

Esmee Master Issuer

Report date: 30 June 2023

PORTFOLIO REPORT

Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2023

Key Characteristics

Outstanding Principal Balance (EUR)	9,823,714,783
Average Loan Size (EUR)	80,012
Average Client Size (EUR)	47,019
Number of Loans	122,778
Number of Clients	208,931
Weighted Average PD (%)	3.26%
Weighted Average LGD (%)	11.03%
Weighted Average Interest Rate (%)	2.19%
Weighted Average Seasoning (years)	4.85
Weighted Average Remaining Maturity (years)	9.09
Weighted Average WAL (years)	4.92
Yearly Expected Loss (%) (WAPD*WALGD)	0.36%
Expected Loss (%) (WAPD*WALGD*AvgLife)	1.77%
WA Tot Collateral Ratio	412.47%

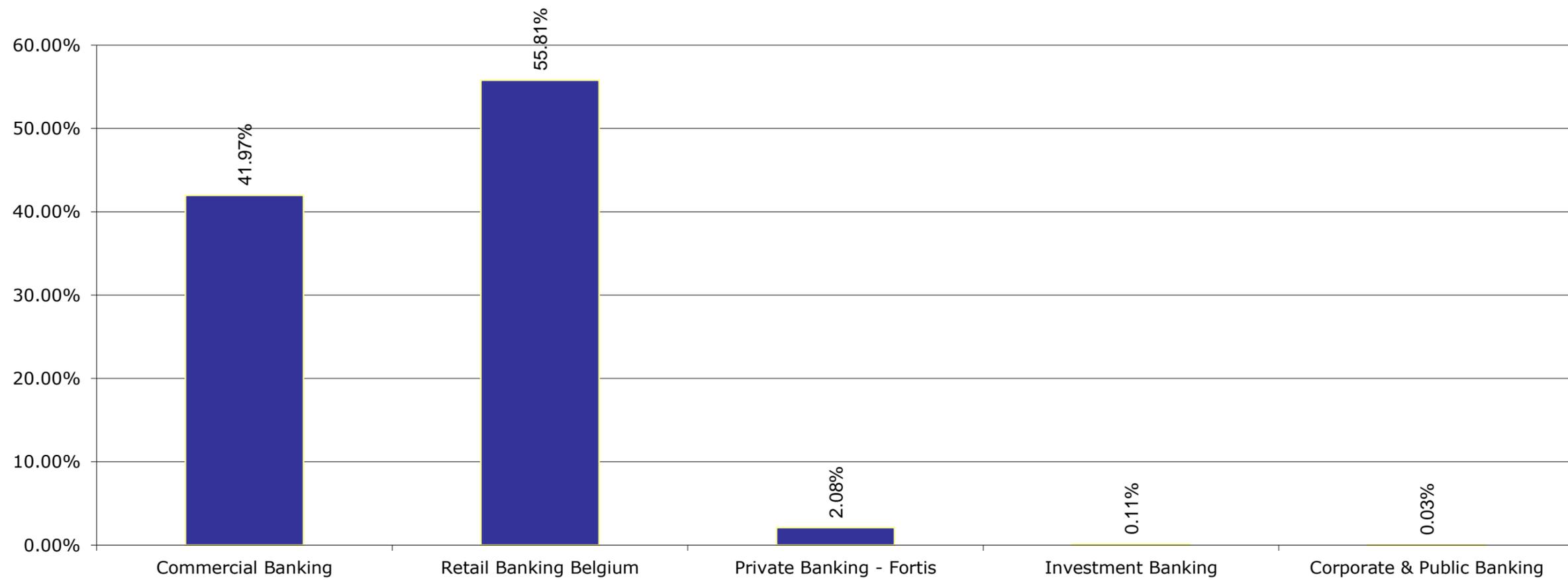
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Esmee Master Issuer

June 2023

Business Unit



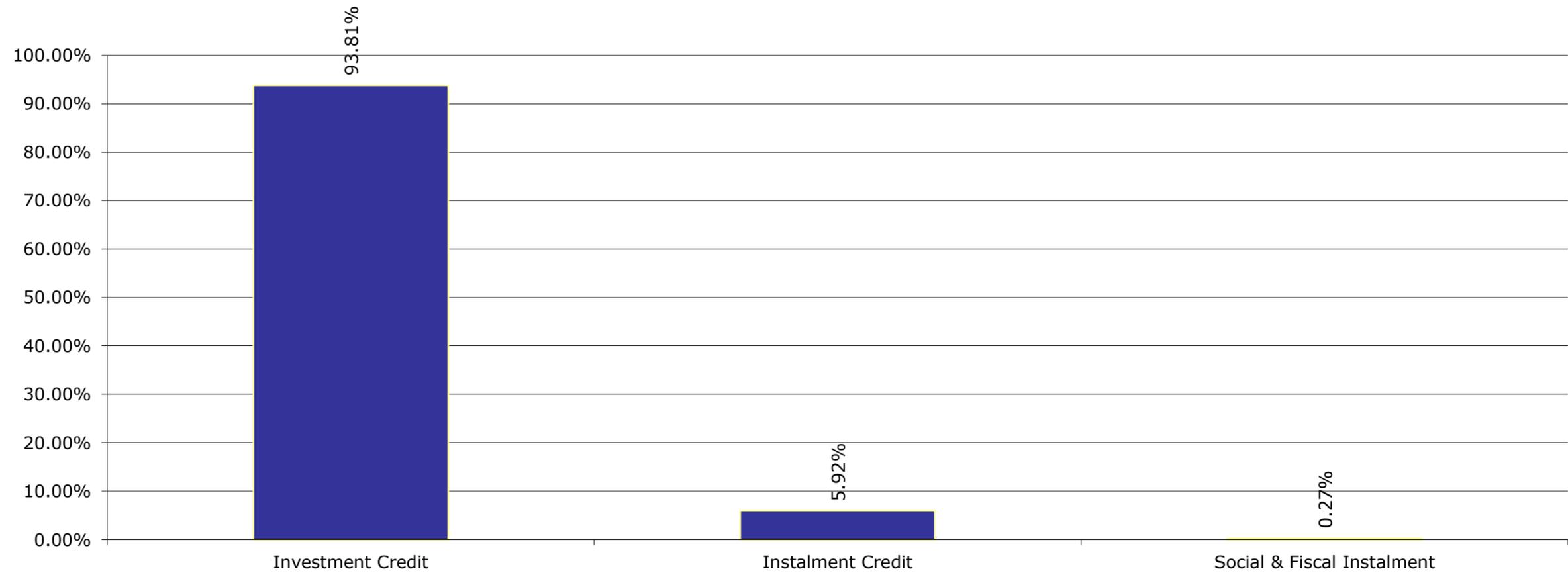
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Products



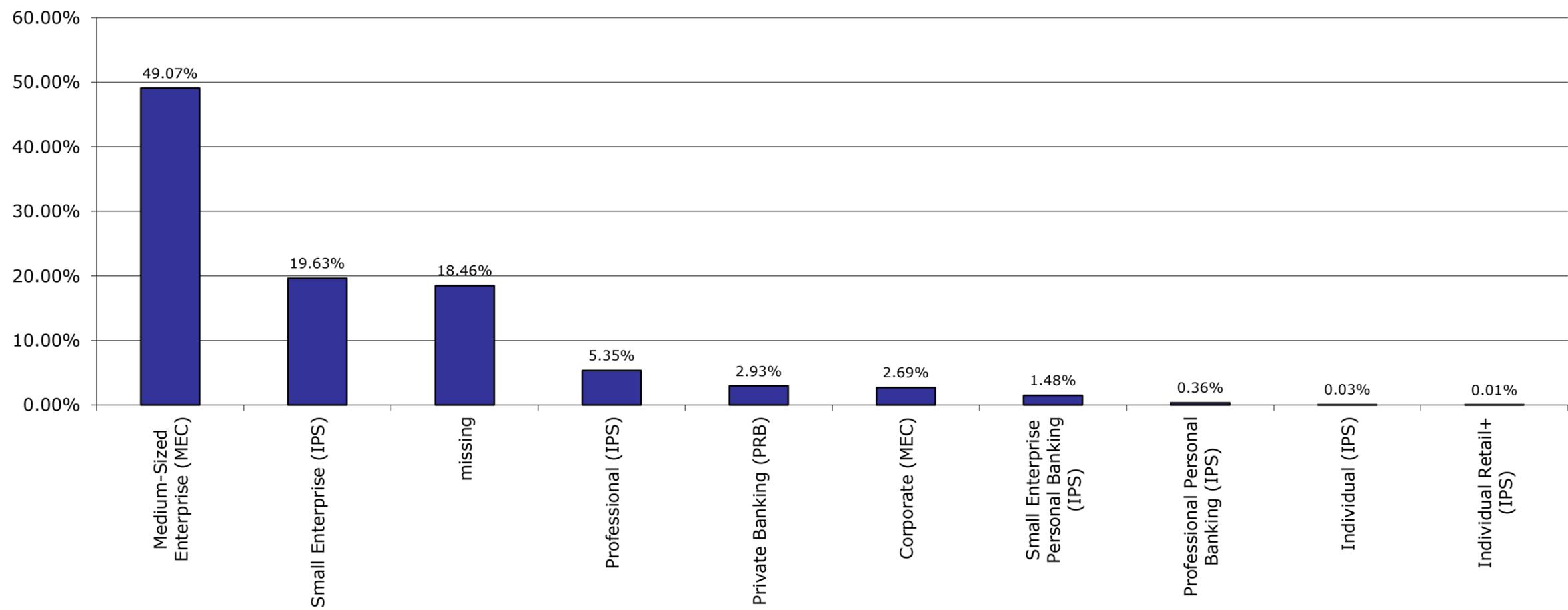
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Market Segment



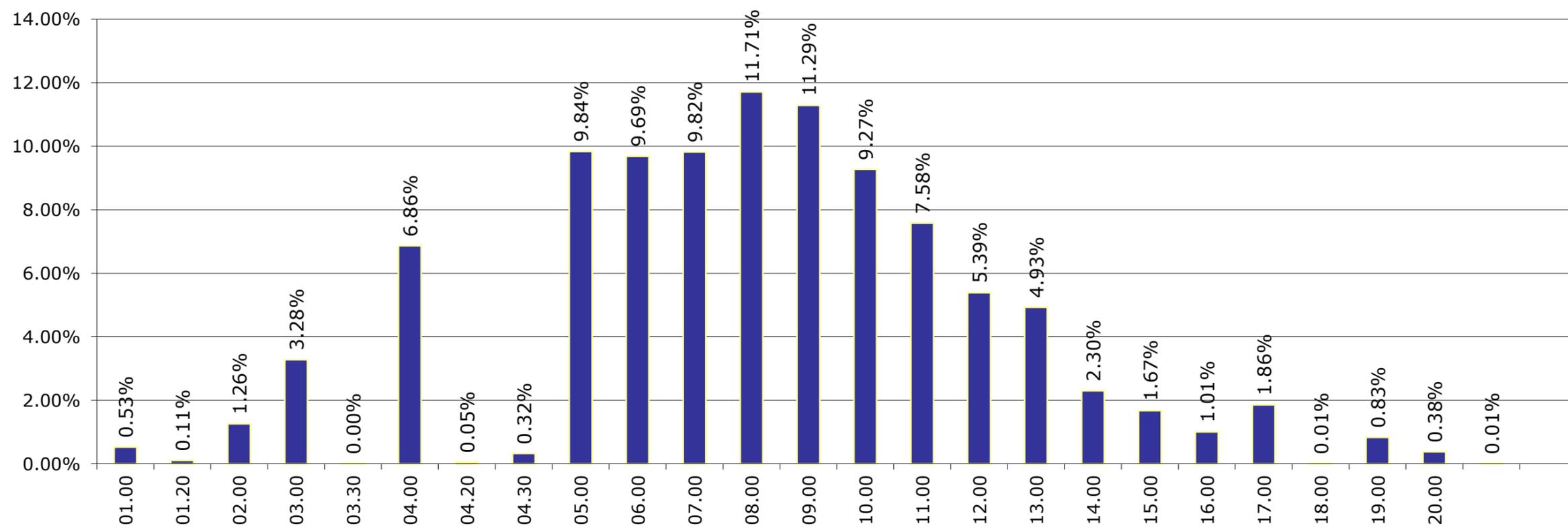
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Internal Rating



