

# **Esmee Master Issuer**

*Report date: 30 June 2016*

## **PORTFOLIO REPORT**

**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**June 2016

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**Key Characteristics**

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|   |               |
|---|---------------|
| Oustanding Principal Balance (EUR)          | 9,754,049,622 |
| Average Loan Size (EUR)                     | 69,106        |
| Average Client Size (EUR)                   | 131,009       |
| Number of Loans                             | 141,147       |
| Number of Clients                           | 74,453        |
| Weighted Average PD (%)                     | 4.12%         |
| Weighted Average LGD (%)                    | 11.30%        |
| Weighted Average Interest Rate (%)          | 3.25%         |
| Weighted Average Seasoning (years)          | 4.18          |
| Weighted Average Remaining Maturity (years) | 7.74          |
| Weighted Average WAL (years)                | 4.17          |
| Yearly Expected Loss (%) (WAPD*WALGD)       | 0.47%         |
| Expected Loss (%) (WAPD*WALGD*AvgLife)      | 1.94%         |
| WA Tot Collateral Ratio                     | 228.03%       |

**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

June 2016

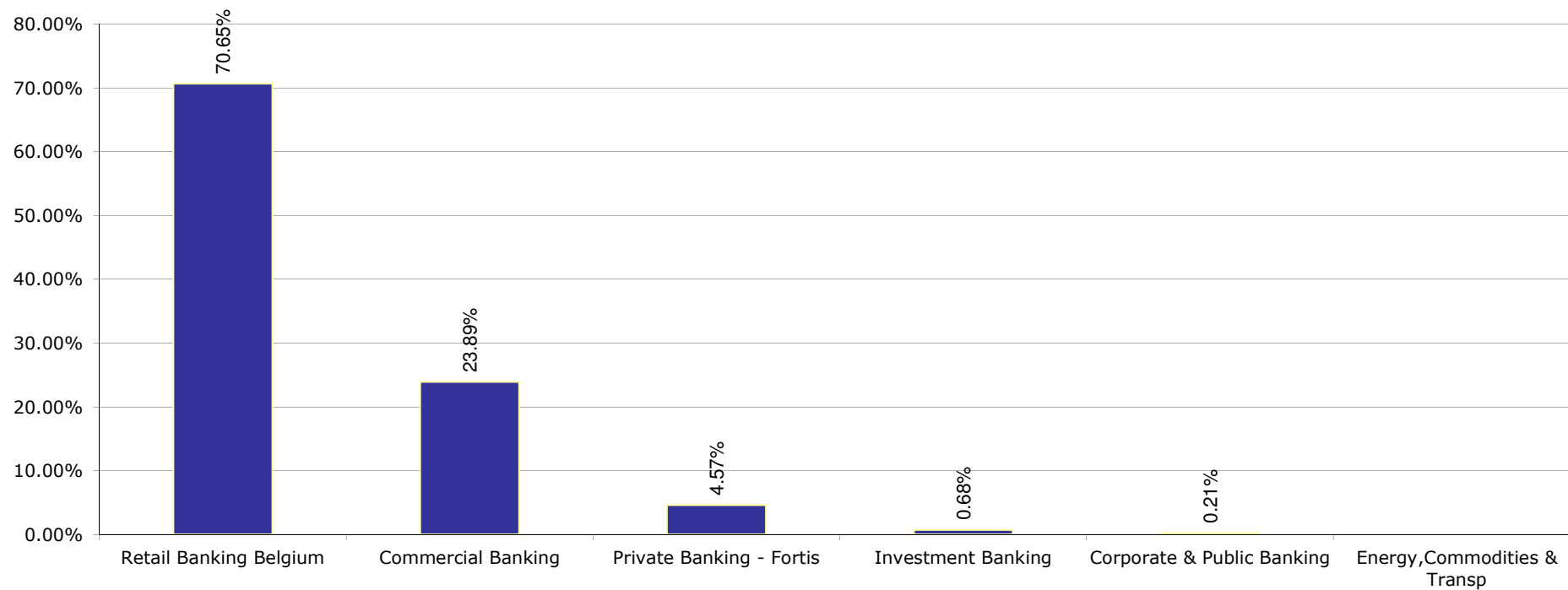
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**Business Unit**

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**Portfolio Report:**

Reporting month as of ultimo:

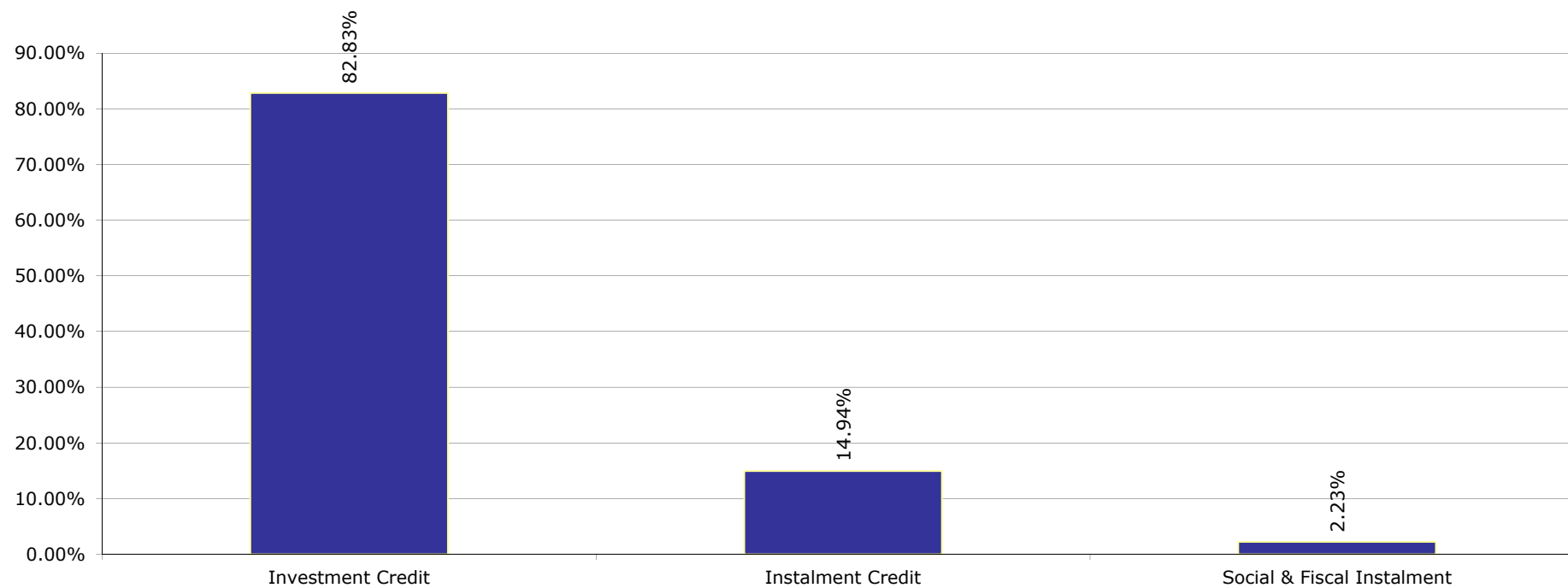
**Esmee Master Issuer**

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**Products**

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**Portfolio Report:**

Reporting month as of ultimo:

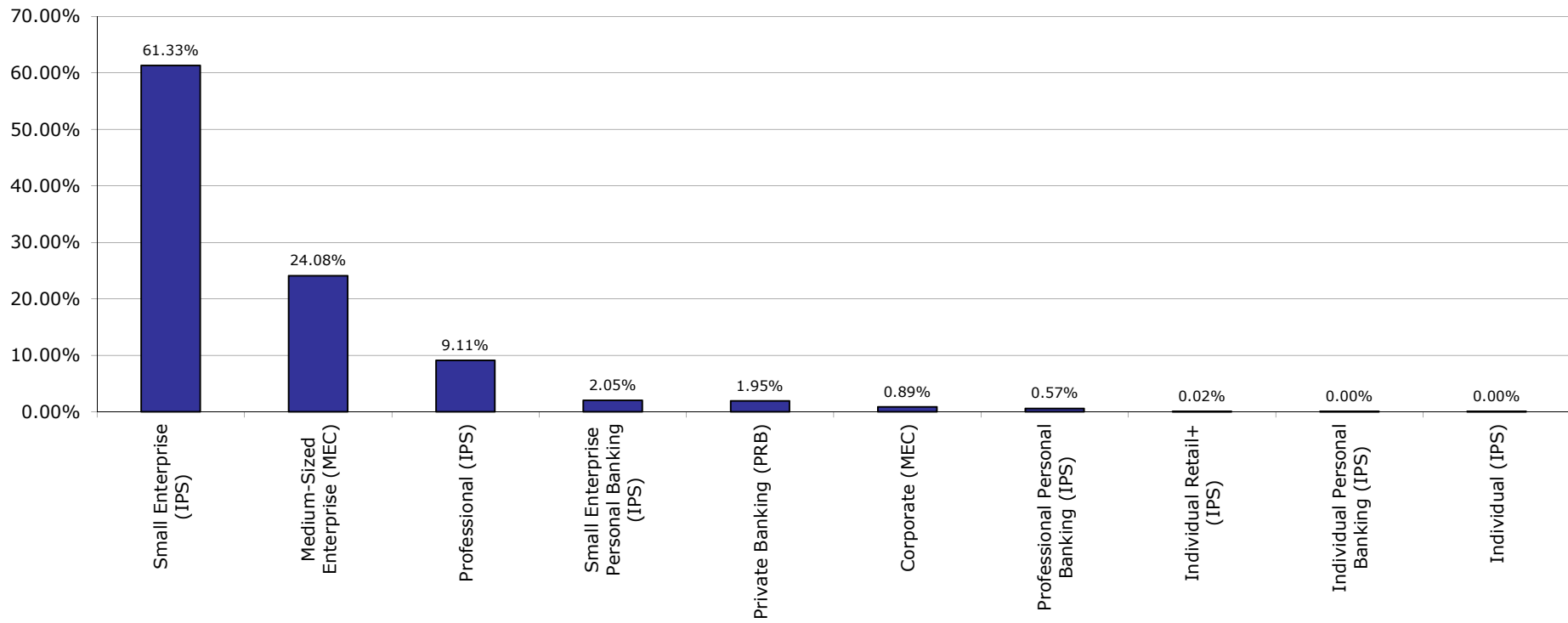
**Esmee Master Issuer**

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**Market Segment**

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**Portfolio Report:**

Reporting month as of ultimo:

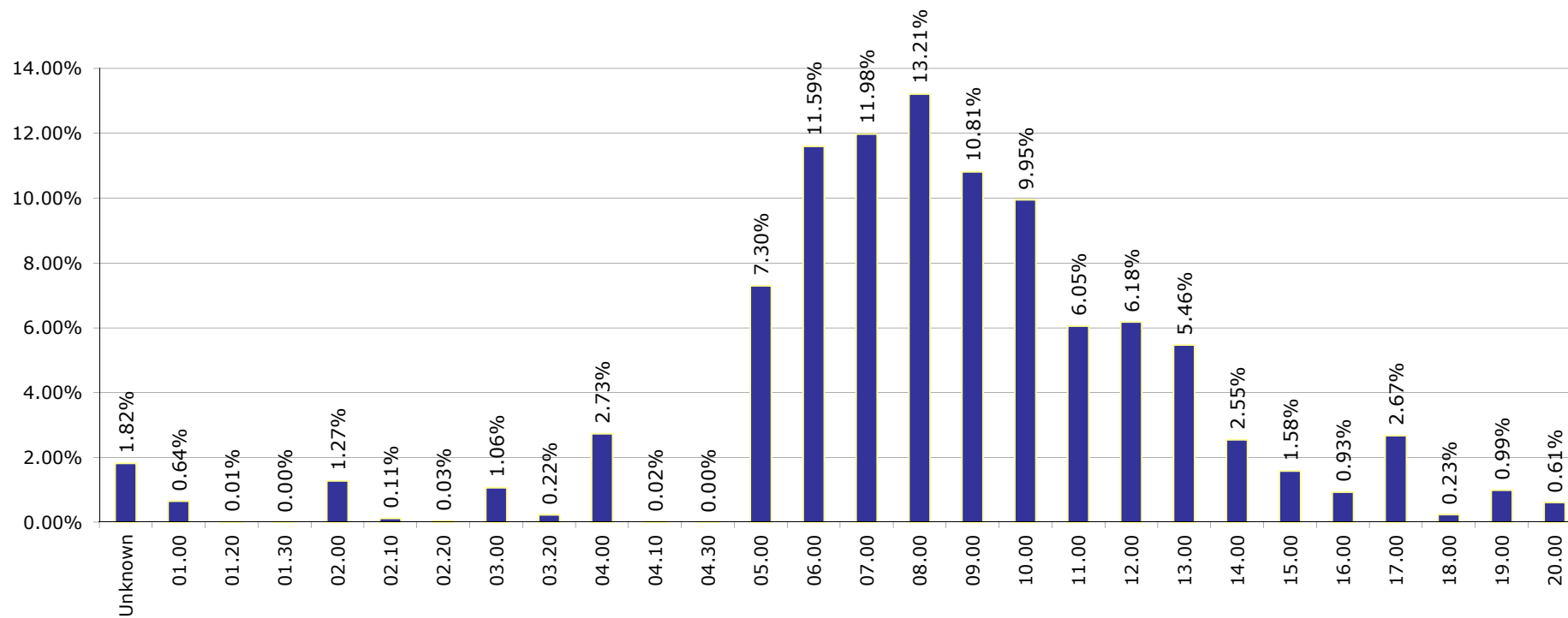
**Esmee Master Issuer**

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**Internal Rating**

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**Portfolio Report:**

Reporting month as of ultimo:

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June 2016

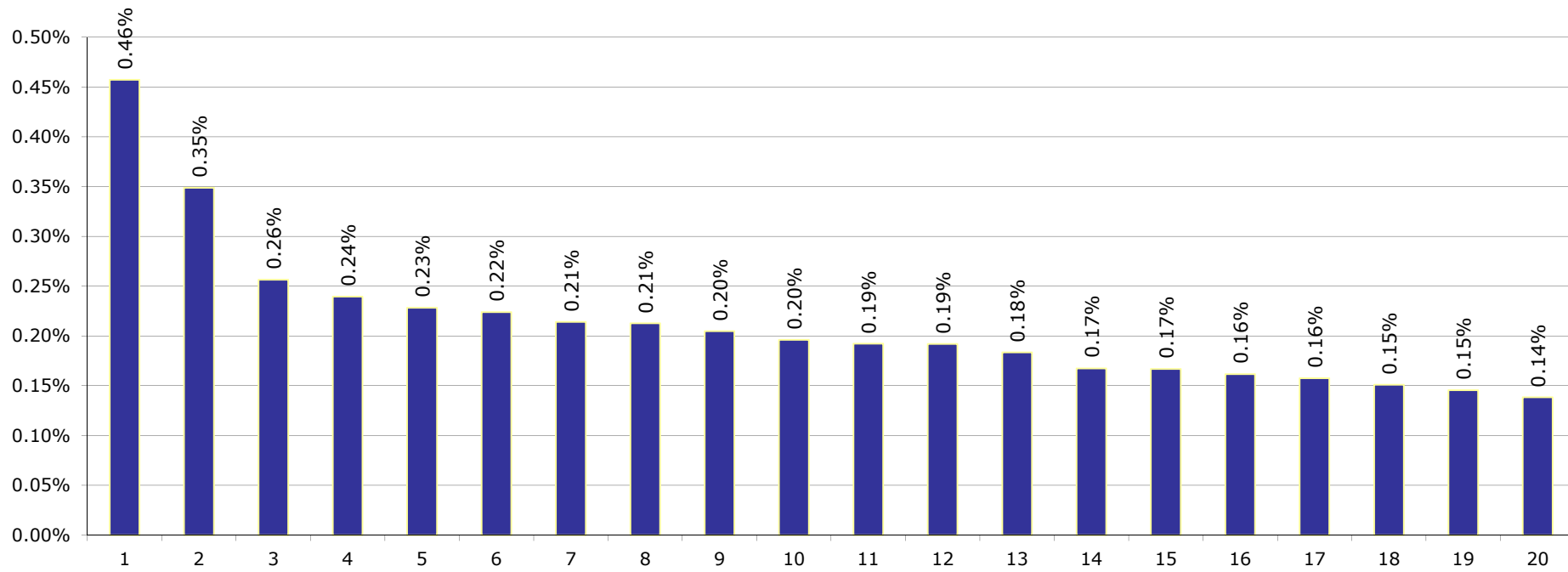
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**Top 20 Clients**

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**Portfolio Report:**

Reporting month as of ultimo:

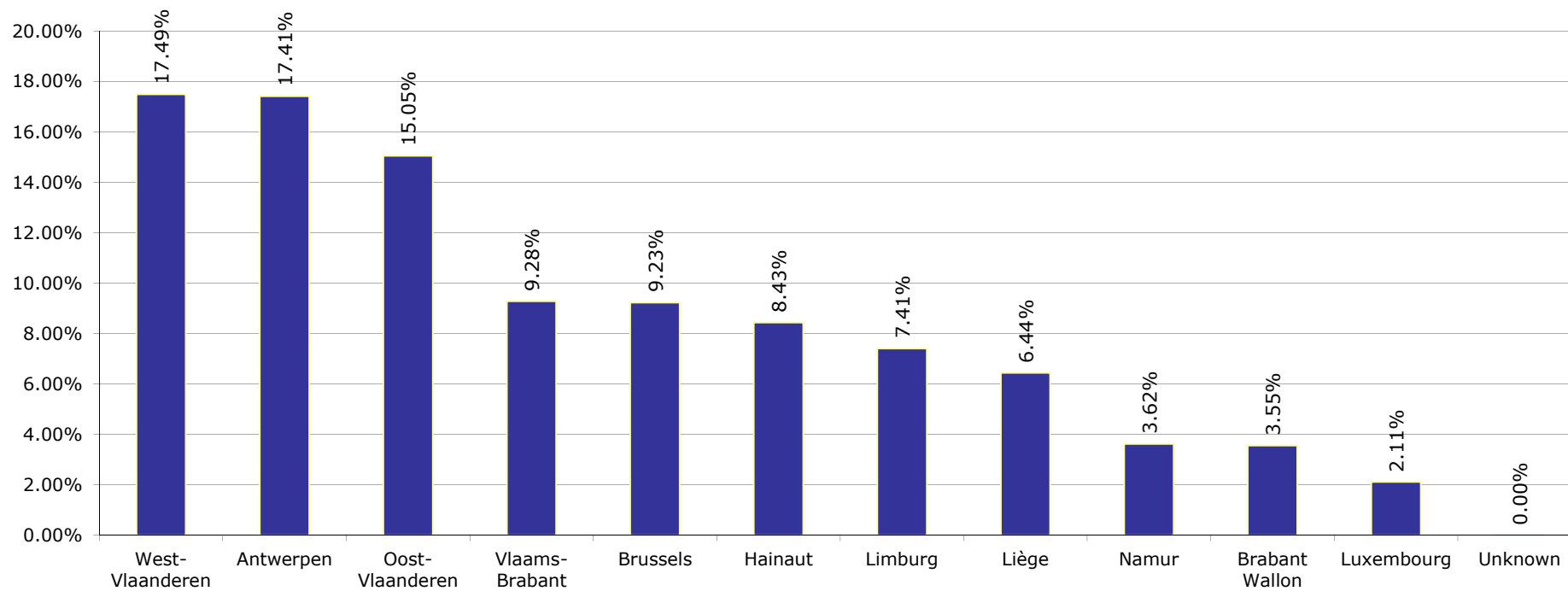
**Esmee Master Issuer**

June 2016

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**Client Province**

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**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

June 2016

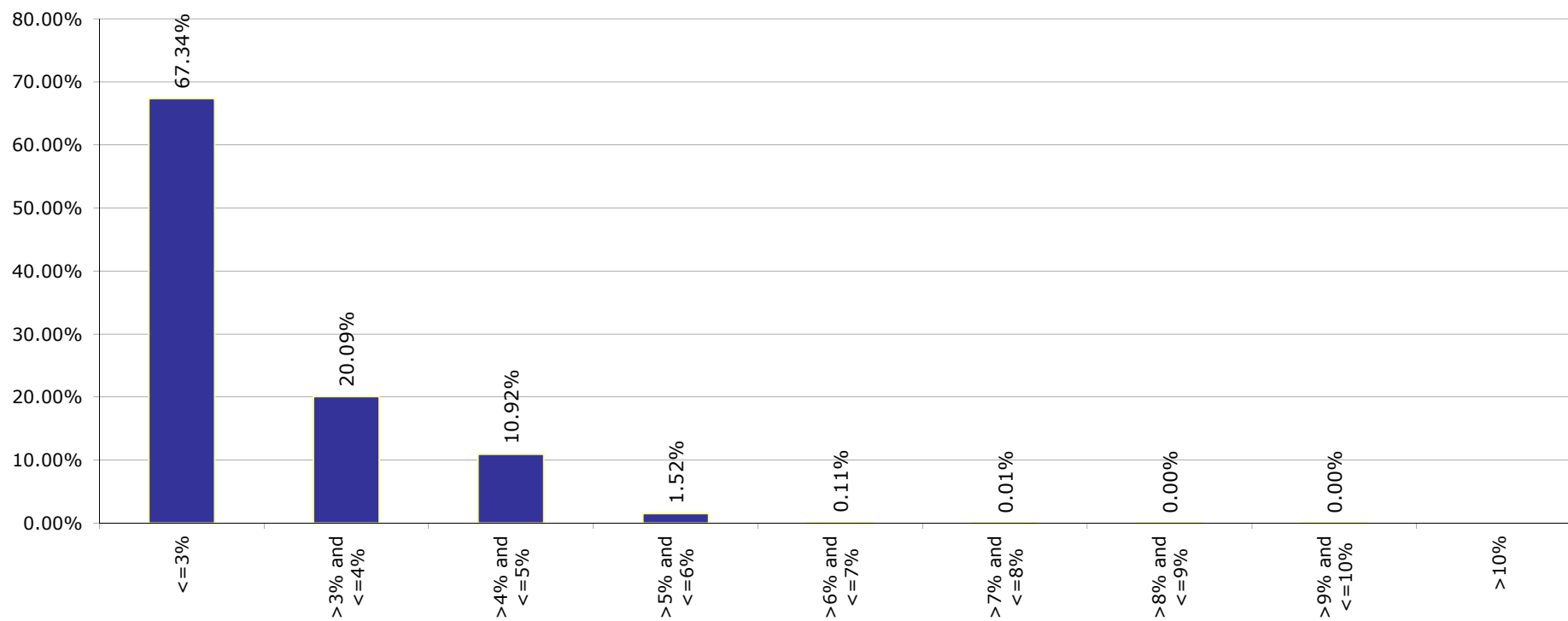
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**Interest Rate**

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**Portfolio Report:**

Reporting month as of ultimo:

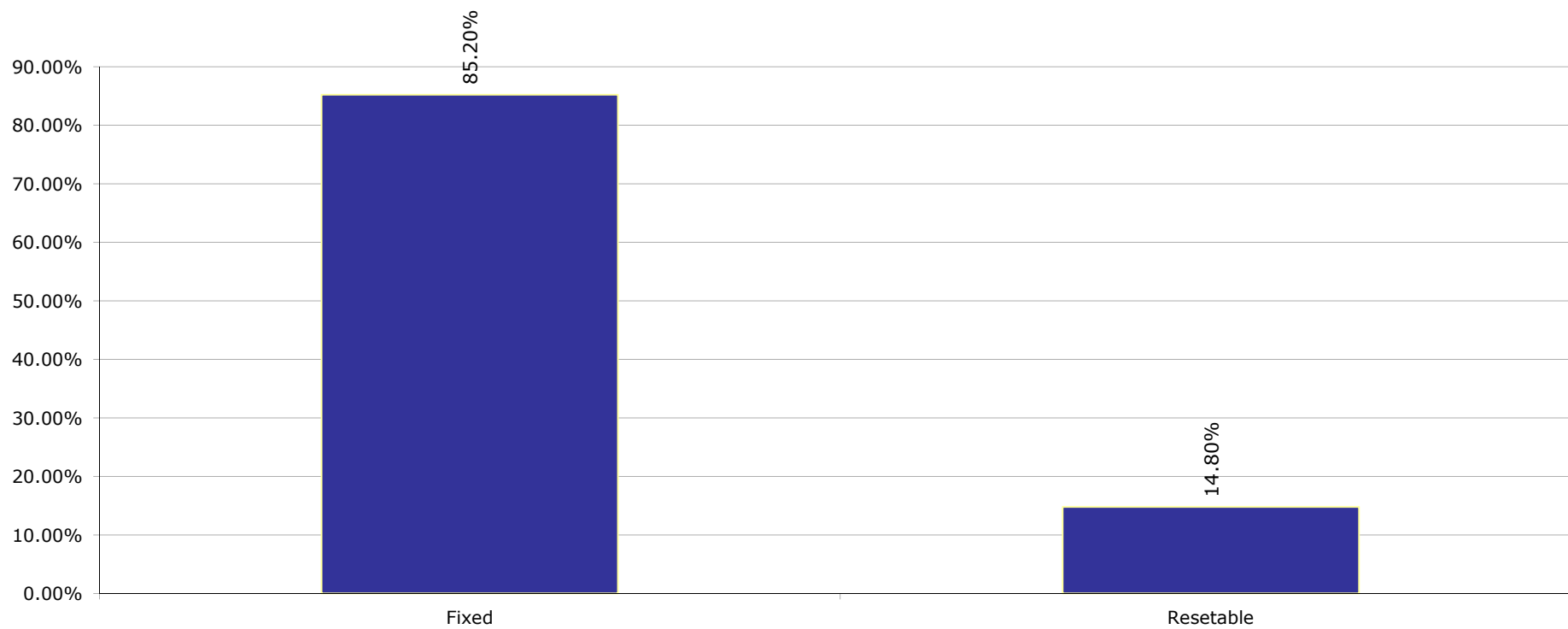
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**Interest Rate Type**



