

Esmee Master Issuer

Report date: 30 September 2022

PORTFOLIO REPORT

Portfolio Report:

Reporting month as of ultimo:

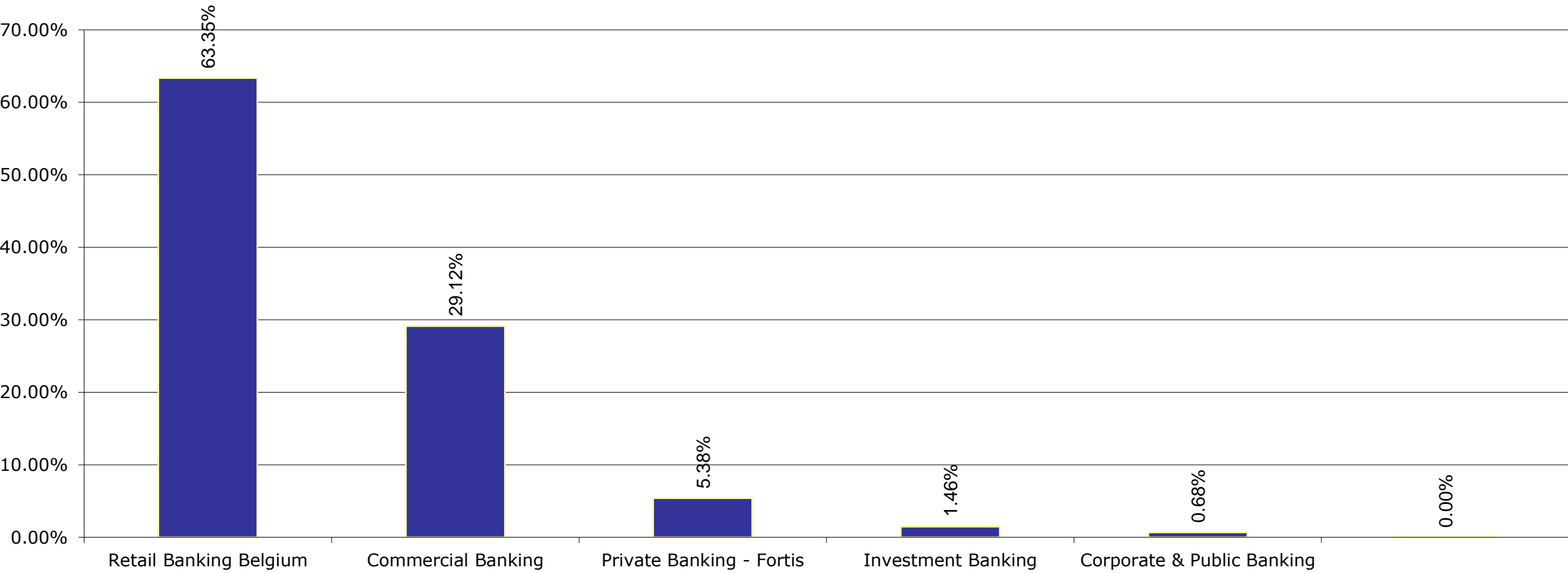
Esmee Master Issuer

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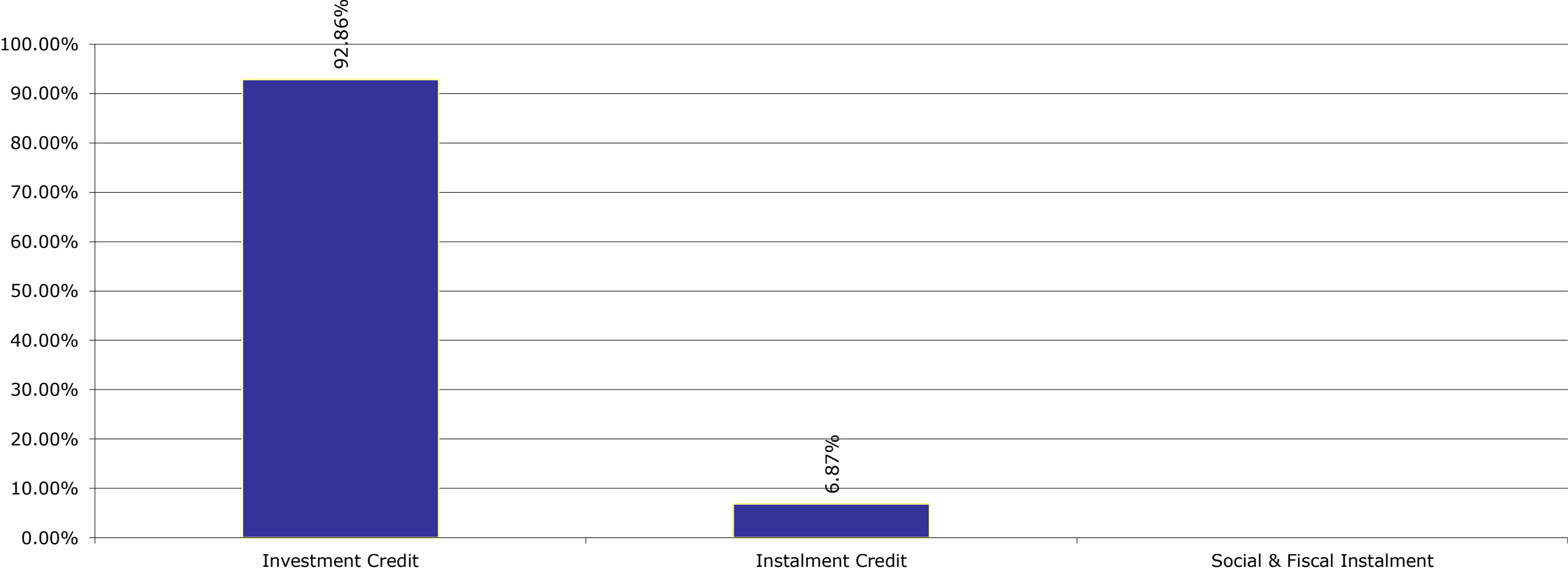
Key Characteristics

Oustanding Principal Balance (EUR)	9,829,889,174
Average Loan Size (EUR)	110,887
Average Client Size (EUR)	190,074
Number of Loans	88,648
Number of Clients	51,716
Weighted Average PD (%)	328.42%
Weighted Average LGD (%)	1005.17%
Weighted Average Interest Rate (%)	200.99%
Weighted Average Seasoning (years)	4.78
Weighted Average Remaining Maturity (years)	8.81
Weighted Average WAL (years)	4.76
Yearly Expected Loss (%) (WAPD*WALGD)	0.33%
Expected Loss (%) (WAPD*WALGD*AvgLife)	1.57%
WA Tot Collateral Ratio	148.91%

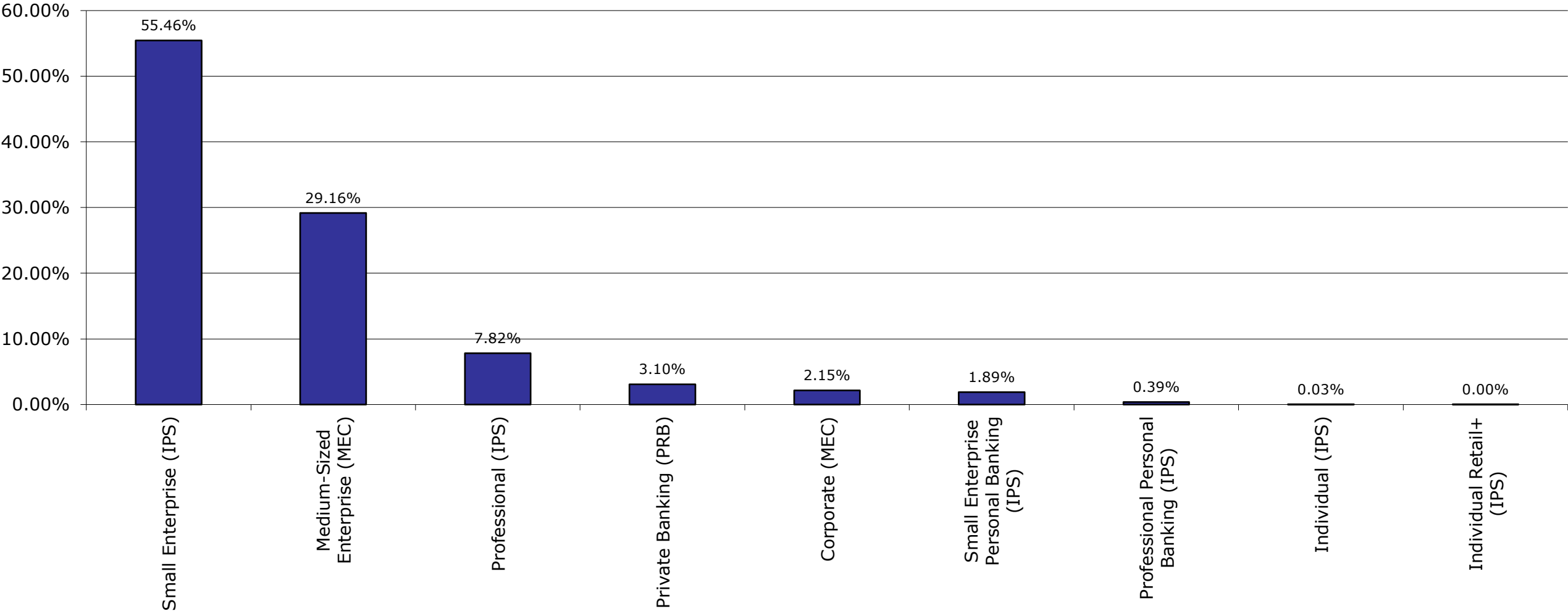
Business Unit



Products



Market Segment



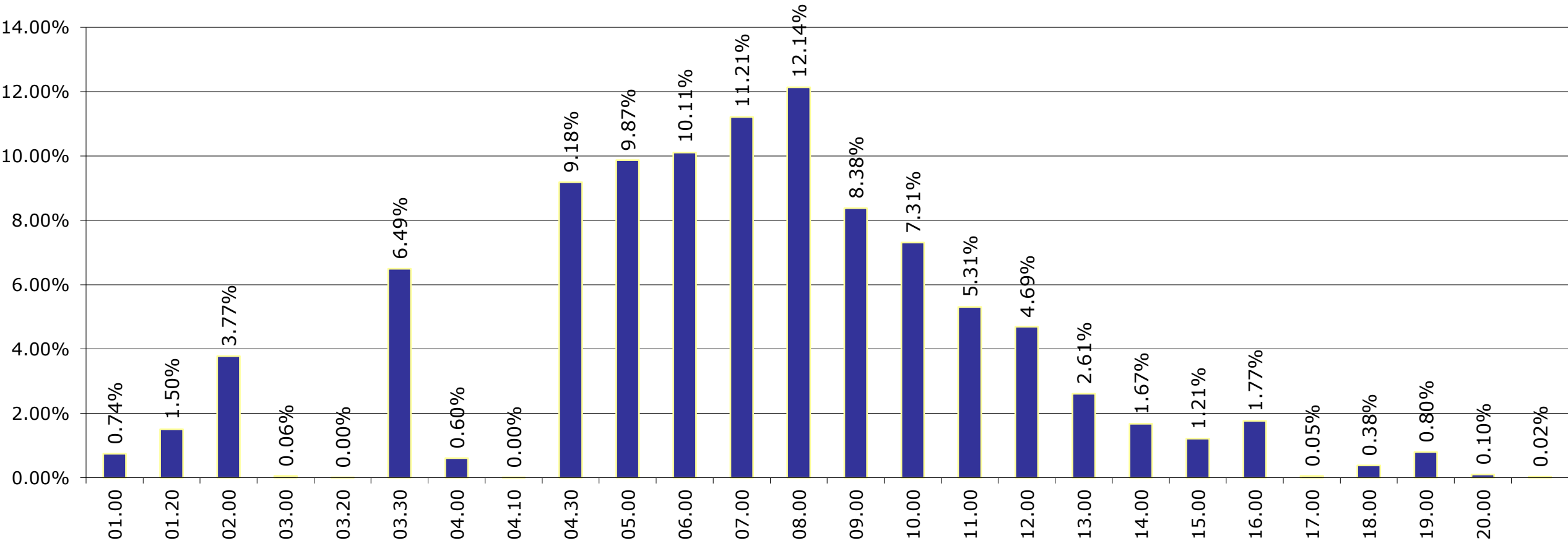
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Internal Rating