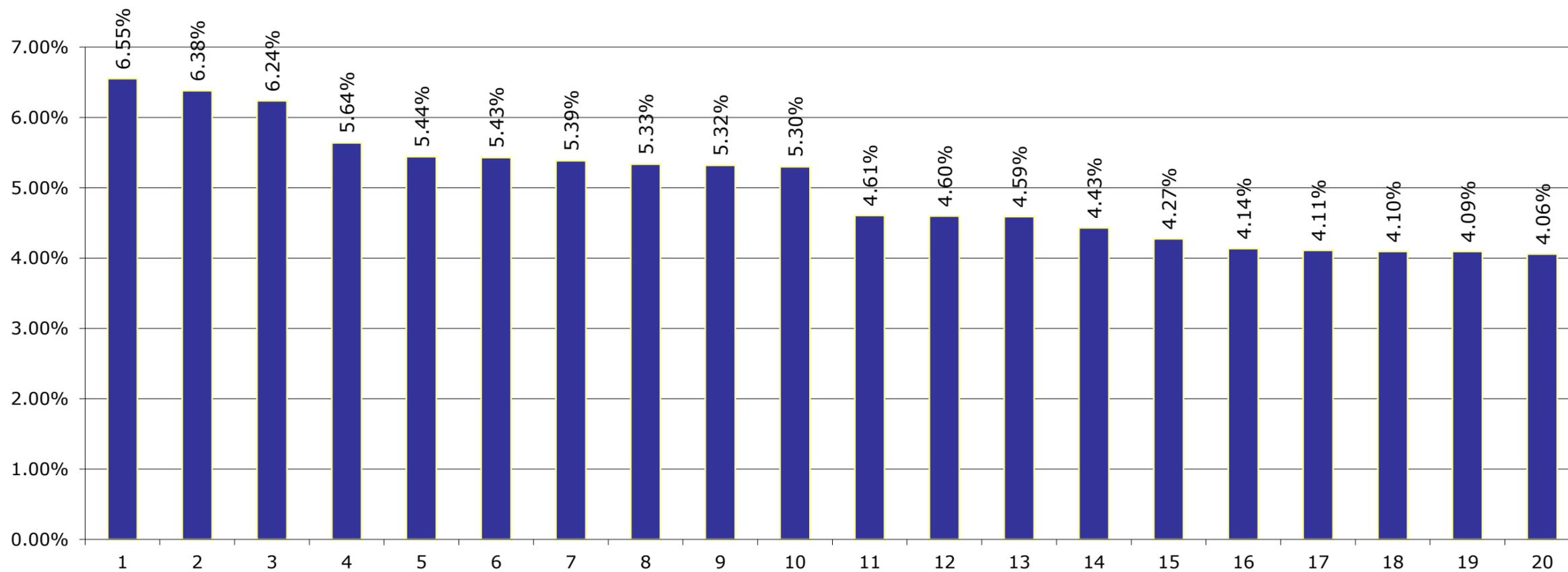
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June 2023

Top 20 Clients



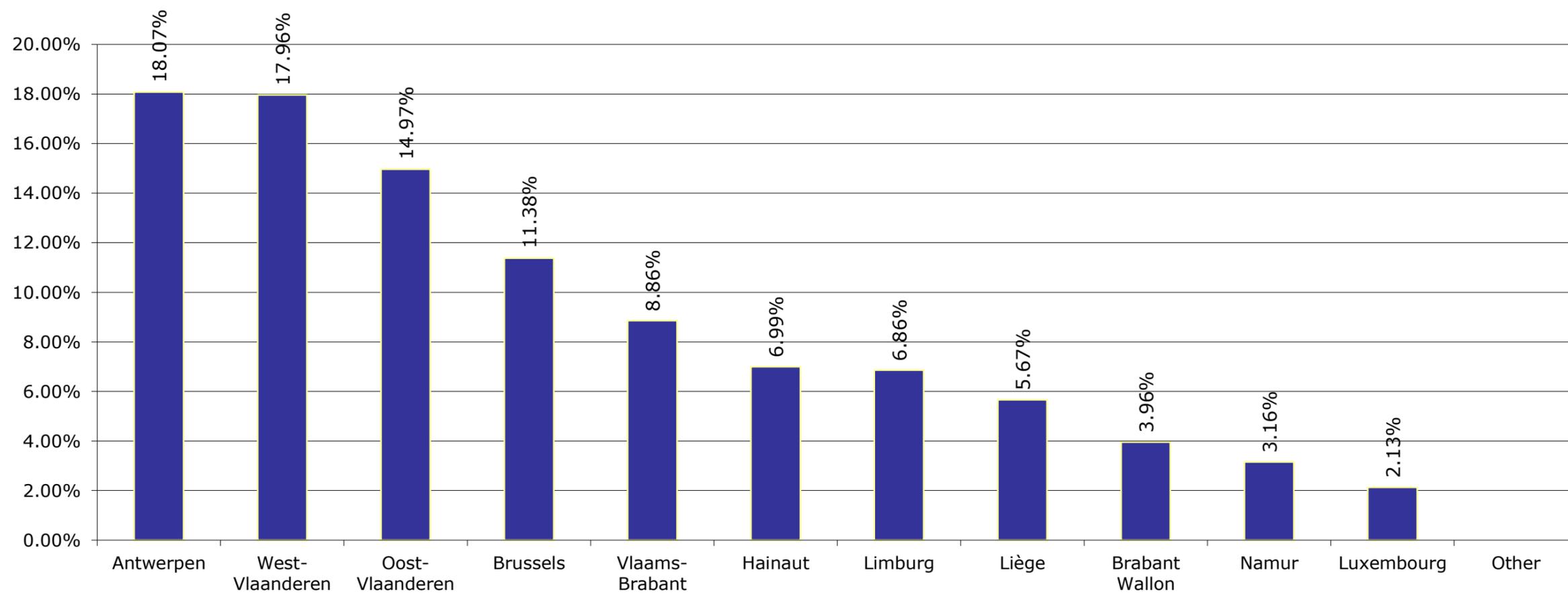
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Client Province



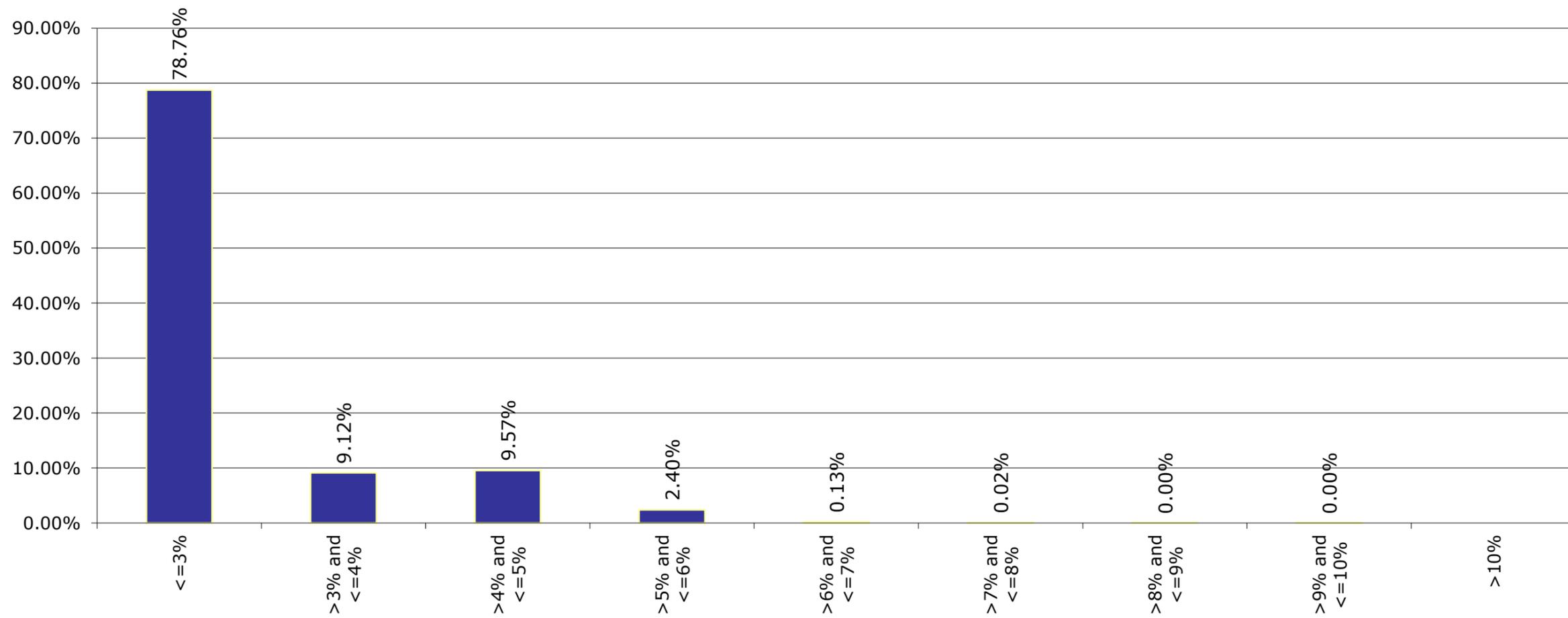
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Interest Rate



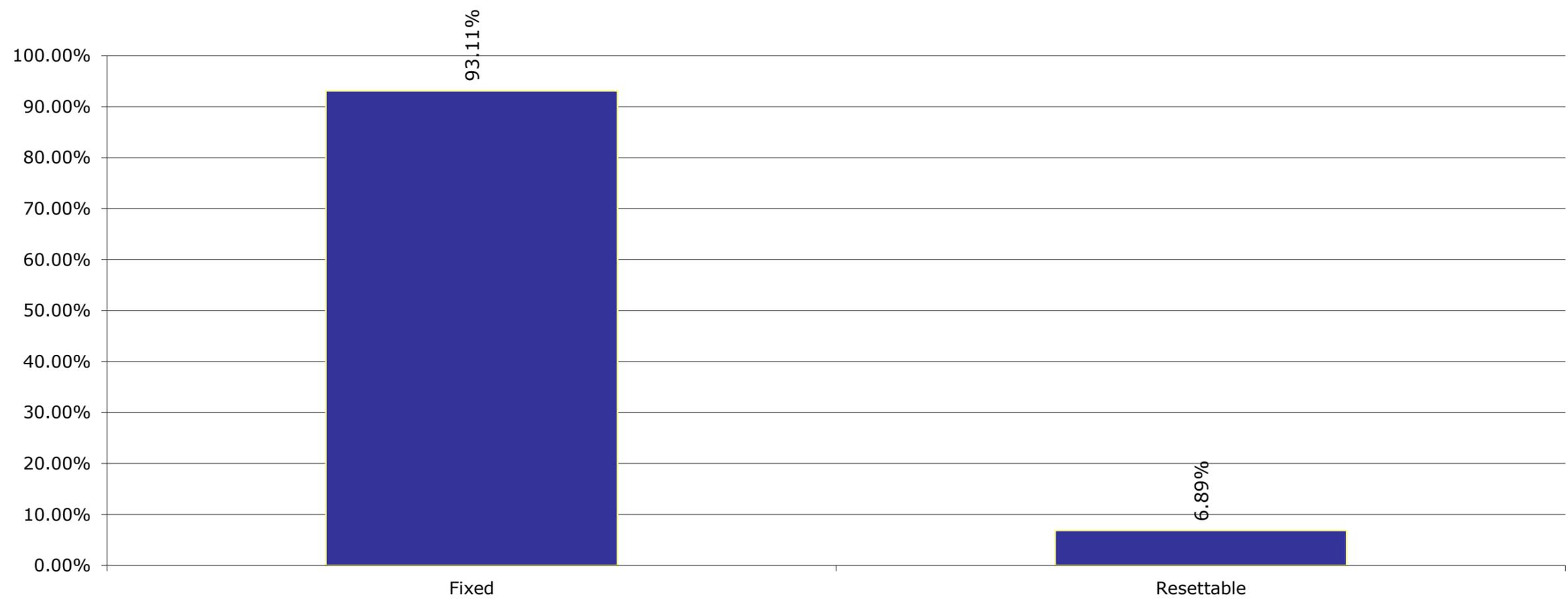
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Interest Rate Type



