

Esmee Master Issuer

Report date: 30 June 2024

PORTFOLIO REPORT

Portfolio Report:

Reporting month as of ultimo:

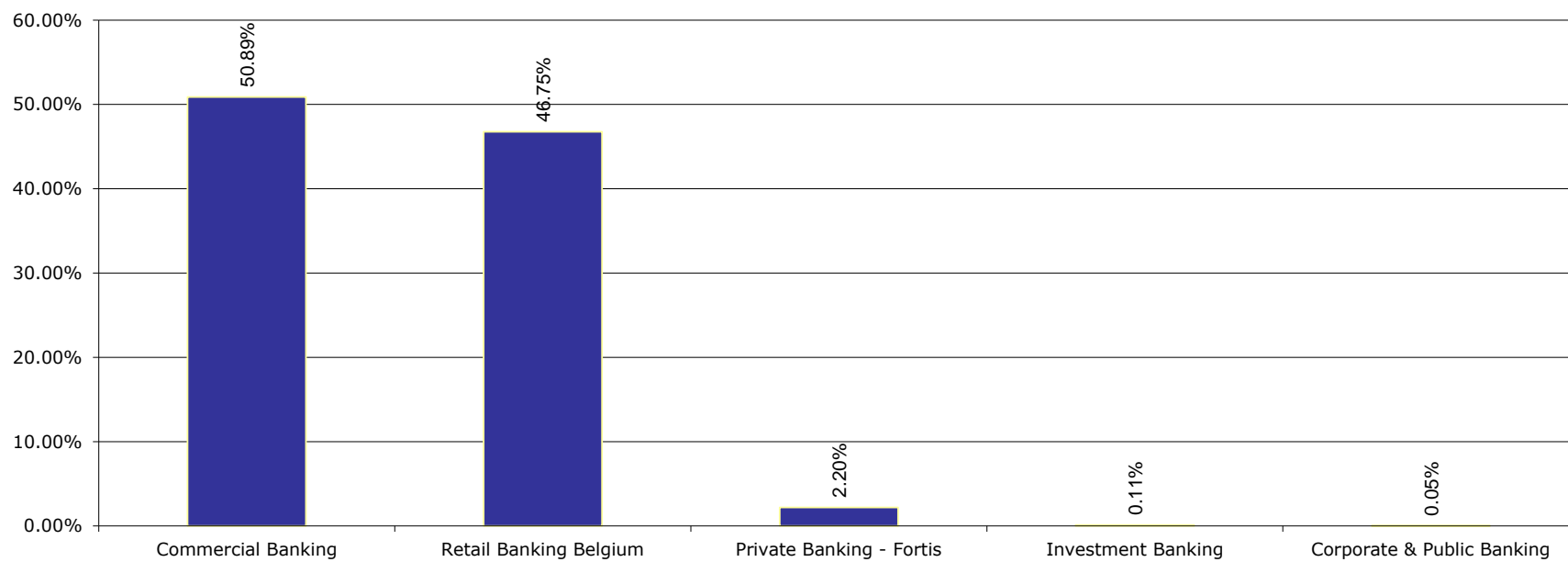
Esmee Master Issuer

June 2024

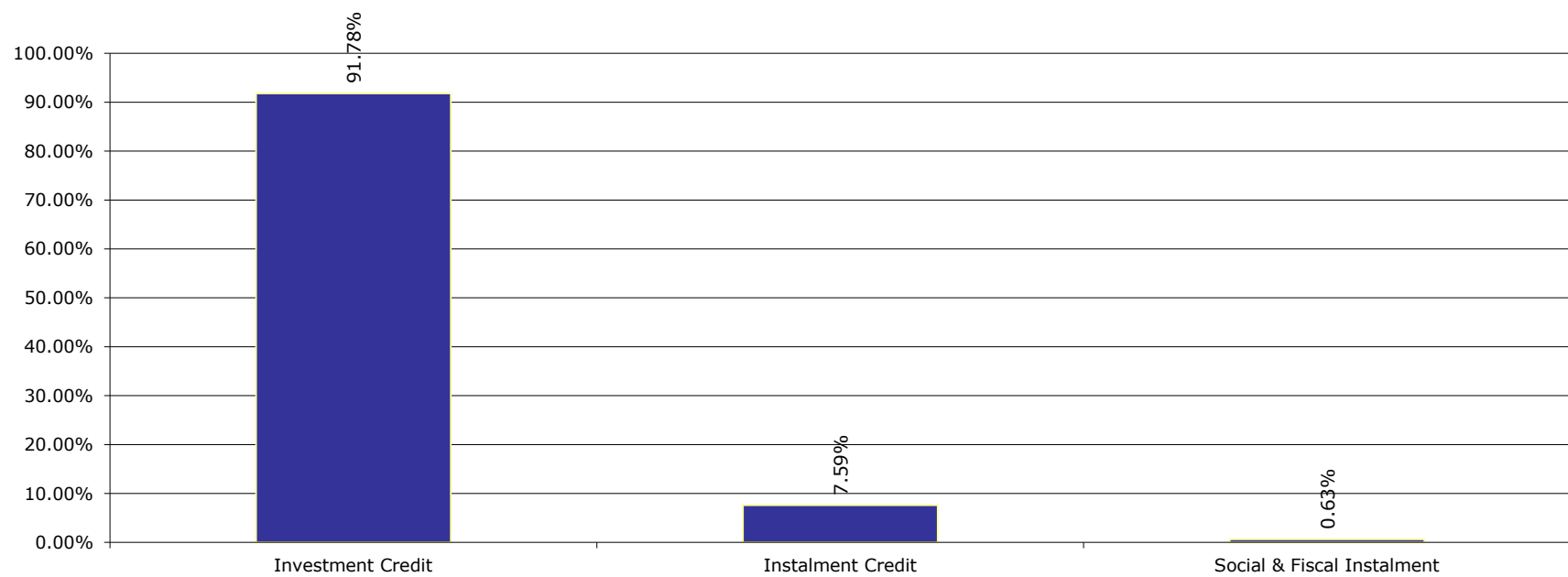
Key Characteristics

Oustanding Principal Balance (EUR)	9,820,104,088
Average Loan Size (EUR)	81,778
Average Client Size (EUR)	48,845
Number of Loans	120,082
Number of Clients	201,046
Weighted Average PD (%)	3.20%
Weighted Average LGD (%)	10.82%
Weighted Average Interest Rate (%)	2.41%
Weighted Average Seasoning (years)	5.03
Weighted Average Remaining Maturity (years)	8.69
Weighted Average WAL (years)	4.71
Yearly Expected Loss (%) (WAPD*WALGD)	0.35%
Expected Loss (%) (WAPD*WALGD*AvgLife)	1.63%
WA Tot Collateral Ratio	424.11%

Business Unit



Products



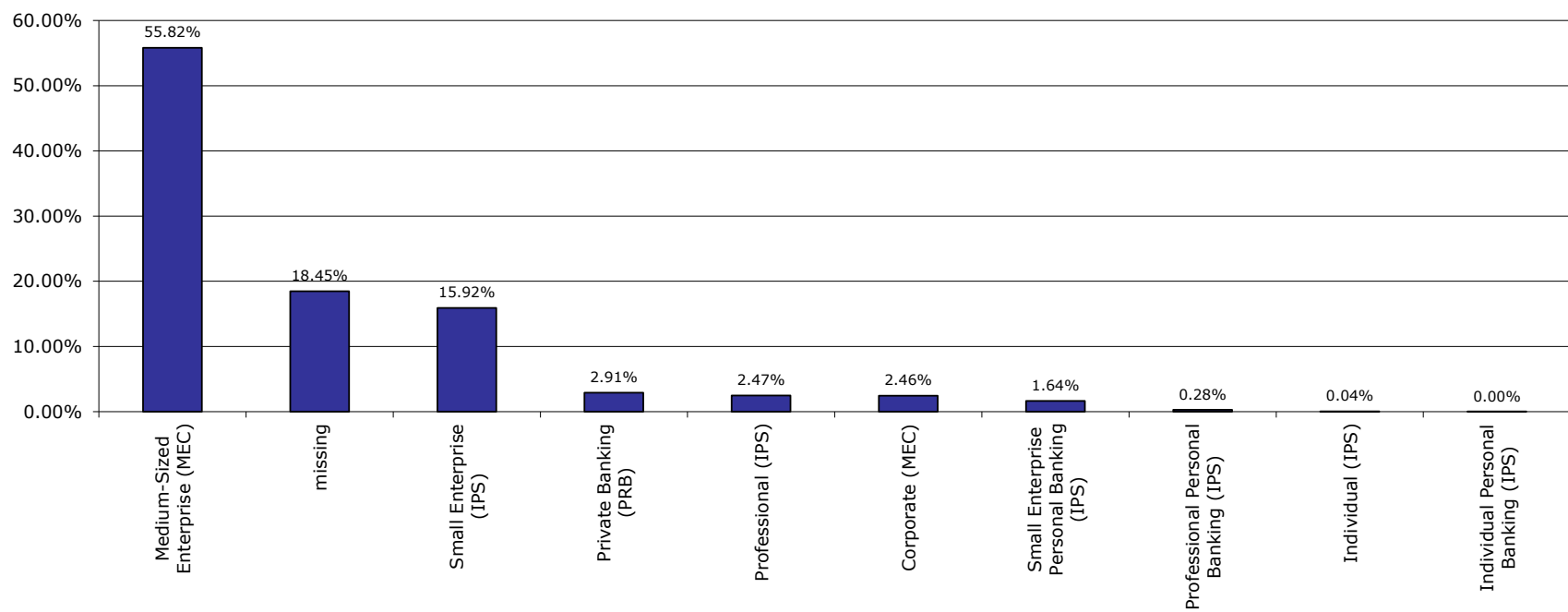
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Market Segment



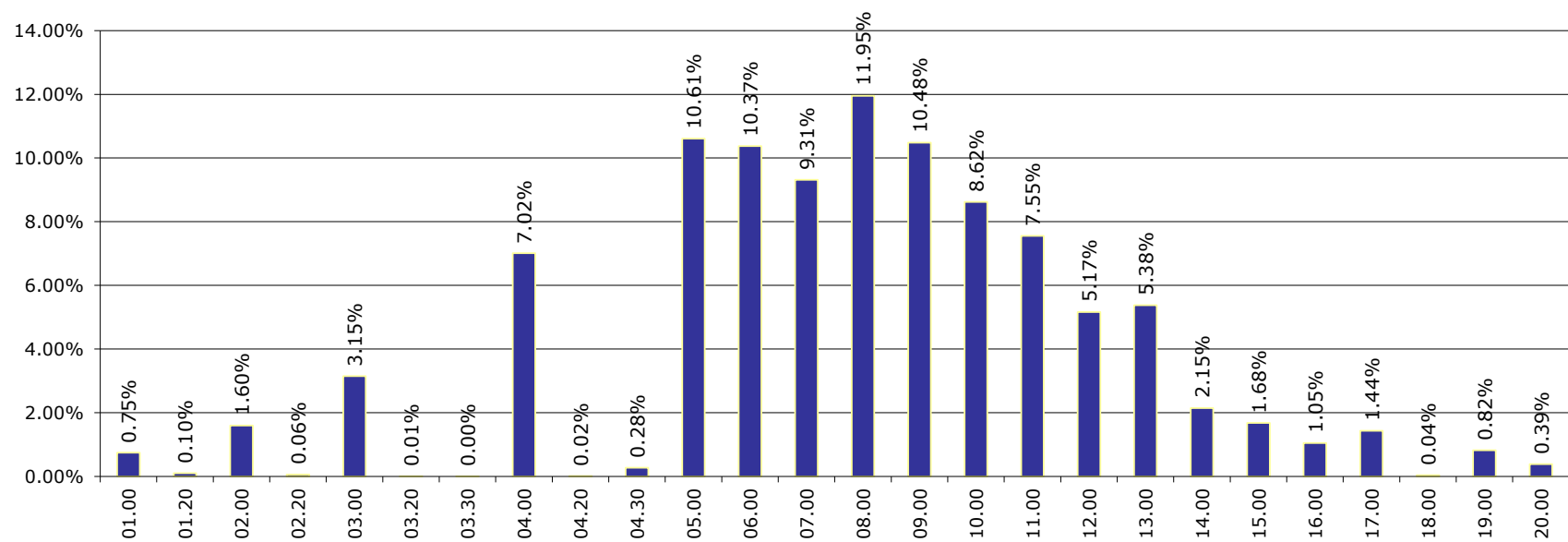
Portfolio Report:

Reporting month as of ultimo:

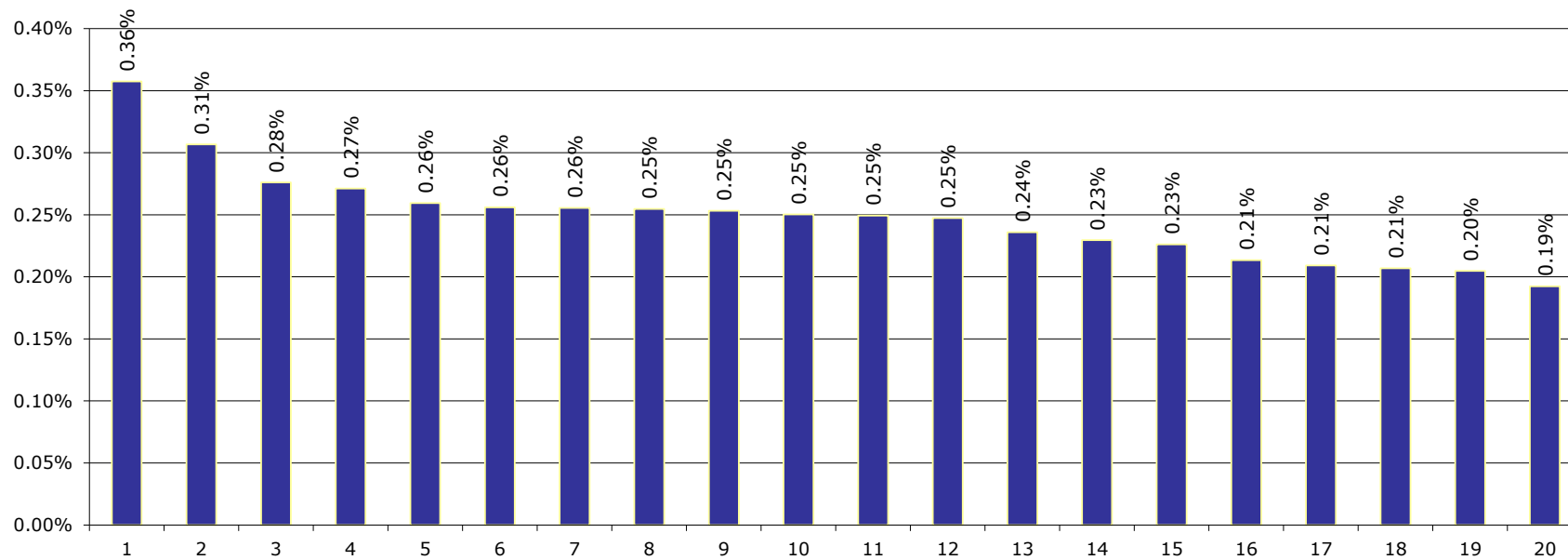
Esmee Master Issuer

June 2024

Internal Rating



Top 20 Clients



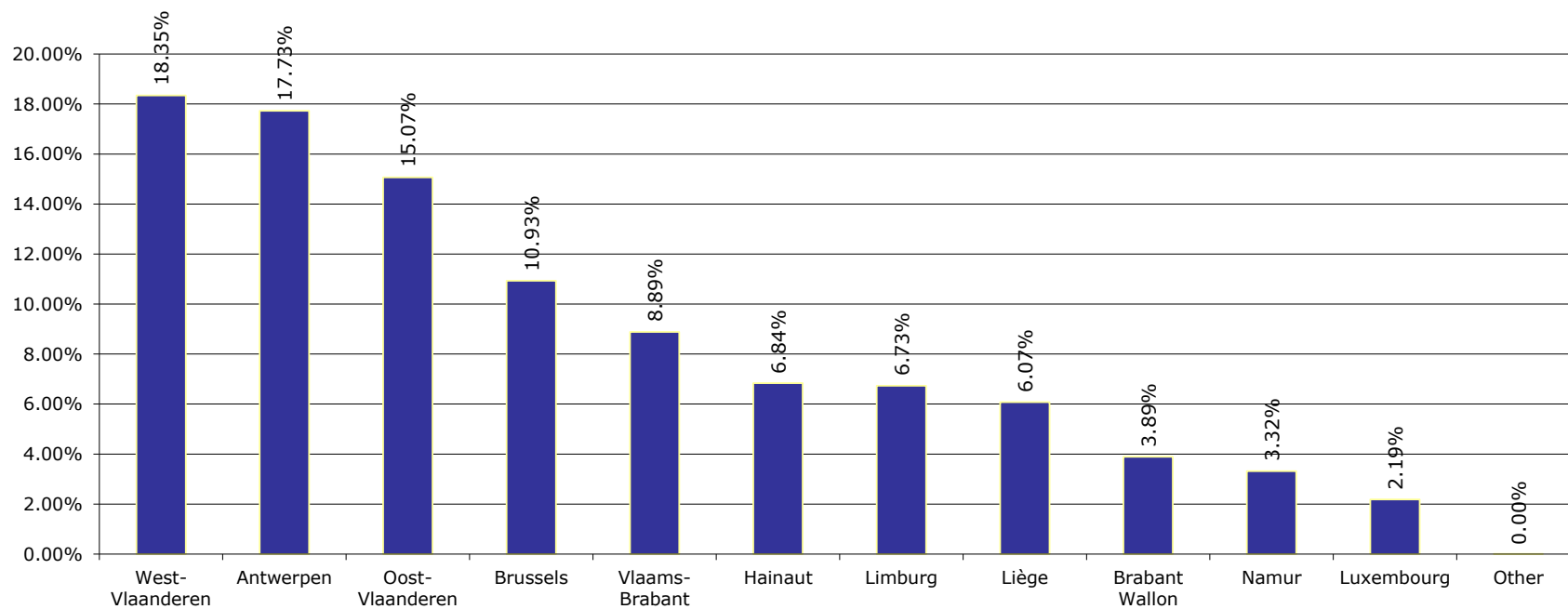
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Client Province



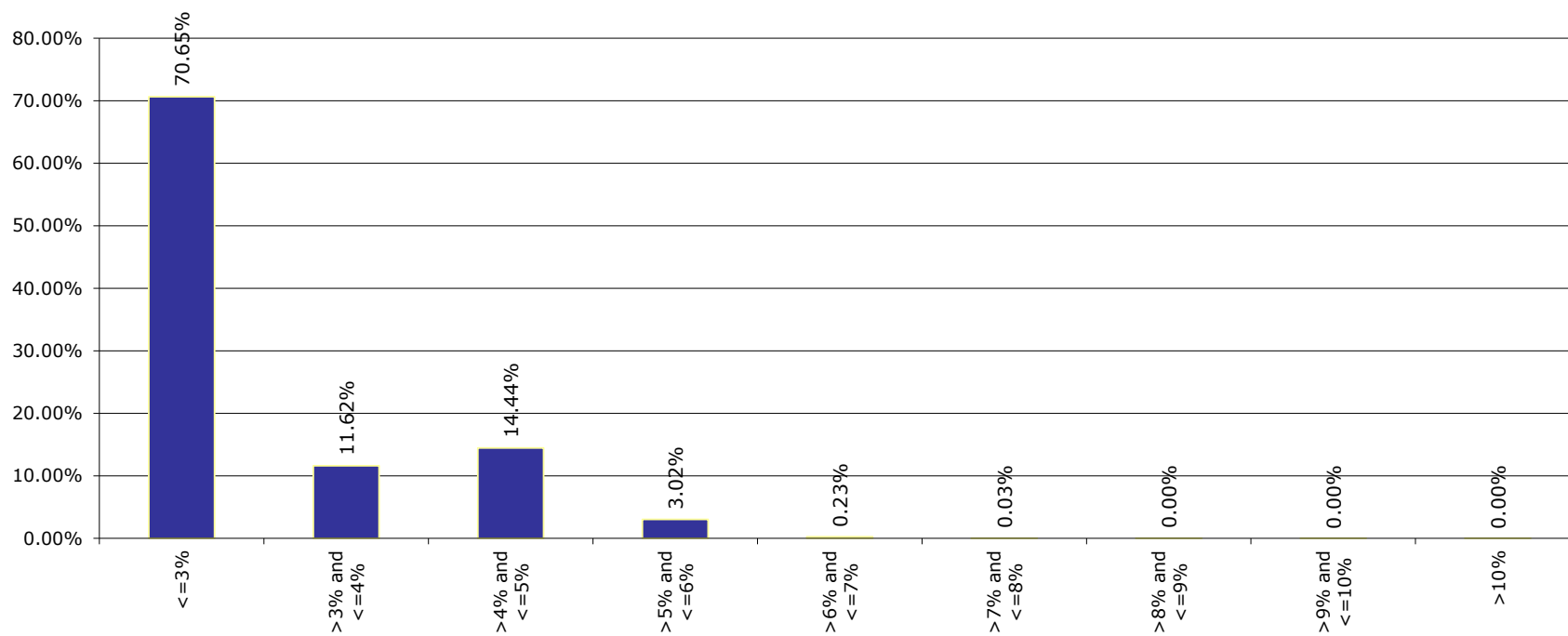
Portfolio Report:

Reporting month as of ultimo:

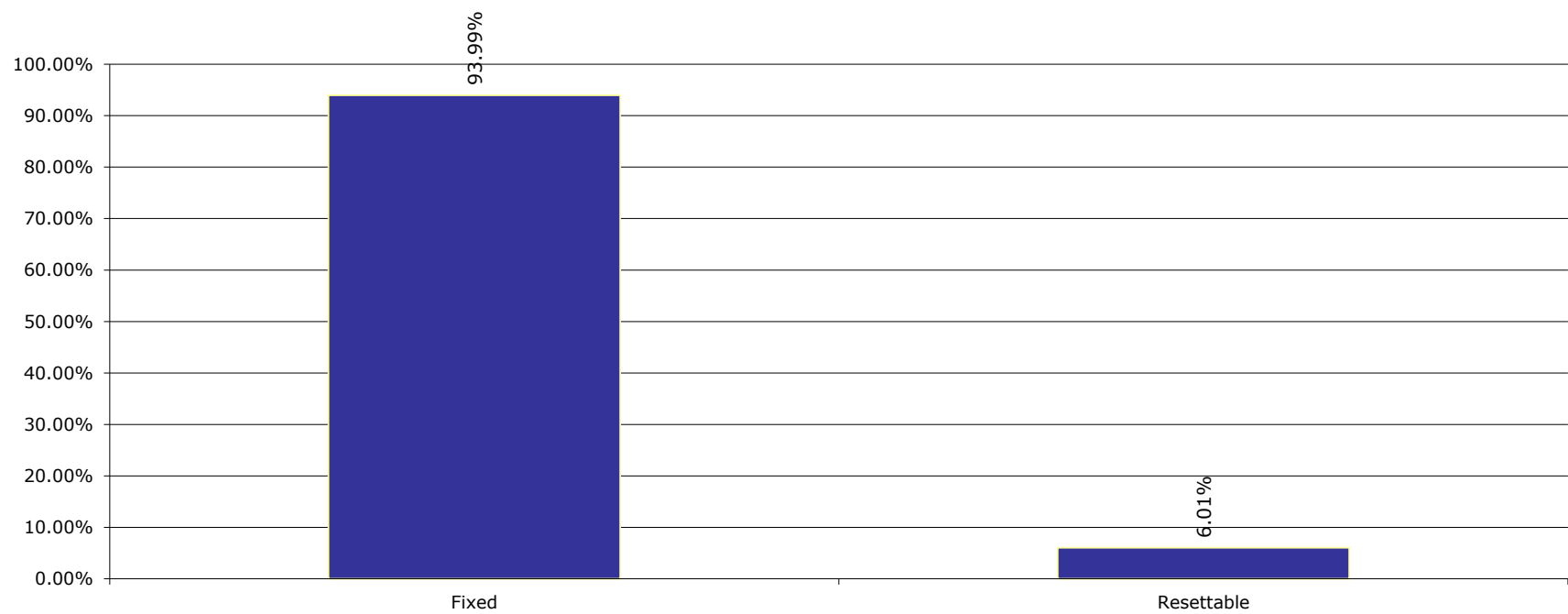
Esmee Master Issuer

June 2024

Interest Rate



Interest Rate Type



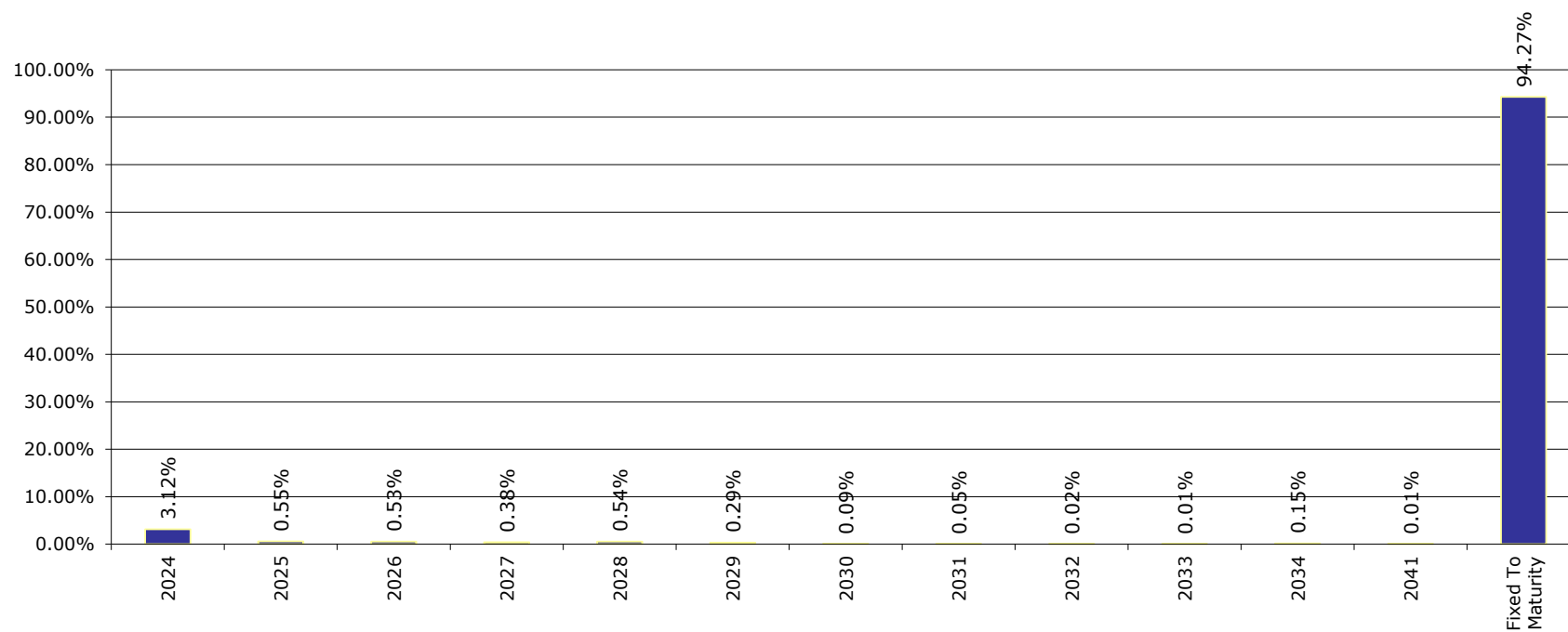
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Next Reset Date



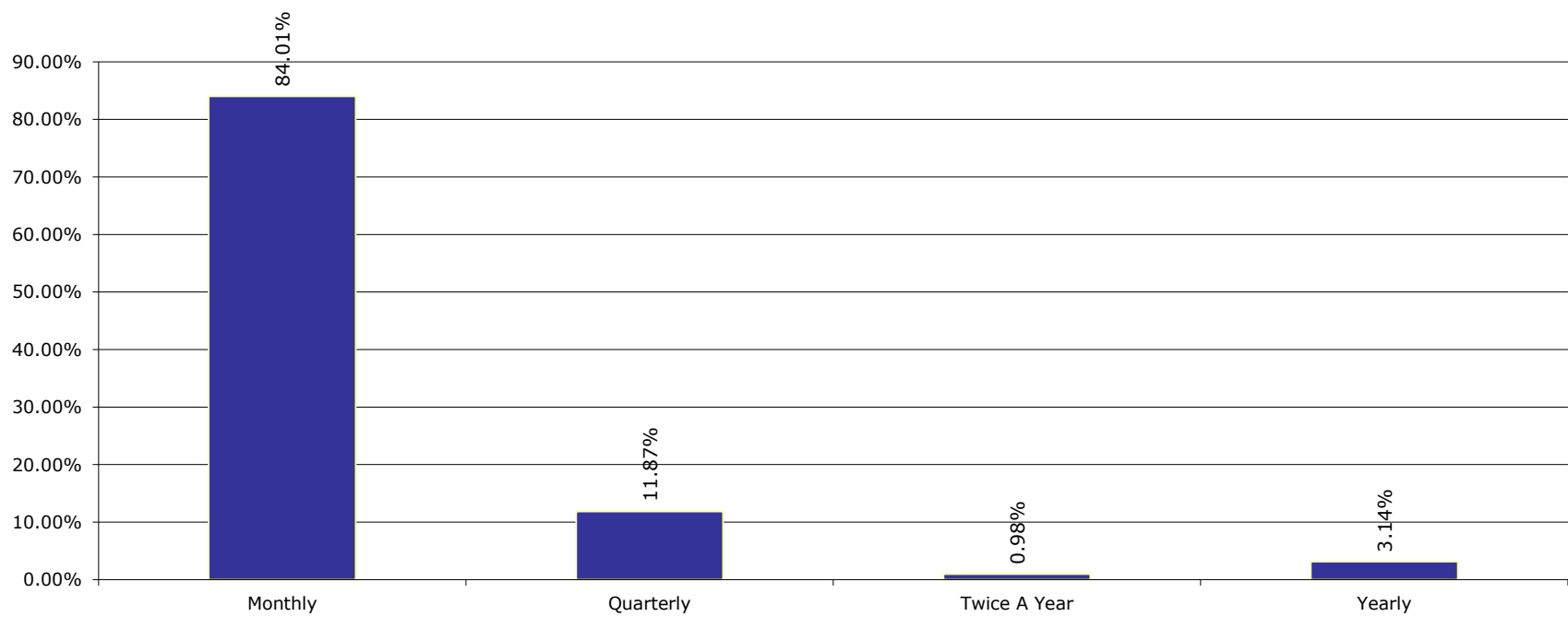
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Int. Payment Frequency



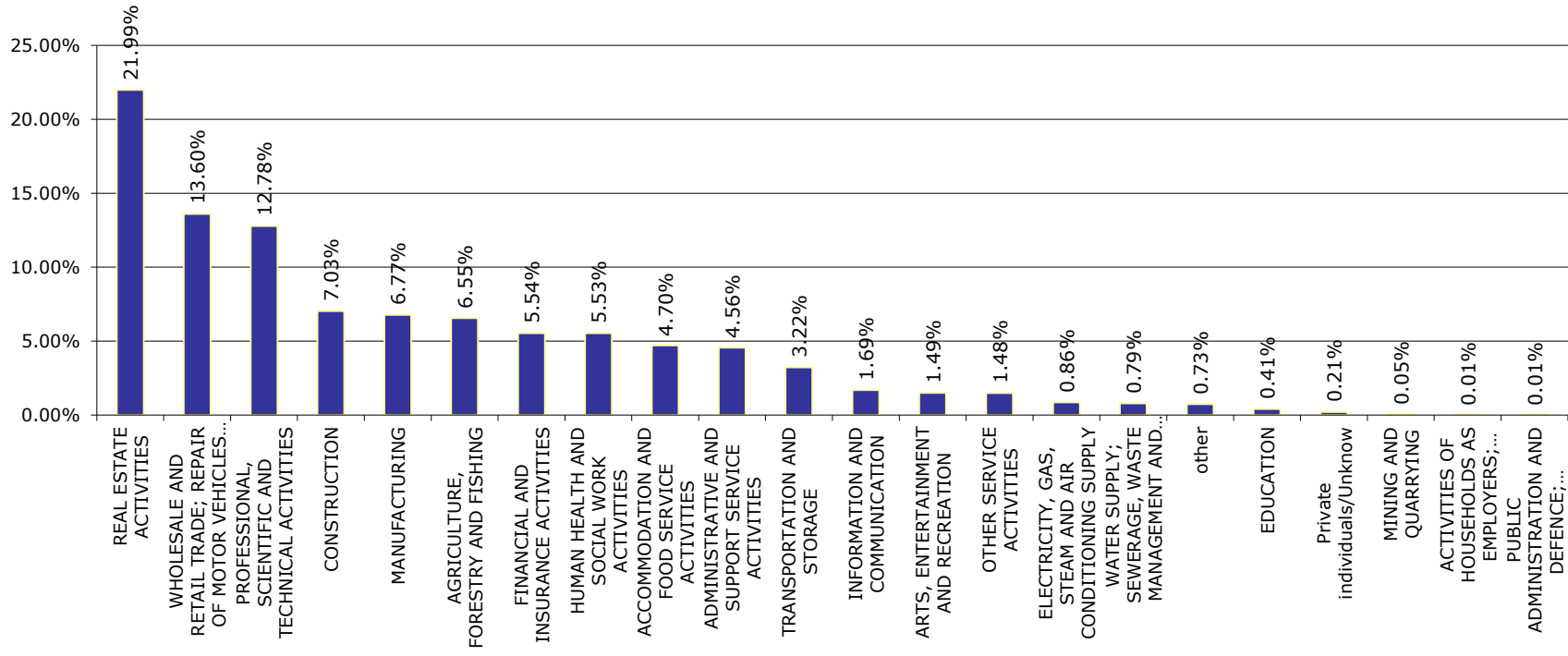
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Sectors (Nace rev.2)



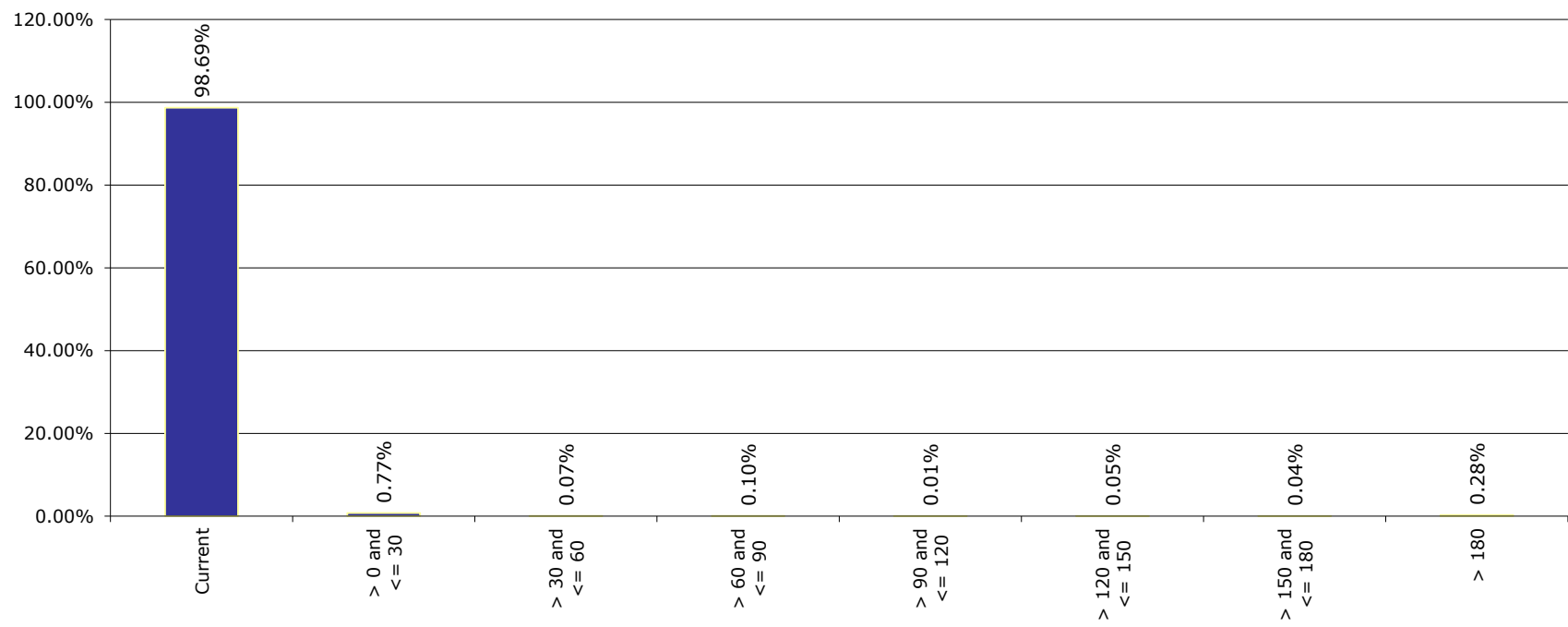
Portfolio Report:

Reporting month as of ultimo:

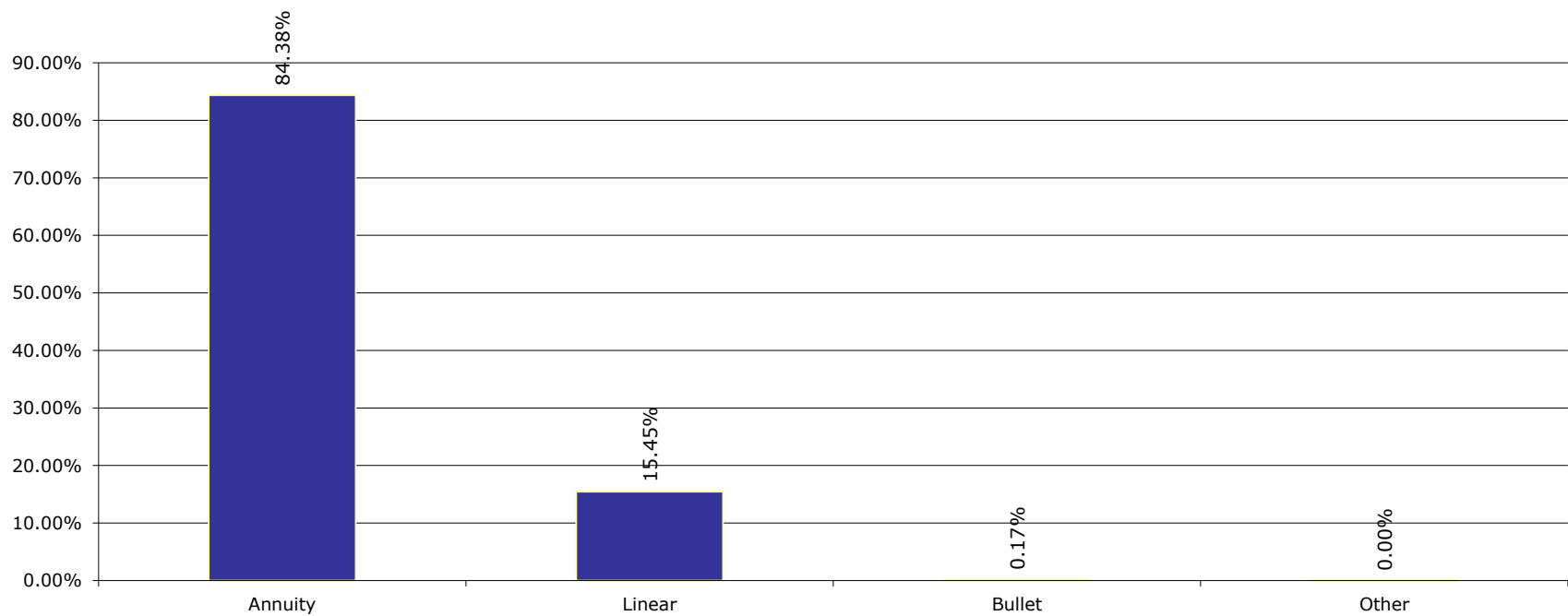
Esmee Master Issuer

June 2024

Arrears



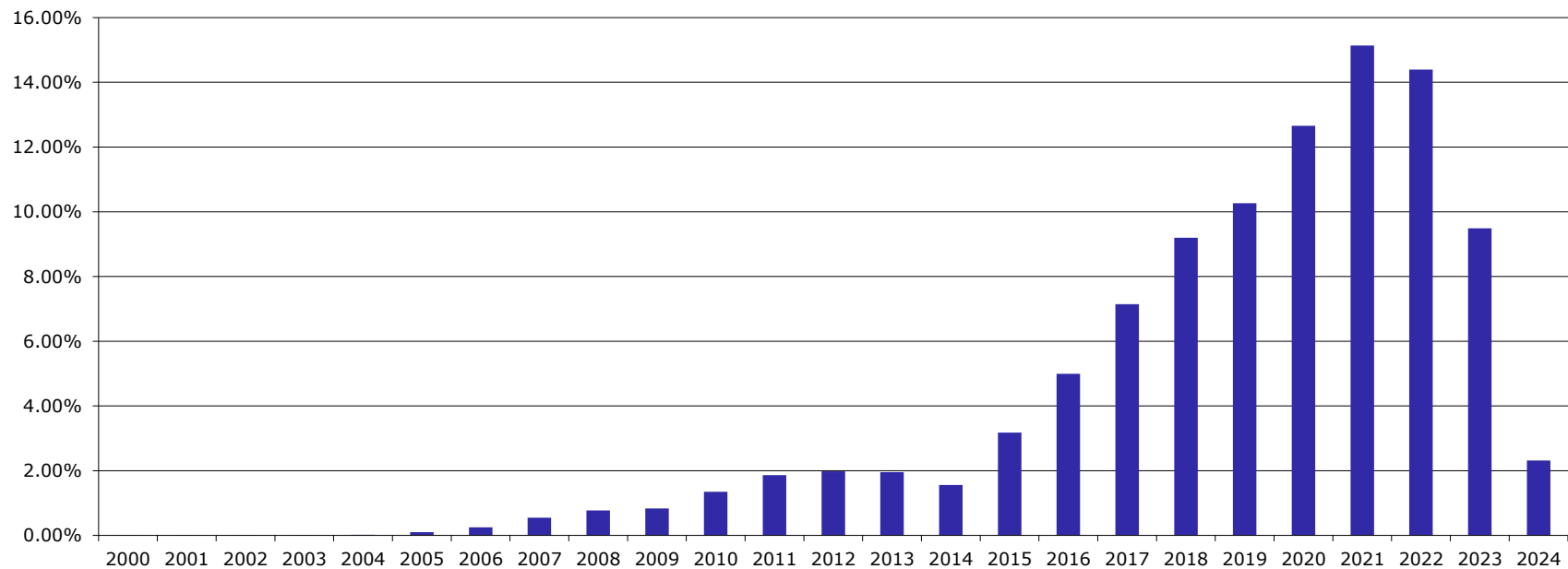
Redemption Type



Portfolio Report:
Reporting month as of ultimo:

Esmee Master Issuer
June 2024

Origination Year



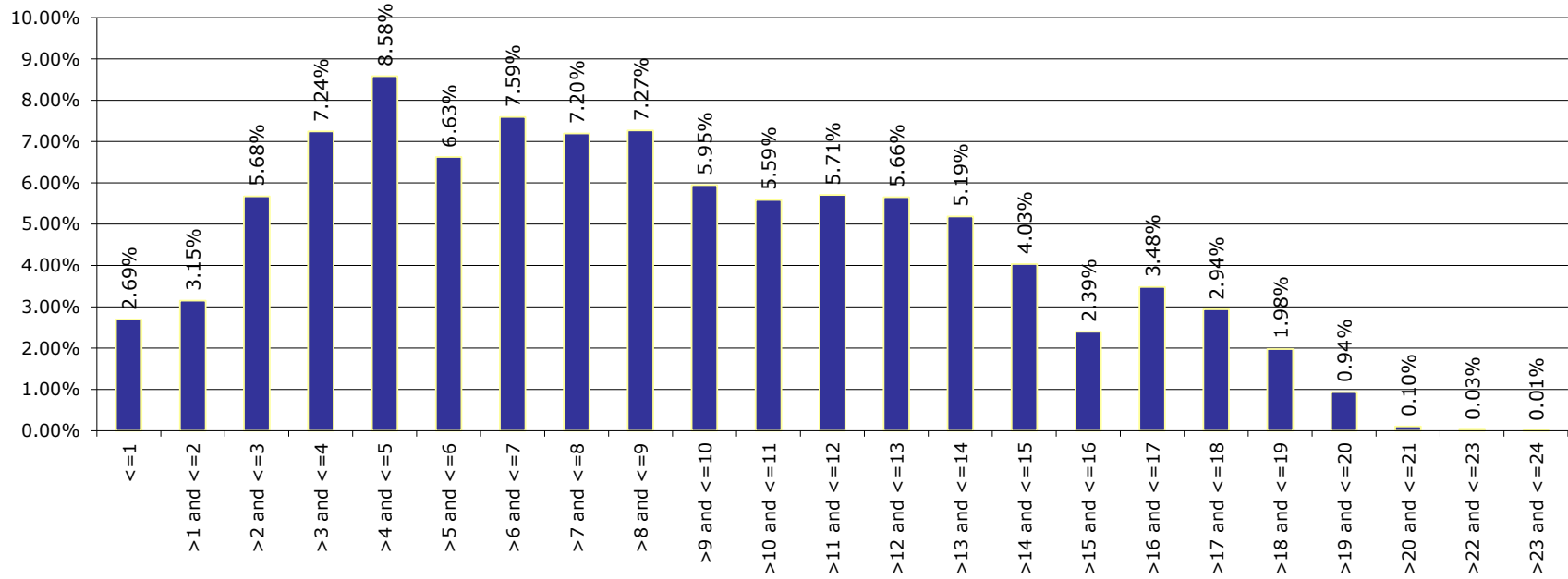
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Remaining Maturity



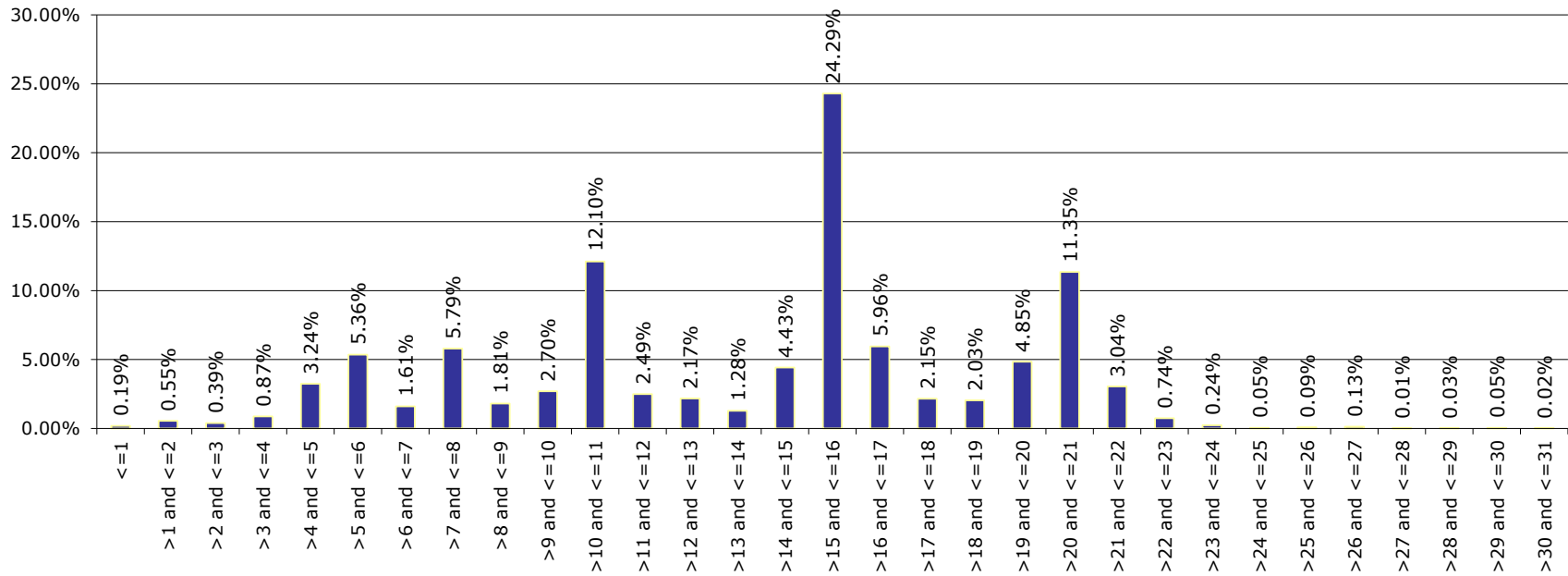
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Original Maturity