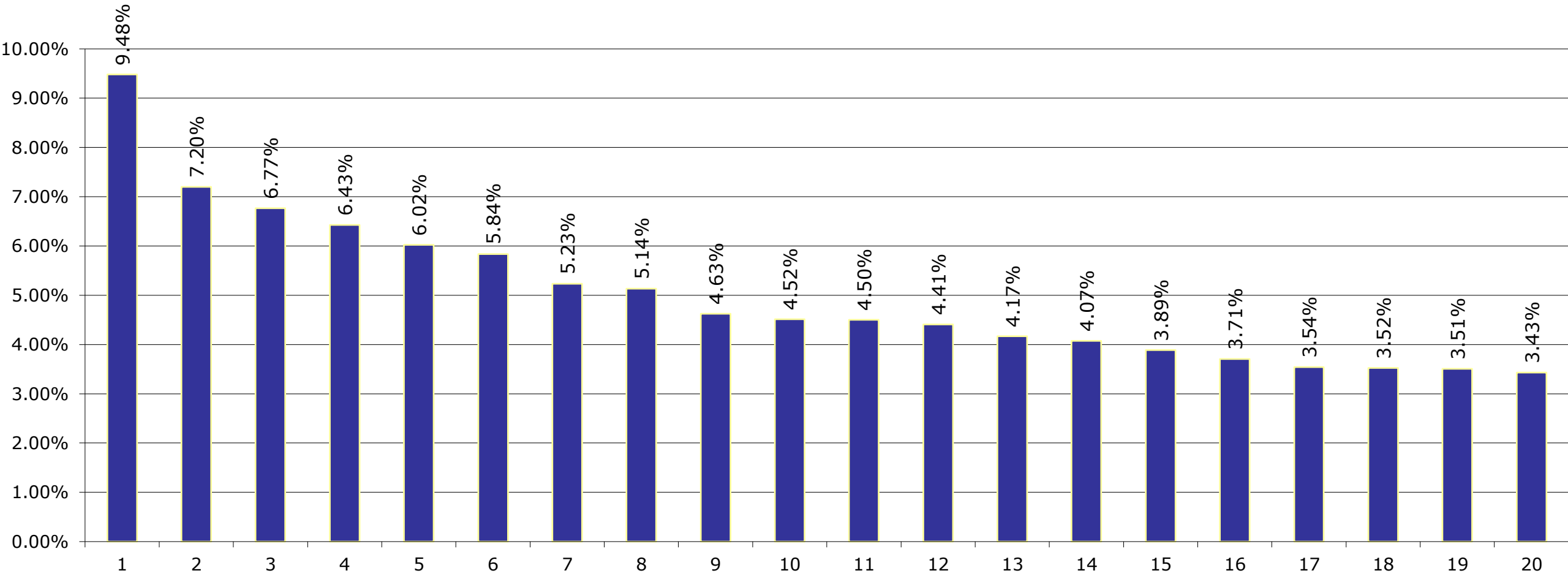
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Top 20 Clients



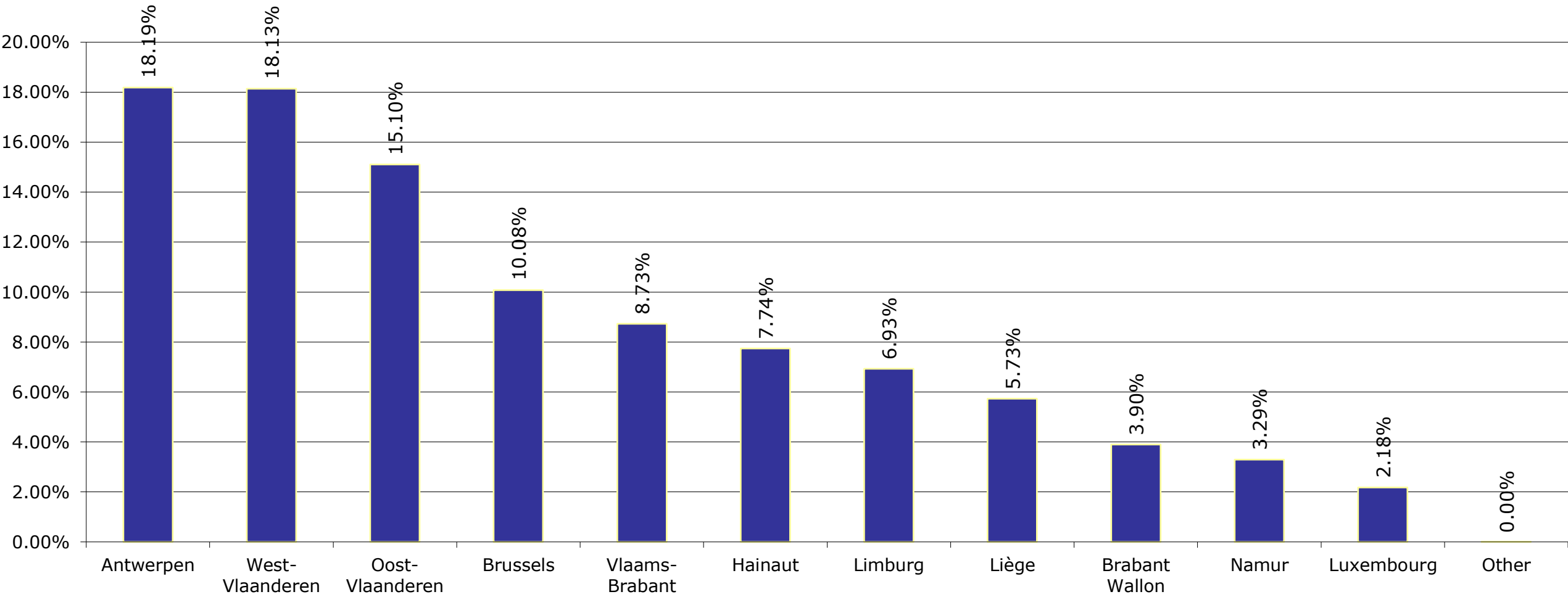
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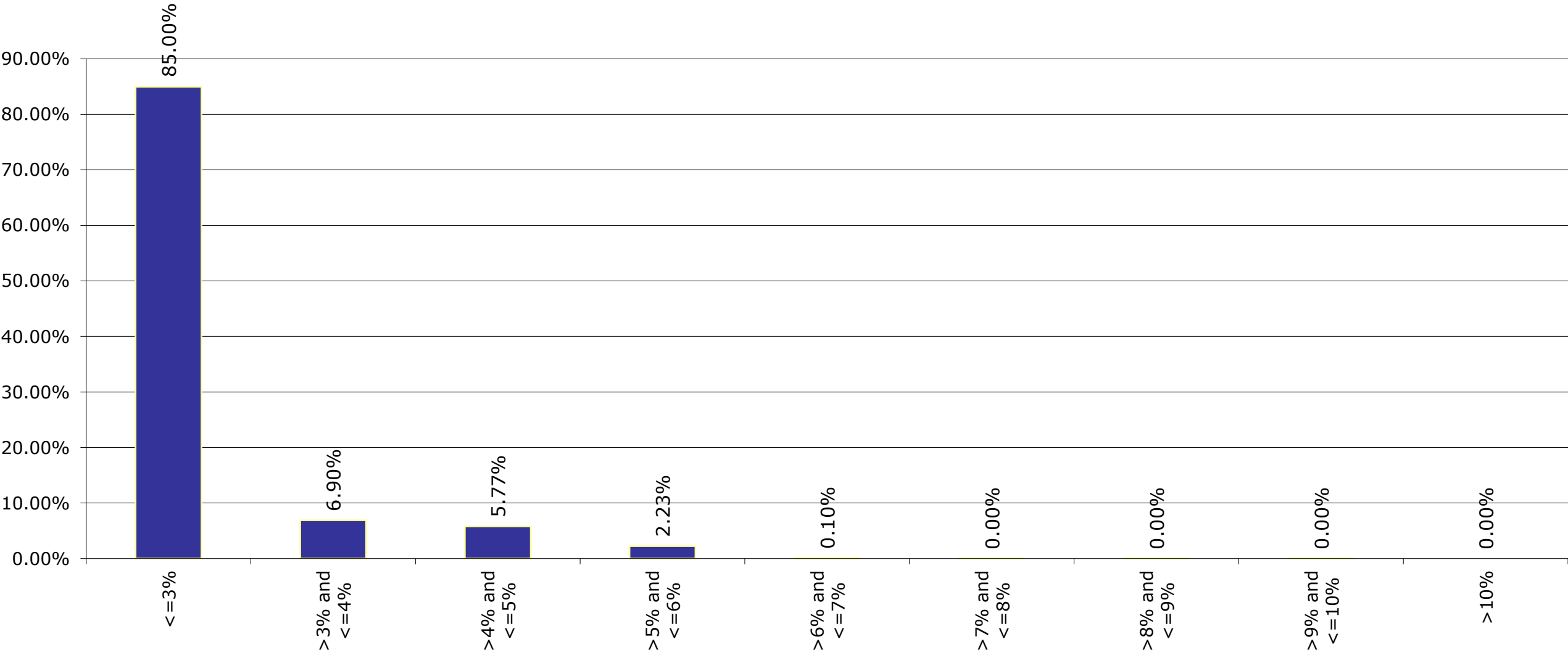
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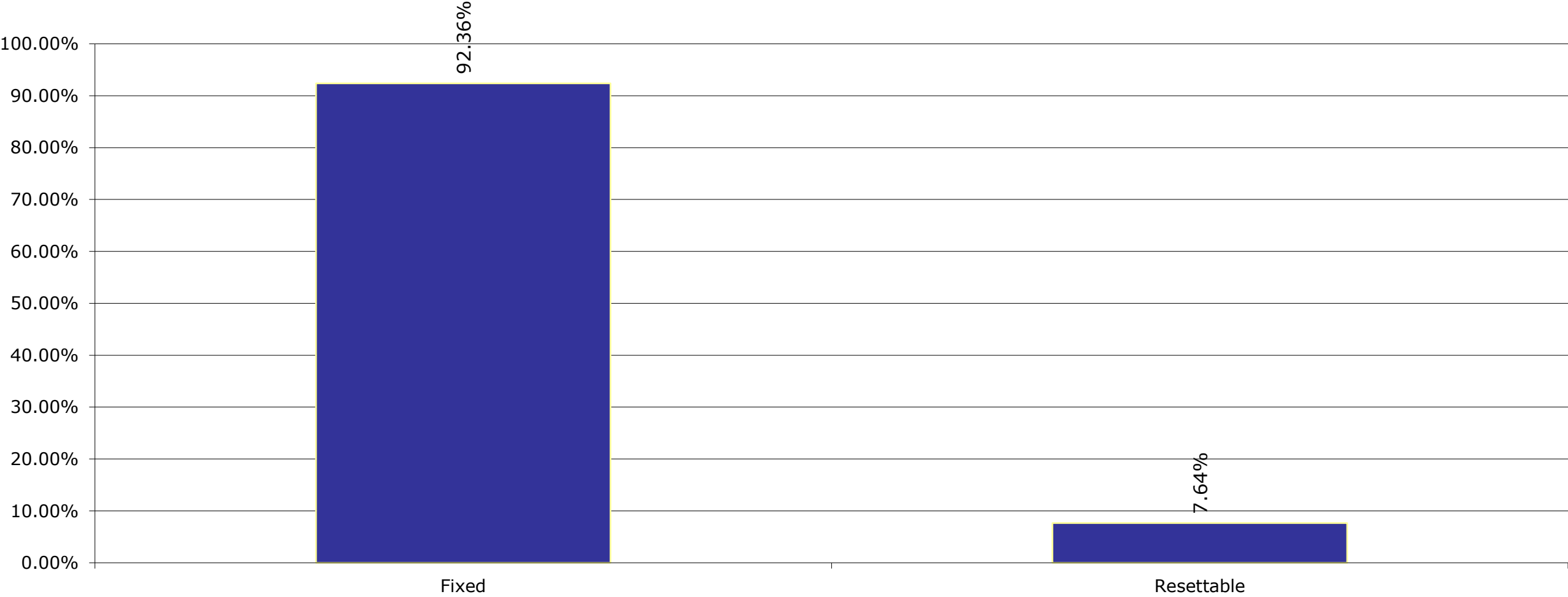
Client Province