**Portfolio Report:**

Reporting month as of ultimo:

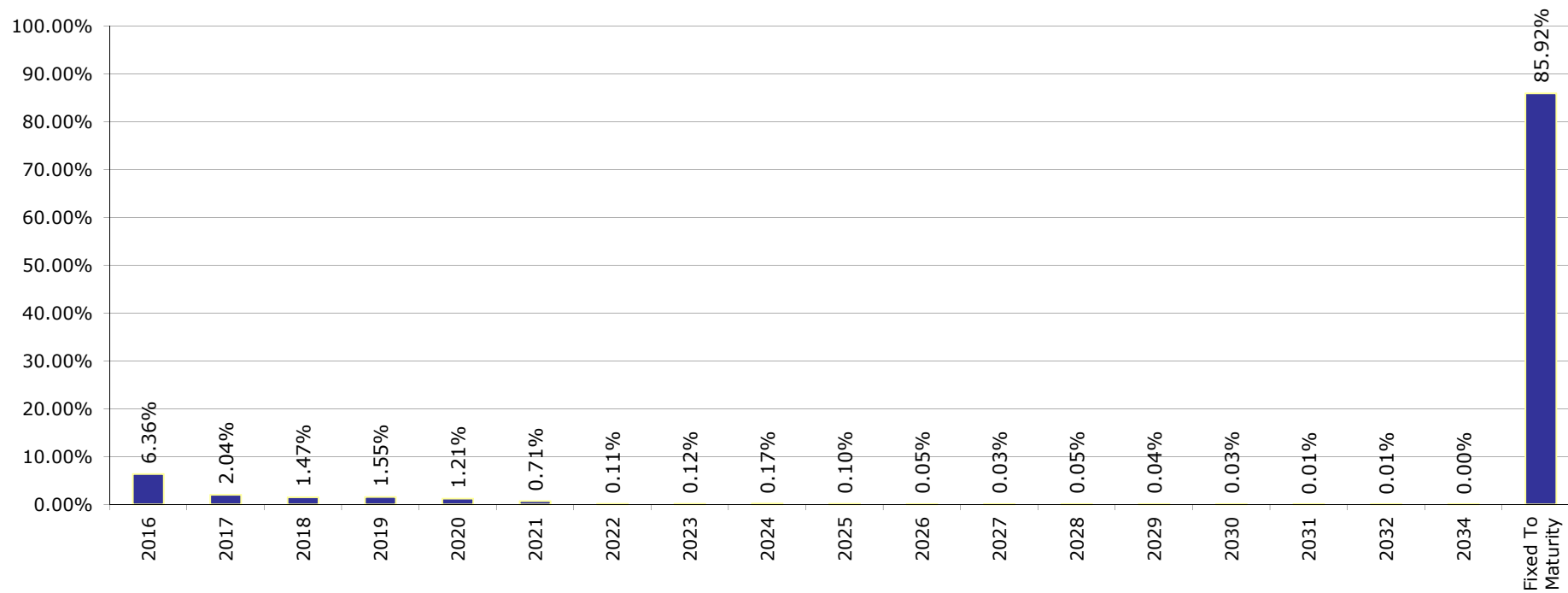
**Esmee Master Issuer**

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**Next Rest Date**

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**Portfolio Report:**

Reporting month as of ultimo:

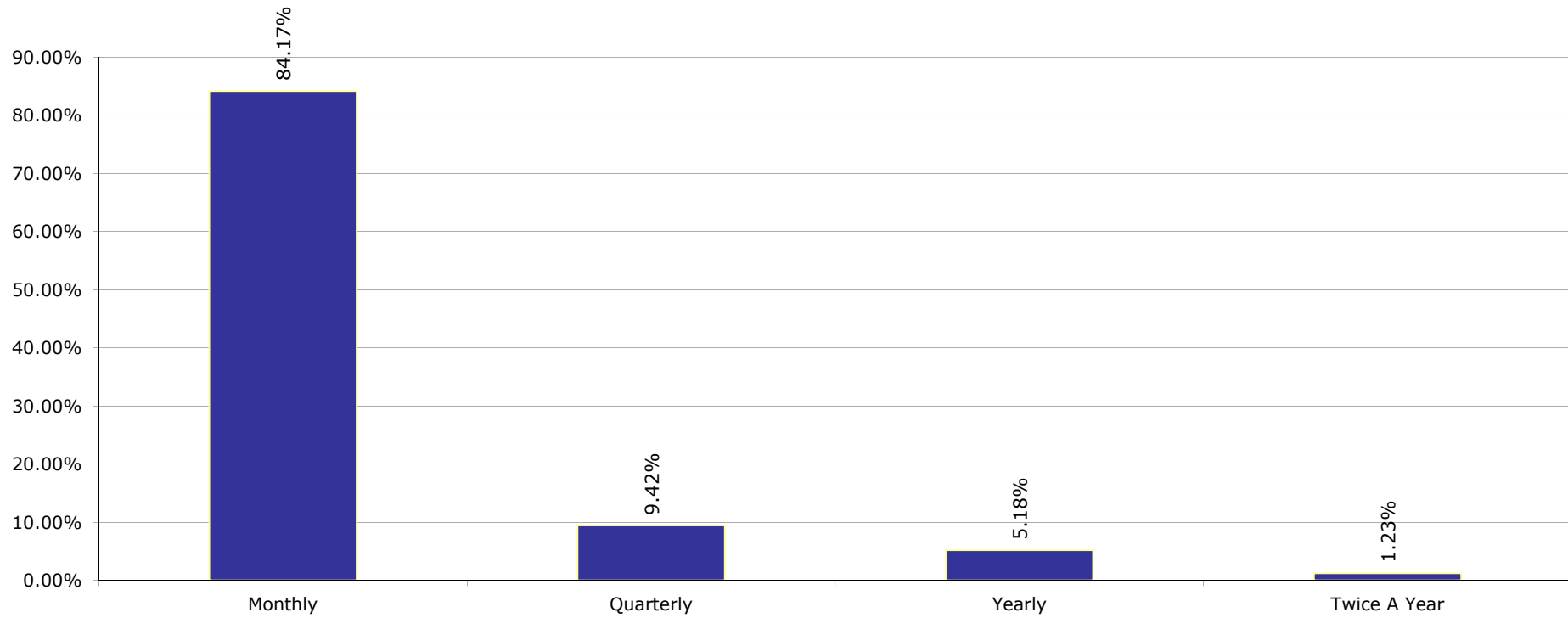
**Esmee Master Issuer**

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**Int. Payment Frequency**

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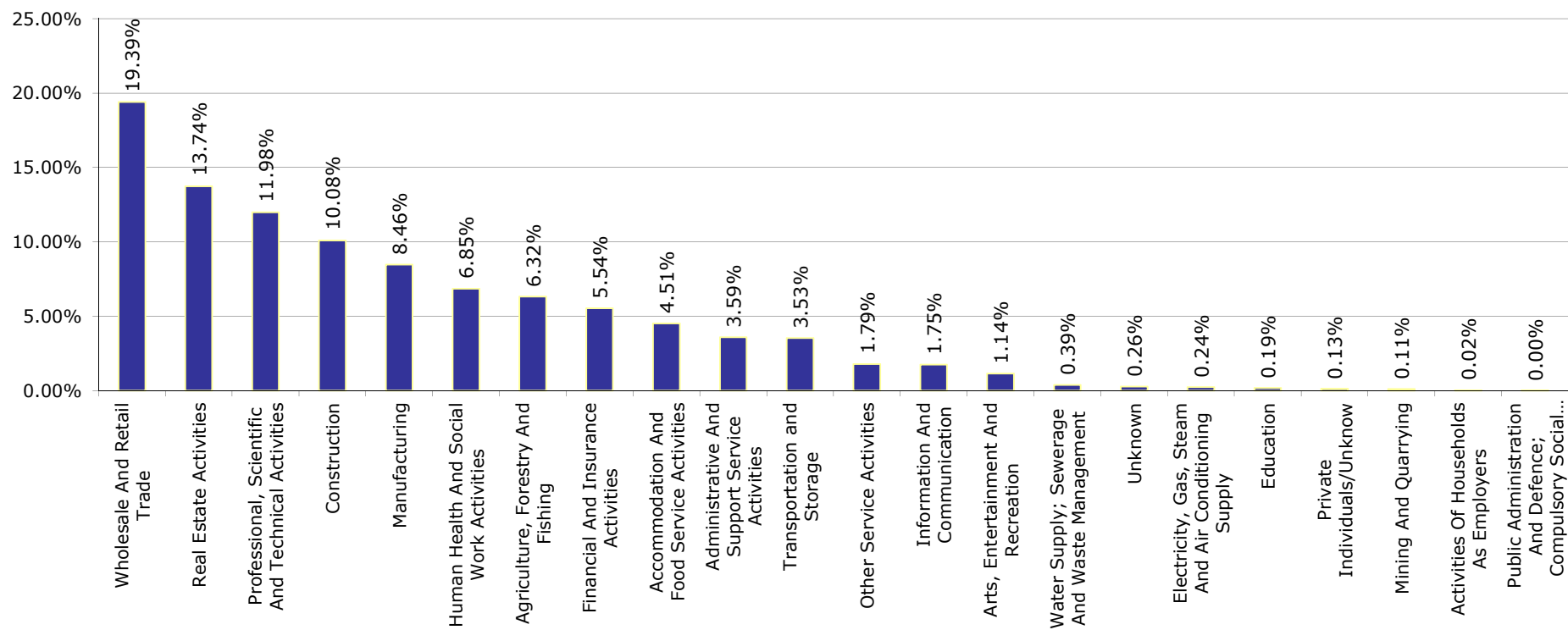
**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