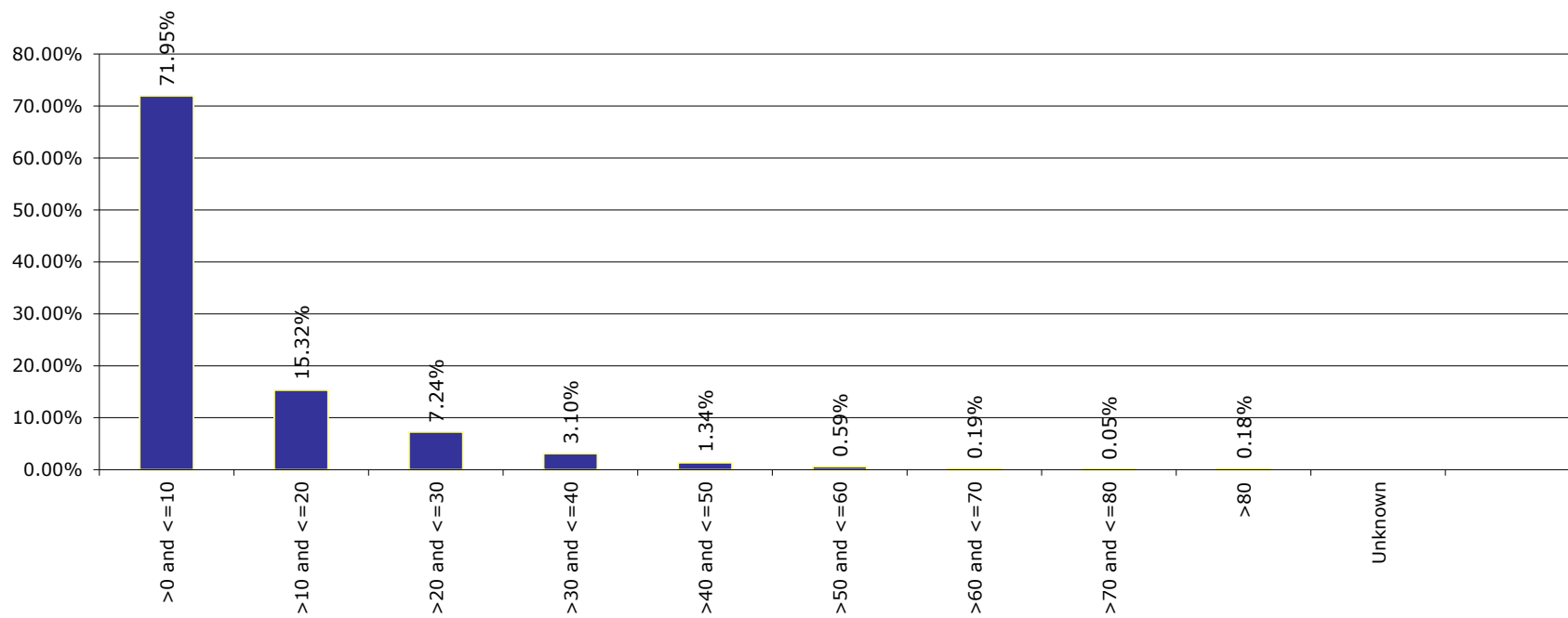
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

LGD



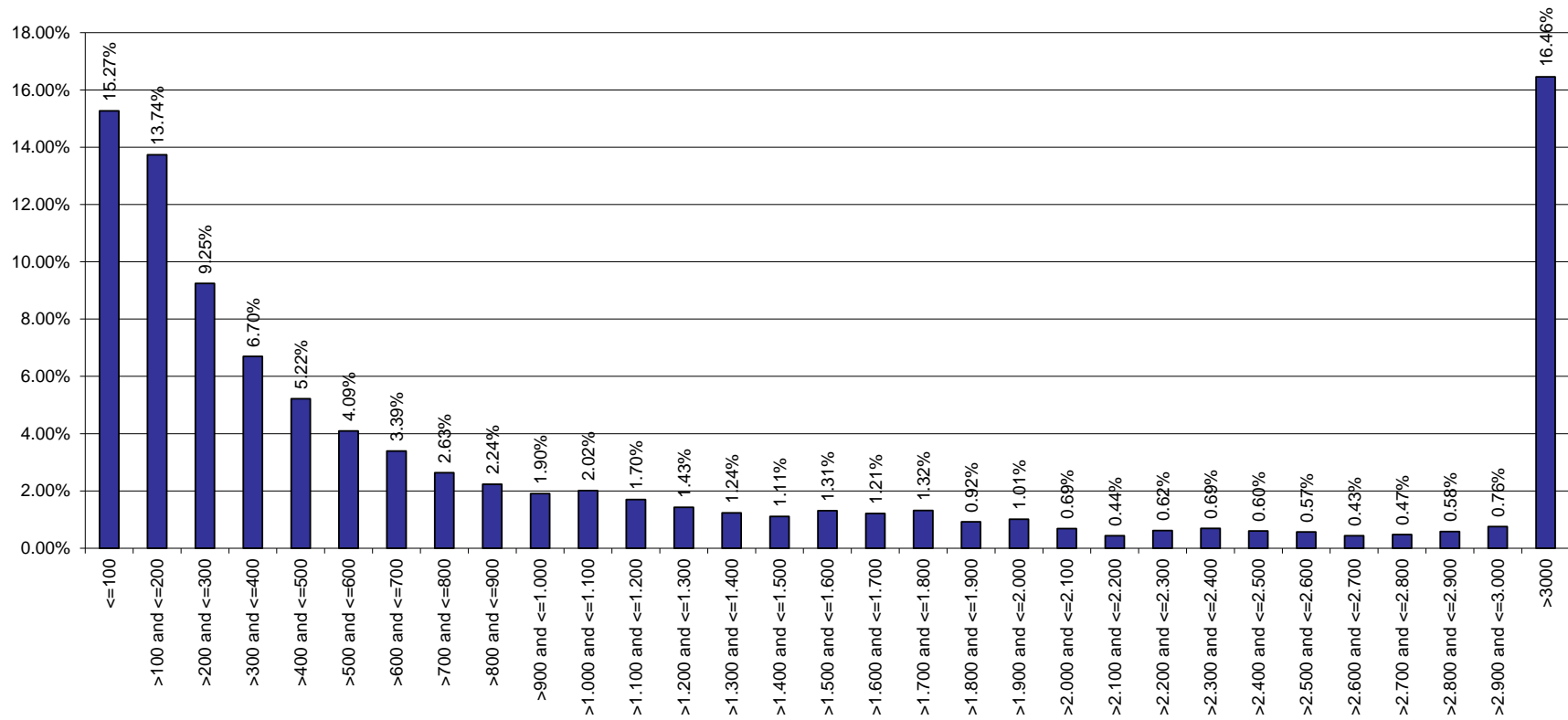
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Size of Loans



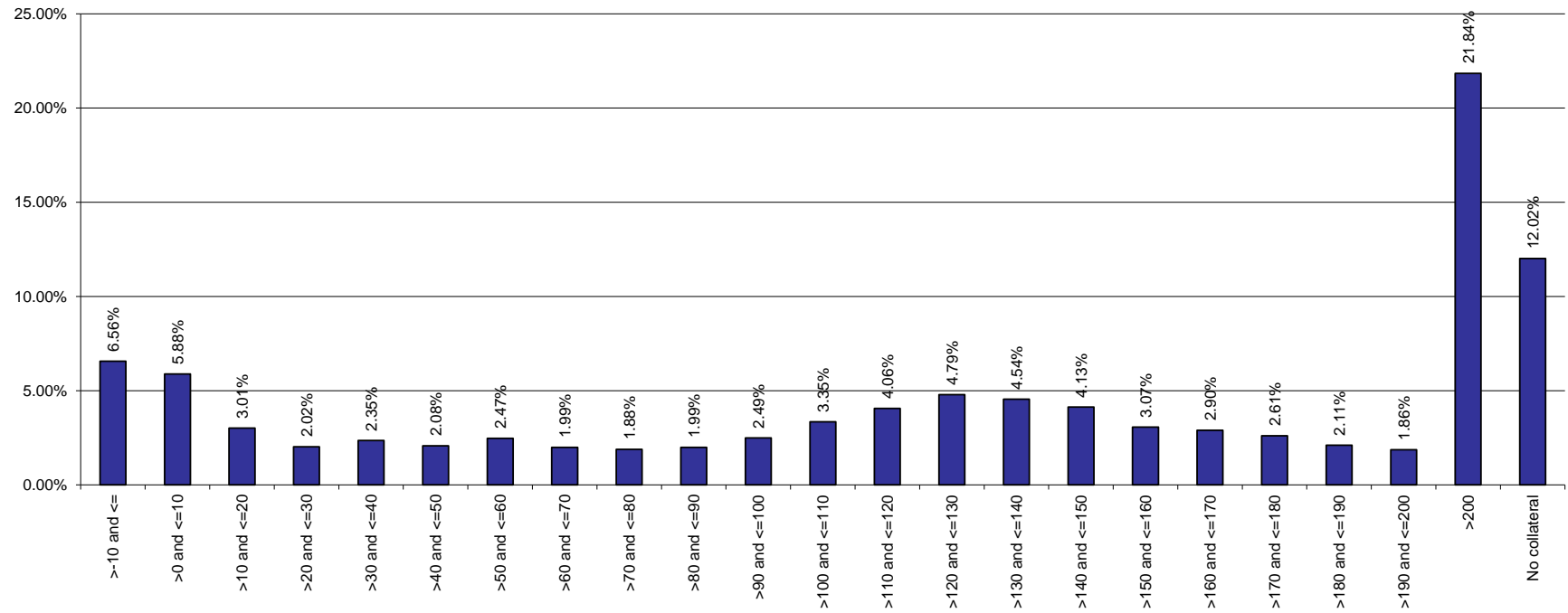
Portfolio Report:

Reporting month as of ultimo:

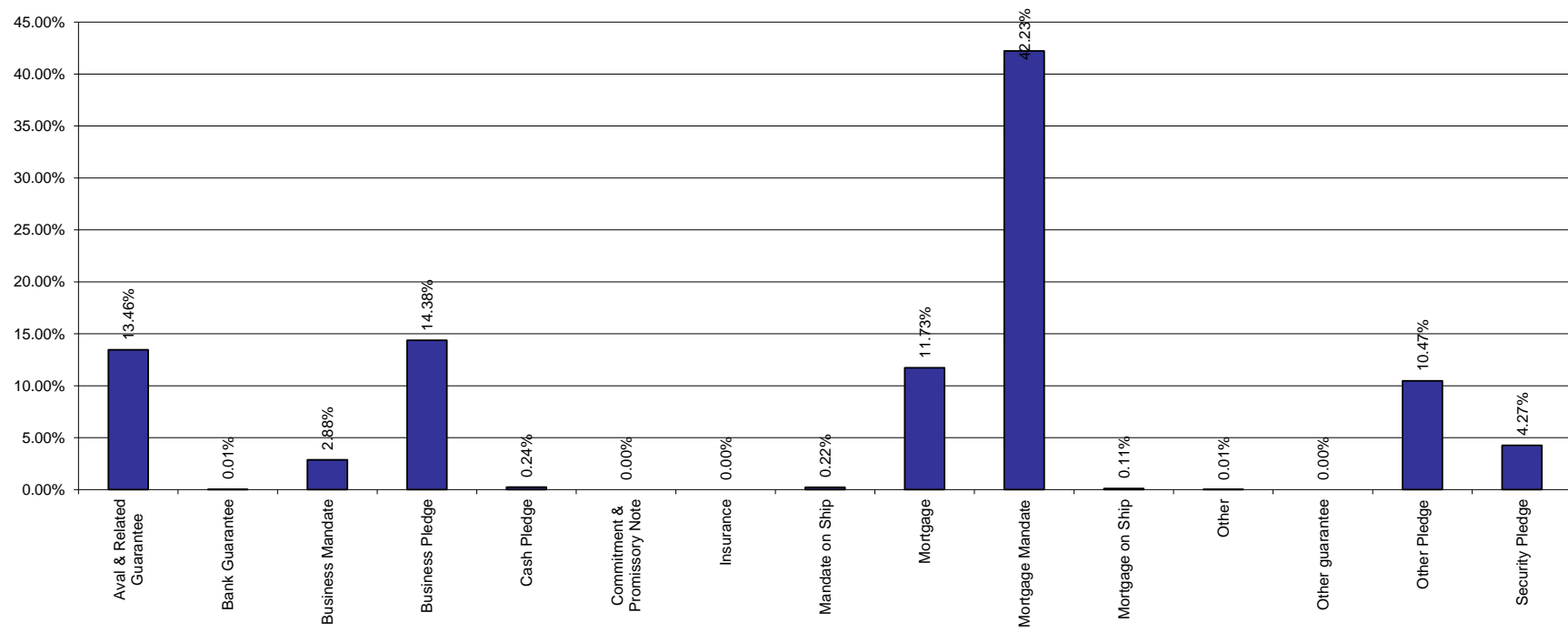
Esmee Master Issuer

June 2024

Collateral Ratio



Collaterals



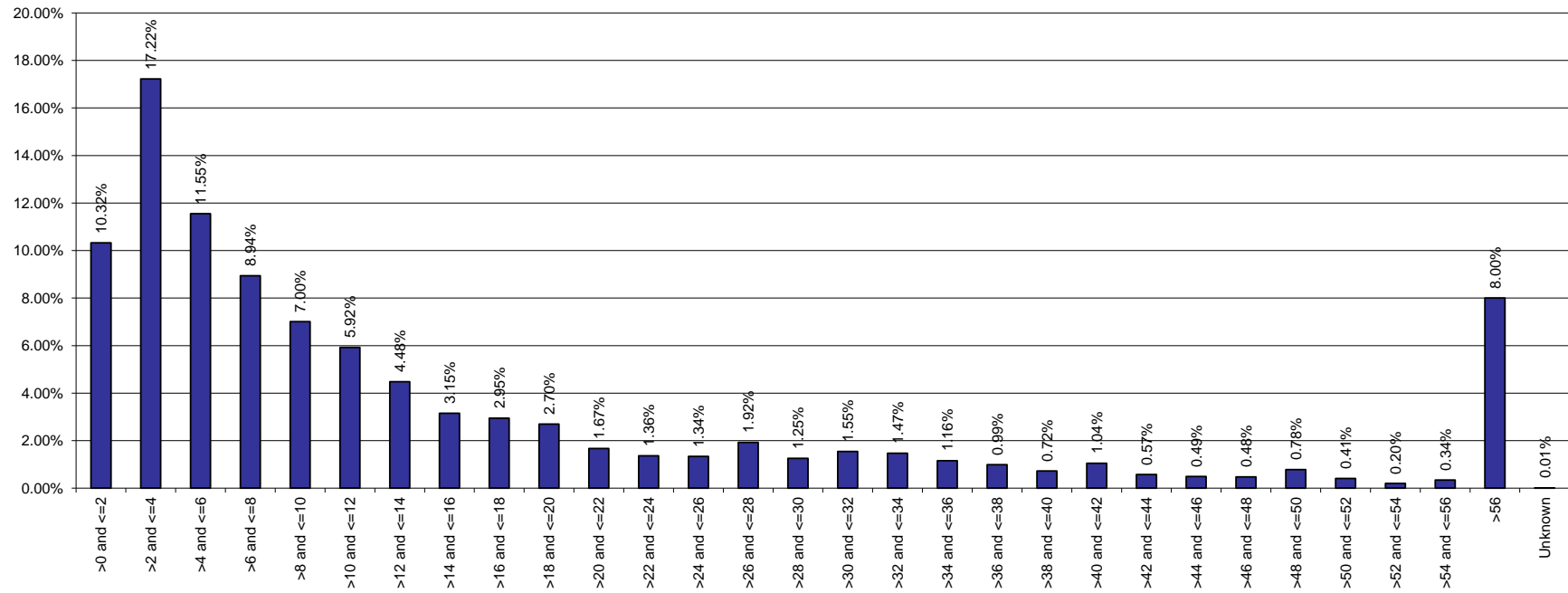
Portfolio Report:

Reporting month as of ultimo:

Esmee Master Issuer

June 2024

Yearly Expected Loss



Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

1. Key characteristics

Outstanding Principal Balance	9,820,104,088
Nb Loans	81,778
Nb Clients	48,845
Avg Loan Size	120,082
Avg Client Size	201,046
WA PD (%)	3.20%
WA LGD (%)	10.82%
Weighted Average Interest Rate (%)	2.41%
WA Seasoning (Y)	5.03
WA Rem Maturity (Y)	8.69
WA WAL (Y)	4.71
Yearly Exp Loss (%) (WAPD*WALGD)	0.35%
Exp Loss (%) (WAPD*WALGD*AvgLife)	1.63%
WA Tot Collateral Ratio	424.11%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

2. Business Unit

Business Unit	Outstanding Principal	No. of Loans	%
Commercial Banking	6,939,410,830	41,617	50.89%
Retail Banking Belgium	2,165,656,232	38,234	46.75%
Private Banking - Fortis	472,981,982	1,802	2.20%
Investment Banking	177,727,165	86	0.11%
Corporate & Public Banking	64,327,878	39	0.05%
Total	9,820,104,088	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

3. Products

Products	Outstanding Principal	%	No. of Loans	%
Investment Credit	9,013,230,329	91.78%	42,331	51.76%
Instalment Credit	745,428,170	7.59%	37,522	45.88%
Social & Fiscal Instalment	61,445,588	0.63%	1,925	2.35%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

4. Market Segment

Market Segment	Outstanding Principal	%	No. of Loans	%
Medium-Sized Enterprise (MEC)	5,481,512,189	55.82%	22,361	27.34%
missing	1,812,253,189	18.45%	25,920	31.70%
Small Enterprise (IPS)	1,563,771,251	15.92%	23,284	28.47%
Private Banking (PRB)	285,387,254	2.91%	372	0.45%
Professional (IPS)	243,024,033	2.47%	7,895	9.65%
Corporate (MEC)	241,633,336	2.46%	121	0.15%
Small Enterprise Personal Banking (IPS)	161,135,263	1.64%	1,087	1.33%
Professional Personal Banking (IPS)	27,770,178	0.28%	392	0.48%
Individual (IPS)	3,579,463	0.04%	344	0.42%
Individual Personal Banking (IPS)	37,932	0.00%	2	0.00%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

5. Internal Rating

Internal Rating	Outstanding Principal	%	No. of Loans	%
01.00	73,171,755	0.75%	1,357	1.66%
01.20	10,031,252	0.10%	6	0.01%
02.00	157,240,725	1.60%	2,921	3.57%
02.20	6,037,945	0.06%	1	0.00%
03.00	309,677,048	3.15%	4,879	5.97%
03.20	824,464	0.01%	2	0.00%
03.30	208,374	0.00%	3	0.00%
04.00	688,881,277	7.02%	7,634	9.34%
04.20	1,658,364	0.02%	3	0.00%
04.30	27,155,455	0.28%	5	0.01%
05.00	1,041,591,352	10.61%	9,771	11.95%
06.00	1,018,774,033	10.37%	8,372	10.24%
07.00	914,573,885	9.31%	7,396	9.04%
08.00	1,173,505,029	11.95%	7,618	9.32%
09.00	1,029,438,520	10.48%	6,743	8.25%
10.00	846,475,661	8.62%	4,387	5.36%
11.00	741,884,682	7.55%	4,221	5.16%
12.00	507,223,509	5.17%	3,649	4.46%
13.00	528,133,732	5.38%	3,574	4.37%
14.00	210,940,767	2.15%	1,573	1.92%
15.00	164,831,719	1.68%	1,022	1.25%
16.00	102,947,855	1.05%	944	1.15%
17.00	141,023,321	1.44%	1,484	1.81%
18.00	3,849,272	0.04%	111	0.14%
19.00	80,893,453	0.82%	406	0.50%
20.00	38,049,534	0.39%	3,454	4.22%
	1,081,105	0.01%	242	0.30%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

6. Top 20 Clients

Top 20 Clients	Outstanding Principal	%	Internal Rating
1	35,092,499	0.36%	08.00
2	30,113,636	0.31%	08.00
3	27,102,077	0.28%	15.00
4	26,625,000	0.27%	04.00
5	25,470,000	0.26%	09.00
6	25,143,049	0.26%	10.00
7	25,083,320	0.26%	08.00
8	25,014,000	0.25%	11.00
9	24,870,625	0.25%	05.00
10	24,571,429	0.25%	10.00
11	24,486,098	0.25%	06.00
12	24,287,500	0.25%	08.00
13	23,166,666	0.24%	10.00
14	22,536,458	0.23%	08.00
15	22,200,000	0.23%	13.00
16	20,950,000	0.21%	07.00
17	20,539,680	0.21%	12.00
18	20,313,583	0.21%	09.00
19	20,112,648	0.20%	05.00
20	18,898,372	0.19%	06.00
Total	486,576,639	4.95%	

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

7. Client Province

Client Province	Outstanding Principal	%	No. of Loans	%
West-Vlaanderen	1,801,540,739	18.35%	13,359	16.34%
Antwerpen	1,740,742,900	17.73%	13,371	16.35%
Oost-Vlaanderen	1,479,660,018	15.07%	12,268	15.00%
Brussels	1,073,268,058	10.93%	5,439	6.65%
Vlaams-Brabant	872,583,403	8.89%	7,524	9.20%
Hainaut	671,649,438	6.84%	6,627	8.10%
Limburg	661,196,810	6.73%	7,069	8.64%
Liège	596,526,193	6.07%	6,518	7.97%
Brabant Wallon	382,333,645	3.89%	3,301	4.04%
Namur	325,886,399	3.32%	3,851	4.71%
Luxembourg	214,705,518	2.19%	2,445	2.99%
Other	10,967	0.00%	6	0.01%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

8. Interest Rate

Interest Rate	Outstanding Principal	%	No. of Loans	%
<=3%	6,938,350,627	70.65%	50,812	62.13%
>3% and <=4%	1,141,205,264	11.62%	9,494	11.61%
>4% and <=5%	1,418,126,567	14.44%	15,953	19.51%
>5% and <=6%	296,349,438	3.02%	4,752	5.81%
>6% and <=7%	22,774,129	0.23%	595	0.73%
>7% and <=8%	2,918,932	0.03%	105	0.13%
>8% and <=9%	229,450	0.00%	38	0.05%
>9% and <=10%	146,348	0.00%	16	0.02%
>10%	3,333	0.00%	13	0.02%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

9. Interest Rate Type

Ranges (in year)	Outstanding Principal	%	No. of Loans	%
Fixed	9,229,525,188	93.99%	78,225	95.66%
Resettable	590,578,900	6.01%	3,553	4.34%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