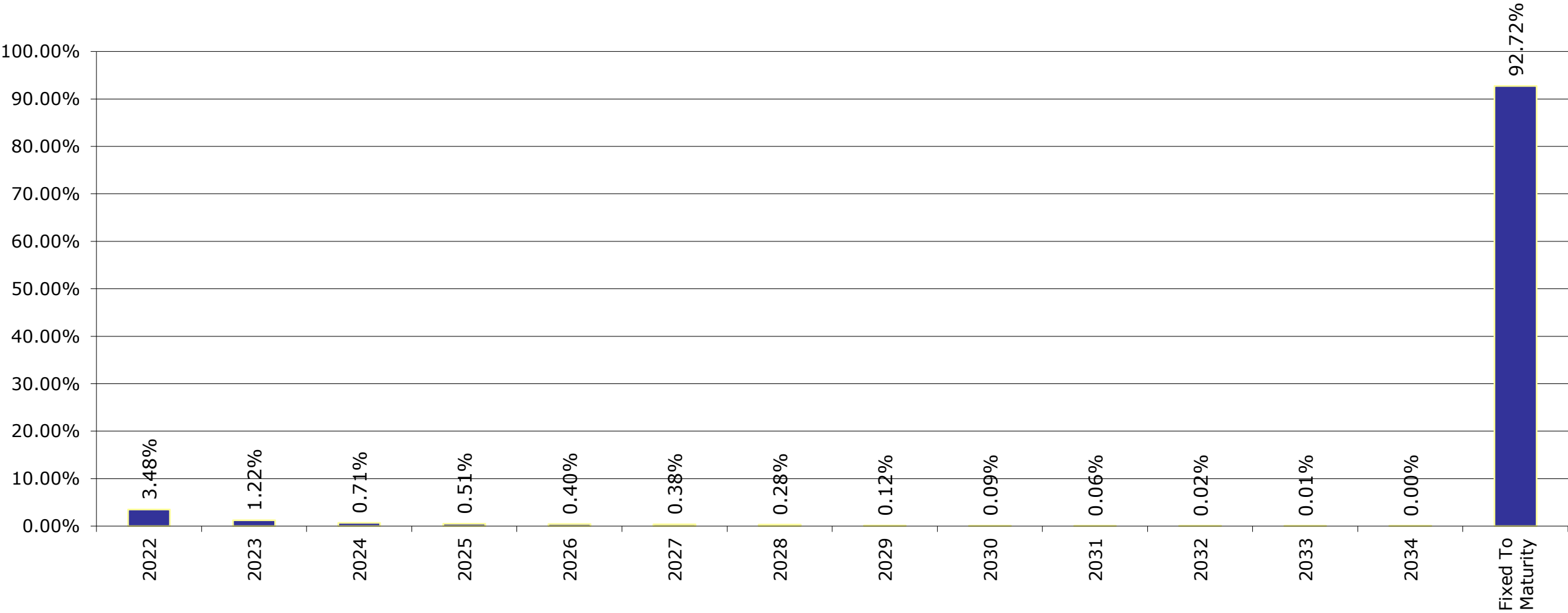
Interest Rate



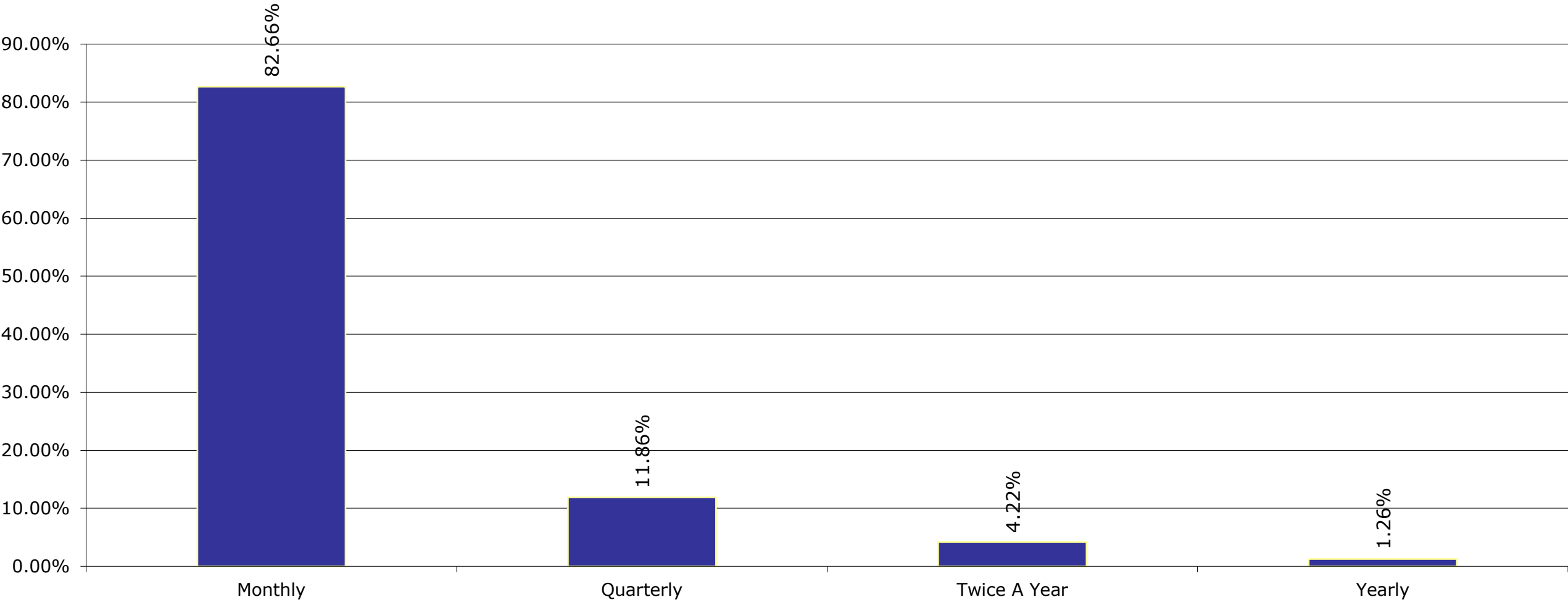
Interest Rate Type



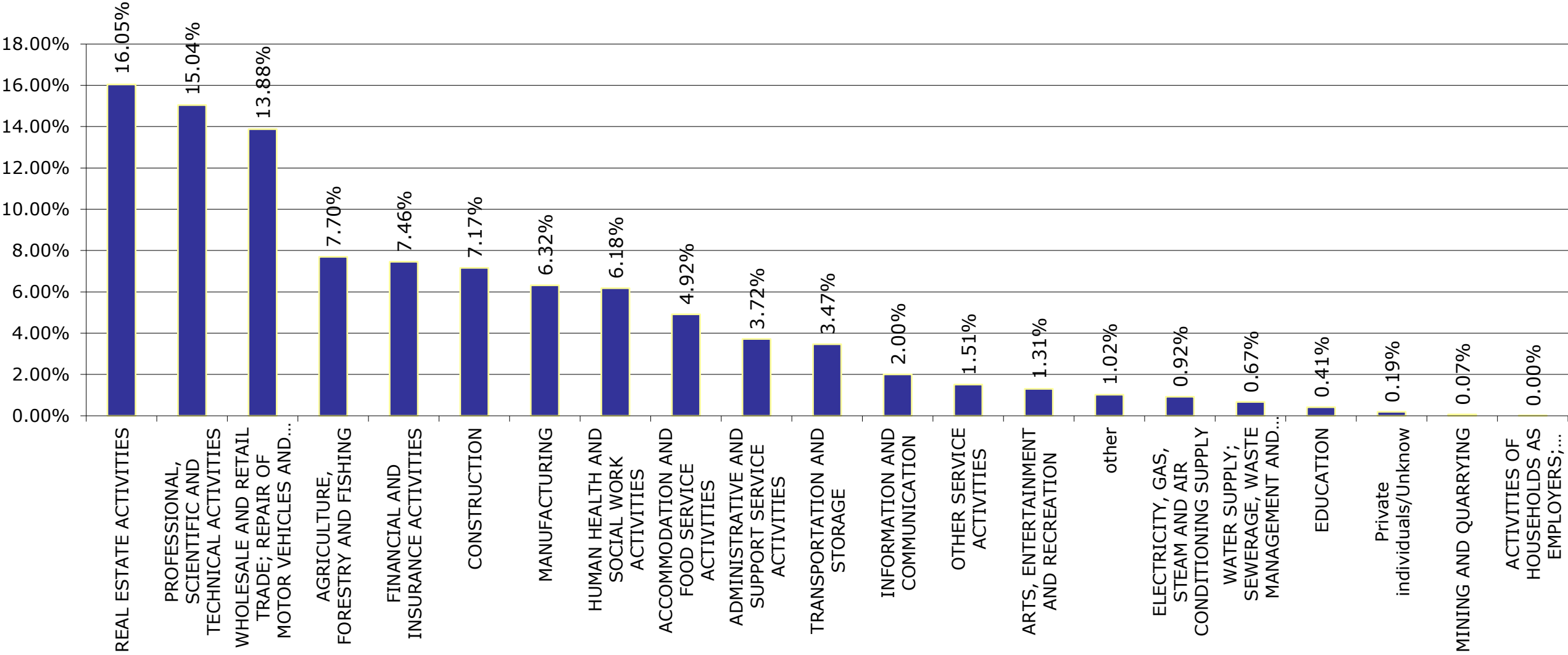
Next Reset Date



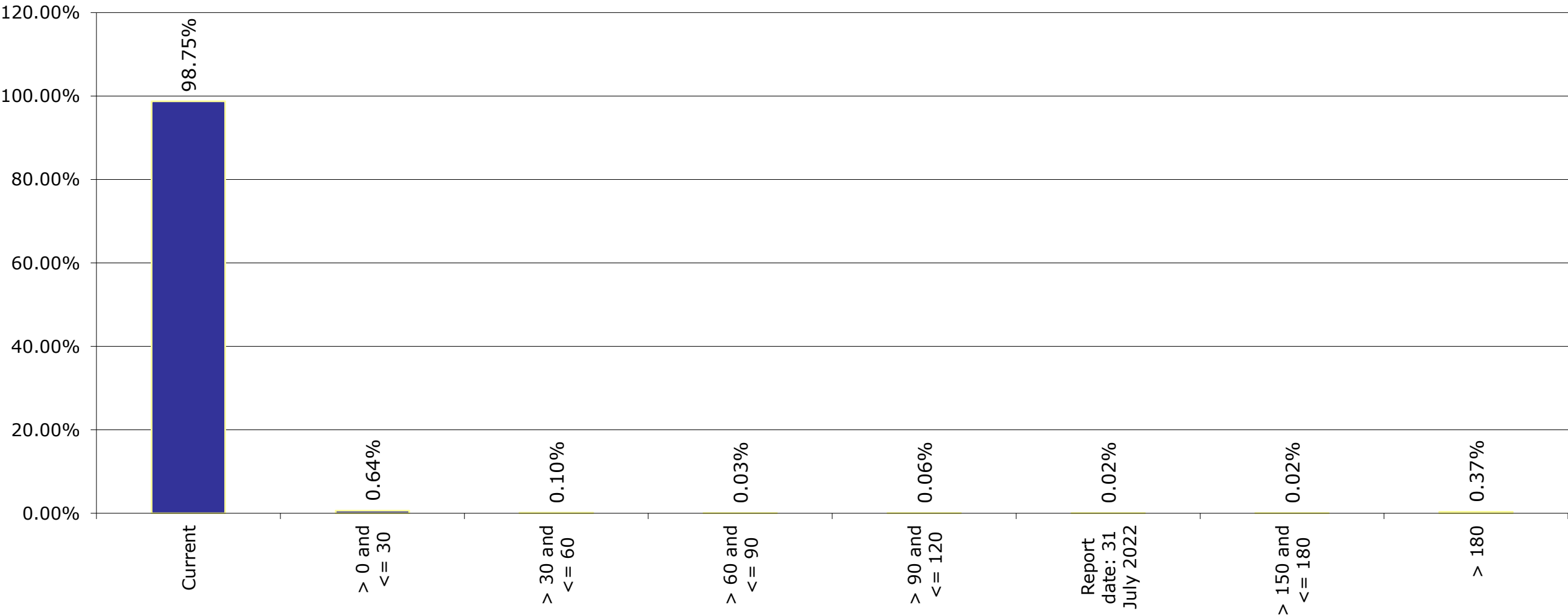
Int. Payment Frequency



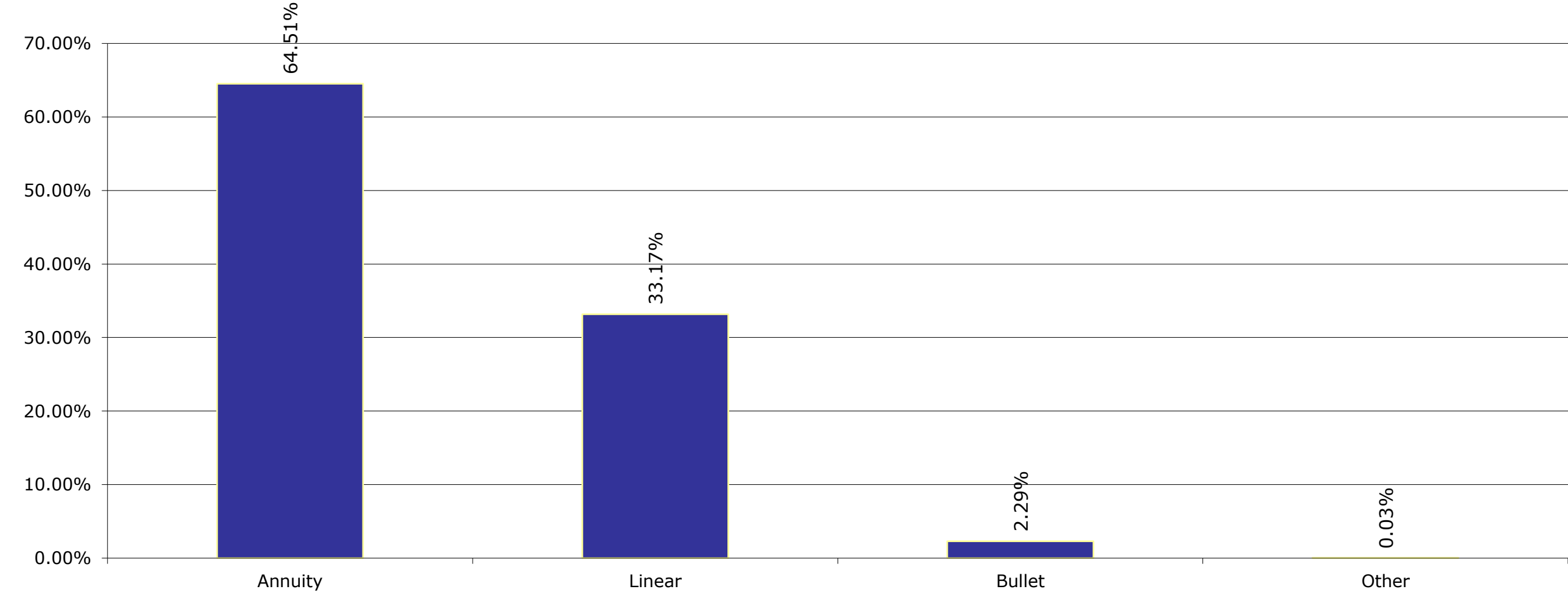