June 2016

**Sectors (Nace rev.2)**



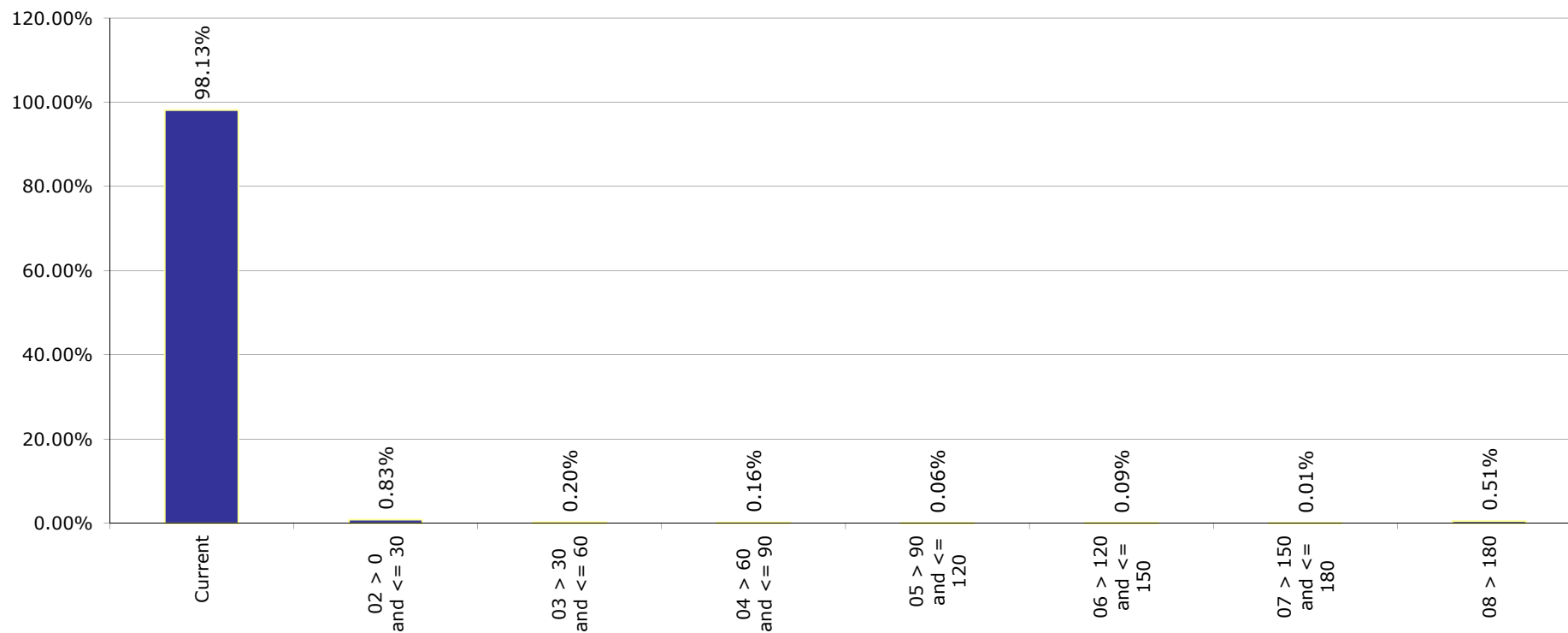
**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

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**Arrears**



**Portfolio Report:**

Reporting month as of ultimo:

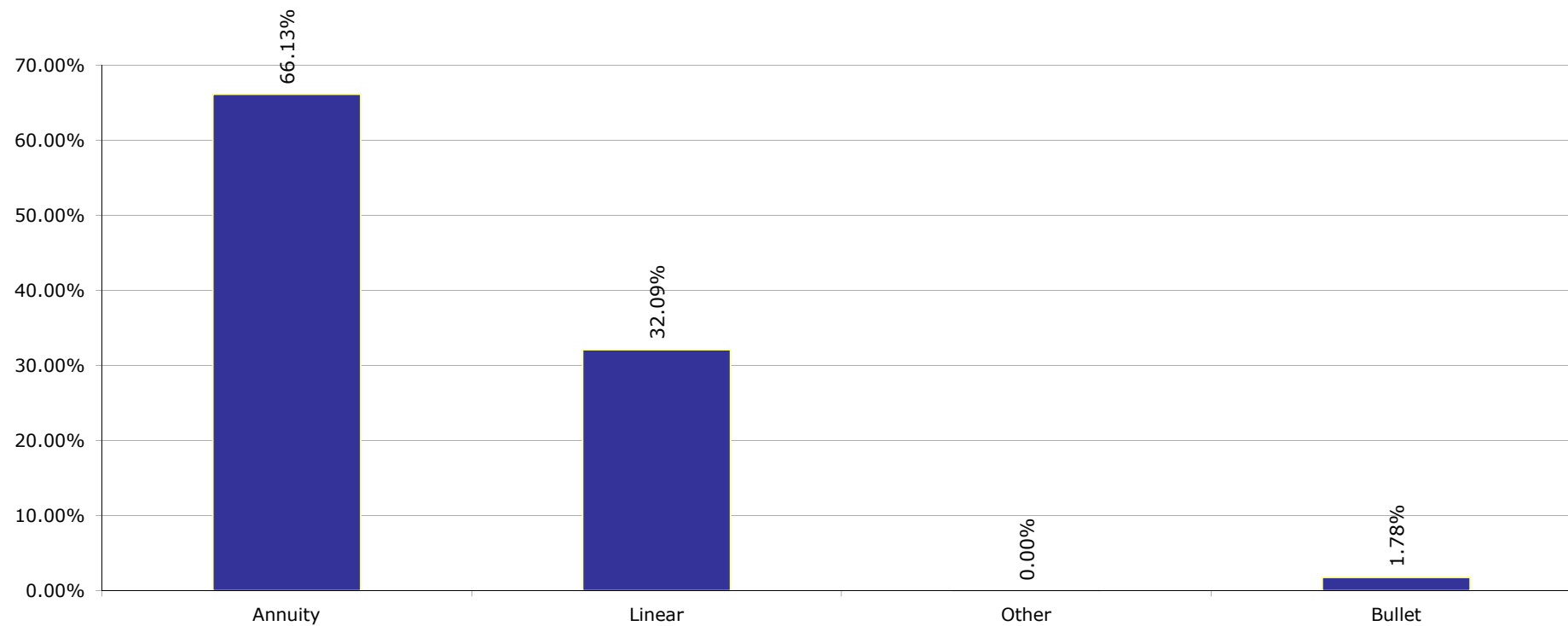
**Esmee Master Issuer**

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**Redemption Type**

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**Portfolio Report:**

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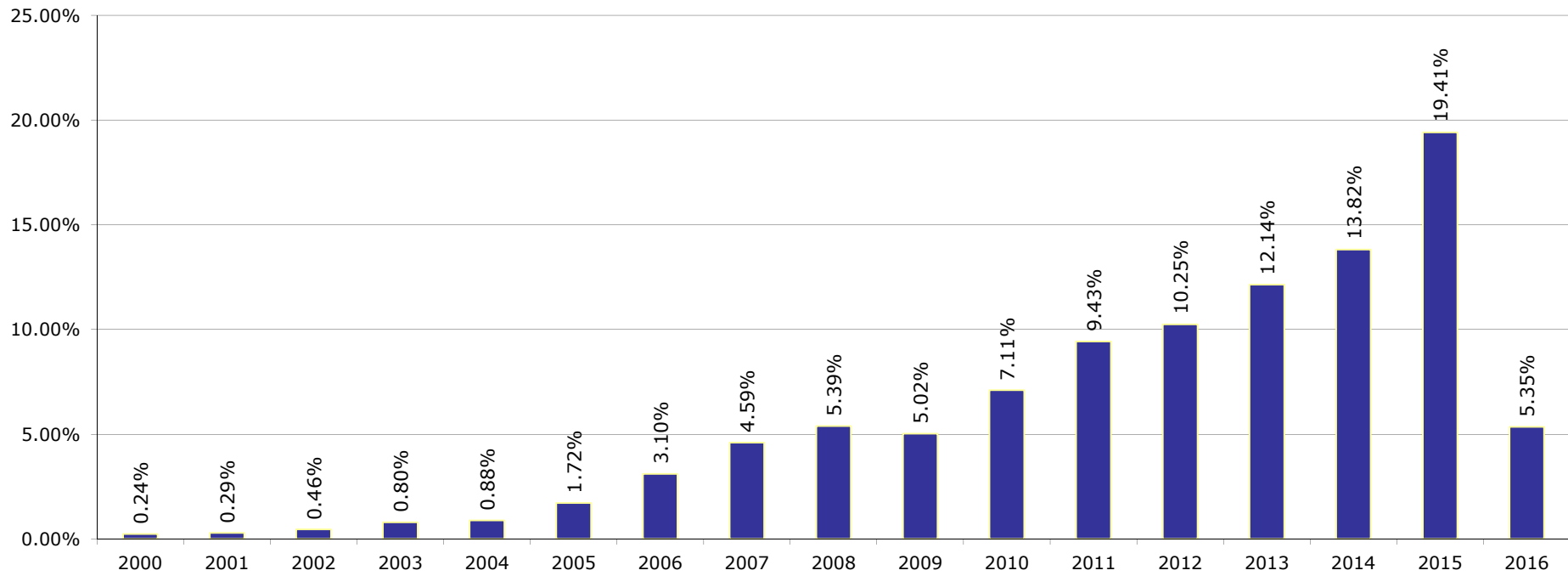
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**Origination Year**

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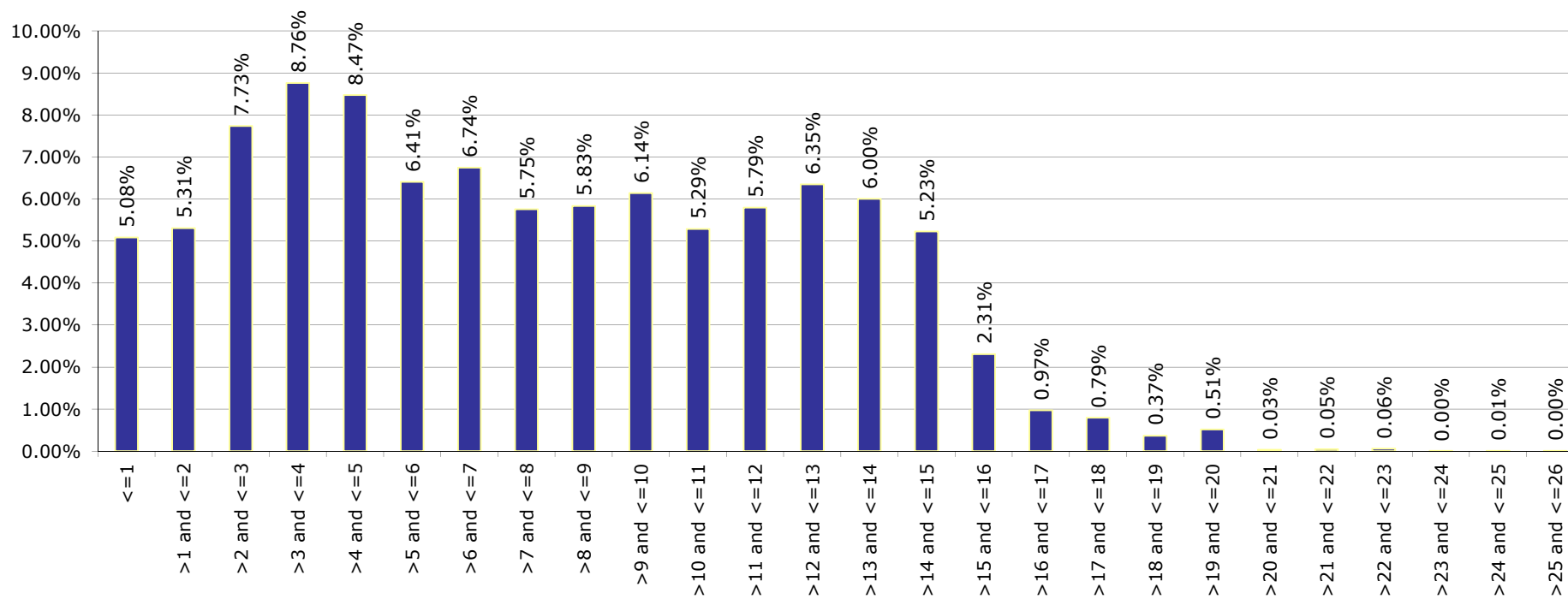
**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