10. Next Reset Date

Next Reset Date	Outstanding Principal	%	No. of Loans	%
2024	306,057,825	3.12%	1,681	2.06%
2025	53,944,253	0.55%	479	0.59%
2026	52,290,438	0.53%	272	0.33%
2027	37,698,692	0.38%	184	0.22%
2028	52,802,120	0.54%	183	0.22%
2029	28,155,290	0.29%	121	0.15%
2030	8,382,856	0.09%	24	0.03%
2031	5,371,503	0.05%	25	0.03%
2032	1,717,548	0.02%	6	0.01%
2033	940,896	0.01%	2	0.00%
2034	15,082,754	0.15%	3	0.00%
2041	571,944	0.01%	1	0.00%
Fixed To Maturity	9,257,087,967	94.27%	78,797	96.35%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

11. Int. Payment Frequency

Int. Payment Freq.	Outstanding Principal	%	No. of Loans	%
Monthly	8,249,589,107	84.01%	77,751	95.08%
Quarterly	1,165,565,185	11.87%	1,268	1.55%
Twice A Year	96,159,342	0.98%	418	0.51%
Yearly	308,790,454	3.14%	2,341	2.86%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

12. Sectors (Nace rev.2)

Sectors (Nave rev.2)	Outstanding Principal	%	No. of Loans	%
REAL ESTATE ACTIVITIES	2,159,207,251	21.99%	6,378	7.80%
WHOLESALE AND RETAIL TRADE; REPAIR OF MOTOR VEHICLES AND MOTOR VEHICLES	1,335,335,378	13.60%	14,463	17.69%
PROFESSIONAL, SCIENTIFIC AND TECHNICAL ACTIVITIES	1,255,308,479	12.78%	9,986	12.21%
CONSTRUCTION	690,681,626	7.03%	8,499	10.39%
MANUFACTURING	665,229,555	6.77%	5,649	6.91%
AGRICULTURE, FORESTRY AND FISHING	643,140,315	6.55%	6,998	8.56%
FINANCIAL AND INSURANCE ACTIVITIES	543,762,053	5.54%	2,818	3.45%
HUMAN HEALTH AND SOCIAL WORK ACTIVITIES	542,907,620	5.53%	5,878	7.19%
ACCOMMODATION AND FOOD SERVICE ACTIVITIES	461,217,107	4.70%	5,537	6.77%
ADMINISTRATIVE AND SUPPORT SERVICE ACTIVITIES	447,760,880	4.56%	5,174	6.33%
TRANSPORTATION AND STORAGE	316,211,087	3.22%	2,357	2.88%
INFORMATION AND COMMUNICATION	165,642,709	1.69%	2,061	2.52%
ARTS, ENTERTAINMENT AND RECREATION	146,761,816	1.49%	1,539	1.88%
OTHER SERVICE ACTIVITIES	145,627,003	1.48%	2,393	2.93%
ELECTRICITY, GAS, STEAM AND AIR CONDITIONING SUPPLY	83,992,135	0.86%	124	0.15%
WATER SUPPLY; SEWERAGE, WASTE MANAGEMENT AND REMEDIATION ACTIVITIES	77,841,512	0.79%	203	0.25%
other	72,020,615	0.73%	607	0.74%
EDUCATION	40,494,551	0.41%	478	0.58%
Private individuals/Unknow	20,320,739	0.21%	587	0.72%
MINING AND QUARRYING	5,286,825	0.05%	36	0.04%
ACTIVITIES OF HOUSEHOLDS AS EMPLOYERS; UNDIFFERENTIATED GOODS AND SERVICES ACTIVITIES	765,211	0.01%	11	0.01%
PUBLIC ADMINISTRATION AND DEFENCE; COMPULSORY SOCIAL SECURITY	589,619	0.01%	2	0.00%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

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

Sector name	Outstanding Principal	%	No. of Loans	%
Real estate activities	2,159,207,251	21.99%	6,378	7.80%
Activities of head offices; management consultancy activities	810,689,338	8.26%	4,349	5.32%
Retail trade, except of motor vehicles and motorcycles	626,914,697	6.38%	7,764	9.49%
Crop and animal production, hunting and related service activities	626,680,057	6.38%	6,797	8.31%
Wholesale trade, except of motor vehicles and motorcycles	466,578,305	4.75%	4,226	5.17%
Financial service activities, except insurance and pension funding	433,687,984	4.42%	1,589	1.94%
Human health activities	340,687,273	3.47%	5,176	6.33%
Construction of buildings	332,020,634	3.38%	2,021	2.47%
Specialised construction activities	331,409,460	3.37%	6,228	7.62%
Food and beverage service activities	293,680,095	2.99%	4,844	5.92%
Wholesale and retail trade and repair of motor vehicles and motorcycles	241,842,376	2.46%	2,473	3.02%
Legal and accounting activities	230,774,628	2.35%	2,221	2.72%
Office administrative, office support and other business support activities	182,273,575	1.86%	1,492	1.82%
Warehousing and support activities for transportation	173,803,859	1.77%	360	0.44%
Manufacture of food products	173,365,596	1.77%	1,380	1.69%
Accommodation	167,537,012	1.71%	693	0.85%
Manufacture of fabricated metal products, except machinery and equipment	161,396,112	1.64%	1,443	1.76%
Services to buildings and landscape activities	133,369,764	1.36%	2,566	3.14%
Residential care activities	130,101,001	1.32%	337	0.41%
Land transport and transport via pipelines	118,817,754	1.21%	1,704	2.08%
Rental and leasing activities	112,913,390	1.15%	838	1.02%
Activities auxiliary to financial services and insurance activities	108,203,702	1.10%	1,206	1.47%
Computer programming, consultancy and related activities	105,470,632	1.07%	1,391	1.70%
Sports activities and amusement and recreation activities	103,680,306	1.06%	999	1.22%
Architectural and engineering activities; technical testing and analysis	97,546,513	0.99%	1,699	2.08%
Other personal service activities	89,642,269	0.91%	1,966	2.40%
Electricity, gas, steam and air conditioning supply	83,992,135	0.86%	124	0.15%
Social work activities without accommodation	72,119,347	0.73%	365	0.45%
other	72,020,615	0.73%	607	0.74%
Advertising and market research	48,073,314	0.49%	580	0.71%
Waste collection, treatment and disposal activities; materials recovery	47,580,924	0.48%	137	0.17%
Manufacture of other non-metallic mineral products	42,614,948	0.43%	226	0.28%
Activities of membership organisations	41,294,173	0.42%	144	0.18%
Education	40,494,551	0.41%	478	0.58%
Information service activities	39,610,458	0.40%	256	0.31%
Manufacture of furniture	35,703,155	0.36%	334	0.41%
Creative, arts and entertainment activities	35,186,859	0.36%	490	0.60%
Manufacture of beverages	33,505,739	0.34%	96	0.12%
Repair and installation of machinery and equipment	29,056,836	0.30%	455	0.56%
Civil engineering	27,251,531	0.28%	250	0.31%
Other professional, scientific and technical activities	27,147,654	0.28%	617	0.75%
Manufacture of machinery and equipment n.e.c.	23,529,292	0.24%	280	0.34%
Manufacture of rubber and plastic products	23,083,877	0.24%	122	0.15%
Veterinary activities	23,022,326	0.23%	444	0.54%
Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	22,518,792	0.23%	259	0.32%
Activities of extraterritorial organisations and bodies/Unknown	20,320,739	0.21%	587	0.72%
Sewerage	19,192,721	0.20%	43	0.05%
Manufacture of chemicals and chemical products	18,786,353	0.19%	76	0.09%
Water transport	18,547,388	0.19%	70	0.09%
Scientific research and development	18,054,706	0.18%	76	0.09%
Printing and reproduction of recorded media	17,990,778	0.18%	266	0.33%
Repair of computers and personal and household goods	14,690,561	0.15%	283	0.35%
Other manufacturing	14,460,431	0.15%	212	0.26%
Manufacture of wearing apparel	13,671,730	0.14%	59	0.07%
Motion picture, video and television programme production, sound recording and music publishing activities	13,539,452	0.14%	272	0.33%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

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

Sector name	Outstanding Principal	%	No. of Loans	%
Manufacture of textiles	13,089,589	0.13%	133	0.16%
Manufacture of electrical equipment	12,008,840	0.12%	97	0.12%
Employment activities	9,709,711	0.10%	116	0.14%
Forestry and logging	8871970.73	0.09%	194	0.24%
Manufacture of computer, electronic and optical products	8,515,110	0.09%	52	0.06%
Remediation activities and other waste management services	8,239,993	0.08%	17	0.02%
Fishing and aquaculture	7,588,288	0.08%	7	0.01%
Libraries, archives, museums and other cultural activities	7,068,397	0.07%	37	0.05%
Travel agency, tour operator and other reservation service and related activities	7,027,568	0.07%	120	0.15%
Manufacture of motor vehicles, trailers and semi-trailers	5,886,863	0.06%	46	0.06%
Manufacture of paper and paper products	5,540,064	0.06%	40	0.05%
Manufacture of basic metals	5,443,826	0.06%	29	0.04%
Other mining and quarrying	5,286,825	0.05%	36	0.04%
Publishing activities	4,775,009	0.05%	78	0.10%
Postal and courier activities	4,401,149	0.04%	199	0.24%
Manufacture of basic pharmaceutical products and pharmaceutical preparations	4,280,028	0.04%	25	0.03%
Water collection, treatment and supply	2,827,873	0.03%	6	0.01%
Security and investigation activities	2,466,873	0.03%	42	0.05%
Insurance, reinsurance and pension funding, except compulsory social security	1,870,367	0.02%	23	0.03%
Telecommunications	1,759,940	0.02%	55	0.07%
Gambling and betting activities	826,254	0.01%	13	0.02%
Manufacture of other transport equipment	771,505	0.01%	15	0.02%
Activities of households as employers of domestic personnel	765,211	0.01%	11	0.01%
Air transport	640,938	0.01%	24	0.03%
Public administration and defence; compulsory social security	589,619	0.01%	2	0.00%
Programming and broadcasting activities	487,218	0.00%	9	0.01%
Manufacture of leather and related products	10,091	0.00%	4	0.00%
Total	9,820,104,088	100.00%	81,778	100.00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

14. Arrears

Arrears	Outstanding Principal	%	No. of Loans	%
Current	9,691,718,922	98.69%	77,700	95.01%
> 0 and <= 30	76,068,045	0.77%	879	1.07%
> 30 and <= 60	6,592,383	0.07%	113	0.14%
> 60 and <= 90	9,329,615	0.10%	98	0.12%
> 90 and <= 120	1,057,087	0.01%	49	0.06%
> 120 and <= 150	4,577,907	0.05%	34	0.04%
> 150 and <= 180	3,524,674	0.04%	48	0.06%
> 180	27,235,455	0.28%	2,857	3.49%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

15. Redemption Type

Redemption Type	Outstanding Principal	No. of Loans	%
Annuity	6,637,278,061	69,002	84.38%
Linear	2,932,739,445	12,633	15.45%
Bullet	247,596,582	140	0.17%
Other	2,490,000	3	0.00%
Total	9,820,104,088	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

16. Origination Year

Origination Year	Outstanding Principal	%	No. of Loans	%
2000	102,913	0.00%	6	0.01%
2001	40,584	0.00%	8	0.01%
2002	119,225	0.00%	9	0.01%
2003	259,939	0.00%	58	0.07%
2004	2,201,859	0.02%	158	0.19%
2005	9,920,570	0.10%	298	0.36%
2006	24,671,918	0.25%	436	0.53%
2007	53,845,986	0.55%	802	0.98%
2008	75,630,587	0.77%	1,117	1.37%
2009	81,462,193	0.83%	1,521	1.86%
2010	132,141,737	1.35%	2,038	2.49%
2011	183,017,033	1.86%	2,159	2.64%
2012	194,400,405	1.98%	1,855	2.27%
2013	191,986,041	1.96%	1,679	2.05%
2014	152,955,941	1.56%	1,771	2.17%
2015	311,745,046	3.17%	2,650	3.24%
2016	490,547,396	5.00%	3,140	3.84%
2017	701,731,962	7.15%	4,066	4.97%
2018	903,266,945	9.20%	4,823	5.90%
2019	1,008,095,888	10.27%	8,320	10.17%
2020	1,242,765,891	12.66%	10,155	12.42%
2021	1,486,447,698	15.14%	11,826	14.46%
2022	1,413,208,061	14.39%	10,980	13.43%
2023	932,030,435	9%	9,693	12%
2024	227,507,836	2%	2,210	3%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