Sectors (Nace rev.2)



Arrears



Redemption Type



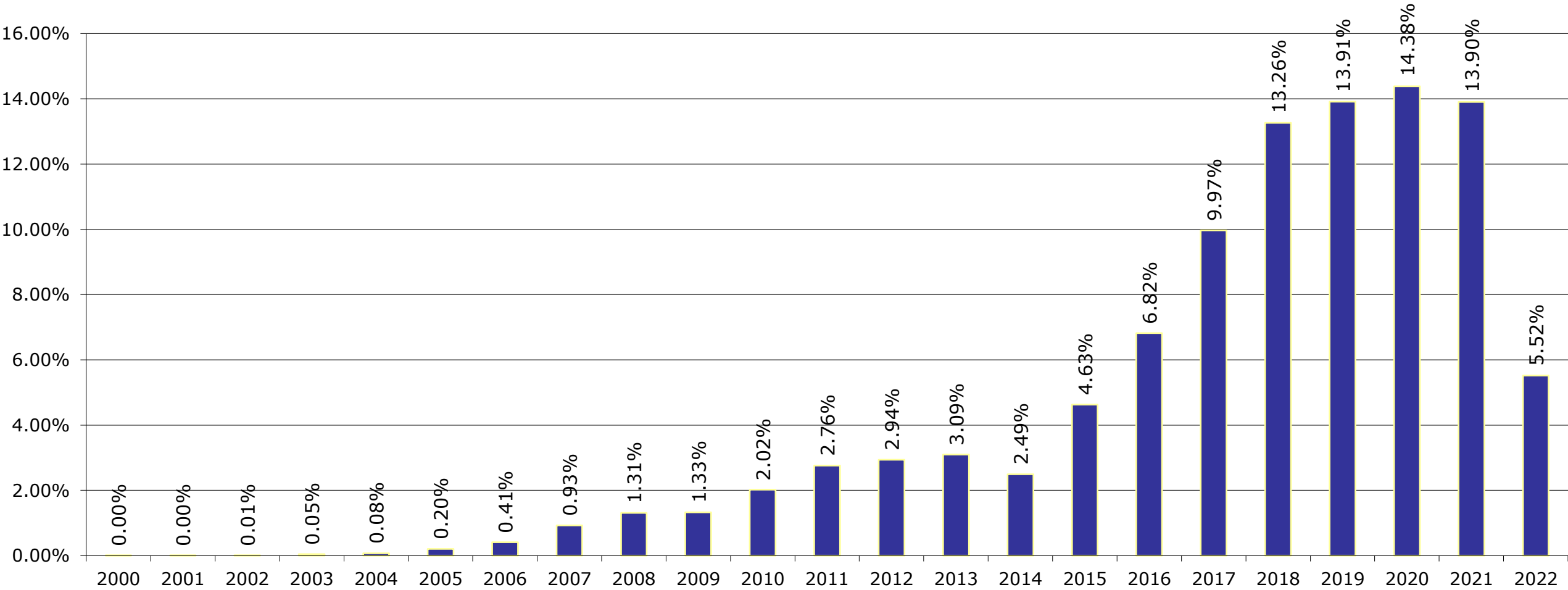
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Origination Year



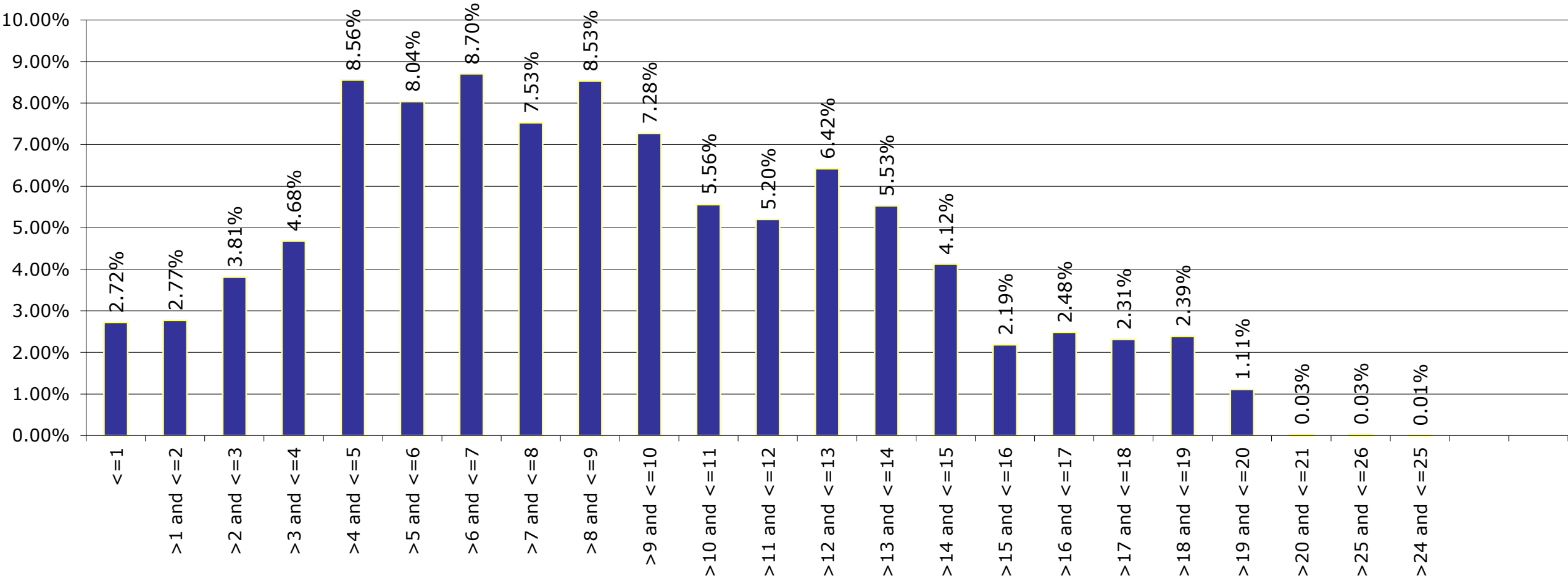
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Remaing Maturity