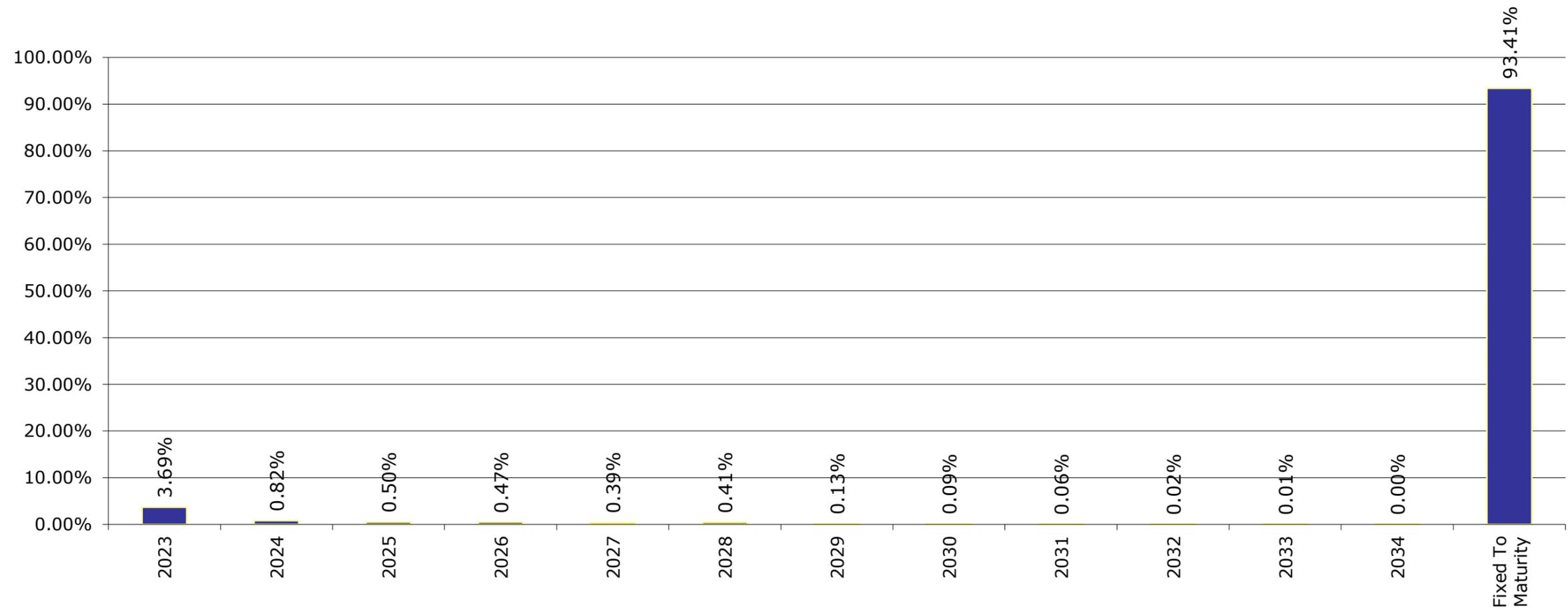
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Next Reset Date



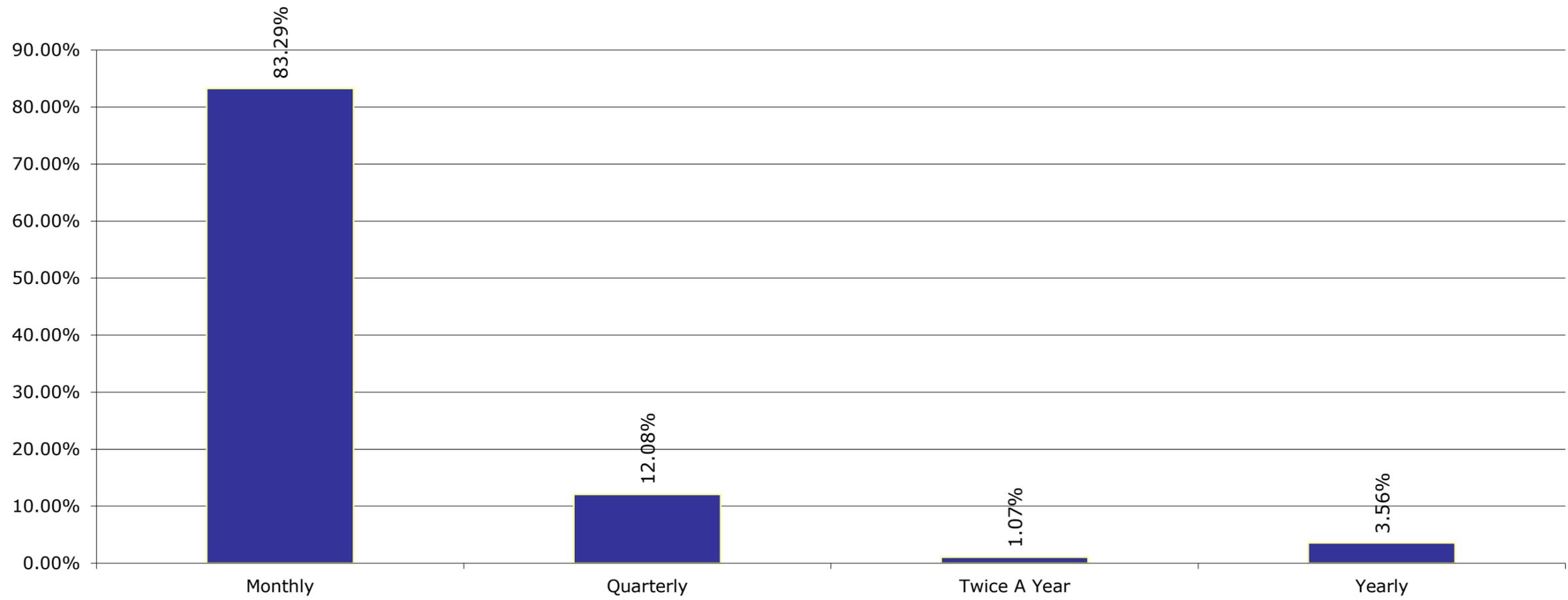
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Int. Payment Frequency



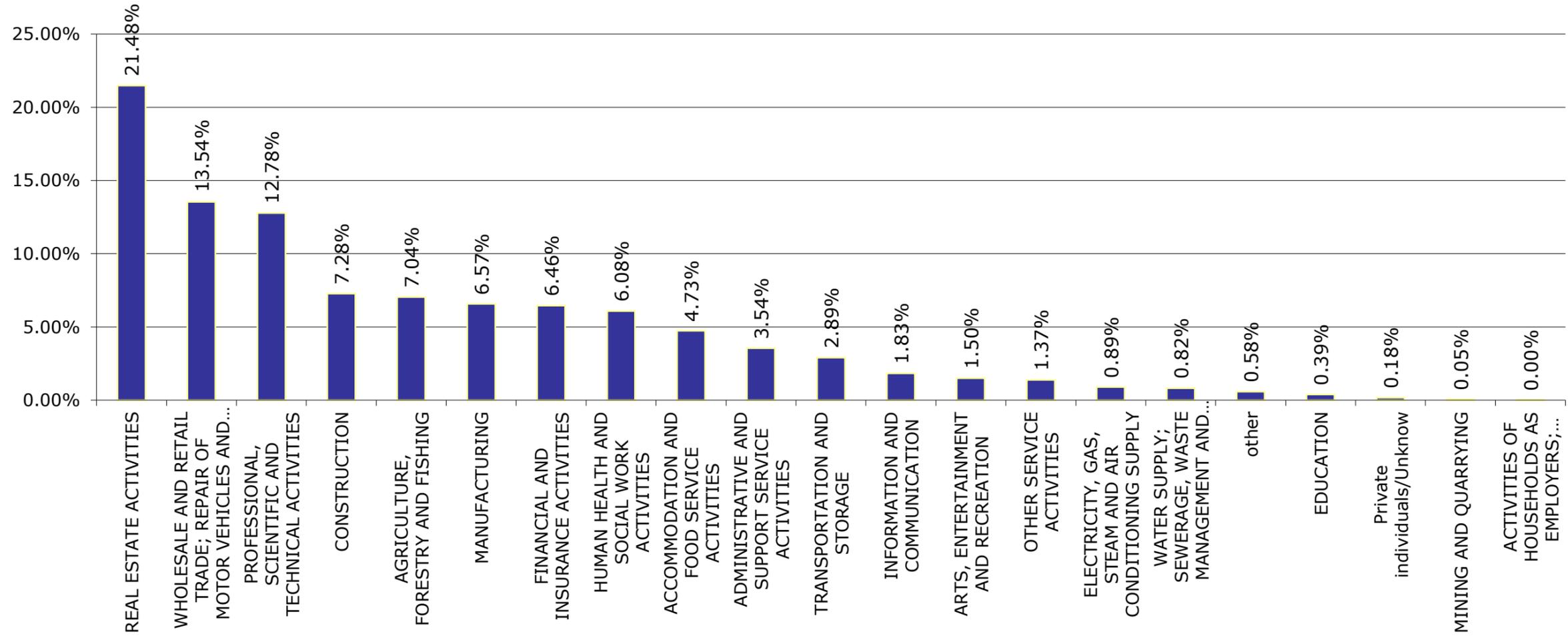
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Sectors (Nace rev.2)



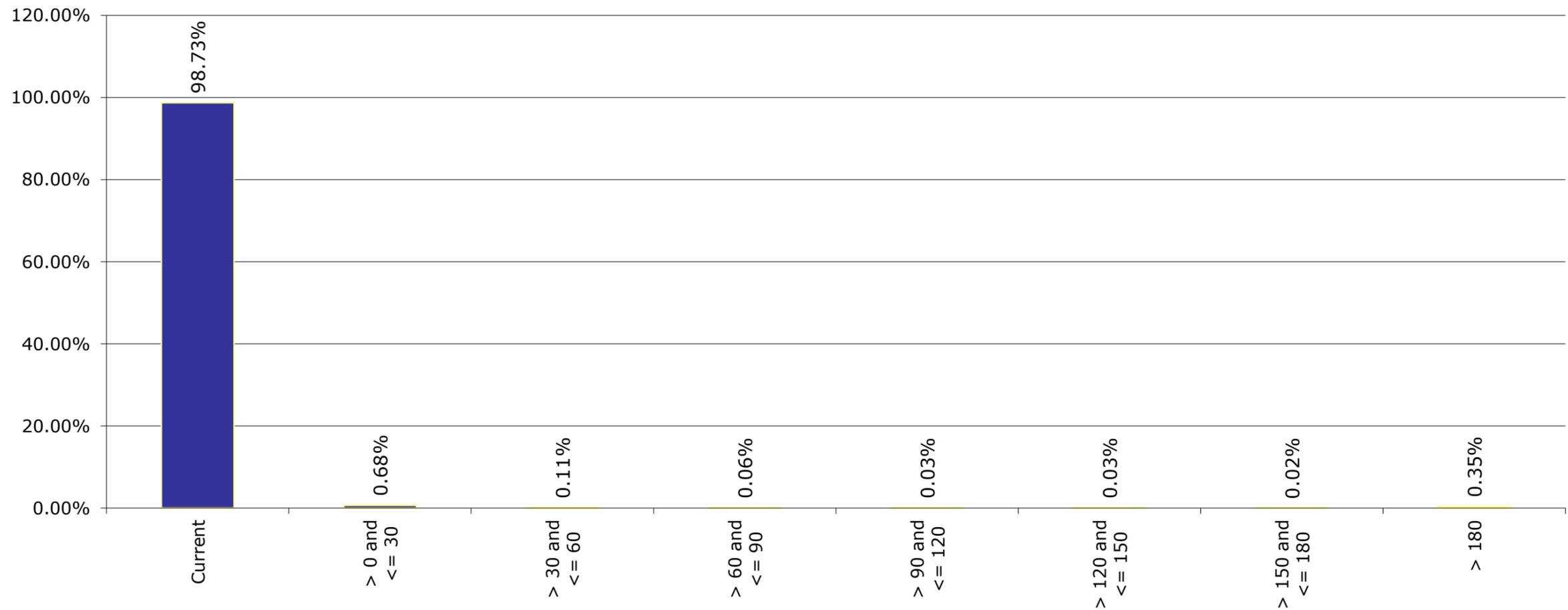
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Arrears