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**Remaining Maturity**



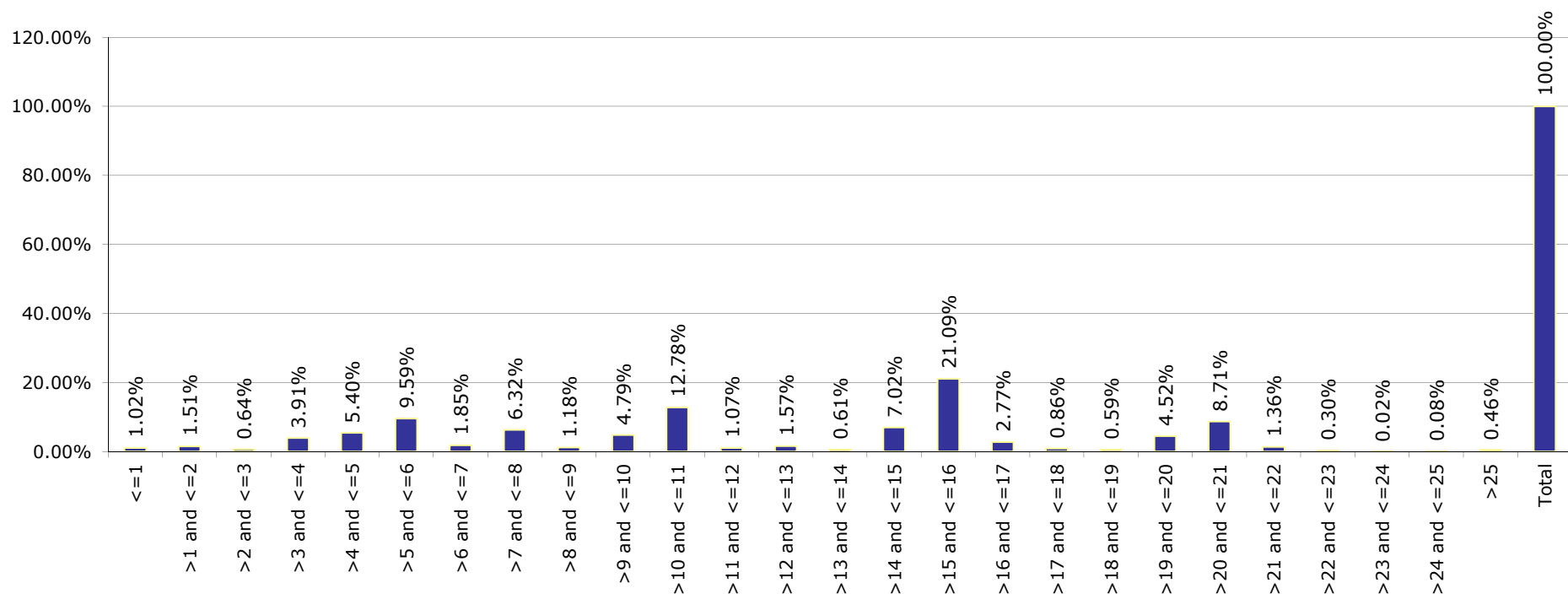
**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

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**Original Maturity**



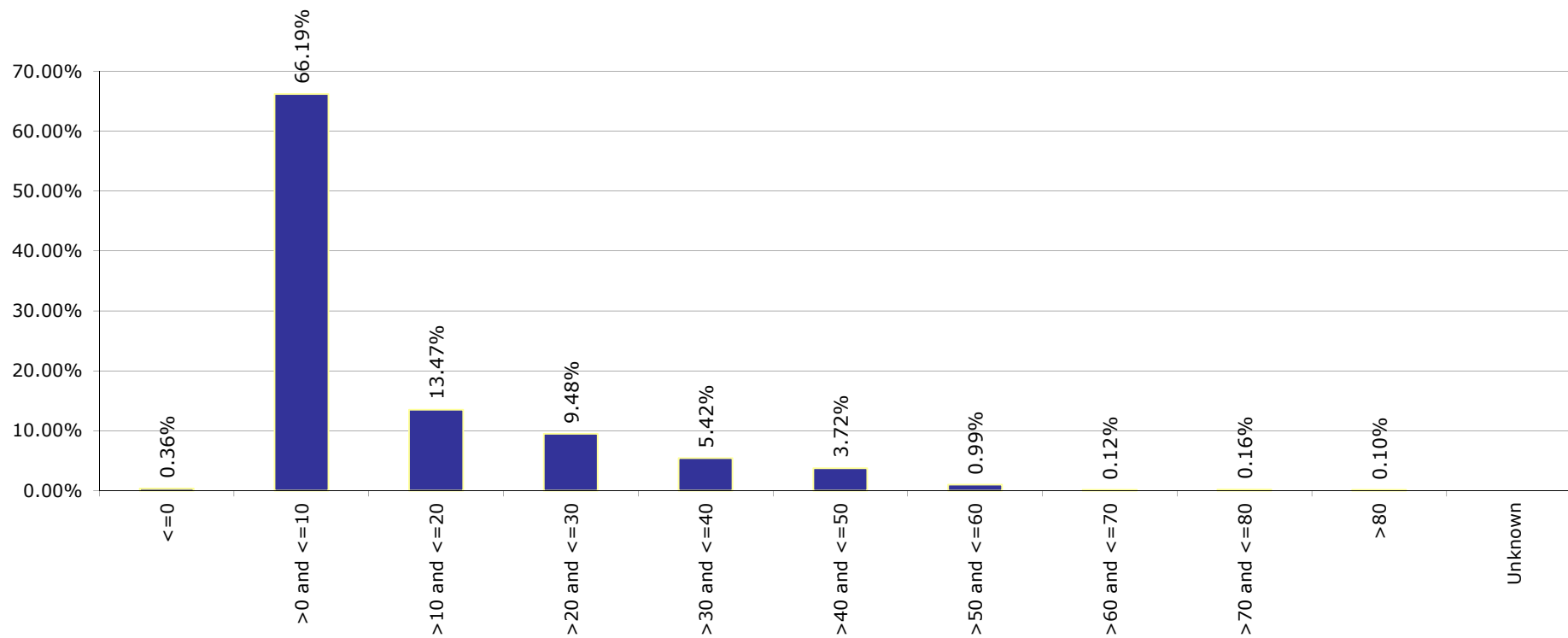
**Portfolio Report:**

Reporting month as of ultimo:

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**LGD**



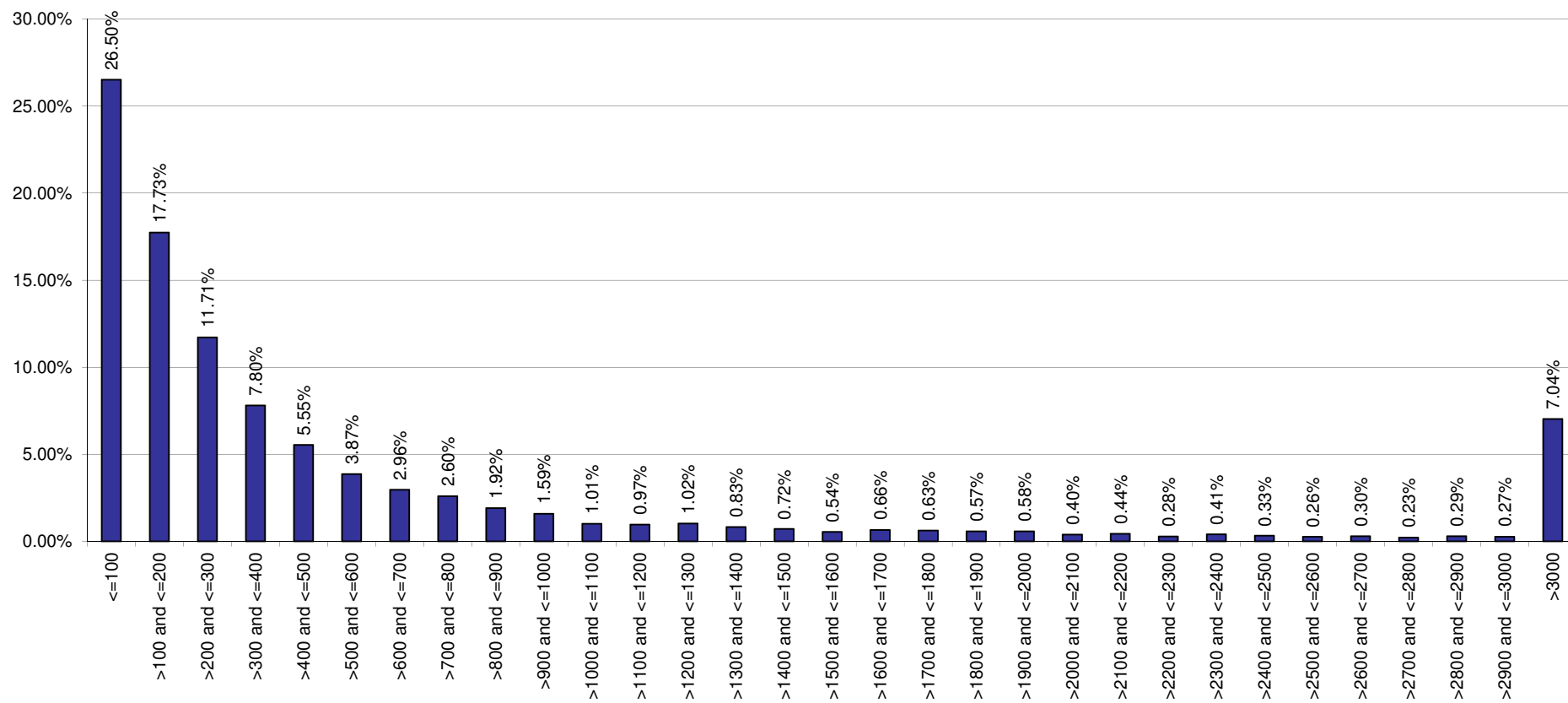
**Portfolio Report:**

Reporting month as of ultimo:

**Esmee Master Issuer**

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**Size of Loans**



**Portfolio Report:**

Reporting month as of ultimo:

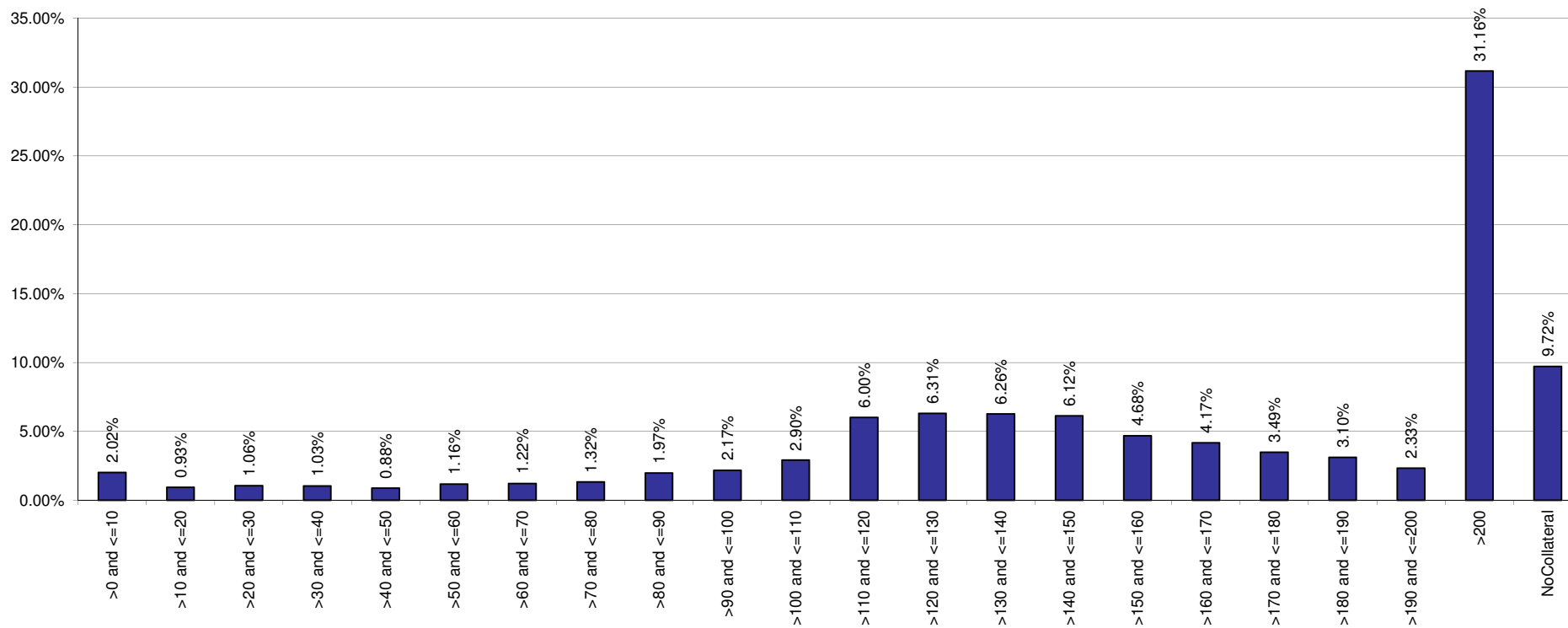
**Esmee Master Issuer**

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**Collateral Ratio**

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**Portfolio Report:**

Reporting month as of ultimo:

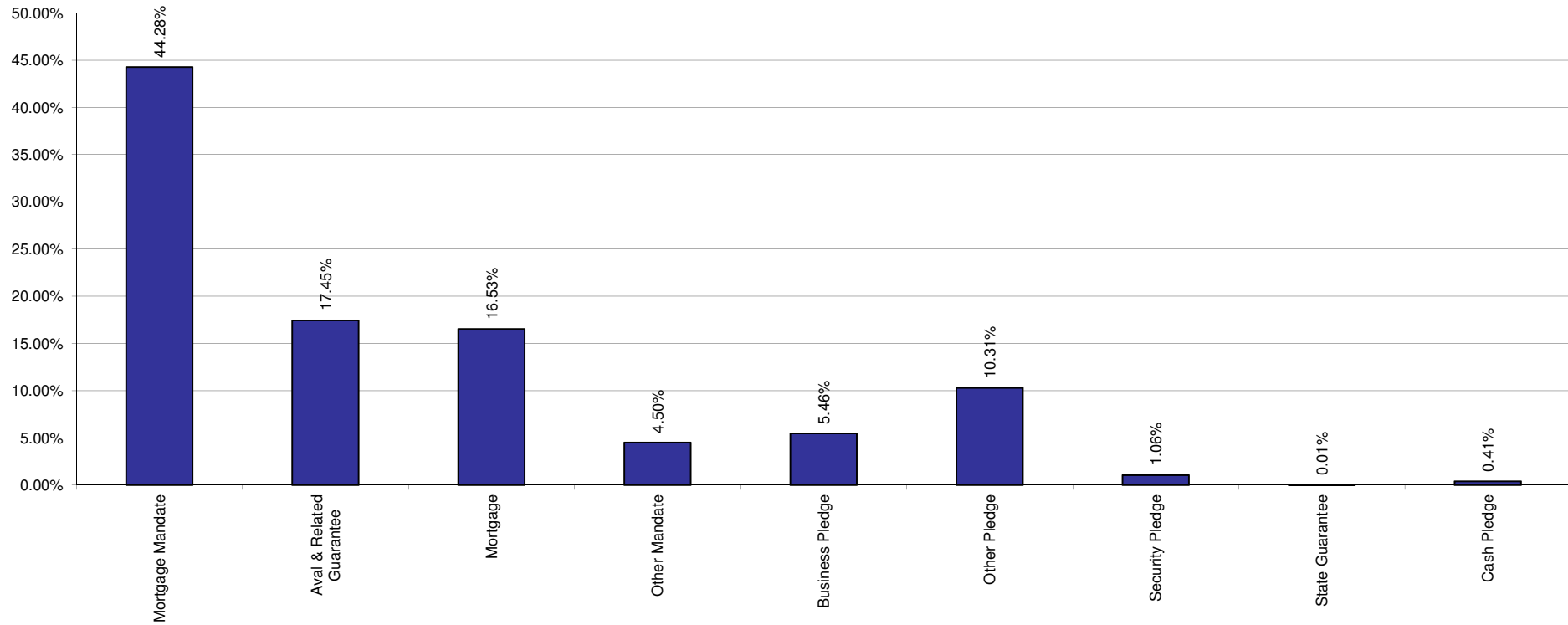
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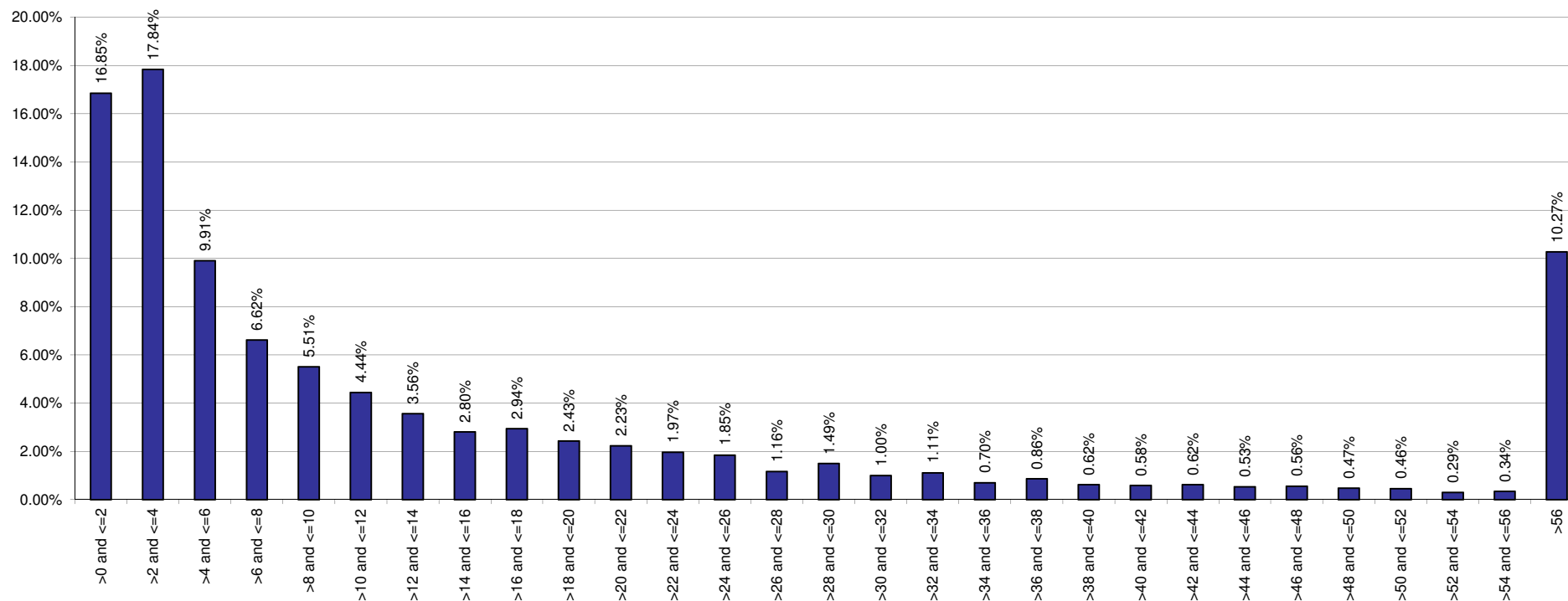
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**Collaterals**

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**Yearly Expected Loss**



# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 1. Key characteristics

|                                   |               |
|-----------------------------------|---------------|
| Outstanding Principal Balance     | 9,754,049,622 |
| Nb Loans                          | 141,147       |
| Nb Clients                        | 74,453        |
| Avg Loan Size                     | 69,106        |
| Avg Client Size                   | 131,009       |
| WA PD (%)                         | 4.12%         |
| WA LGD (%)                        | 11.30%        |
| WA Int Rate (%)                   | 3.25%         |
| WA Seasoning (Y)                  | 4.18          |
| WA Rem Maturity (Y)               | 7.74          |
| WA WAL (Y)                        | 4.17          |
| Yearly Exp Loss (%) (WAPD*WALGD)  | 0.47%         |
| Exp Loss (%) (WAPD*WALGD*AvgLife) | 1.94%         |
| WA Tot Collateral Ratio           | 228.03%       |



# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 2. Business Unit

| <b>Business Unit</b>        | <b>Outstanding Principal</b> | <b>%</b>       | <b>No. of Loans</b> | <b>%</b>       |
|-----------------------------|------------------------------|----------------|---------------------|----------------|
| Retail Banking Belgium      | 6,891,153,443                | 70.65%         | 126,847             | 89.87%         |
| Commercial Banking          | 2,330,358,188                | 23.89%         | 11,351              | 8.04%          |
| Private Banking - Fortis    | 446,164,576                  | 4.57%          | 2,872               | 2.03%          |
| Investment Banking          | 66,196,870                   | 0.68%          | 42                  | 0.03%          |
| Corporate & Public Banking  | 20,176,544                   | 0.21%          | 35                  | 0.02%          |
| Energy,Commodities & Transp | 0                            | 0.00%          | 0                   | 0.00%          |
| <b>Total</b>                | <b>9,754,049,622</b>         | <b>100.00%</b> | <b>141,147</b>      | <b>100.00%</b> |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 3. Products

| <b>Products</b>            | <b>Outstanding Principal</b> | <b>%</b> | <b>No. of Loans</b> | <b>%</b> |
|----------------------------|------------------------------|----------|---------------------|----------|
| Investment Credit          | 8,078,990,574                | 82.83%   | 53,935              | 38.21%   |
| Instalment Credit          | 1,457,500,756                | 14.94%   | 81,631              | 57.83%   |
| Social & Fiscal Instalment | 217,558,291                  | 2.23%    | 5,581               | 3.95%    |
| Total                      | 9,754,049,622                | 100.00%  | 141,147             | 100.00%  |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 4. Market Segment

| Market Segment                          | Outstanding Principal | %       | No. of Loans | %       |
|---|-----------------------|---------|--------------|---------|
| Small Enterprise (IPS)                  | 5,981,997,721         | 61.33%  | 95,907       | 67.95%  |
| Medium-Sized Enterprise (MEC)           | 2,348,447,291         | 24.08%  | 11,484       | 8.14%   |
| Professional (IPS)                      | 888,264,247           | 9.11%   | 30,578       | 21.66%  |
| Small Enterprise Personal Banking (IPS) | 199,506,618           | 2.05%   | 1,460        | 1.03%   |
| Private Banking (PRB)                   | 190,576,544           | 1.95%   | 195          | 0.14%   |
| Corporate (MEC)                         | 86,817,806            | 0.89%   | 78           | 0.06%   |
| Professional Personal Banking (IPS)     | 55,647,695            | 0.57%   | 1,272        | 0.90%   |
| Individual Retail+ (IPS)                | 1,890,655             | 0.02%   | 39           | 0.03%   |
| Individual Personal Banking (IPS)       | 465,142               | 0.00%   | 1            | 0.00%   |
| Individual (IPS)                        | 435,903               | 0.00%   | 133          | 0.09%   |
| Total                                   | 9,754,049,622         | 100.00% | 141,147      | 100.00% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 5. Internal Rating

| Internal Rating | Outstanding Principal | %       | No. of Loans | %       |
|-----------------|-----------------------|---------|--------------|---------|
| Unknown         | 177,420,695           | 1.82%   | 1,836        | 1.30%   |
| 01.00           | 62,907,844            | 0.64%   | 1,021        | 0.72%   |
| 01.20           | 524,322               | 0.01%   | 3            | 0.00%   |
| 01.30           | 98,104                | 0.00%   | 1            | 0.00%   |
| 02.00           | 124,111,683           | 1.27%   | 2,962        | 2.10%   |
| 02.10           | 10,940,383            | 0.11%   | 3            | 0.00%   |
| 02.20           | 2,856,190             | 0.03%   | 4            | 0.00%   |
| 03.00           | 103,555,034           | 1.06%   | 3,565        | 2.53%   |
| 03.20           | 21,838,003            | 0.22%   | 5            | 0.00%   |
| 04.00           | 265,943,215           | 2.73%   | 6,201        | 4.39%   |
| 04.10           | 1,681,221             | 0.02%   | 3            | 0.00%   |
| 04.30           | 146,793               | 0.00%   | 2            | 0.00%   |
| 05.00           | 711,593,202           | 7.30%   | 13,996       | 9.92%   |
| 06.00           | 1,130,875,147         | 11.59%  | 17,824       | 12.63%  |
| 07.00           | 1,168,197,040         | 11.98%  | 16,380       | 11.60%  |
| 08.00           | 1,288,331,748         | 13.21%  | 16,411       | 11.63%  |
| 09.00           | 1,054,634,303         | 10.81%  | 12,411       | 8.79%   |
| 10.00           | 970,354,100           | 9.95%   | 10,439       | 7.40%   |
| 11.00           | 589,835,559           | 6.05%   | 7,606        | 5.39%   |
| 12.00           | 602,676,978           | 6.18%   | 8,352        | 5.92%   |
| 13.00           | 532,988,813           | 5.46%   | 7,298        | 5.17%   |
| 14.00           | 248,265,145           | 2.55%   | 3,123        | 2.21%   |
| 15.00           | 154,380,190           | 1.58%   | 1,887        | 1.34%   |
| 16.00           | 90,860,708            | 0.93%   | 1,650        | 1.17%   |
| 17.00           | 260,483,393           | 2.67%   | 4,162        | 2.95%   |
| 18.00           | 22,643,830            | 0.23%   | 298          | 0.21%   |
| 19.00           | 96,373,096            | 0.99%   | 943          | 0.67%   |
| 20.00           | 59,532,884            | 0.61%   | 2,761        | 1.96%   |
| Total           | 9,754,049,622         | 100.00% | 141,147      | 100.00% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 6. Top 20 Clients