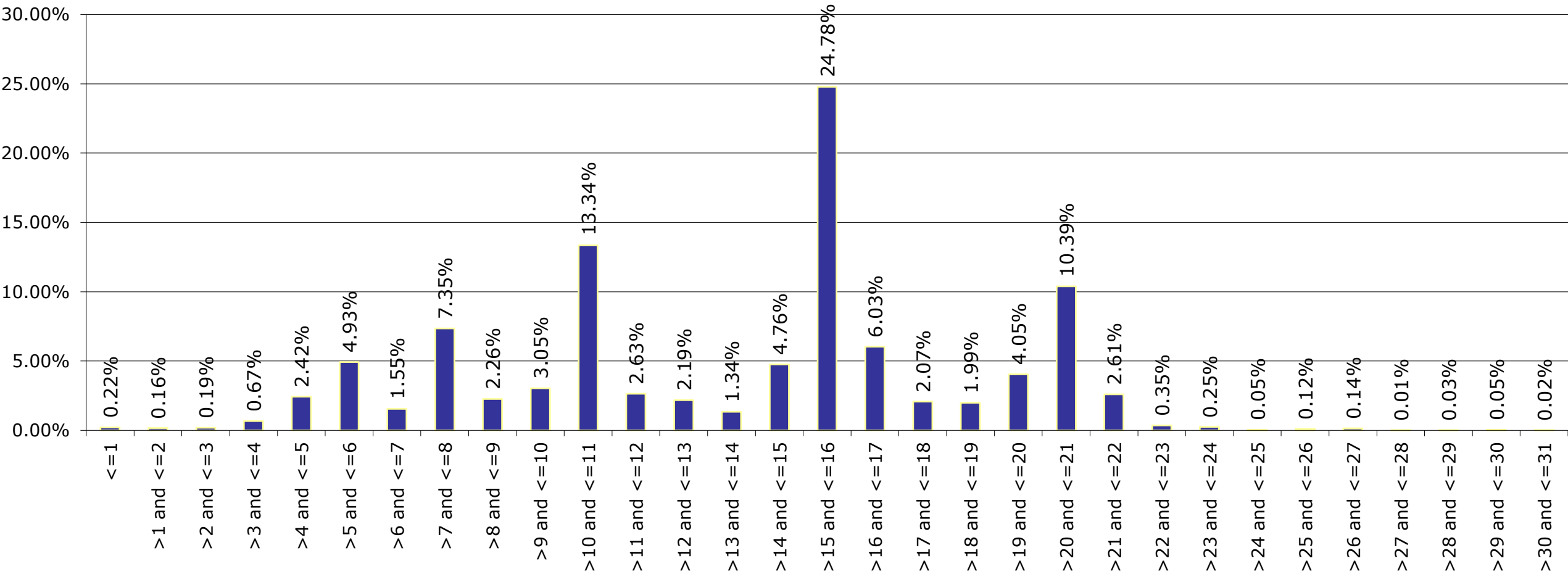
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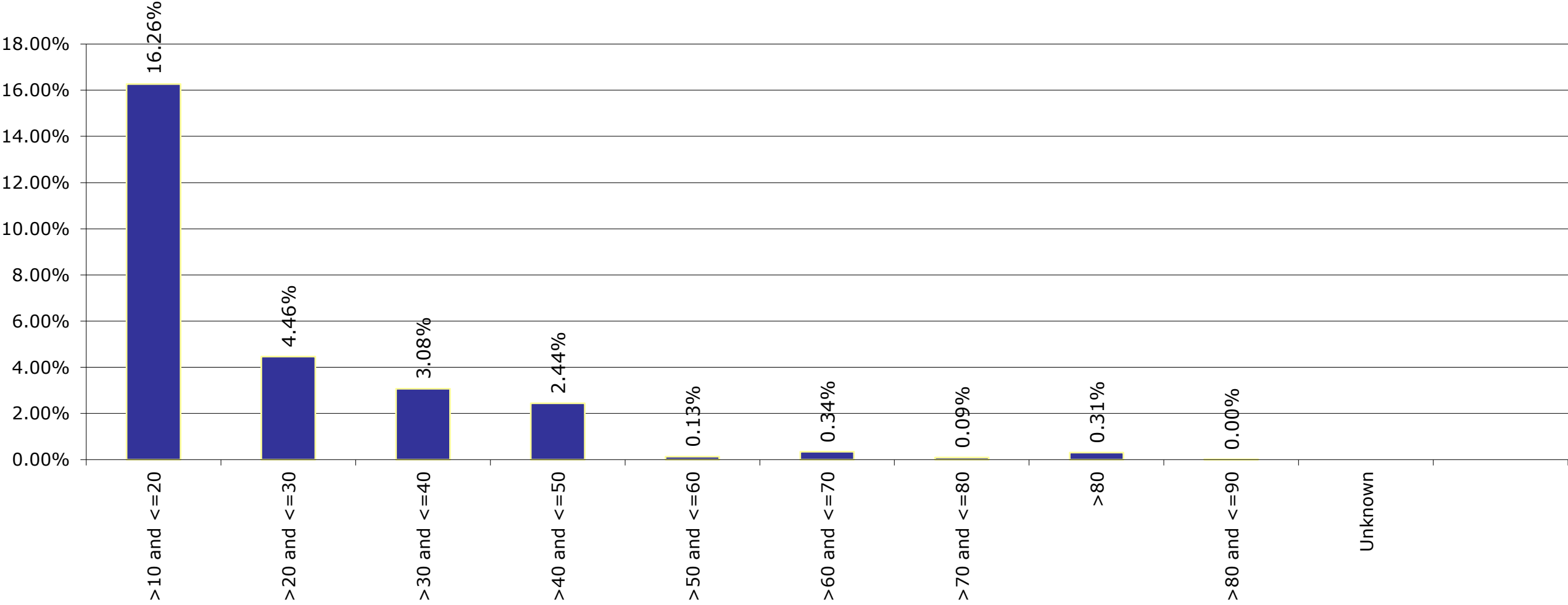
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Original Maturity



LGD



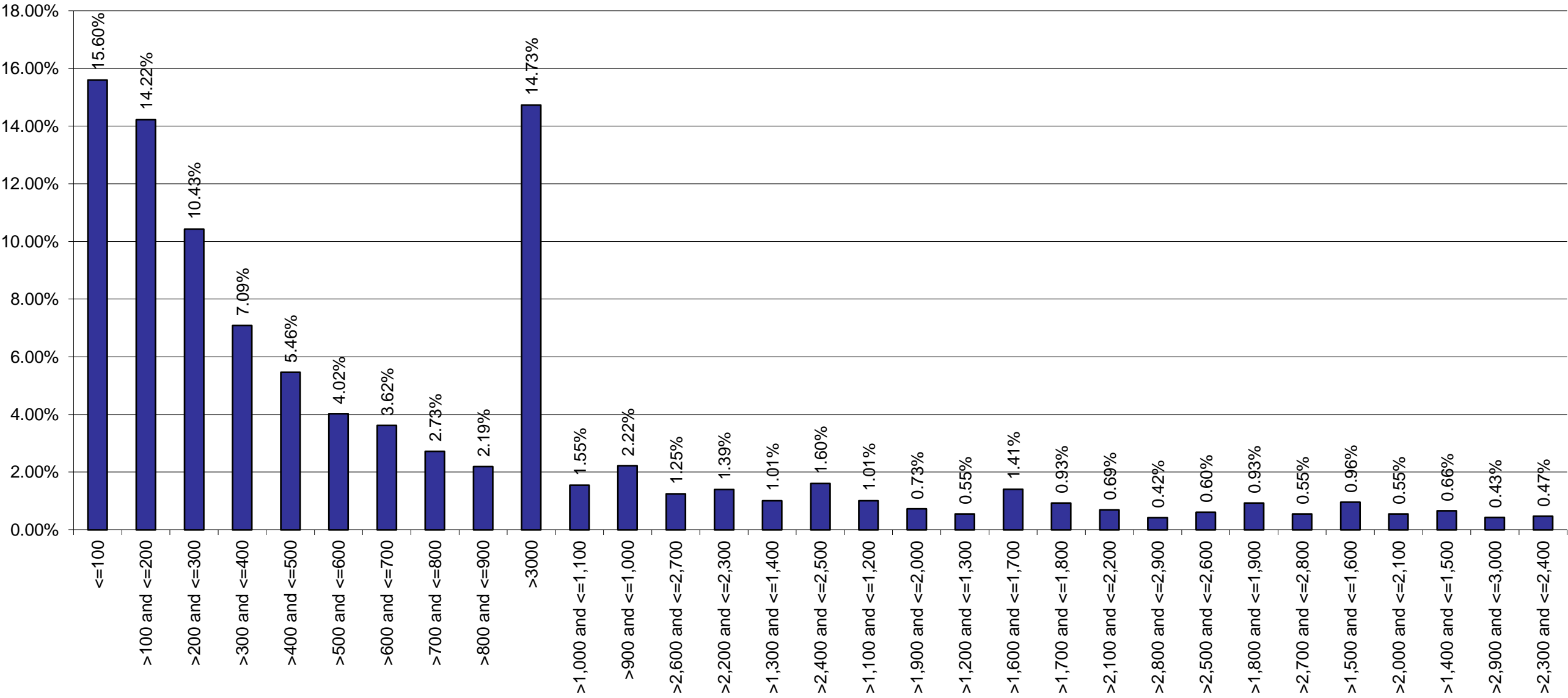
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Size of Loans



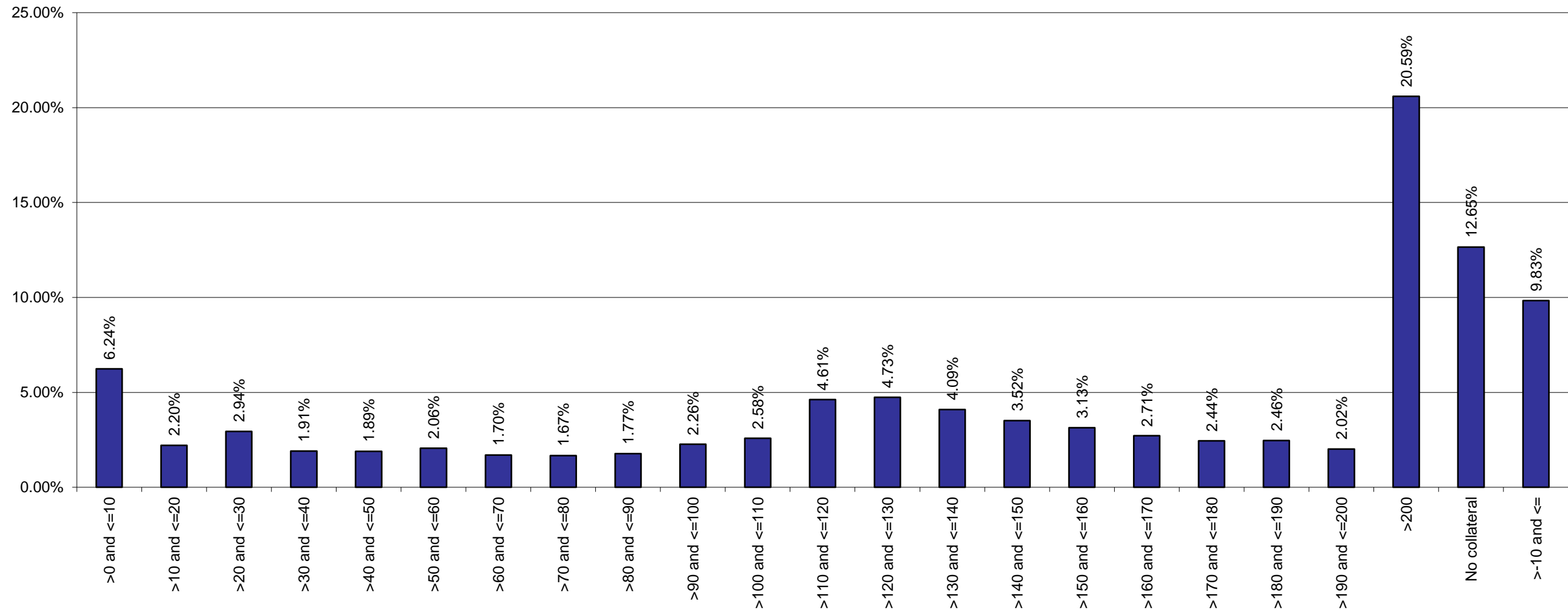
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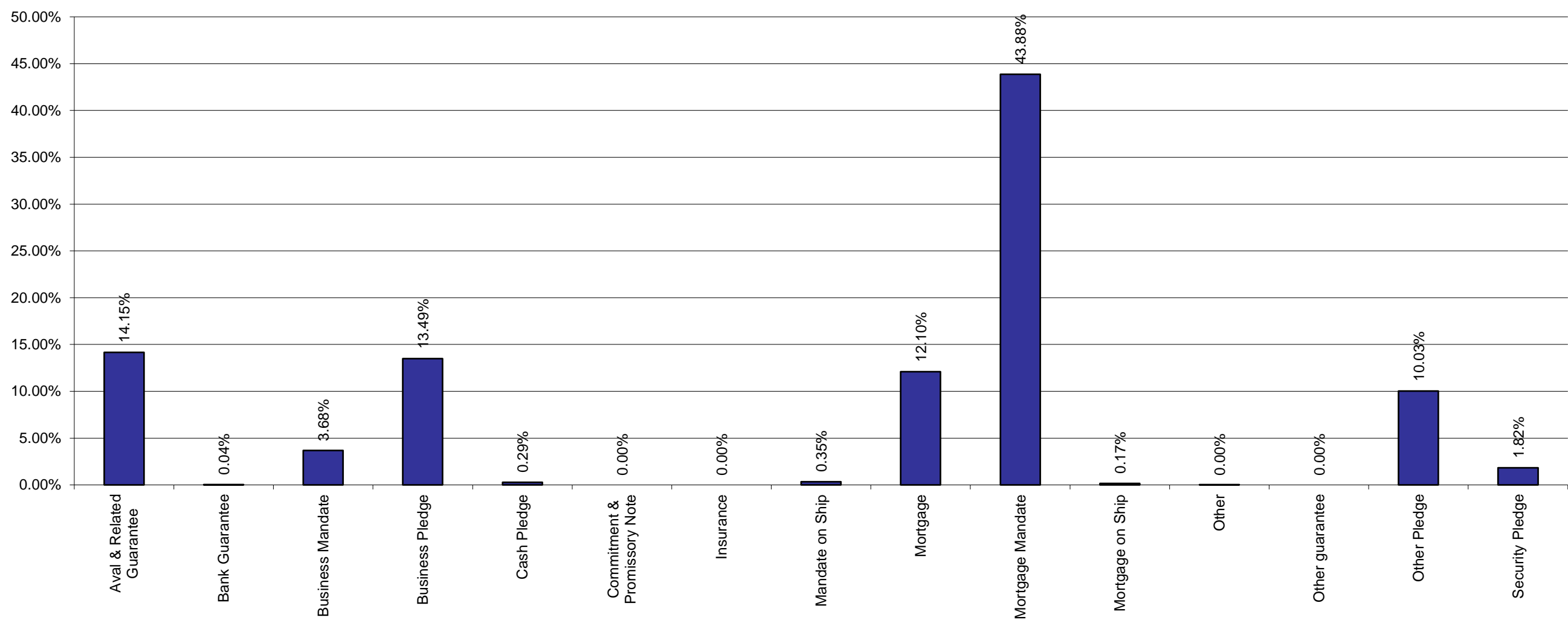
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Collateral Ratio