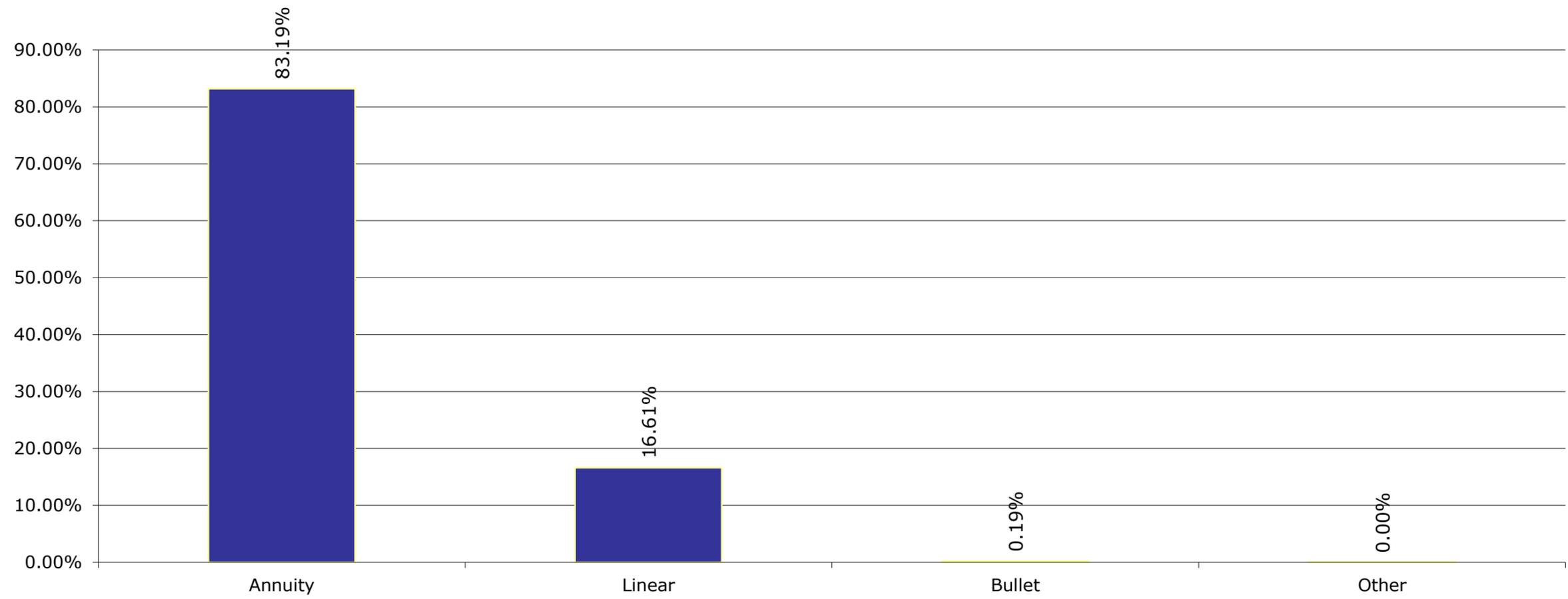
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Redemption Type



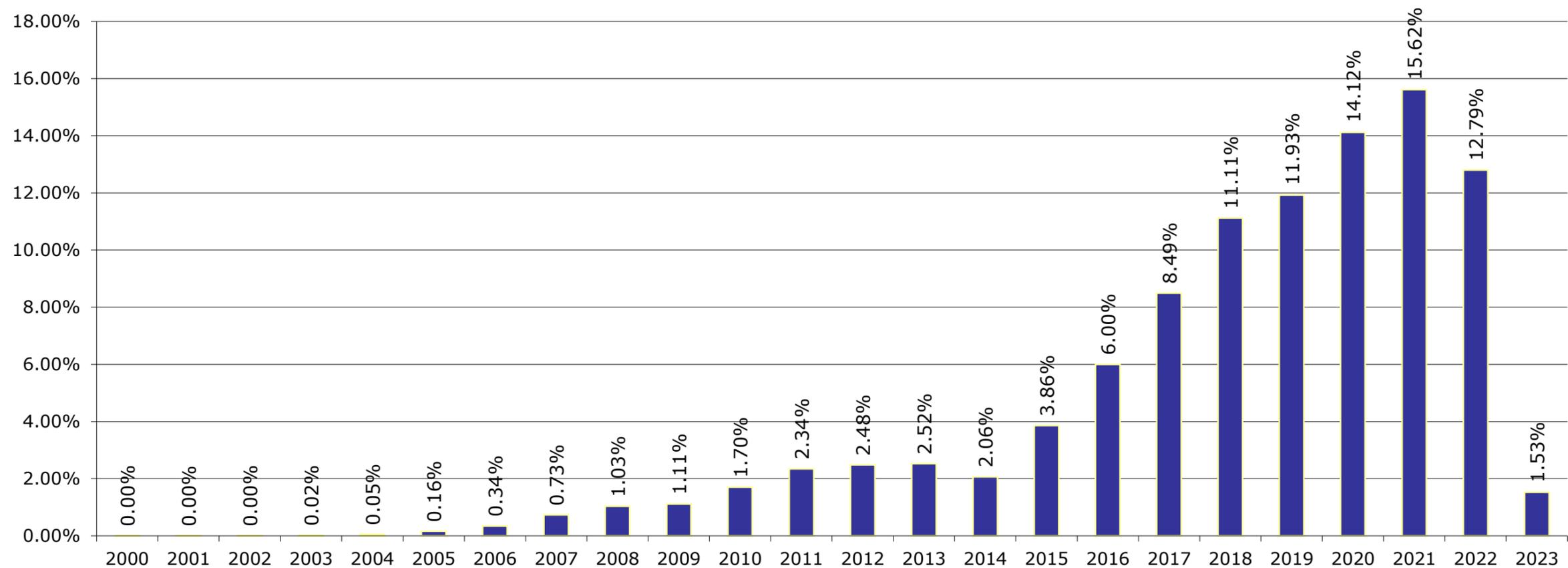
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Origination Year



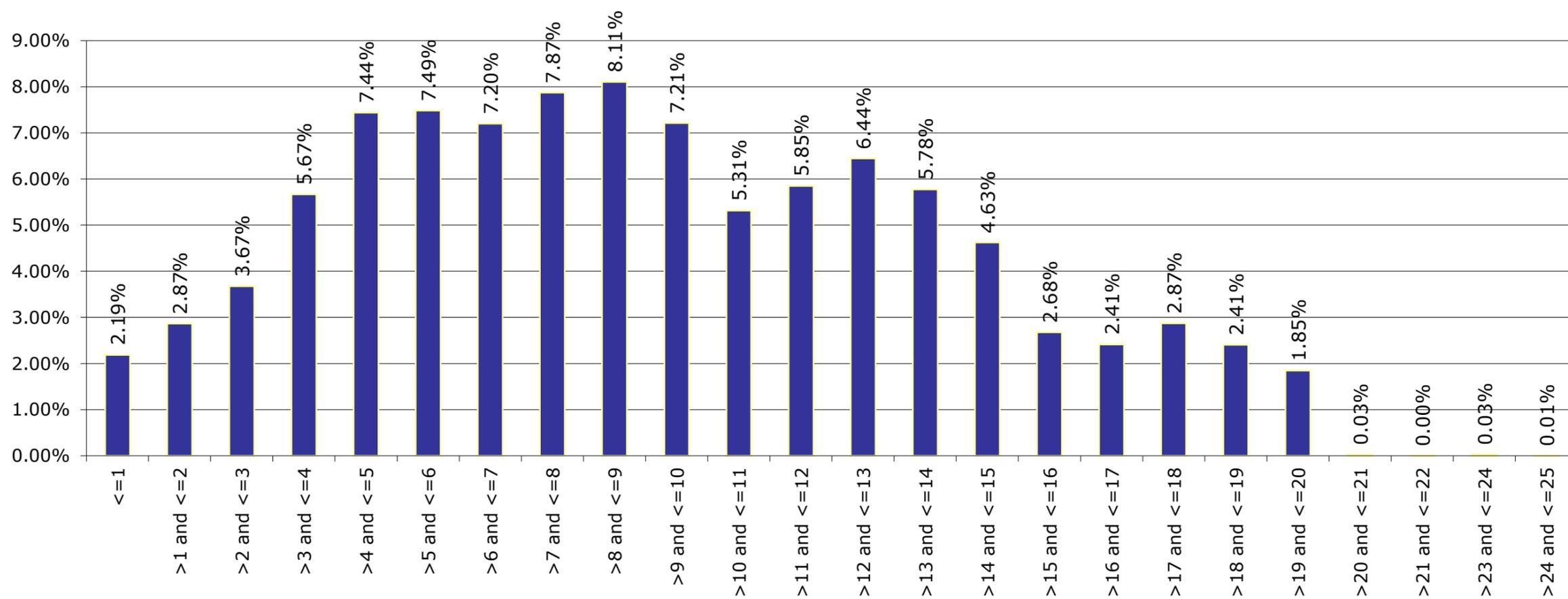
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Remaining Maturity