| Top 20 Clients | Outstanding Principal | %     | Internal Rating |
|----------------|-----------------------|-------|-----------------|
| 1              | 44,580,000            | 0.46% | 02.00           |
| 2              | 34,000,000            | 0.35% | 09.00           |
| 3              | 25,000,000            | 0.26% | 01.00           |
| 4              | 23,343,500            | 0.24% | 08.00           |
| 5              | 22,251,024            | 0.23% | 07.00           |
| 6              | 21,838,003            | 0.22% | 03.20           |
| 7              | 20,865,479            | 0.21% | 06.00           |
| 8              | 20,738,261            | 0.21% | 11.00           |
| 9              | 19,974,482            | 0.20% | 09.00           |
| 10             | 19,113,491            | 0.20% | 04.00           |
| 11             | 18,748,800            | 0.19% | 04.00           |
| 12             | 18,706,670            | 0.19% | 08.00           |
| 13             | 17,892,037            | 0.18% | 10.00           |
| 14             | 16,335,000            | 0.17% | ~               |
| 15             | 16,270,299            | 0.17% | 01.00           |
| 16             | 15,769,252            | 0.16% | 10.00           |
| 17             | 15,367,765            | 0.16% | 12.00           |
| 18             | 14,716,667            | 0.15% | 08.00           |
| 19             | 14,184,333            | 0.15% | 09.00           |
| 20             | 13,495,152            | 0.14% | 08.00           |
| Total          | 413,190,216           | 4.24% |                 |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 7. Client Province

| <b>Client Province</b> | <b>Outstanding Principal</b> | <b>%</b>       | <b>No. of Loans</b> | <b>%</b>       |
|------------------------|------------------------------|----------------|---------------------|----------------|
| West-Vlaanderen        | 1,706,021,770                | 17.49%         | 22,415              | 15.88%         |
| Antwerpen              | 1,698,036,735                | 17.41%         | 22,202              | 15.73%         |
| Oost-Vlaanderen        | 1,467,509,884                | 15.05%         | 21,661              | 15.35%         |
| Vlaams-Brabant         | 905,165,014                  | 9.28%          | 12,720              | 9.01%          |
| Brussels               | 900,020,563                  | 9.23%          | 10,254              | 7.26%          |
| Hainaut                | 822,030,116                  | 8.43%          | 13,178              | 9.34%          |
| Limburg                | 722,288,896                  | 7.41%          | 10,767              | 7.63%          |
| Liège                  | 628,460,913                  | 6.44%          | 11,827              | 8.38%          |
| Namur                  | 352,645,372                  | 3.62%          | 6,527               | 4.62%          |
| Brabant Wallon         | 346,330,710                  | 3.55%          | 5,552               | 3.93%          |
| Luxembourg             | 205,536,697                  | 2.11%          | 4,042               | 2.86%          |
| Unknown                | 2,953                        | 0.00%          | 2                   | 0.00%          |
| <b>Total</b>           | <b>9,754,049,622</b>         | <b>100.00%</b> | <b>141,147</b>      | <b>100.00%</b> |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 8. Interest Rate

| <b>Interest Rate</b> | <b>Outstanding Principal</b> | <b>%</b>       | <b>No. of Loans</b> | <b>%</b>       |
|----------------------|------------------------------|----------------|---------------------|----------------|
| <=3%                 | 6,568,771,478                | 67.34%         | 102,567             | 72.67%         |
| >3% and <=4%         | 1,959,632,536.08             | 20.09%         | 22,467              | 15.92%         |
| >4% and <=5%         | 1,065,163,208.55             | 10.92%         | 11,983              | 8.49%          |
| >5% and <=6%         | 148,285,020.64               | 1.52%          | 3,376               | 2.39%          |
| >6% and <=7%         | 10,279,494.93                | 0.11%          | 447                 | 0.32%          |
| >7% and <=8%         | 1,131,964.91                 | 0.01%          | 184                 | 0.13%          |
| >8% and <=9%         | 402,505.94                   | 0.00%          | 58                  | 0.04%          |
| >9% and <=10%        | 383,412.91                   | 0.00%          | 65                  | 0.05%          |
| >10%                 | 0.00                         | 0.00%          | 0                   | 0.00%          |
| <b>Total</b>         | <b>9,754,049,622</b>         | <b>100.00%</b> | <b>141,147</b>      | <b>100.00%</b> |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 9. Interest Rate Type

| <b>Ranges (in year)</b> | <b>Outstanding Principal</b> | <b>%</b> | <b>No. of Loans</b> | <b>%</b> |
|-------------------------|------------------------------|----------|---------------------|----------|
| Fixed                   | 8,310,555,449                | 85.20%   | 133,122             | 94.31%   |
| Resetable               | 1,443,494,173                | 14.80%   | 8,025               | 5.69%    |
| Total                   | 9,754,049,622                | 100.00%  | 141,147             | 100.00%  |



# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 10. Next Reset Date

| Next Reset Date   | Outstanding Principal | %       | No. of Loans | %       |
|-------------------|-----------------------|---------|--------------|---------|
| 2016              | 620,696,258           | 6.36%   | 2,738        | 1.94%   |
| 2017              | 198,793,910           | 2.04%   | 1,311        | 0.93%   |
| 2018              | 143,725,975           | 1.47%   | 806          | 0.57%   |
| 2019              | 151,671,383           | 1.55%   | 791          | 0.56%   |
| 2020              | 118,350,406           | 1.21%   | 609          | 0.43%   |
| 2021              | 69,446,336            | 0.71%   | 312          | 0.22%   |
| 2022              | 10,920,968            | 0.11%   | 51           | 0.04%   |
| 2023              | 11,500,222            | 0.12%   | 44           | 0.03%   |
| 2024              | 16,448,538            | 0.17%   | 31           | 0.02%   |
| 2025              | 9,980,007             | 0.10%   | 27           | 0.02%   |
| 2026              | 5,078,937             | 0.05%   | 17           | 0.01%   |
| 2027              | 2,646,866             | 0.03%   | 13           | 0.01%   |
| 2028              | 5,259,691             | 0.05%   | 18           | 0.01%   |
| 2029              | 3,618,788             | 0.04%   | 16           | 0.01%   |
| 2030              | 2,948,536             | 0.03%   | 10           | 0.01%   |
| 2031              | 1,327,824             | 0.01%   | 5            | 0.00%   |
| 2032              | 1,042,480             | 0.01%   | 2            | 0.00%   |
| 2034              | 243,781               | 0.00%   | 1            | 0.00%   |
| Fixed To Maturity | 8,380,348,717         | 85.92%  | 134,345      | 95.18%  |
| Total             | 9,754,049,622         | 100.00% | 141,147      | 100.00% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 11. Int. Payment Frequency

| <b>Int. Payment Freq.</b> | <b>Outstanding Principal</b> | <b>%</b>       | <b>No. of Loans</b> | <b>%</b>       |
|---------------------------|------------------------------|----------------|---------------------|----------------|
| Monthly                   | 8,209,769,558                | 84.17%         | 132,826             | 94.10%         |
| Quarterly                 | 918,979,308                  | 9.42%          | 2,247               | 1.59%          |
| Yearly                    | 505,353,691                  | 5.18%          | 5,388               | 3.82%          |
| Twice A Year              | 119,947,065                  | 1.23%          | 686                 | 0.49%          |
| Unknown                   | 0                            | 0.00%          | 0                   | 0.00%          |
| <b>Total</b>              | <b>9,754,049,622</b>         | <b>100.00%</b> | <b>141,147</b>      | <b>100.00%</b> |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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

| Sectors (Nave rev.2)  | Outstanding Principal | %       | No. of Loans | %       |
|---|-----------------------|---------|--------------|---------|
| Wholesale And Retail Trade                                    | 1,891,627,317         | 19.39%  | 28,980       | 20.53%  |
| Real Estate Activities  | 1,340,380,322         | 13.74%  | 7,661        | 5.43%   |
| Professional, Scientific And Technical Activities             | 1,168,353,541         | 11.98%  | 16,149       | 11.44%  |
| Construction  | 983,431,499           | 10.08%  | 22,145       | 15.69%  |
| Manufacturing   | 825,299,818           | 8.46%   | 10,626       | 7.53%   |
| Human Health And Social Work Activities                       | 668,150,471           | 6.85%   | 10,923       | 7.74%   |
| Agriculture, Forestry And Fishing                             | 616,047,118           | 6.32%   | 10,141       | 7.18%   |
| Financial And Insurance Activities                            | 540,413,615           | 5.54%   | 3,725        | 2.64%   |
| Accommodation And Food Service Activities                     | 439,910,749           | 4.51%   | 8,017        | 5.68%   |
| Administrative And Support Service Activities                 | 350,353,277           | 3.59%   | 6,918        | 4.90%   |
| Transportation and Storage                                    | 344,033,668           | 3.53%   | 5,110        | 3.62%   |
| Other Service Activities                                      | 174,455,068           | 1.79%   | 3,764        | 2.67%   |
| Information And Communication                                 | 170,534,129           | 1.75%   | 3,216        | 2.28%   |
| Arts, Entertainment And Recreation                            | 111,103,981           | 1.14%   | 1,986        | 1.41%   |
| Water Supply; Sewerage And Waste Management                   | 37,812,360            | 0.39%   | 437          | 0.31%   |
| Unknown   | 25,770,430            | 0.26%   | 532          | 0.38%   |
| Electricity, Gas, Steam And Air Conditioning Supply           | 23,253,379            | 0.24%   | 87           | 0.06%   |
| Education   | 18,343,158            | 0.19%   | 447          | 0.32%   |
| Private Individuals/Unknow                                    | 12,513,471            | 0.13%   | 209          | 0.15%   |
| Mining And Quarrying  | 10,319,706            | 0.11%   | 61           | 0.04%   |
| Activities Of Households As Employers                         | 1,865,948             | 0.02%   | 9            | 0.01%   |
| Public Administration And Defence; Compulsory Social Security | 76,596                | 0.00%   | 4            | 0.00%   |
| Total   | 9,754,049,622         | 100.00% | 141,147      | 100.00% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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

| Sector name   | Outstanding Principal | %      | No. of Loans | %      |
|---|-----------------------|--------|--------------|--------|
| Real estate activities  | 1,340,380,322         | 13.74% | 7,661        | 5.43%  |
| Retail trade, except of motor vehicles and motorcycles              | 868,343,841           | 8.90%  | 14,584       | 10.33% |
| Wholesale trade, except of motor vehicles and motorcycles           | 730,377,864           | 7.49%  | 9,779        | 6.93%  |
| Crop and animal production, hunting and related service activities  | 603,161,543           | 6.18%  | 9,777        | 6.93%  |
| Activities of head offices; management consultancy activities       | 593,261,284           | 6.08%  | 5,792        | 4.10%  |
| Specialised construction activities                                 | 571,725,750           | 5.86%  | 16,829       | 11.92% |
| Human health activities   | 498,760,109           | 5.11%  | 9,963        | 7.06%  |
| Financial service activities, except insurance and pension funding  | 433,334,083           | 4.44%  | 1,995        | 1.41%  |
| Construction of buildings   | 358,515,319           | 3.68%  | 4,383        | 3.11%  |
| Legal and accounting activities                                     | 300,057,661           | 3.08%  | 4,434        | 3.14%  |
| Food and beverage service activities                                | 298,588,691           | 3.06%  | 7,124        | 5.05%  |
| Wholesale and retail trade and repair of motor vehicles             | 292,905,612           | 3.00%  | 4,617        | 3.27%  |
| Land transport and transport via pipelines                          | 227,909,486           | 2.34%  | 3,923        | 2.78%  |
| Manufacture of food products  | 211,392,504           | 2.17%  | 2,491        | 1.76%  |
| Manufacture of fabricated metal products                            | 166,004,385           | 1.70%  | 2,490        | 1.76%  |
| Architectural and engineering activities                            | 145,021,564           | 1.49%  | 3,263        | 2.31%  |
| Accommodation   | 141,322,057           | 1.45%  | 893          | 0.63%  |
| Residential care activities   | 135,941,820           | 1.39%  | 541          | 0.38%  |
| Other personal service activities                                   | 120,673,101           | 1.24%  | 3,237        | 2.29%  |
| Computer programming, consultancy and related activities            | 119,170,242           | 1.22%  | 2,273        | 1.61%  |
| Services to buildings and landscape activities                      | 117,953,029           | 1.21%  | 3,348        | 2.37%  |
| Office administrative, office support and other business support    | 108,375,240           | 1.11%  | 1,345        | 0.95%  |
| Activities auxiliary to financial services and insurance activities | 104,923,351           | 1.08%  | 1,714        | 1.21%  |
| Rental and leasing activities                                       | 93,108,354            | 0.95%  | 1,641        | 1.16%  |
| Warehousing and support activities for transportation               | 92,183,348            | 0.95%  | 664          | 0.47%  |
| Sports activities and amusement and recreation activities           | 76,630,376            | 0.79%  | 1,338        | 0.95%  |
| Advertising and market research                                     | 64,409,419            | 0.66%  | 1,067        | 0.76%  |
| Manufacture of other non-metallic mineral products                  | 60,449,951            | 0.62%  | 533          | 0.38%  |
| Civil engineering   | 53,190,430            | 0.55%  | 933          | 0.66%  |
| Manufacture of chemicals and chemical products                      | 49,669,216            | 0.51%  | 192          | 0.14%  |
| Manufacture of rubber and plastic products                          | 48,558,080            | 0.50%  | 375          | 0.27%  |
| Activities of membership organisations                              | 43,736,903            | 0.45%  | 195          | 0.14%  |
| Printing and reproduction of recorded media                         | 38,811,186            | 0.40%  | 819          | 0.58%  |
| Manufacture of machinery and equipment n.e.c.                       | 38,751,728            | 0.40%  | 579          | 0.41%  |
| Manufacture of furniture  | 36,383,438            | 0.37%  | 611          | 0.43%  |
| Social work activities without accommodation                        | 33,448,542            | 0.34%  | 419          | 0.30%  |
| Waste collection, treatment and disposal activities                 | 30,157,793            | 0.31%  | 331          | 0.23%  |
| Other professional, scientific and technical activities             | 28,642,418            | 0.29%  | 822          | 0.58%  |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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