Collaterals



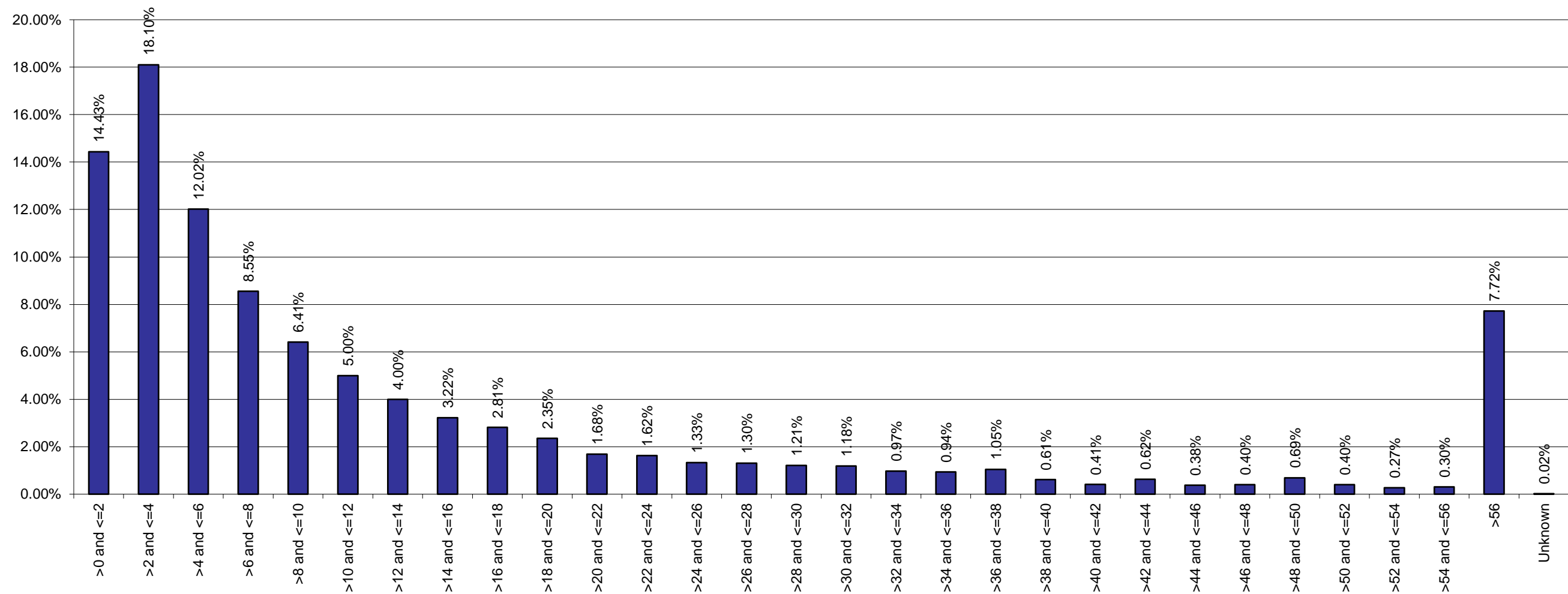
Portfolio Report:

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September 2022

Yearly Expected Loss



Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

1. Key characteristics

Outstanding Principal Balance	9,829,889,174
Nb Loans	88,648
Nb Clients	51,716
Avg Loan Size	110,887
Avg Client Size	190,074
WA PD (%)	328.42%
WA LGD (%)	1005.17%
Report date: 31 July 2022	200.99%
WA Seasoning (Y)	4.78
WA Rem Maturity (Y)	8.81
WA WAL (Y)	4.76
Yearly Exp Loss (%) (WAPD*WALGD)	0.33%
Exp Loss (%) (WAPD*WALGD*AvgLife)	1.57%
WA Tot Collateral Ratio	148.91%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

2. Business Unit

Business Unit	Outstanding Principal	%	No. of Loans	%
Retail Banking Belgium	6,227,551,586	63.35%	80,319	90.60%
Commercial Banking	2,862,892,810	29.12%	6,381	7.20%
Private Banking - Fortis	528,690,018	5.38%	1,853	2.09%
Investment Banking	143339327.3	1.46%	62	0.07%
Corporate & Public Banking	67,191,231	0.68%	32	0.04%
	224,202	0.00%	1	0.00%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

3. Products

Products	Outstanding Principal	%	No. of Loans	%
Investment Credit	9,128,241,922	92.86%	45,230	51.02%
Instalment Credit	675,672,796	6.87%	41,417	46.72%
Social & Fiscal Instalment	25,974,456		2,001	2.26%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

4. Market Segment

Market Segment	Outstanding Principal	%	No. of Loans	%
Small Enterprise (IPS)	5,451,329,524	55.46%	62,246	70.22%
Medium-Sized Enterprise (MEC)	2,866,480,594	29.16%	6,415	7.24%
Professional (IPS)	768,214,383	7.82%	17,725	19.99%
Private Banking (PRB)	304,594,854	3.10%	353	0.40%
Corporate (MEC)	211,320,627	2.15%	97	0.11%
Small Enterprise Personal Banking (IPS)	186,089,615	1.89%	943	1.06%
Professional Personal Banking (IPS)	38,752,117	0.39%	567	0.64%
Individual (IPS)	2,682,410	0.03%	252	0.28%
Individual Retail+ (IPS)	419,913	0.00%	49	0.06%
Individual Personal Banking (IPS)	5136.99	0.00%	1	0.00%
Total	9,829,889,174	100%	88,647	100%

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Pool Characteristics

Portfolio as of: 30-09-2022

5. Internal Rating

Internal Rating	Outstanding Principal	%	No. of Loans	%
01.00	72,987,507	0.74%	1,456	1.64%
01.20	147,774,076	1.50%	3,184	3.59%
02.00	370,900,054	3.77%	5,160	5.82%
03.00	5,460,000	0.06%	1	0.00%
03.20	294,634	0.00%	3	0.00%
03.30	638,432,554	6.49%	7,942	8.96%
04.00	59,318,068	0.60%	6	0.01%
04.10	278,246	0.00%	1	0.00%
04.30	902,851,440	9.18%	10,153	11.45%
05.00	970,145,769	9.87%	8,820	9.95%
06.00	993,616,928	10.11%	8,269	9.33%
07.00	1,102,377,727	11.21%	8,124	9.16%
08.00	1,193,139,923	12.14%	7,633	8.61%
09.00	823,856,836	8.38%	5,108	5.76%
10.00	718,171,261	7.31%	4,443	5.01%
11.00	522,180,772	5.31%	4,163	4.70%
12.00	461,186,954	4.69%	4,162	4.69%
13.00	256,525,523	2.61%	1,935	2.18%
14.00	164,446,535	1.67%	1,169	1.32%
15.00	118,948,376	1.21%	1,177	1.33%
16.00	173,880,733	1.77%	1,768	1.99%
17.00	5,284,506	0.05%	121	0.14%
18.00	37,147,243	0.38%	3,133	3.53%
19.00	78,644,882	0.80%	488	0.55%
20.00	9,631,523	0.10%	7	0.01%
	2,407,102	0.02%	222	0.25%
Total	9,829,889,174	100%	88,648	100%

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Pool Characteristics

Portfolio as of: 30-09-2022

6. Top 20 Clients

Top 20 Clients	Outstanding Principal	%	Internal Rating
1	43,246,640	9.48%	04.10
2	32,837,500	7.20%	04.00
3	30,860,000	6.77%	03.00
4	29,321,429	6.43%	10.00
5	27,478,666	6.02%	09.00
6	26,631,010	5.84%	06.00
7	23,875,821	5.23%	11.00
8	23,425,000	5.14%	08.00
9	21,097,500	4.63%	07.00
10	20,594,947	4.52%	08.00
11	20,545,532	4.50%	12.00
12	20,107,833	4.41%	09.00
13	19,000,000	4.17%	06.00
14	18,575,419	4.07%	06.00
15	17,722,476	3.89%	03.00
16	16,910,961	3.71%	06.00
17	16,146,310	3.54%	11.00
18	16,071,429	3.52%	04.10
19	16,000,000	3.51%	01.00
20	15,651,818	3.43%	09.00
Total	456,100,290	100%	

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Pool Characteristics

Portfolio as of: 30-09-2022

7. Client Province

Client Province	Outstanding Principal	%	No. of Loans	%
Antwerpen	1,787,799,503	18.19%	14,673	16.55%
West-Vlaanderen	1,782,589,202	18.13%	14,620	16.49%
Oost-Vlaanderen	1,484,562,910	15.10%	13,192	14.88%
Brussels	990,835,944	10.08%	5,764	6.50%
Vlaams-Brabant	858,225,399	8.73%	8,059	9.09%
Hainaut	760,846,947	7.74%	7,940	8.96%
Limburg	681,028,974	6.93%	6,891	7.77%
Liège	562,982,267	5.73%	7,072	7.98%
Brabant Wallon	383,092,318	3.90%	3,662	4.13%
Namur	323,389,715	3.29%	4,134	4.66%
Luxembourg	214,522,920	2.18%	2,637	2.97%
Other	13,075	0.00%	4	0.00%
Total	9,829,889,174	100%	88,648	100%

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Pool Characteristics

Portfolio as of: 30-09-2022

8. Interest Rate

Interest Rate	Outstanding Principal	%	No. of Loans	%
<=3%	8,355,211,160	85.00%	71,109	80.22%
>3% and <=4%	678,140,340	6.90%	7,316	8.25%
>4% and <=5%	567,118,776	5.77%	6,003	6.77%
>5% and <=6%	219,592,465	2.23%	3,585	4.04%
>6% and <=7%	9,631,655	0.10%	510	0.58%
>7% and <=8%	183,011	0.00%	70	0.08%
>8% and <=9%	1,340	0.00%	31	0.03%
>9% and <=10%	9,824	0.00%	11	0.01%
>10%	601	0.00%	13	0.01%
Total	9,829,889,174	100%	88,648	100%