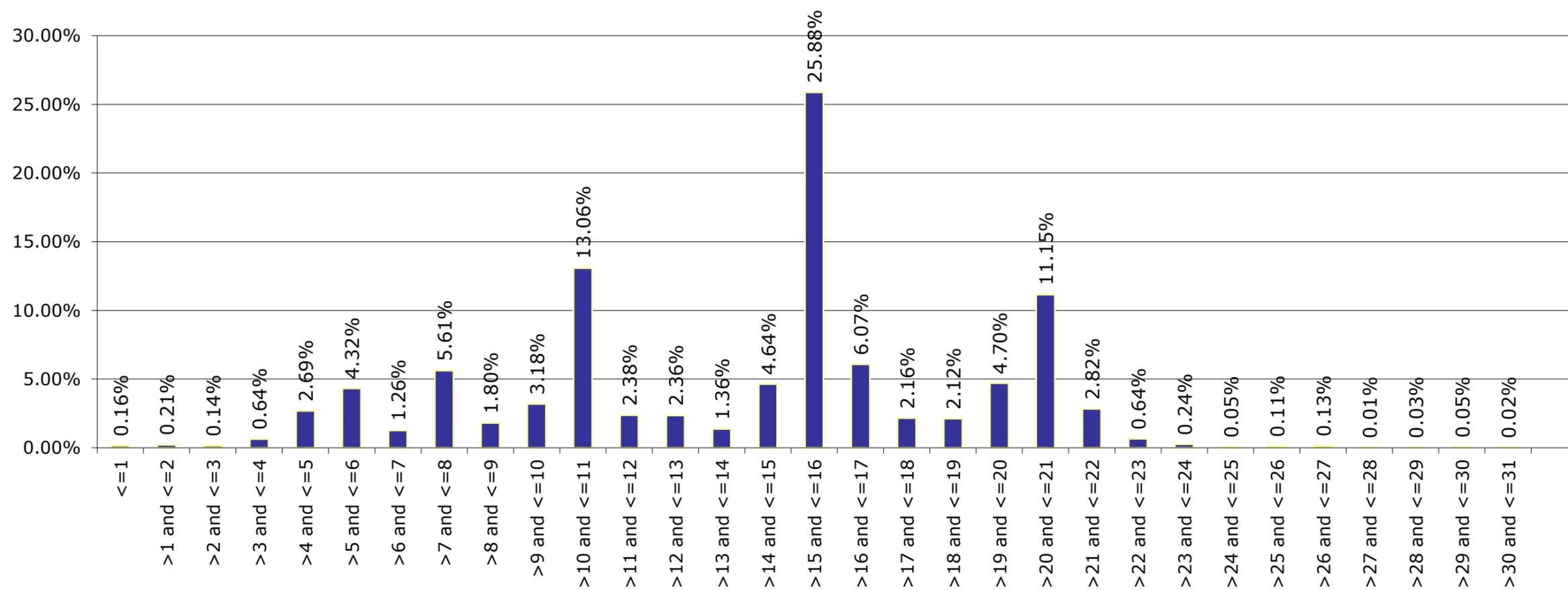
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Original Maturity



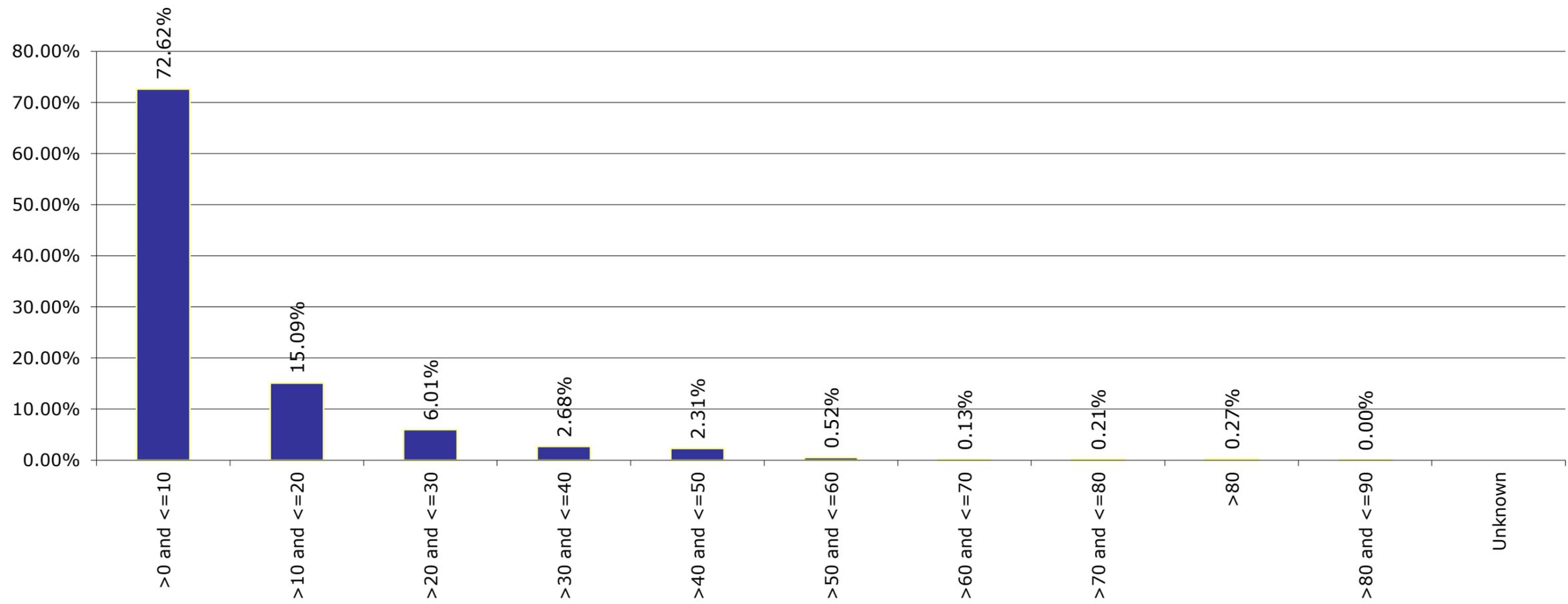
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LGD



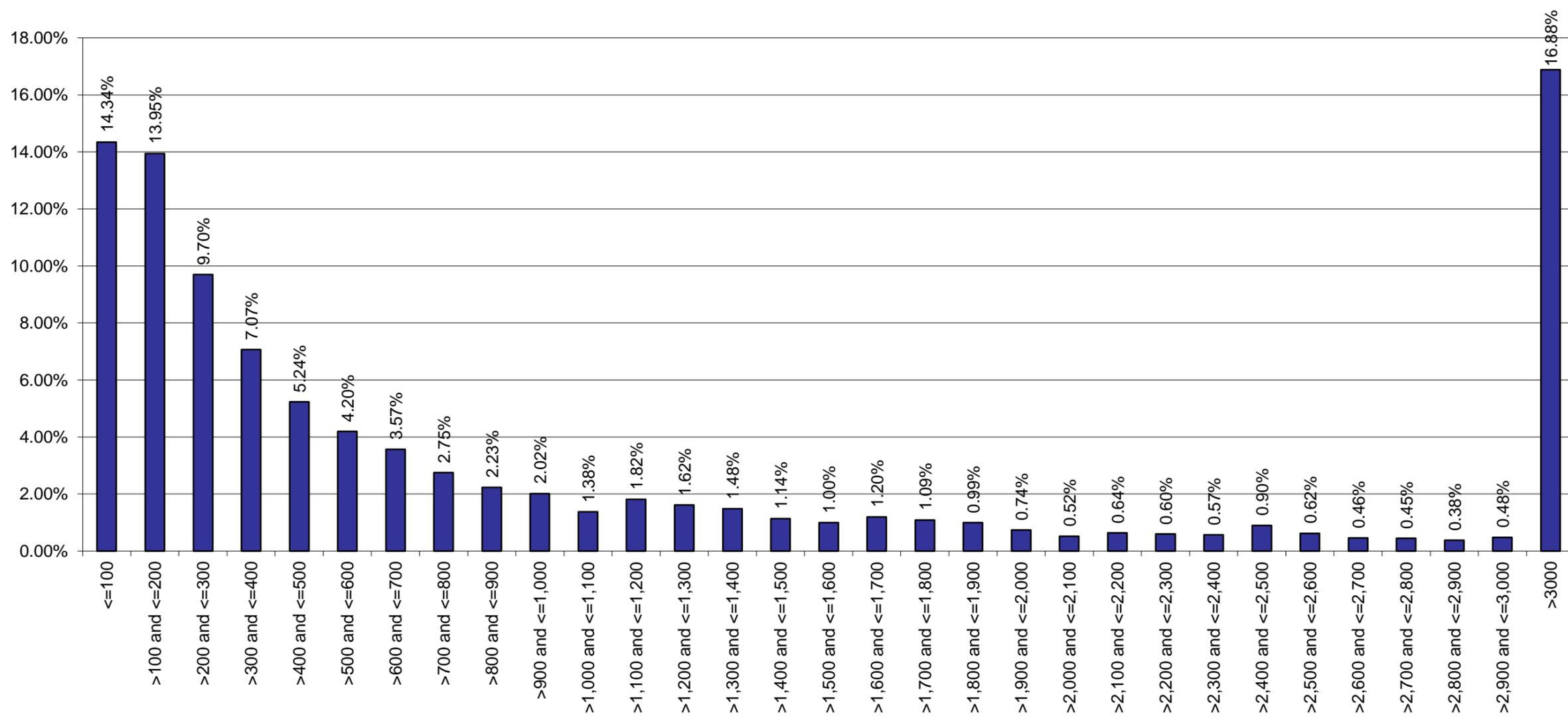
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June 2023

Size of Loans



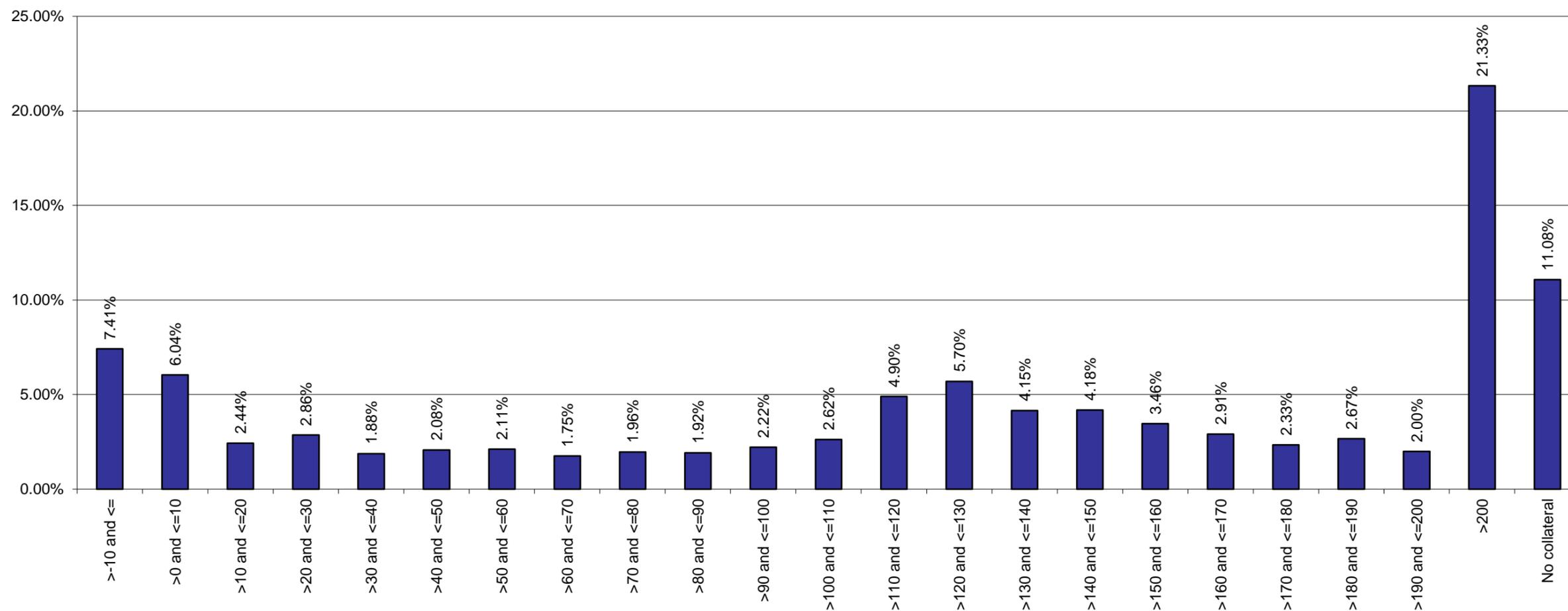
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June 2023

