>2,200 and <=2,300	58.367.696	0,59%	26	0,03%
>1,300 and <=1,400	109.695.984	1,12%	81	0,09%
>2,400 and <=2,500	64.105.831	0,65%	26	0,03%
>1,100 and <=1,200	146.947.525	1,50%	128	0,14%
>1,900 and <=2,000	97.694.442	0,99%	50	0,05%
>1,200 and <=1,300	152.654.062	1,55%	122	0,13%
>1,600 and <=1,700	77.552.306	0,79%	47	0,05%
>1,700 and <=1,800	98.066.573	1,00%	56	0,06%
>2,100 and <=2,200	53.715.173	0,55%	25	0,03%
>2,800 and <=2,900	54.075.612	0,55%	19	0,02%
>2,500 and <=2,600	61.307.953	0,62%	24	0,03%
>1,800 and <=1,900	72.405.938	0,74%	39	0,04%
>2,700 and <=2,800	46.782.669	0,48%	17	0,02%
>1,500 and <=1,600	121.175.152	1,23%	78	0,08%
>2,000 and <=2,100	73.621.003	0,75%	36	0,04%
>1,400 and <=1,500	126.893.938	1,29%	87	0,09%
>2,900 and <=3,000	38.385.243	0,39%	13	0,01%
>2,300 and <=2,400	51.769.714	0,53%	22	0,02%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

21. Collateral Ratio

Range (%)	Outstanding Principal	%	No. of Loans	%
>0 and <=10	578.011.660	5,88%	1.061	1,14%
>10 and <=20	179.663.589	1,83%	697	0,75%
>20 and <=30	291.350.052	2,96%	984	1,06%
>30 and <=40	195.447.091	1,99%	872	0,94%
>40 and <=50	181.892.152	1,85%	966	1,04%
>50 and <=60	184.274.687	1,88%	942	1,01%
>60 and <=70	153.455.953	1,56%	995	1,07%
>70 and <=80	200.530.480	2,04%	1.168	1,26%
>80 and <=90	193.055.209	1,96%	1.311	1,41%
>90 and <=100	202.180.978	2,06%	1.463	1,57%
>100 and <=110	281.827.951	2,87%	2.067	2,22%
>110 and <=120	432.187.587	4,40%	2.822	3,03%
>120 and <=130	515.499.780	5,25%	2.850	3,06%
>130 and <=140	359.710.109	3,66%	2.525	2,71%
>140 and <=150	385.405.677	3,92%	2.519	2,71%
>150 and <=160	299.624.785	3,05%	2.205	2,37%
>160 and <=170	280.286.236	2,85%	2.133	2,29%
>170 and <=180	246.660.573	2,51%	1.899	2,04%
>180 and <=190	188.691.058	1,92%	1.584	1,70%
>190 and <=200	186.829.071	1,90%	1.569	1,69%
>200	2.075.225.445	21,12%	30.730	33,03%
No collateral	1.219.299.733	12,41%	17.978	19,32%
>-10 and <=	996.246.803	10,14%	11.707	12,58%
Total	9.827.356.658	100%	93.047	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

22. Collaterals

Collateral Type	Amount	%
Aval & Related Guarantee	3.222.287.249,99	14,10%
Bank Guarantee	7.652.325,00	0,03%
Business Mandate	883.242.324,03	3,87%
Business Pledge	3.016.218.480,05	13,20%
Cash Pledge	155.390.679,19	0,68%
Commitment & Promissory Note	0,00	0,00%
Insurance	0,00	0,00%
Mandate on Ship	67.978.681,00	0,30%
Mortgage	2.638.800.188,38	11,55%
Mortgage Mandate	10.077.163.379,29	44,11%
Mortgage on Ship	37.402.649,92	0,16%
Other	184.750,00	0,00%
Other guarantee	0,00	0,00%
Other Pledge	2.242.004.651,35	9,81%
Security Pledge	496.825.442,54	2,17%
Total	22.845.150.800,74	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 31-03-2022

23. Yearly Expected Loss

Range (%)	Outstanding Principal	%	No. of Loans	%
>0 and <=2	1.427.054.679	14,52%	11.051	11,88%
>2 and <=4	1.651.331.105	16,80%	13.546	14,56%
>4 and <=6	1.111.990.158	11,32%	9.456	10,16%
>6 and <=8	947.605.688	9,64%	7.362	7,91%
>8 and <=10	599.892.731	6,10%	5.515	5,93%
>10 and <=12	492.253.472	5,01%	4.258	4,58%
>12 and <=14	359.895.781	3,66%	3.340	3,59%
>14 and <=16	291.724.317	2,97%	2.862	3,08%
>16 and <=18	278.017.258	2,83%	2.158	2,32%
>18 and <=20	202.395.023	2,06%	2.030	2,18%
>20 and <=22	199.208.745	2,03%	1.790	1,92%
>22 and <=24	140.879.649	1,43%	1.496	1,61%
>24 and <=26	150.820.104	1,53%	1.433	1,54%
>26 and <=28	135.737.637	1,38%	1.246	1,34%
>28 and <=30	141.942.240	1,44%	1.282	1,38%
>30 and <=32	124.770.110	1,27%	1.213	1,30%
>32 and <=34	88.875.806	0,90%	1.032	1,11%
>34 and <=36	123.722.255	1,26%	995	1,07%
>36 and <=38	76.506.728	0,78%	928	1,00%
>38 and <=40	42.964.156	0,44%	689	0,74%
>40 and <=42	56.388.001	0,57%	766	0,82%
>42 and <=44	59.416.914	0,60%	659	0,71%
>44 and <=46	54.802.309	0,56%	567	0,61%
>46 and <=48	62.093.256	0,63%	621	0,67%
>48 and <=50	54.871.277	0,56%	507	0,54%
>50 and <=52	34.369.775	0,35%	506	0,54%
>52 and <=54	34.538.249	0,35%	491	0,53%
>54 and <=56	31.360.558	0,32%	417	0,45%
>56	810.941.619	8,25%	14.290	15,36%
Unknown	40.987.059	0,42%	541	0,58%
TOTAL	9.827.356.658	100,00%	93.047	100,00%