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Pool Characteristics

Portfolio as of: 30-09-2022

9. Interest Rate Type

Ranges (in year)	Outstanding Principal	%	No. of Loans	%
Fixed	9,078,687,869	92.36%	84,163	94.94%
Resettable	751,201,305	7.64%	4,485	5.06%
Total	9,829,889,174	100%	88,648	100%

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Pool Characteristics

Portfolio as of: 30-09-2022

10. Next Reset Date

Next Reset Date	Outstanding Principal	%	No. of Loans	1.97%
2022	341,793,100	3.48%	1,750	1.97%
2023	120,189,653	1.22%	752	0.85%
2024	69,328,841	0.71%	410	0.46%
2025	50,134,375	0.51%	325	0.37%
2026	39,589,762	0.40%	208	0.23%
2027	36,961,090	0.38%	137	0.15%
2028	27,771,347	0.28%	49	0.06%
2029	11,830,702	0.12%	50	0.06%
2030	8,926,306	0.09%	23	0.03%
2031	5,830,340	0.06%	23	0.03%
2032	1,789,673	0.02%	5	0.01%
2033	1,066,425	0.01%	2	0.00%
2034	207,232	0.00%	1	0.00%
Fixed To Maturity	9,114,470,328	92.72%	84,913	95.79%
Total	9,829,889,174	100%	88,648	100%

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Pool Characteristics

Portfolio as of: 30-09-2022

11. Int. Payment Frequency

Int. Payment Freq.	Outstanding Principal	%	No. of Loans	%
Monthly	8,124,896,967	82.66%	83,575	94.28%
Quarterly	1,166,058,096	11.86%	1,472	1.66%
Twice A Year	414,723,956	4.22%	3,114	3.51%
Yearly	124,210,154	1.26%	487	0.55%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

12. Sectors (Nace rev.2)

Sectors (Nave rev.2)	Outstanding Principal	%	No. of Loans	%
REAL ESTATE ACTIVITIES	1,577,392,803	16.05%	5,575	6.29%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	1478525390	15.04%	16,543	18.66%
WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTORCYCLES	1,364,837,849	13.88%	10,834	12.22%
AGRICULTURE, FORESTRY AND FISHING	756,724,966	7.70%	8,170	9.22%
FINANCIAL AND INSURANCE ACTIVITIES	733,136,989	7.46%	6,323	7.13%
CONSTRUCTION	704,450,067	7.17%	3,387	3.82%
MANUFACTURING	621,100,350	6.32%	6,898	7.78%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	607,660,981	6.18%	8,244	9.30%
ACCOMMODATION AND FOOD SERVICE ACTIVITIES	483,154,359	4.92%	6,153	6.94%
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	365,474,732	3.72%	4,990	5.63%
TRANSPORTATION AND STORAGE	340,775,578	3.47%	2,931	3.31%
INFORMATION AND COMMUNICATION	196,662,971	2.00%	2,364	2.67%
OTHER SERVICE ACTIVITIES	148,189,854	1.51%	2,534	2.86%
ARTS, ENTERTAINMENT AND RECREATION	128,357,837	1.31%	1,573	1.77%
other	100,717,059	1.02%	171	0.19%
ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY	90,666,394	0.92%	762	0.86%
WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	65,585,684	0.67%	242	0.27%
EDUCATION	40,548,604	0.41%	442	0.50%
Private individuals/Unknow	19,116,260	0.19%	467	0.53%
MINING AND QUARRYING	6,797,394	0.07%	43	0.05%
ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UNDIFFERENTIATED GOODS-SERVICES	13,053	0.00%	2	0.00%
Total	9,829,889,174	100%	88,648	100%

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Pool Characteristics

Portfolio as of: 30-09-2022

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

Sector name	Outstanding Principal	%	No. of Loans	%
Real estate activities	1,690,931,177	16.52%	5,721	6.40%
Activities of head offices; management consultancy activities	959,621,231	9.53%	4,729	5.29%
Crop and animal production, hunting and related service activities	704,727,903	7.27%	7,994	8.95%
Retail trade, except of motor vehicles and motorcycles	663,111,698	6.79%	8,646	9.68%
Financial service activities, except insurance and pension funding	574,763,227	5.82%	1,923	2.15%
Report date: 31 July 2022	518,196,778	5.41%	5,030	5.63%
Human health activities	415,475,114	4.25%	6,220	6.96%
Food and beverage service activities	331,324,765	3.42%	5,446	6.10%
Specialised construction activities	327,557,018	3.24%	2,056	2.30%
Construction of buildings	326,223,247	3.15%	6,635	7.43%
Wholesale and retail trade and repair of motor vehicles and motorcycles	257,847,740	2.74%	2,811	3.15%
Legal and accounting activities	238,120,612	2.35%	2,433	2.72%
Manufacture of food products	187,198,602	1.86%	1,598	1.79%
Office administrative, office support and other business support activities	171,412,812	1.75%	1,207	1.35%
Warehousing and support activities for transportation	166,433,440	1.71%	391	0.44%
Accommodation	150,259,086	1.53%	731	0.82%
Residential care activities	143,115,325	1.43%	369	0.41%
Activities auxiliary to financial services and insurance activities	135,265,628	1.39%	1,488	1.67%
Land transport and transport via pipelines	126,080,726	1.25%	1,558	1.74%
Manufacture of fabricated metal products, except machinery and equipment	124,260,707	1.25%	2,108	2.36%
Computer programming, consultancy and related activities	110,489,437	1.20%	1,742	1.95%
Services to buildings and landscape activities	104,246,642	1.05%	2,756	3.09%
Other personal service activities	104,223,178	1.05%	2,188	2.45%
Architectural and engineering activities; technical testing and analysis	99,945,982	0.98%	1,766	1.98%
Sports activities and amusement and recreation activities	87,261,652	0.95%	1,078	1.21%
other	75,716,629	0.95%	165	0.18%
Social work activities without accommodation	72,924,521	0.94%	748	0.84%
Electricity, gas, steam and air conditioning supply	70,129,761	0.77%	392	0.44%
Manufacture of chemicals and chemical products	68,306,801	0.68%	117	0.13%
Rental and leasing activities	59,849,743	0.64%	825	0.92%
Manufacture of other non-metallic mineral products	46,704,307	0.62%	262	0.29%
Education	40,135,925	0.41%	444	0.50%
Activities of membership organisations	37,004,043	0.37%	97	0.11%
Water transport	36,596,348	0.37%	161	0.18%
Advertising and market research	30,060,566	0.34%	156	0.17%
Creative, arts and entertainment activities	29,979,872	0.33%	273	0.31%
Manufacture of machinery and equipment n.e.c.	29,967,734	0.31%	475	0.53%
Manufacture of furniture	29,280,246	0.31%	296	0.33%

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Portfolio as of: 30-09-2022

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

Sector name	Outstanding Principal	%	No. of Loans	%
Other professional, scientific and technical activities	28,256,533	0.29%	534	0.60%
Waste collection, treatment and disposal activities; materials recovery	26,607,503	0.29%	386	0.43%
Motion picture, video and television programme production, sound recording and music p	26,390,891	0.29%	111	0.12%
Manufacture of wood and of products of wood and cork, except furniture; manufacture o	24,888,176	0.27%	422	0.47%
Repair and installation of machinery and equipment	24,703,385	0.27%	285	0.32%
Manufacture of beverages	24,095,943	0.27%	601	0.67%
Civil engineering	23,398,281	0.26%	239	0.27%
Veterinary activities	22,918,201	0.22%	469	0.52%
Information service activities	21,386,696	0.21%	173	0.19%
Manufacture of rubber and plastic products	20,527,595	0.21%	118	0.13%
Forestry and logging	19,790,182	0.20%	239	0.27%
Sewerage	18,613,497	0.19%	482	0.54%
Telecommunications	17,980,776	0.18%	61	0.07%
Printing and reproduction of recorded media	17,269,870	0.18%	47	0.05%
Manufacture of wearing apparel	15,721,913	0.17%	233	0.26%
Other manufacturing	15,193,285	0.16%	352	0.39%
Activities of extraterritorial organisations and bodies/Unknown	15,122,936	0.16%	64	0.07%
Manufacture of electrical equipment	11,976,204	0.12%	96	0.11%
Manufacture of textiles	10,641,567	0.11%	129	0.14%
Repair of computers and personal and household goods	10,410,992	0.11%	229	0.26%
Employment activities	9521747.32	0.10%	127	0.14%
Publishing activities	7,137,342	0.08%	90	0.10%
Manufacture of basic metals	6,706,800	0.07%	25	0.03%
Manufacture of computer, electronic and optical products	6,689,305	0.06%	41	0.05%
Other mining and quarrying	6,682,940	0.06%	50	0.06%
Scientific research and development	6,174,343	0.06%	116	0.13%
Manufacture of paper and paper products	5,974,955	0.06%	42	0.05%
Travel agency, tour operator and other reservation service and related activities	5,959,116	0.06%	44	0.05%
Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,782,897	0.06%	35	0.04%
Postal and courier activities	4,756,126	0.05%	8	0.01%
Libraries, archives, museums and other cultural activities	4,246,176	0.05%	231	0.26%
Water collection, treatment and supply	4,011,600	0.04%	36	0.04%
Remediation activities and other waste management services	3,808,555	0.04%	5	0.01%
Security and investigation activities	1,844,524	0.04%	14	0.02%
Manufacture of motor vehicles, trailers and semi-trailers	1,800,594	0.03%	35	0.04%
Manufacture of other transport equipment	1,600,725	0.02%	39	0.04%
Programming and broadcasting activities	1,003,989	0.02%	20	0.02%
Manufacture of leather and related products	956,561	0.01%	14	0.02%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

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

Sector name	Outstanding Principal		No. of Loans	
		%		%
Fishing and aquaculture	716,454	0.01%	15	0.02%
Insurance, reinsurance and pension funding, except compulsory social security	532,168	0.01%	12	0.01%
Gambling and betting activities	453,422	0.00%	17	0.02%
Air transport	349,425	0.00%	13	0.01%
Activities of households as employers of domestic personnel	2,244	0.00%	1	0.00%
Total	9,827,356,658	100.00%	89,335	100.00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

14. Arrears

Arrears	Outstanding Principal	%	No. of Loans	%
Current	9,706,695,752	98.75%	84,995	95.88%
> 0 and <= 30	62,923,330	0.64%	715	0.81%
> 30 and <= 60	10,124,866	0.10%	142	0.16%
> 60 and <= 90	3,400,446	0.03%	49	0.06%
> 90 and <= 120	5,564,577	0.06%	47	0.05%
Report date: 31 July 2022	2,249,927	0.02%	19	0.02%
> 150 and <= 180	2,201,759	0.02%	20	0.02%
> 180	36,728,519	0.37%	2,661	3.00%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

15. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Loans	%
Annuity	6,340,958,064	64.51%	73,325	82.71%
Linear	3,260,781,643	33.17%	15,089	17.02%
Bullet	225,565,459	2.29%	229	0.26%
Other	2,584,008	0.03%	5	0.01%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

16. Origination Year

Origination Year	Outstanding Principal	%	No. of Loans	%
2000	241,250	0.00%	6	0.01%
2001	158,977	0.00%	24	0.03%
2002	902,851	0.01%	114	0.13%
2003	4,737,470	0.05%	287	0.32%
2004	7,373,338	0.08%	216	0.24%
2005	19,944,570	0.20%	349	0.39%
2006	40,217,264	0.41%	590	0.67%
2007	91,248,597	0.93%	1,381	1.56%
2008	128,488,388	1.31%	1,962	2.21%
2009	130,395,840	1.33%	1,774	2.00%
2010	198,277,772	2.02%	2,203	2.49%
2011	271,098,788	2.76%	2,452	2.77%
2012	288,922,301	2.94%	2,715	3.06%
2013	304,123,818	3.09%	2,865	3.23%
2014	245,007,941	2.49%	2,282	2.57%
2015	455,007,977	4.63%	3,333	3.76%
2016	670,131,547	6.82%	4,154	4.69%
2017	979,843,478	9.97%	7,552	8.52%
2018	1,303,442,577	13.26%	12,174	13.73%
2019	1,367,221,455	13.91%	13,833	15.60%
2020	1,413,983,277	14.38%	11,887	13.41%
2021	1,366,630,139	13.90%	11,190	12.62%
2022	542,489,558	5.52%	5,305	5.98%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