Collateral Ratio



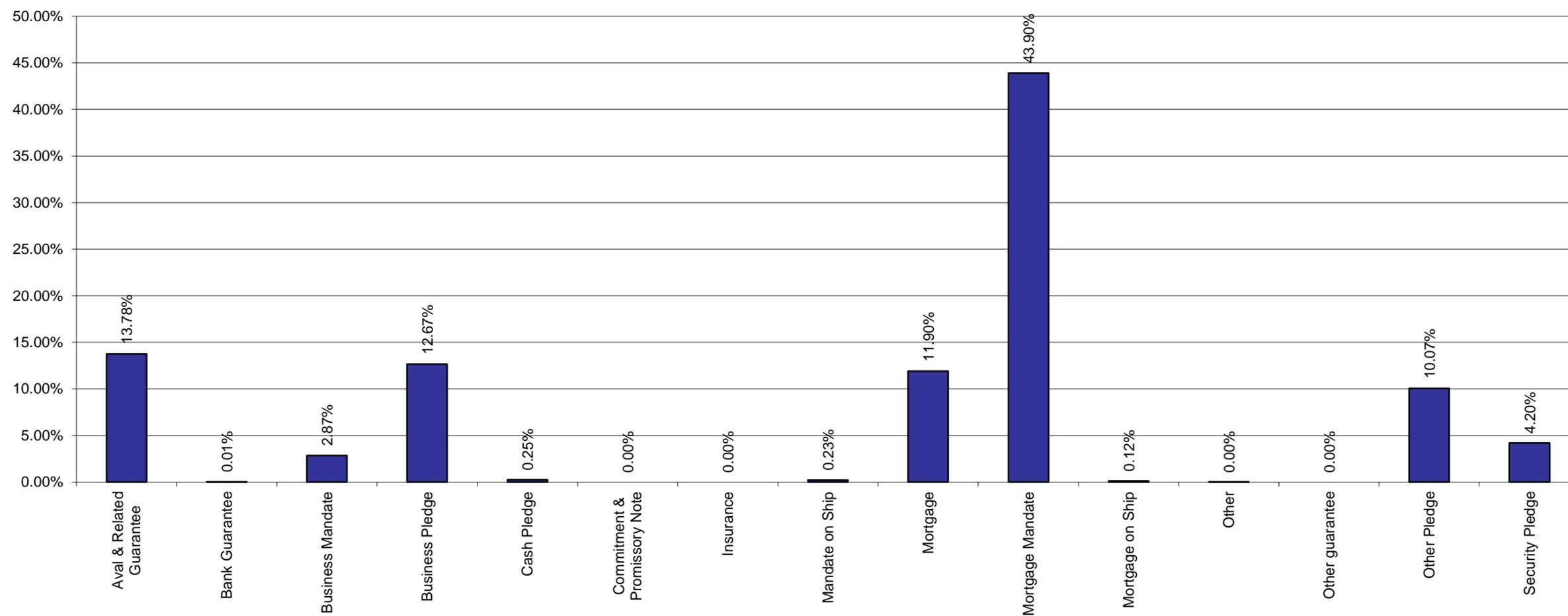
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Collaterals



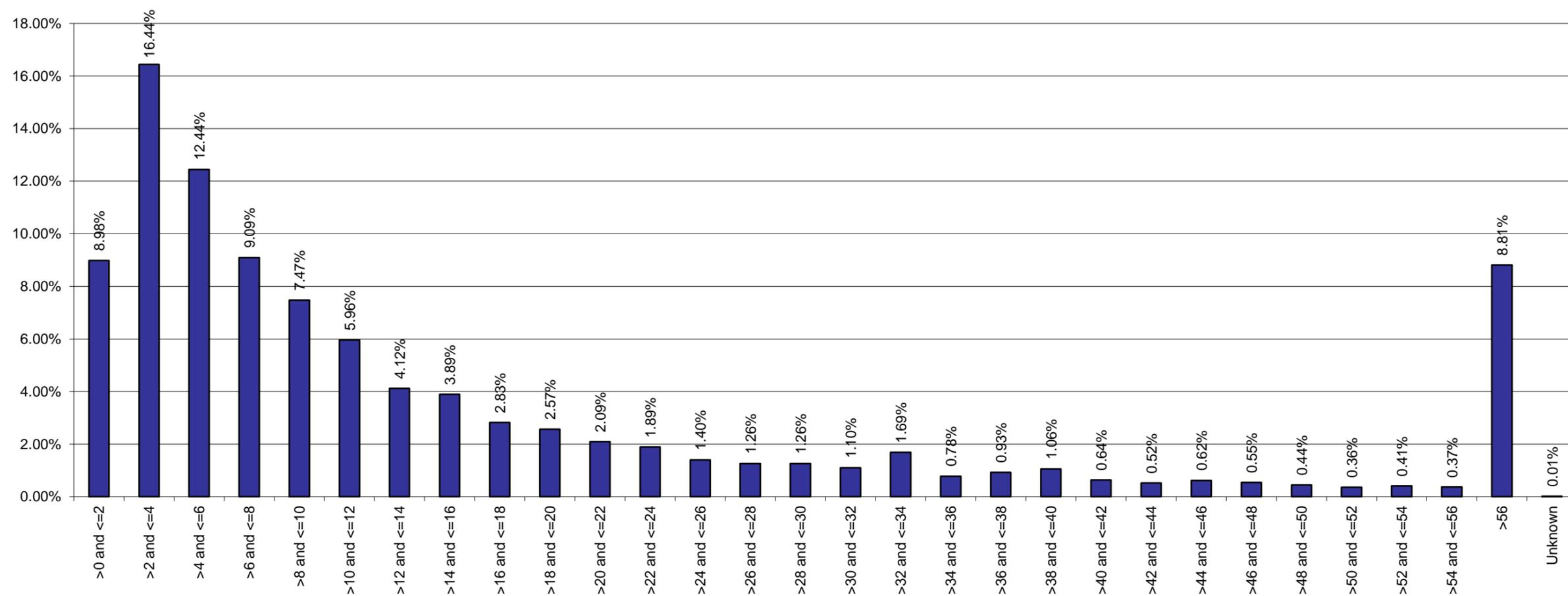
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Reporting month as of ultimo:

Esmee Master Issuer

June 2023

Yearly Expected Loss



Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

1. Key characteristics

Outstanding Principal Balance	9,823,714,783
Nb Loans	80,012
Nb Clients	47,019
Avg Loan Size	122,778
Avg Client Size	208,931
WA PD (%)	3.26%
WA LGD (%)	11.03%
WA Int Rate (%)	2.19%
WA Seasoning (Y)	4.85
WA Rem Maturity (Y)	9.09
WA WAL (Y)	4.92
Yearly Exp Loss (%) (WAPD*WALGD)	0.36%
Exp Loss (%) (WAPD*WALGD*AvgLife)	1.77%
WA Tot Collateral Ratio	412.47%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

2. Business Unit

Business Unit	Outstanding Principal	No. of Loans	%
Commercial Banking	6,113,634,514	33,578	41.97%
Retail Banking Belgium	3,013,196,004	44,654	55.81%
Private Banking - Fortis	444,330,036	1,667	2.08%
Investment Banking	199,074,752	85	0.11%
Corporate & Public Banking	53,479,476	28	0.03%
Total	9,823,714,783	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

3. Products

Products	Outstanding Principal	%	No. of Loans	%
Investment Credit	9,215,716,359	93.81%	43,176	53.96%
Instalment Credit	581,573,311	5.92%	35,689	44.60%
Social & Fiscal Instalment	26,425,113	0.27%	1,147	1.43%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

4. Market Segment

Market Segment	Outstanding Principal	%	No. of Loans	%
Medium-Sized Enterprise (MEC)	4,820,724,174	49.07%	16,493	20.61%
Small Enterprise (IPS)	1,928,629,779	19.63%	25,142	31.42%
missing	1,813,930,568	18.46%	25,571	31.96%
Professional (IPS)	525,283,144	5.35%	10,550	13.19%
Private Banking (PRB)	287,513,441	2.93%	359	0.45%
Corporate (MEC)	263,926,813	2.69%	119	0.15%
Small Enterprise Personal Banking (IPS)	144,930,709	1.48%	969	1.21%
Professional Personal Banking (IPS)	34,948,604	0.36%	497	0.62%
Individual (IPS)	3,212,688	0.03%	303	0.38%
Individual Retail+ (IPS)	558,946	0.01%	7	0.01%
Individual Personal Banking (IPS)	55,915	0.00%	2	0.00%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

5. Internal Rating

Internal Rating	Outstanding Principal	%	No. of Loans	%
01.00	51,855,459	0.53%	1,295	1.62%
01.20	10,504,656	0.11%	7	0.01%
02.00	123,856,364	1.26%	2,689	3.36%
03.00	322,436,073	3.28%	4,680	5.85%
03.30	258,190	0.00%	3	0.00%
04.00	674,254,983	6.86%	7,472	9.34%
04.20	5,000,000	0.05%	1	0.00%
04.30	31,689,609	0.32%	4	0.00%
05.00	966,545,637	9.84%	9,572	11.96%
06.00	951,557,914	9.69%	8,441	10.55%
07.00	964,331,965	9.82%	7,377	9.22%
08.00	1,150,177,728	11.71%	7,041	8.80%
09.00	1,108,738,731	11.29%	6,619	8.27%
10.00	910,887,235	9.27%	4,520	5.65%
11.00	744,383,466	7.58%	3,945	4.93%
12.00	529,431,149	5.39%	3,510	4.39%
13.00	483,986,637	4.93%	3,626	4.53%
14.00	226,286,023	2.30%	1,545	1.93%
15.00	164,466,578	1.67%	1,032	1.29%
16.00	99,016,489	1.01%	955	1.19%
17.00	182,671,153	1.86%	1,578	1.97%
18.00	1,202,950	0.01%	102	0.13%
19.00	81,769,066	0.83%	494	0.62%
20.00	37,112,148	0.38%	3,279	4.10%
	1,294,579	0.01%	225	0.28%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

6. Top 20 Clients

Top 20 Clients	Outstanding Principal	%	Internal Rating
1	31,689,609	6.55%	04.30
2	30,860,000	6.38%	03.00
3	30,175,000	6.24%	04.00
4	27,285,714	5.64%	10.00
5	26,333,312	5.44%	08.00
6	26,269,381	5.43%	10.00
7	26,055,449	5.39%	08.00
8	25,806,000	5.33%	08.00
9	25,737,500	5.32%	07.00
10	25,630,666	5.30%	10.00
11	22,291,667	4.61%	10.00
12	22,235,640	4.60%	11.00
13	22,200,000	4.59%	11.00
14	21,427,670	4.43%	10.00
15	20,675,000	4.27%	11.00
16	20,006,250	4.14%	07.00
17	19,892,386	4.11%	12.00
18	19,813,376	4.10%	12.00
19	19,803,686	4.09%	11.00
20	19,627,959	4.06%	09.00
Total	483,816,265	100%	100%

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Pool Characteristics

Portfolio as of: 30-06-2023

7. Client Province

Client Province	Outstanding Principal	%	No. of Loans	%
Antwerpen	1,775,515,626	18.07%	13,338	16.67%
West-Vlaanderen	1,764,063,584	17.96%	13,323	16.65%
Oost-Vlaanderen	1,470,209,562	14.97%	12,002	15.00%
Brussels	1,117,879,647	11.38%	5,303	6.63%
Vlaams-Brabant	870,054,171	8.86%	7,321	9.15%
Hainaut	686,936,243	6.99%	6,902	8.63%
Limburg	674,112,648	6.86%	6,394	7.99%
Liège	556,545,289	5.67%	6,200	7.75%
Brabant Wallon	388,590,294	3.96%	3,215	4.02%
Namur	310,356,504	3.16%	3,659	4.57%
Luxembourg	209,451,215	2.13%	2,353	2.94%
Other	0	0.00%	2	0.00%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

8. Interest Rate

Interest Rate	Outstanding Principal	%	No. of Loans	%
<=3%	7,737,429,685	78.76%	58,624	73.27%
>3% and <=4%	895,873,774	9.12%	8,182	10.23%
>4% and <=5%	940,228,241	9.57%	8,892	11.11%
>5% and <=6%	235,910,490	2.40%	3,684	4.60%
>6% and <=7%	12,390,282	0.13%	489	0.61%
>7% and <=8%	1,611,815	0.02%	84	0.10%
>8% and <=9%	252,477	0.00%	33	0.04%
>9% and <=10%	18,018	0.00%	12	0.01%
>10%	0	0.00%	12	0.01%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