17. Remaining Maturity (years)

Remaining Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	264,116,084	2.69%	21,011	25.69%
>1 and <=2	309,172,163	3.15%	12,499	15.28%
>2 and <=3	557,293,296	5.68%	10,008	12.24%
>3 and <=4	711,258,191	7.24%	8,141	9.96%
>4 and <=5	842,947,666	8.58%	6,537	7.99%
>5 and <=6	650,624,323	6.63%	3,828	4.68%
>6 and <=7	745,569,423	7.59%	3,715	4.54%
>7 and <=8	706,603,810	7.20%	3,043	3.72%
>8 and <=9	713,986,326	7.27%	2,625	3.21%
>9 and <=10	583,836,880	5.95%	1,822	2.23%
>10 and <=11	548,548,676	5.59%	1,407	1.72%
>11 and <=12	560,273,308	5.71%	1,385	1.69%
>12 and <=13	555,349,333	5.66%	1,413	1.73%
>13 and <=14	509,561,497	5.19%	1,227	1.50%
>14 and <=15	396,130,014	4.03%	886	1.08%
>15 and <=16	235,020,711	2.39%	556	0.68%
>16 and <=17	341,567,885	3.48%	633	0.77%
>17 and <=18	288,432,330	2.94%	562	0.69%
>18 and <=19	194,286,183	1.98%	320	0.39%
>19 and <=20	92,029,505	0.94%	145	0.18%
>20 and <=21	10,041,041	0.10%	12	0.01%
>22 and <=23	2,742,341	0.03%	1	0.00%
>23 and <=24	713,102	0.01%	2	0.00%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

18. Original Maturity (years)

Original Maturity (years)	Outstanding Principal	%	No. of Loans	%
<=1	18,724,577	0.19%	701	0.86%
>1 and <=2	54,008,495	0.55%	2,382	2.91%
>2 and <=3	37,972,554	0.39%	2,230	2.73%
>3 and <=4	85,598,727	0.87%	6,195	7.58%
>4 and <=5	318,175,734	3.24%	11,717	14.33%
>5 and <=6	526,064,288	5.36%	15,636	19.12%
>6 and <=7	157,792,962	1.61%	1,458	1.78%
>7 and <=8	568,699,779	5.79%	4,428	5.41%
>8 and <=9	178,060,281	1.81%	1,240	1.52%
>9 and <=10	265,196,067	2.70%	2,208	2.70%
>10 and <=11	1,188,663,354	12.10%	7,494	9.16%
>11 and <=12	244,303,976	2.49%	1,109	1.36%
>12 and <=13	213,469,123	2.17%	784	0.96%
>13 and <=14	125,357,994	1.28%	499	0.61%
>14 and <=15	434,719,967	4.43%	2,100	2.57%
>15 and <=16	2,385,628,622	24.29%	10,892	13.32%
>16 and <=17	585,150,737	5.96%	1,887	2.31%
>17 and <=18	211,211,042	2.15%	537	0.66%
>18 and <=19	199,798,437	2.03%	554	0.68%
>19 and <=20	475,821,181	4.85%	1,859	2.27%
>20 and <=21	1,114,887,013	11.35%	4,816	5.89%
>21 and <=22	298,814,822	3.04%	788	0.96%
>22 and <=23	72,681,616	0.74%	110	0.13%
>23 and <=24	23,183,437	0.24%	21	0.03%
>24 and <=25	4,429,798	0.05%	21	0.03%
>25 and <=26	8,530,894	0.09%	67	0.08%
>26 and <=27	12,491,056	0.13%	23	0.03%
>27 and <=28	1,331,228	0.01%	4	0.00%
>28 and <=29	2,838,365	0.03%	2	0.00%
>29 and <=30	4,419,115	0.05%	8	0.01%
>30 and <=31	2,078,848	0.02%	8	0.01%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

19. LGD

LGD Range (%)	Outstanding Principal		No. of Loans	
		%		%
<=0	4,236,111	0.04%	1	0.00%
>0 and <=10	7,065,354,083	71.95%	41,213	50.40%
>10 and <=20	1,504,372,773	15.32%	8,845	10.82%
>20 and <=30	710,760,487	7.24%	8,667	10.60%
>30 and <=40	304,431,647	3.10%	8,255	10.09%
>40 and <=50	132,067,348	1.34%	5,876	7.19%
>50 and <=60	57,653,345	0.59%	4,463	5.46%
>60 and <=70	19,044,607	0.19%	1,082	1.32%
>70 and <=80	4,454,922	0.05%	344	0.42%
>80	17,728,762	0.18%	2,800	3.42%
Unknown			232	0.28%
TOTAL	9,820,104,088	100.00%	81,778	100.00%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

20. Size of Loans

Range (eur 1000)	Outstanding Principal	%	No. of Loans	%
<=100	1,499,222,312	15.27%	62,049	75.87%
>100 and <=200	1,348,966,182	13.74%	9,485	11.60%
>200 and <=300	907,981,414	9.25%	3,725	4.56%
>300 and <=400	657,581,598	6.70%	1,905	2.33%
>400 and <=500	512,630,944	5.22%	1,148	1.40%
>500 and <=600	401,777,598	4.09%	734	0.90%
>600 and <=700	333,373,597	3.39%	515	0.63%
>700 and <=800	258,606,590	2.63%	345	0.42%
>800 and <=900	219,576,278	2.24%	259	0.32%
>900 and <=1.000	187,065,048	1.90%	197	0.24%
>1.000 and <=1.100	197,929,408	2.02%	188	0.23%
>1.100 and <=1.200	166,900,406	1.70%	145	0.18%
>1.200 and <=1.300	140,177,139	1.43%	112	0.14%
>1.300 and <=1.400	121,425,165	1.24%	90	0.11%
>1.400 and <=1.500	108,807,609	1.11%	75	0.09%
>1.500 and <=1.600	128,590,145	1.31%	83	0.10%
>1.600 and <=1.700	118,956,346	1.21%	72	0.09%
>1.700 and <=1.800	129,185,172	1.32%	74	0.09%
>1.800 and <=1.900	90,688,474	0.92%	49	0.06%
>1.900 and <=2.000	99,626,182	1.01%	51	0.06%
>2.000 and <=2.100	67,388,844	0.69%	33	0.04%
>2.100 and <=2.200	42,974,942	0.44%	20	0.02%
>2.200 and <=2.300	60,712,910	0.62%	27	0.03%
>2.300 and <=2.400	67,997,327	0.69%	29	0.04%
>2.400 and <=2.500	58,966,677	0.60%	24	0.03%
>2.500 and <=2.600	56,065,019	0.57%	22	0.03%
>2.600 and <=2.700	42,589,181	0.43%	16	0.02%
>2.700 and <=2.800	46,631,644	0.47%	17	0.02%
>2.800 and <=2.900	57,093,755	0.58%	20	0.02%
>2.900 and <=3.000	74,278,922	0.76%	25	0.03%
>3000	1,616,337,260	16.46%	244	0.30%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

21. Collateral Ratio

Range (%)	Outstanding Principal	%	No. of Loans	%
>-10 and <=	644,297,315	6.56%	8,311	10.16%
>0 and <=10	577,876,386	5.88%	994	1.22%
>10 and <=20	295,600,133	3.01%	868	1.06%
>20 and <=30	198,755,362	2.02%	937	1.15%
>30 and <=40	231,057,051	2.35%	882	1.08%
>40 and <=50	203,929,915	2.08%	1,069	1.31%
>50 and <=60	242,280,764	2.47%	1,102	1.35%
>60 and <=70	195,030,016	1.99%	1,045	1.28%
>70 and <=80	184,547,660	1.88%	1,190	1.46%
>80 and <=90	195,389,726	1.99%	1,389	1.70%
>90 and <=100	244,357,535	2.49%	1,576	1.93%
>100 and <=110	329,050,474	3.35%	2,073	2.53%
>110 and <=120	398,428,734	4.06%	2,400	2.93%
>120 and <=130	470,463,415	4.79%	2,557	3.13%
>130 and <=140	446,268,314	4.54%	2,670	3.26%
>140 and <=150	405,449,822	4.13%	2,422	2.96%
>150 and <=160	301,058,981	3.07%	2,099	2.57%
>160 and <=170	284,723,061	2.90%	1,959	2.40%
>170 and <=180	256,276,716	2.61%	1,769	2.16%
>180 and <=190	207,014,525	2.11%	1,648	2.02%
>190 and <=200	183,059,794	1.86%	1,526	1.87%
>200	2,145,015,532	21.84%	24,128	29.50%
No collateral	1,180,172,855	12.02%	17,164	20.99%
Total	9,820,104,088	100%	81,778	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

22. Collaterals

Collateral Type	Amount	%
Aval & Related Guarantee	3,141,775,515.14	13.46%
Bank Guarantee	3,239,186.29	0.01%
Business Mandate	671,968,577.06	2.88%
Business Pledge	3,355,959,262.72	14.38%
Cash Pledge	55,165,178.40	0.24%
Commitment & Promissory Note	0.00	0.00%
Insurance	0.00	0.00%
Mandate on Ship	51,002,883.00	0.22%
Mortgage	2,737,673,779.72	11.73%
Mortgage Mandate	9,857,886,941.78	42.23%
Mortgage on Ship	26,563,372.32	0.11%
Other	2,717,302.00	0.01%
Other guarantee	0.00	0.00%
Other Pledge	2,443,012,227.02	10.47%
Security Pledge	996,206,680.37	4.27%
Total	23,343,170,905.82	100%

Esmee Master Issuer

Pool Characteristics

Portfolio as of: 30-06-2024

23. Yearly Expected Loss

Range (%)	Outstanding Principal	%	No. of Loans	%
>0 and <=2	1,013,531,374	10.32%	7,728	9.45%
>2 and <=4	1,691,246,721	17.22%	12,082	14.77%
>4 and <=6	1,134,171,607	11.55%	8,285	10.13%
>6 and <=8	877,905,717	8.94%	6,350	7.76%
>8 and <=10	687,849,641	7.00%	4,991	6.10%
>10 and <=12	581,384,800	5.92%	4,336	5.30%
>12 and <=14	439,953,235	4.48%	2,982	3.65%
>14 and <=16	309,555,410	3.15%	2,592	3.17%
>16 and <=18	289,427,216	2.95%	2,165	2.65%
>18 and <=20	265,018,958	2.70%	1,896	2.32%
>20 and <=22	163,643,535	1.67%	1,604	1.96%
>22 and <=24	133,816,574	1.36%	1,374	1.68%
>24 and <=26	131,159,982	1.34%	1,248	1.53%
>26 and <=28	188,988,183	1.92%	1,197	1.46%
>28 and <=30	122,895,711	1.25%	874	1.07%
>30 and <=32	151,924,023	1.55%	1,018	1.24%
>32 and <=34	144,539,250	1.47%	1,071	1.31%
>34 and <=36	113,522,520	1.16%	862	1.05%
>36 and <=38	97,308,444	0.99%	940	1.15%
>38 and <=40	71,128,778	0.72%	699	0.85%
>40 and <=42	102,473,800	1.04%	686	0.84%
>42 and <=44	56,099,353	0.57%	549	0.67%
>44 and <=46	48,295,719	0.49%	582	0.71%
>46 and <=48	46,839,468	0.48%	436	0.53%
>48 and <=50	76,919,867	0.78%	471	0.58%
>50 and <=52	40,226,007	0.41%	500	0.61%
>52 and <=54	19,741,568	0.20%	332	0.41%
>54 and <=56	33,543,438	0.34%	330	0.40%
>56	785,912,083	8.00%	13,356	16.33%
Unknown	1,081,105	0.01%	242	0.30%
TOTAL	9,820,104,088	100%	81,778	100%