17. Remaining Maturity (years)

Remaining Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	267,368,514	2.72%	22,611	25.51%
>1 and <=2	272,369,342	2.77%	13,406	15.12%
>2 and <=3	374,554,030	3.81%	10,651	12.01%
>3 and <=4	460,497,920	4.68%	7,778	8.77%
>4 and <=5	841,032,864	8.56%	6,816	7.69%
>5 and <=6	790,140,891	8.04%	4,431	5.00%
>6 and <=7	855,522,102	8.70%	4,163	4.70%
>7 and <=8	739,902,126	7.53%	3,425	3.86%
>8 and <=9	838,597,042	8.53%	3,526	3.98%
>9 and <=10	715,137,415	7.28%	2,636	2.97%
>10 and <=11	546,573,985	5.56%	1,741	1.96%
>11 and <=12	511,353,080	5.20%	1,451	1.64%
>12 and <=13	631,361,142	6.42%	1,411	1.59%
>13 and <=14	543,372,778	5.53%	1,310	1.48%
>14 and <=15	405,270,887	4.12%	923	1.04%
>15 and <=16	215,024,117	2.19%	545	0.61%
>16 and <=17	243,939,622	2.48%	568	0.64%
>17 and <=18	227,548,508	2.31%	481	0.54%
>18 and <=19	234,948,416	2.39%	518	0.58%
>19 and <=20	108,795,118	1.11%	247	0.28%
>20 and <=21	2,942,409	0.03%	7	0.01%
>25 and <=26	3,127,854	0.03%	2	0.00%
>24 and <=25	509,014	0.01%	1	0.00%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

18. Original Maturity (years)

Original Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	21,648,105	0.22%	1,838	2.07%
>1 and <=2	15,747,966	0.16%	1,536	1.73%
>2 and <=3	18,642,444	0.19%	2,475	2.79%
>3 and <=4	66,298,511	0.67%	5,726	6.46%
>4 and <=5	238,224,601	2.42%	14,652	16.53%
>5 and <=6	485,023,250	4.93%	16,444	18.55%
>6 and <=7	152,347,695	1.55%	1,877	2.12%
>7 and <=8	722,132,617	7.35%	4,783	5.40%
>8 and <=9	221,989,205	2.26%	1,331	1.50%
>9 and <=10	299,493,337	3.05%	2,459	2.77%
>10 and <=11	1,311,633,157	13.34%	8,352	9.42%
>11 and <=12	258,643,112	2.63%	1,229	1.39%
>12 and <=13	215,307,312	2.19%	807	0.91%
>13 and <=14	131,278,797	1.34%	515	0.58%
>14 and <=15	467,664,571	4.76%	2,313	2.61%
>15 and <=16	2,435,558,216	24.78%	11,453	12.92%
>16 and <=17	592,754,851	6.03%	1,978	2.23%
>17 and <=18	203,658,235	2.07%	531	0.60%
>18 and <=19	195,467,688	1.99%	515	0.58%
>19 and <=20	397,841,393	4.05%	1,834	2.07%
>20 and <=21	1,021,793,569	10.39%	4,915	5.54%
>21 and <=22	256,091,441	2.61%	818	0.92%
>22 and <=23	34,441,362	0.35%	108	0.12%
>23 and <=24	24,188,940	0.25%	17	0.02%
>24 and <=25	5339764.07	0.05%	23	0.03%
>25 and <=26	11390885.49	0.12%	76	0.09%
>26 and <=27	13,800,746	0.14%	21	0.02%
>27 and <=28	1,471,135	0.01%	4	0.00%
>28 and <=29	3,066,349	0.03%	2	0.00%
>29 and <=30	4,712,732	0.05%	8	0.01%
>30 and <=31	2,237,189	0.02%	8	0.01%
TOTAL	9,829,889,174	100.00%	88,648	100.00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

19. LGD

LGD Range (%)	Outstanding Principal		No. of Loans	
		%		%
>0 and <=10	7,164,709,464	72.89%	45,339	51.14%
>10 and <=20	1,598,618,524	16.26%	13,494	15.22%
>20 and <=30	438,759,815	4.46%	9,442	10.65%
>30 and <=40	302,438,618	3.08%	10,023	11.31%
>40 and <=50	239,971,451	2.44%	6,047	6.82%
>50 and <=60	12,687,704	0.13%	1,051	1.19%
>60 and <=70	33,369,020	0.34%	261	0.29%
>70 and <=80	8,596,998	0.09%	202	0.23%
>80	30,448,379	0.31%	2,579	2.91%
>80 and <=90	289,201	0.00%	1	0.00%
Unknown			209	0.24%
TOTAL	9,829,889,174	100.00%	88,648	100.00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

20. Size of Loans

Range (eur 1000)	Outstanding Principal	%	No. of Loans	%
<=100	1,533,653,788	15.60%	68,031	76.74%
>100 and <=200	1,398,174,742	14.22%	9,750	11.00%
>200 and <=300	1,025,097,507	10.43%	4,211	4.75%
>300 and <=400	696,719,278	7.09%	2,016	2.27%
>400 and <=500	536,902,075	5.46%	1,205	1.36%
>500 and <=600	395,618,114	4.02%	724	0.82%
>600 and <=700	355,661,529	3.62%	549	0.62%
>700 and <=800	267,971,593	2.73%	359	0.40%
>800 and <=900	215,450,118	2.19%	254	0.29%
>3000	1,448,116,743	14.73%	240	0.27%
>1,000 and <=1,100	151,943,825	1.55%	132	0.15%
>900 and <=1,000	218,287,214	2.22%	230	0.26%
>2,600 and <=2,700	122,960,885	1.25%	91	0.10%
>2,200 and <=2,300	137,001,738	1.39%	95	0.11%
>1,300 and <=1,400	99,284,215	1.01%	64	0.07%
>2,400 and <=2,500	157,391,072	1.60%	150	0.17%
>1,100 and <=1,200	98,958,550	1.01%	60	0.07%
>1,900 and <=2,000	71,354,172	0.73%	29	0.03%
>1,200 and <=1,300	54,479,309	0.55%	23	0.03%
>1,600 and <=1,700	138,610,033	1.41%	111	0.13%
>1,700 and <=1,800	91,698,158	0.93%	47	0.05%
>2,100 and <=2,200	67,906,618	0.69%	23	0.03%
>2,800 and <=2,900	41,435,302	0.42%	15	0.02%
>2,500 and <=2,600	59,402,468	0.60%	29	0.03%
>1,800 and <=1,900	91,114,599	0.93%	52	0.06%
>2,700 and <=2,800	53,602,753	0.55%	25	0.03%
>1,500 and <=1,600	94,218,255	0.96%	51	0.06%
>2,000 and <=2,100	53,593,283	0.55%	21	0.02%
>1,400 and <=1,500	65,197,120	0.66%	29	0.03%
>2,900 and <=3,000	42,350,701	0.43%	16	0.02%
>2,300 and <=2,400	45,733,419	0.47%	16	0.02%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

21. Collateral Ratio

Range (%)	Outstanding Principal		No. of Loans	
		%		%
>0 and <=10	613,365,998	6.24%	1,062	1.20%
>10 and <=20	216,250,234	2.20%	741	0.84%
>20 and <=30	288,911,001	2.94%	981	1.11%
>30 and <=40	187,394,763	1.91%	829	0.94%
>40 and <=50	186,231,877	1.89%	991	1.12%
>50 and <=60	202,199,799	2.06%	954	1.08%
>60 and <=70	166,962,052	1.70%	1,107	1.25%
>70 and <=80	164,256,083	1.67%	1,113	1.26%
>80 and <=90	174,395,367	1.77%	1,243	1.40%
>90 and <=100	221,964,534	2.26%	1,418	1.60%
>100 and <=110	253,481,999	2.58%	1,955	2.21%
>110 and <=120	453,636,411	4.61%	2,691	3.04%
>120 and <=130	465,420,258	4.73%	2,783	3.14%
>130 and <=140	402,405,348	4.09%	2,582	2.91%
>140 and <=150	345,578,753	3.52%	2,255	2.54%
>150 and <=160	307,445,933	3.13%	2,107	2.38%
>160 and <=170	266,165,666	2.71%	1,955	2.21%
>170 and <=180	240,060,905	2.44%	1,753	1.98%
>180 and <=190	241,754,613	2.46%	1,696	1.91%
>190 and <=200	198,261,743	2.02%	1,419	1.60%
>200	2,023,505,832	20.59%	28,594	32.26%
No collateral	1,243,694,792	12.65%	17,395	19.62%
>-10 and <=	966,545,214	9.83%	11,024	12.44%
Total	9,829,889,174	100%	88,648	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

22. Collaterals

Collateral Type	Amount	%
Aval & Related Guarantee	3,156,319,490.16	14.15%
Bank Guarantee	8,134,244.00	0.04%
Business Mandate	821,220,666.78	3.68%
Business Pledge	3,007,597,233.22	13.49%
Cash Pledge	63,881,364.77	0.29%
Commitment & Promissory Note	0.00	0.00%
Insurance	0.00	0.00%
Mandate on Ship	76,943,901.00	0.35%
Mortgage	2,699,093,687.93	12.10%
Mortgage Mandate	9,785,878,695.77	43.88%
Mortgage on Ship	38,235,979.67	0.17%
Other	30,000.00	0.00%
Other guarantee	0.00	0.00%
Other Pledge	2,237,734,904.84	10.03%
Security Pledge	406,155,524.13	1.82%
Total	22,301,225,692.27	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-09-2022

23. Yearly Expected Loss

Range (%)	Outstanding Principal	%	No. of Loans	%
>0 and <=2	1,418,283,072	14.43%	10,796	12.18%
>2 and <=4	1,779,296,572	18.10%	13,453	15.18%
>4 and <=6	1,181,113,479	12.02%	9,112	10.28%
>6 and <=8	840,702,874	8.55%	6,966	7.86%
>8 and <=10	630,441,027	6.41%	5,080	5.73%
>10 and <=12	491,221,844	5.00%	4,118	4.65%
>12 and <=14	392,995,919	4.00%	3,397	3.83%
>14 and <=16	316,801,250	3.22%	2,479	2.80%
>16 and <=18	276,412,765	2.81%	2,096	2.36%
>18 and <=20	231,110,030	2.35%	2,137	2.41%
>20 and <=22	165,217,571	1.68%	1,548	1.75%
>22 and <=24	159,616,090	1.62%	1,464	1.65%
>24 and <=26	130,540,171	1.33%	1,311	1.48%
>26 and <=28	127,819,946	1.30%	1,202	1.36%
>28 and <=30	118,603,887	1.21%	1,168	1.32%
>30 and <=32	116,289,743	1.18%	1,098	1.24%
>32 and <=34	95,388,176	0.97%	968	1.09%
>34 and <=36	92,202,105	0.94%	858	0.97%
>36 and <=38	102,921,209	1.05%	900	1.02%
>38 and <=40	60,317,732	0.61%	758	0.86%
>40 and <=42	40,072,096	0.41%	657	0.74%
>42 and <=44	61,151,087	0.62%	605	0.68%
>44 and <=46	36,946,476	0.38%	521	0.59%
>46 and <=48	38,894,563	0.40%	567	0.64%
>48 and <=50	67,907,775	0.69%	476	0.54%
>50 and <=52	39,176,641	0.40%	492	0.56%
>52 and <=54	26,793,968	0.27%	387	0.44%
>54 and <=56	29,919,493	0.30%	420	0.47%
>56	759,324,512	7.72%	13,392	15.11%
Unknown	2,407,102	0.02%	222	0.25%
Total	9,829,889,174	100.00%	88,648	100.00%