9. Interest Rate Type

Ranges (in year)	Outstanding Principal	%	No. of Loans	%
Fixed	9,146,837,591	93.11%	75,998	94.98%
Resettable	676,877,192	6.89%	4,014	5.02%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

10. Next Reset Date

Next Reset Date	Outstanding Principal	%	No. of Loans	%
2023	362,758,421	3.69%	1,837	2.30%
2024	80,814,333	0.82%	577	0.72%
2025	49,031,573	0.50%	350	0.44%
2026	46,132,602	0.47%	237	0.30%
2027	38,743,257	0.39%	164	0.20%
2028	39,900,196	0.41%	115	0.14%
2029	12,678,029	0.13%	48	0.06%
2030	8,495,580	0.09%	23	0.03%
2031	5,724,631	0.06%	24	0.03%
2032	1,831,724	0.02%	6	0.01%
2033	1,004,780	0.01%	2	0.00%
2034	202,050	0.00%	1	0.00%
Fixed To Maturity	9,176,397,607	93.41%	76,628	95.77%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

11. Int. Payment Frequency

Int. Payment Freq.	Outstanding Principal	%	No. of Loans	%
Monthly	8,182,107,539	83.29%	75,657	94.56%
Quarterly	1,187,089,786	12.08%	1,298	1.62%
Twice A Year	104,875,636	1.07%	434	0.54%
Yearly	349,641,821	3.56%	2,623	3.28%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

12. Sectors (Nace rev.2)

Sectors (Nave rev.2)	Outstanding Principal	%	No. of Loans	%
REAL ESTATE ACTIVITIES	2,110,207,812	21.48%	6,289	7.86%
WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	1,330,138,856	13.54%	14,112	17.64%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	1,255,609,961	12.78%	9,451	11.81%
CONSTRUCTION	714,989,298	7.28%	9,138	11.42%
AGRICULTURE, FORESTRY AND FISHING	691,211,155	7.04%	7,197	8.99%
MANUFACTURING	645,446,394	6.57%	5,296	6.62%
FINANCIAL AND INSURANCE ACTIVITIES	634,873,563	6.46%	2,978	3.72%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	597,629,115	6.08%	6,224	7.78%
ACCOMMODATION AND FOOD SERVICE ACTIVITIES	464,412,728	4.73%	5,417	6.77%
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	347,512,962	3.54%	4,315	5.39%
TRANSPORTATION AND STORAGE	284,312,079	2.89%	2,349	2.94%
INFORMATION AND COMMUNICATION	179,703,826	1.83%	2,021	2.53%
ARTS, ENTERTAINMENT AND RECREATION	147,641,309	1.50%	1,415	1.77%
OTHER SERVICE ACTIVITIES	134,732,597	1.37%	2,181	2.73%
ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY	87,881,799	0.89%	121	0.15%
WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	80,331,076	0.82%	196	0.24%
other	56,629,998	0.58%	401	0.50%
EDUCATION	38,118,378	0.39%	387	0.48%
Private individuals/Unknow	17,438,292	0.18%	481	0.60%
MINING AND QUARRYING	4,887,617	0.05%	42	0.05%
ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UNDIFFERENTIATED GOODS AND SERVICES	5,970	0.00%	1	0.00%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

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

Sector name	Outstanding Principal	%	No. of Loans	%
Real estate activities	2,110,207,812	21.48%	6,289	7.86%
Activities of head offices; management consultancy activities	828,613,834	8.43%	4,312	5.39%
Crop and animal production, hunting and related service activities	676,823,777	6.89%	7,002	8.75%
Retail trade, except of motor vehicles and motorcycles	631,758,274	6.43%	7,509	9.38%
Financial service activities, except insurance and pension funding	511,705,717	5.21%	1,688	2.11%
Wholesale trade, except of motor vehicles and motorcycles	464,155,400	4.72%	4,185	5.23%
Human health activities	391,585,848	3.99%	5,493	6.87%
Construction of buildings	353,777,183	3.60%	2,108	2.63%
Specialised construction activities	337,622,315	3.44%	6,805	8.50%
Food and beverage service activities	322,368,562	3.28%	4,756	5.94%
Wholesale and retail trade and repair of motor vehicles and motorcycles	234,225,182	2.38%	2,418	3.02%
Legal and accounting activities	225,937,221	2.30%	2,134	2.67%
Manufacture of food products	188,919,961	1.92%	1,378	1.72%
Office administrative, office support and other business support activities	177,459,063	1.81%	1,103	1.38%
Warehousing and support activities for transportation	149,487,741	1.52%	324	0.40%
Accommodation	142,044,166	1.45%	661	0.83%
Residential care activities	131,852,463	1.34%	349	0.44%
Activities auxiliary to financial services and insurance activities	122,189,847	1.24%	1,276	1.59%
Land transport and transport via pipelines	114,682,998	1.17%	1,738	2.17%
Computer programming, consultancy and related activities	114,049,868	1.16%	1,467	1.83%
Manufacture of fabricated metal products, except machinery and equipment	109,386,602	1.11%	1,366	1.71%
Sports activities and amusement and recreation activities	101,638,378	1.03%	929	1.16%
Other personal service activities	96,446,232	0.98%	1,843	2.30%
Services to buildings and landscape activities	90,612,054	0.92%	2,291	2.86%
Architectural and engineering activities; technical testing and analysis	89,857,579	0.91%	1,537	1.92%
Electricity, gas, steam and air conditioning supply	87,881,799	0.89%	121	0.15%
Social work activities without accommodation	74,190,804	0.76%	382	0.48%
Rental and leasing activities	62,569,058	0.64%	683	0.85%
other	56,629,998	0.58%	401	0.50%
Manufacture of other non-metallic mineral products	54,991,297	0.56%	218	0.27%
Manufacture of chemicals and chemical products	53,293,387	0.54%	86	0.11%
Advertising and market research	48,648,251	0.50%	506	0.63%
Waste collection, treatment and disposal activities; materials recovery	47,543,224	0.48%	128	0.16%
Creative, arts and entertainment activities	38,322,367	0.39%	435	0.54%
Education	38,118,378	0.39%	387	0.48%
Repair and installation of machinery and equipment	27,938,965	0.28%	417	0.52%
Manufacture of furniture	27,621,003	0.28%	316	0.39%
Activities of membership organisations	26,981,757	0.27%	127	0.16%
Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	26,235,613	0.27%	208	0.26%
Manufacture of beverages	26,047,699	0.27%	94	0.12%
Veterinary activities	23,659,816	0.24%	403	0.50%
Civil engineering	23,589,799	0.24%	225	0.28%
Other professional, scientific and technical activities	23,267,360	0.24%	512	0.64%
Telecommunications	22,809,040	0.23%	49	0.06%
Information service activities	22,692,186	0.23%	179	0.22%
Manufacture of machinery and equipment n.e.c.	22,129,474	0.23%	255	0.32%
Sewerage	20,510,089	0.21%	49	0.06%
Printing and reproduction of recorded media	18,868,809	0.19%	267	0.33%
Activities of extraterritorial organisations and bodies/Unknown	17,438,292	0.18%	481	0.60%
Manufacture of rubber and plastic products	16,571,705	0.17%	91	0.11%
Water transport	15,852,552	0.16%	69	0.09%
Scientific research and development	15,625,901	0.16%	47	0.06%
Manufacture of wearing apparel	15,133,746	0.15%	63	0.08%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

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

Sector name	Outstanding Principal	%	No. of Loans	%
Other manufacturing	13,053,749	0.13%	182	0.23%
Motion picture, video and television programme production, sound recording and music publishing activities	12,987,389	0.13%	234	0.29%
Repair of computers and personal and household goods	11,304,609	0.12%	211	0.26%
Manufacture of electrical equipment	10,022,196	0.10%	83	0.10%
Manufacture of textiles	9,772,313	0.10%	101	0.13%
Employment activities	9580293.74	0.10%	102	0.13%
Remediation activities and other waste management services	8,933,163	0.09%	15	0.02%
Libraries, archives, museums and other cultural activities	7,514,944	0.08%	37	0.05%
Fishing and aquaculture	7,449,164	0.08%	7	0.01%
Forestry and logging	6,938,214	0.07%	188	0.23%
Publishing activities	6,490,127	0.07%	79	0.10%
Manufacture of basic metals	6,031,313	0.06%	29	0.04%
Travel agency, tour operator and other reservation service and related activities	5,374,210	0.05%	101	0.13%
Manufacture of computer, electronic and optical products	5,316,162	0.05%	41	0.05%
Manufacture of paper and paper products	4,939,675	0.05%	34	0.04%
Other mining and quarrying	4,771,505	0.05%	40	0.05%
Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,591,718	0.05%	27	0.03%
Postal and courier activities	3,727,407	0.04%	207	0.26%
Manufacture of motor vehicles, trailers and semi-trailers	3,553,917	0.04%	22	0.03%
Water collection, treatment and supply	3,344,600	0.03%	4	0.00%
Security and investigation activities	1,918,284	0.02%	35	0.04%
Manufacture of other transport equipment	989,661	0.01%	14	0.02%
Insurance, reinsurance and pension funding, except compulsory social security	977,999	0.01%	14	0.02%
Programming and broadcasting activities	675,217	0.01%	13	0.02%
Air transport	561,382	0.01%	11	0.01%
Gambling and betting activities	165,620	0.00%	14	0.02%
Extraction of crude petroleum and natural gas	116,112	0.00%	2	0.00%
Manufacture of tobacco products	19,897	0.00%	1	0.00%
Manufacture of leather and related products	17,532	0.00%	3	0.00%
Activities of households as employers of domestic personnel	5,970	0.00%	1	0.00%
Total	9,823,714,783	100.00%	80,012	100.00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

14. Arrears

Arrears	Outstanding Principal	%	No. of Loans	%
Current	9,698,576,442	98.73%	76,290	95.35%
> 0 and <= 30	66,356,738	0.68%	723	0.90%
> 30 and <= 60	10,513,808	0.11%	122	0.15%
> 60 and <= 90	6,329,098	0.06%	45	0.06%
> 90 and <= 120	2,995,526	0.03%	31	0.04%
> 120 and <= 150	2,735,448	0.03%	30	0.04%
> 150 and <= 180	1,633,418	0.02%	23	0.03%
> 180	34,574,305	0.35%	2,748	3.43%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

15. Redemption Type

Redemption Type	Outstanding Principal	No. of Loans	%
Annuity	6,464,598,574	66,562	83.19%
Linear	3,092,776,379	13,290	16.61%
Bullet	263,849,830	156	0.19%
Other	2,490,000	4	0.00%
Total	9,823,714,783	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

16. Origination Year

Origination Year	Outstanding Principal	%	No. of Loans	%
2000	182,386	0.00%	6	0.01%
2001	75,133	0.00%	11	0.01%
2002	204,981	0.00%	24	0.03%
2003	1,800,659	0.02%	200	0.25%
2004	5,293,264	0.05%	205	0.26%
2005	15,453,598	0.16%	315	0.39%
2006	33,862,459	0.34%	471	0.59%
2007	71,622,809	0.73%	940	1.17%
2008	100,923,986	1.03%	1,699	2.12%
2009	109,218,248	1.11%	1,701	2.13%
2010	167,150,967	1.70%	2,113	2.64%
2011	229,795,004	2.34%	2,283	2.85%
2012	243,696,778	2.48%	2,044	2.55%
2013	247,633,019	2.52%	2,416	3.02%
2014	202,523,224	2.06%	2,090	2.61%
2015	378,970,408	3.86%	2,833	3.54%
2016	589,702,688	6.00%	3,633	4.54%
2017	834,117,967	8.49%	4,681	5.85%
2018	1,091,661,364	11.11%	8,322	10.40%
2019	1,171,781,236	11.93%	11,320	14.15%
2020	1,387,335,623	14.12%	11,092	13.86%
2021	1,534,016,095	15.62%	11,403	14.25%
2022	1,256,750,097	12.79%	8,745	10.93%
2023	149,942,790	2%	1,465	2%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

17. Remaining Maturity (years)

Remaining Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	214,999,850	2.19%	19,274	24.09%
>1 and <=2	281,464,574	2.87%	11,971	14.96%
>2 and <=3	360,793,052	3.67%	9,683	12.10%
>3 and <=4	556,762,109	5.67%	7,461	9.32%
>4 and <=5	730,755,487	7.44%	5,821	7.28%
>5 and <=6	735,359,686	7.49%	4,167	5.21%
>6 and <=7	707,315,235	7.20%	3,611	4.51%
>7 and <=8	773,424,151	7.87%	3,416	4.27%
>8 and <=9	796,333,287	8.11%	3,130	3.91%
>9 and <=10	708,358,092	7.21%	2,298	2.87%
>10 and <=11	522,059,701	5.31%	1,541	1.93%
>11 and <=12	574,843,005	5.85%	1,406	1.76%
>12 and <=13	633,097,484	6.44%	1,432	1.79%
>13 and <=14	567,352,109	5.78%	1,311	1.64%
>14 and <=15	454,466,639	4.63%	1,046	1.31%
>15 and <=16	263,071,157	2.68%	582	0.73%
>16 and <=17	237,150,002	2.41%	542	0.68%
>17 and <=18	281,903,542	2.87%	567	0.71%
>18 and <=19	236,279,160	2.41%	503	0.63%
>19 and <=20	181,350,588	1.85%	238	0.30%
>20 and <=21	2,557,319	0.03%	8	0.01%
>21 and <=22	445,268	0.00%	1	0.00%
>23 and <=24	2,834,603	0.03%	1	0.00%
>24 and <=25	738,687	0.01%	2	0.00%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

18. Original Maturity (years)

Original Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	15,343,910	0.16%	970	1.21%
>1 and <=2	20,891,327	0.21%	1,331	1.66%
>2 and <=3	13,777,179	0.14%	2,207	2.76%
>3 and <=4	62,546,725	0.64%	5,023	6.28%
>4 and <=5	263,864,487	2.69%	11,831	14.79%
>5 and <=6	424,243,987	4.32%	14,707	18.38%
>6 and <=7	123,940,096	1.26%	1,607	2.01%
>7 and <=8	550,764,950	5.61%	4,288	5.36%
>8 and <=9	176,754,883	1.80%	1,234	1.54%
>9 and <=10	312,403,853	3.18%	2,273	2.84%
>10 and <=11	1,283,413,978	13.06%	7,766	9.71%
>11 and <=12	233,612,479	2.38%	1,148	1.43%
>12 and <=13	231,548,161	2.36%	801	1.00%
>13 and <=14	133,986,435	1.36%	520	0.65%
>14 and <=15	455,642,066	4.64%	2,203	2.75%
>15 and <=16	2,542,428,339	25.88%	11,249	14.06%
>16 and <=17	596,265,883	6.07%	1,953	2.44%
>17 and <=18	212,118,541	2.16%	550	0.69%
>18 and <=19	207,988,823	2.12%	541	0.68%
>19 and <=20	461,830,404	4.70%	1,864	2.33%
>20 and <=21	1,095,701,005	11.15%	4,885	6.11%
>21 and <=22	277,011,518	2.82%	794	0.99%
>22 and <=23	63,344,319	0.64%	109	0.14%
>23 and <=24	23,938,553	0.24%	19	0.02%
>24 and <=25	4,886,166	0.05%	21	0.03%
>25 and <=26	11,134,035	0.11%	75	0.09%
>26 and <=27	13,179,388	0.13%	21	0.03%
>27 and <=28	1,412,808	0.01%	4	0.00%
>28 and <=29	2,971,216	0.03%	2	0.00%
>29 and <=30	4,598,993	0.05%	8	0.01%
>30 and <=31	2,170,275	0.02%	8	0.01%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

19. LGD

LGD Range (%)	Outstanding Principal	%	No. of Loans	%
<=0	17,816,238	0.18%	13	0.02%
>0 and <=10	7,133,498,861	72.62%	41,934	52.41%
>10 and <=20	1,482,435,617	15.09%	9,033	11.29%
>20 and <=30	589,985,782	6.01%	8,121	10.15%
>30 and <=40	262,984,140	2.68%	7,668	9.58%
>40 and <=50	226,610,764	2.31%	5,205	6.51%
>50 and <=60	51,166,019	0.52%	3,916	4.89%
>60 and <=70	12,497,462	0.13%	879	1.10%
>70 and <=80	20,234,374	0.21%	356	0.44%
>80	26,229,598	0.27%	2,672	3.34%
>80 and <=90	255,928	0.00%	1	0.00%
Unknown			214	0.27%
TOTAL	9,823,714,783	100.00%	80,012	100.00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

20. Size of Loans

Range (eur 1000)	Outstanding Principal	%	No. of Loans	%
<=100	1,408,799,950	14.34%	59,904	74.87%
>100 and <=200	1,370,092,437	13.95%	9,551	11.94%
>200 and <=300	952,414,805	9.70%	3,915	4.89%
>300 and <=400	694,663,719	7.07%	2,009	2.51%
>400 and <=500	514,481,383	5.24%	1,151	1.44%
>500 and <=600	412,503,173	4.20%	751	0.94%
>600 and <=700	350,868,247	3.57%	541	0.68%
>700 and <=800	270,046,629	2.75%	360	0.45%
>800 and <=900	219,485,737	2.23%	258	0.32%
>900 and <=1,000	198,357,582	2.02%	209	0.26%
>1,000 and <=1,100	135,258,643	1.38%	129	0.16%
>1,100 and <=1,200	178,373,005	1.82%	155	0.19%
>1,200 and <=1,300	158,760,559	1.62%	127	0.16%
>1,300 and <=1,400	145,636,646	1.48%	108	0.13%
>1,400 and <=1,500	111,565,649	1.14%	77	0.10%
>1,500 and <=1,600	97,973,045	1.00%	63	0.08%
>1,600 and <=1,700	117,545,713	1.20%	71	0.09%
>1,700 and <=1,800	107,077,875	1.09%	61	0.08%
>1,800 and <=1,900	97,713,439	0.99%	53	0.07%
>1,900 and <=2,000	72,219,901	0.74%	37	0.05%
>2,000 and <=2,100	51,161,982	0.52%	25	0.03%
>2,100 and <=2,200	62,441,837	0.64%	29	0.04%
>2,200 and <=2,300	58,590,398	0.60%	26	0.03%
>2,300 and <=2,400	56,226,218	0.57%	24	0.03%
>2,400 and <=2,500	88,698,937	0.90%	36	0.04%
>2,500 and <=2,600	61,282,140	0.62%	24	0.03%
>2,600 and <=2,700	44,863,422	0.46%	17	0.02%
>2,700 and <=2,800	43,902,612	0.45%	16	0.02%
>2,800 and <=2,900	37,026,878	0.38%	13	0.02%
>2,900 and <=3,000	47,545,625	0.48%	16	0.02%
>3000	1,658,136,594	16.88%	256	0.32%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

21. Collateral Ratio

Range (%)	Outstanding Principal	%	No. of Loans	%
>-10 and <=	728,371,480	7.41%	8,712	10.89%
>0 and <=10	592,929,363	6.04%	960	1.20%
>10 and <=20	239,332,927	2.44%	765	0.96%
>20 and <=30	281,261,490	2.86%	869	1.09%
>30 and <=40	184,913,645	1.88%	944	1.18%
>40 and <=50	203,871,854	2.08%	933	1.17%
>50 and <=60	207,172,528	2.11%	1,058	1.32%
>60 and <=70	171,878,997	1.75%	1,004	1.25%
>70 and <=80	192,387,538	1.96%	1,147	1.43%
>80 and <=90	188,255,201	1.92%	1,363	1.70%
>90 and <=100	218,477,788	2.22%	1,510	1.89%
>100 and <=110	257,102,923	2.62%	1,922	2.40%
>110 and <=120	481,635,324	4.90%	2,583	3.23%
>120 and <=130	560,263,818	5.70%	2,951	3.69%
>130 and <=140	407,672,224	4.15%	2,613	3.27%
>140 and <=150	411,067,526	4.18%	2,406	3.01%
>150 and <=160	340,113,243	3.46%	2,173	2.72%
>160 and <=170	285,476,641	2.91%	2,055	2.57%
>170 and <=180	229,282,932	2.33%	1,862	2.33%
>180 and <=190	261,965,643	2.67%	1,901	2.38%
>190 and <=200	196,139,498	2.00%	1,505	1.88%
>200	2,095,398,078	21.33%	24,208	30.26%
No collateral	1,088,744,123	11.08%	14,568	18.21%
Total	9,823,714,783	100%	80,012	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

22. Collaterals

Collateral Type	Amount	%
Aval & Related Guarantee	3,129,042,126.33	13.78%
Bank Guarantee	2,277,346.00	0.01%
Business Mandate	650,986,122.93	2.87%
Business Pledge	2,876,753,539.31	12.67%
Cash Pledge	56,515,184.87	0.25%
Commitment & Promissory Note	0.00	0.00%
Insurance	0.00	0.00%
Mandate on Ship	51,822,933.00	0.23%
Mortgage	2,701,834,709.55	11.90%
Mortgage Mandate	9,968,449,057.27	43.90%
Mortgage on Ship	28,081,191.67	0.12%
Other	225,000.00	0.00%
Other guarantee	0.00	0.00%
Other Pledge	2,286,121,939.30	10.07%
Security Pledge	954,602,432.03	4.20%
Total	22,706,711,582.26	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2023

23. Yearly Expected Loss

Range (%)	Outstanding Principal	%	No. of Loans	%
>0 and <=2	882,448,889	8.98%	7,778	9.72%
>2 and <=4	1,615,018,394	16.44%	12,062	15.08%
>4 and <=6	1,222,245,195	12.44%	8,499	10.62%
>6 and <=8	892,793,838	9.09%	6,227	7.78%
>8 and <=10	734,057,419	7.47%	5,109	6.39%
>10 and <=12	585,859,623	5.96%	3,890	4.86%
>12 and <=14	404,260,768	4.12%	2,808	3.51%
>14 and <=16	382,435,936	3.89%	2,450	3.06%
>16 and <=18	277,534,267	2.83%	2,155	2.69%
>18 and <=20	252,696,179	2.57%	1,881	2.35%
>20 and <=22	205,670,791	2.09%	1,444	1.80%
>22 and <=24	185,585,361	1.89%	1,370	1.71%
>24 and <=26	137,831,349	1.40%	1,196	1.49%
>26 and <=28	124,245,397	1.26%	1,044	1.30%
>28 and <=30	123,765,625	1.26%	908	1.13%
>30 and <=32	108,084,659	1.10%	1,016	1.27%
>32 and <=34	165,872,275	1.69%	1,066	1.33%
>34 and <=36	76,852,212	0.78%	845	1.06%
>36 and <=38	91,167,667	0.93%	833	1.04%
>38 and <=40	104,315,876	1.06%	655	0.82%
>40 and <=42	62,973,744	0.64%	597	0.75%
>42 and <=44	50,849,047	0.52%	514	0.64%
>44 and <=46	61,110,162	0.62%	553	0.69%
>46 and <=48	53,801,823	0.55%	448	0.56%
>48 and <=50	43,596,680	0.44%	498	0.62%
>50 and <=52	35,108,879	0.36%	438	0.55%
>52 and <=54	40,459,988	0.41%	409	0.51%
>54 and <=56	36,000,232	0.37%	347	0.43%
>56	865,777,929	8.81%	12,747	15.93%
Unknown	1,294,579	0.01%	225	0.28%
TOTAL	9,823,714,782.86	100%	80,012.00	100%