| Sector name   | Outstanding Principal | %     | No. of Loans | %     |
|---|-----------------------|-------|--------------|-------|
| Manufacture of wood and of products of wood and cork            | 28,123,329            | 0.29% | 499          | 0.35% |
| Creative, arts and entertainment activities                     | 26,493,818            | 0.27% | 559          | 0.40% |
| Veterinary activities   | 26,061,109            | 0.27% | 700          | 0.50% |
| Unknown   | 25,764,515            | 0.26% | 531          | 0.38% |
| Other manufacturing   | 23,646,911            | 0.24% | 393          | 0.28% |
| Motion picture, video and television programme production       | 23,631,153            | 0.24% | 432          | 0.31% |
| Electricity, gas, steam and air conditioning supply             | 23,253,379            | 0.24% | 87           | 0.06% |
| Repair and installation of machinery and equipment              | 22,577,061            | 0.23% | 417          | 0.30% |
| Education   | 18,343,158            | 0.19% | 447          | 0.32% |
| Manufacture of textiles   | 15,915,216            | 0.16% | 231          | 0.16% |
| Manufacture of beverages  | 15,375,778            | 0.16% | 132          | 0.09% |
| Water transport   | 15,342,507            | 0.16% | 164          | 0.12% |
| Publishing activities   | 14,232,366            | 0.15% | 175          | 0.12% |
| Employment activities   | 13,734,516            | 0.14% | 215          | 0.15% |
| Manufacture of paper and paper products                         | 13,603,766            | 0.14% | 132          | 0.09% |
| Manufacture of electrical equipment                             | 13,231,626            | 0.14% | 172          | 0.12% |
| Travel agency, tour operator and other reservation service      | 12,726,923            | 0.13% | 284          | 0.20% |
| Activities of extraterritorial organisations and bodies/Unknown | 12,513,471            | 0.13% | 209          | 0.15% |
| Scientific research and development                             | 10,900,086            | 0.11% | 71           | 0.05% |
| Manufacture of basic pharmaceutical products                    | 10,613,161            | 0.11% | 82           | 0.06% |
| Other mining and quarrying                                      | 10,301,149            | 0.11% | 60           | 0.04% |
| Repair of computers and personal and household goods            | 10,045,064            | 0.10% | 332          | 0.24% |
| Information service activities                                  | 9,991,227             | 0.10% | 220          | 0.16% |
| Forestry and logging  | 9,243,954             | 0.09% | 324          | 0.23% |
| Manufacture of wearing apparel                                  | 8,647,363             | 0.09% | 147          | 0.10% |
| Postal and courier activities                                   | 7,910,579             | 0.08% | 338          | 0.24% |
| Manufacture of computer, electronic and optical products        | 6,066,690             | 0.06% | 109          | 0.08% |
| Manufacture of motor vehicles, trailers and semi-trailers       | 5,889,084             | 0.06% | 63           | 0.04% |
| Security and investigation activities                           | 4,455,215             | 0.05% | 85           | 0.06% |
| Sewerage  | 4,281,993             | 0.04% | 60           | 0.04% |
| Manufacture of basic metals                                     | 4,192,066             | 0.04% | 56           | 0.04% |
| Gambling and betting activities                                 | 4,157,831             | 0.04% | 46           | 0.03% |
| Libraries, archives, museums and other cultural activities      | 3,821,956             | 0.04% | 43           | 0.03% |
| Fishing and aquaculture   | 3,641,622             | 0.04% | 40           | 0.03% |
| Remediation activities and other waste management services      | 3,221,919             | 0.03% | 42           | 0.03% |
| Manufacture of other transport equipment                        | 2,875,786             | 0.03% | 51           | 0.04% |
| Manufacture of tobacco products                                 | 2,862,909             | 0.03% | 15           | 0.01% |
| Telecommunications  | 2,862,632             | 0.03% | 98           | 0.07% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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

| <b>Sector name</b>  | <b>Outstanding Principal</b> | <b>%</b>       | <b>No. of Loans</b> | <b>%</b>       |
|---|------------------------------|----------------|---------------------|----------------|
| Insurance, reinsurance and pension funding                    | 2,156,181                    | 0.02%          | 16                  | 0.01%          |
| Activities of households as employers of domestic personnel   | 1,864,667                    | 0.02%          | 8                   | 0.01%          |
| Manufacture of leather and related products                   | 1,468,649                    | 0.02%          | 30                  | 0.02%          |
| Air transport   | 687,748                      | 0.01%          | 21                  | 0.01%          |
| Programming and broadcasting activities                       | 646,510                      | 0.01%          | 18                  | 0.01%          |
| Manufacture of coke and refined petroleum products            | 189,934                      | 0.00%          | 7                   | 0.00%          |
| Water collection, treatment and supply                        | 150,656                      | 0.00%          | 4                   | 0.00%          |
| Public administration and defence; compulsory social security | 76,596                       | 0.00%          | 4                   | 0.00%          |
| Mining support service activities                             | 18,557                       | 0.00%          | 1                   | 0.00%          |
| Air transport   | 5,915                        | 0.00%          | 1                   | 0.00%          |
| Undifferentiated goods- and services-producing activities     | 1,281                        | 0.00%          | 1                   | 0.00%          |
| <b>Total</b>  | <b>9,754,049,622</b>         | <b>100.00%</b> | <b>141,147</b>      | <b>100.00%</b> |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 14. Arrears

| <b>Arrears</b>      | <b>Outstanding Principal</b> | <b>%</b>       | <b>No. of Loans</b> | <b>%</b>       |
|---------------------|------------------------------|----------------|---------------------|----------------|
| Current             | 9,571,392,915                | 98.13%         | 136,715             | 96.86%         |
| 02 > 0 and <= 30    | 81,081,165                   | 0.83%          | 1,533               | 1.09%          |
| 03 > 30 and <= 60   | 19,704,492                   | 0.20%          | 266                 | 0.19%          |
| 04 > 60 and <= 90   | 15,472,154                   | 0.16%          | 116                 | 0.08%          |
| 05 > 90 and <= 120  | 6,172,100                    | 0.06%          | 82                  | 0.06%          |
| 06 > 120 and <= 150 | 8,789,523                    | 0.09%          | 90                  | 0.06%          |
| 07 > 150 and <= 180 | 1,252,801                    | 0.01%          | 33                  | 0.02%          |
| 08 > 180            | 50,184,471                   | 0.51%          | 2,312               | 1.64%          |
| <b>Total</b>        | <b>9,754,049,622</b>         | <b>100.00%</b> | <b>141,147</b>      | <b>100.00%</b> |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 15. Redemption Type

| <b>Redemption Type</b> | <b>Outstanding Principal</b> | <b>%</b> | <b>No. of Loans</b> | <b>%</b> |
|------------------------|------------------------------|----------|---------------------|----------|
| Annuity                | 6,450,397,887                | 66.13%   | 117,899             | 83.53%   |
| Linear                 | 3,130,005,101                | 32.09%   | 23,010              | 16.30%   |
| Other                  | 225,037                      | 0.00%    | 2                   | 0.00%    |
| Bullet                 | 173,421,597                  | 1.78%    | 236                 | 0.17%    |
| Total                  | 9,754,049,622                | 100.00%  | 141,147             | 100.00%  |



# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 16. Origination Year

| <b>Origination Year</b> | <b>Outstanding Principal</b> | <b>%</b>       | <b>No. of Loans</b> | <b>%</b>       |
|-------------------------|------------------------------|----------------|---------------------|----------------|
| 2000                    | 22,947,542                   | 0.24%          | 473                 | 0.34%          |
| 2001                    | 28,005,160                   | 0.29%          | 868                 | 0.61%          |
| 2002                    | 44,848,383                   | 0.46%          | 1,084               | 0.77%          |
| 2003                    | 77,632,112                   | 0.80%          | 1,260               | 0.89%          |
| 2004                    | 86,162,534                   | 0.88%          | 1,198               | 0.85%          |
| 2005                    | 167,716,008                  | 1.72%          | 1,642               | 1.16%          |
| 2006                    | 302,573,910                  | 3.10%          | 3,183               | 2.26%          |
| 2007                    | 448,093,304                  | 4.59%          | 4,349               | 3.08%          |
| 2008                    | 526,036,881                  | 5.39%          | 4,706               | 3.33%          |
| 2009                    | 489,826,508                  | 5.02%          | 5,026               | 3.56%          |
| 2010                    | 693,131,581                  | 7.11%          | 6,552               | 4.64%          |
| 2011                    | 919,999,053                  | 9.43%          | 11,622              | 8.23%          |
| 2012                    | 999,898,898                  | 10.25%         | 16,967              | 12.02%         |
| 2013                    | 1,184,382,077                | 12.14%         | 21,560              | 15.27%         |
| 2014                    | 1,347,626,129                | 13.82%         | 25,373              | 17.98%         |
| 2015                    | 1,892,840,544                | 19.41%         | 28,357              | 20.09%         |
| 2016                    | 522,328,997                  | 5.35%          | 6,927               | 4.91%          |
| <b>Total</b>            | <b>9,754,049,622</b>         | <b>100.00%</b> | <b>141,147</b>      | <b>100.00%</b> |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 17. Remaining Maturity (years)

| Remaining Maturity (years) | Outstanding Principal | %       | No. of Loans | %       |
|----------------------------|-----------------------|---------|--------------|---------|
| <=1                        | 495,767,031           | 5.08%   | 37,344       | 26.46%  |
| >1 and <=2                 | 517,531,856           | 5.31%   | 25,359       | 17.97%  |
| >2 and <=3                 | 754,445,999           | 7.73%   | 21,539       | 15.26%  |
| >3 and <=4                 | 854,537,387           | 8.76%   | 16,474       | 11.67%  |
| >4 and <=5                 | 826,480,137           | 8.47%   | 10,307       | 7.30%   |
| >5 and <=6                 | 625,294,599           | 6.41%   | 4,902        | 3.47%   |
| >6 and <=7                 | 657,903,702           | 6.74%   | 4,041        | 2.86%   |
| >7 and <=8                 | 561,189,748           | 5.75%   | 3,344        | 2.37%   |
| >8 and <=9                 | 568,832,766           | 5.83%   | 3,078        | 2.18%   |
| >9 and <=10                | 599,030,874           | 6.14%   | 2,763        | 1.96%   |
| >10 and <=11               | 515,599,560           | 5.29%   | 2,164        | 1.53%   |
| >11 and <=12               | 564,983,093           | 5.79%   | 2,200        | 1.56%   |
| >12 and <=13               | 619,316,828           | 6.35%   | 2,338        | 1.66%   |
| >13 and <=14               | 585,372,276           | 6.00%   | 1,995        | 1.41%   |
| >14 and <=15               | 510,090,675           | 5.23%   | 1,736        | 1.23%   |
| >15 and <=16               | 225,311,566           | 2.31%   | 819          | 0.58%   |
| >16 and <=17               | 94,815,192            | 0.97%   | 336          | 0.24%   |
| >17 and <=18               | 77,534,389            | 0.79%   | 175          | 0.12%   |
| >18 and <=19               | 35,895,531            | 0.37%   | 108          | 0.08%   |
| >19 and <=20               | 49,968,319            | 0.51%   | 92           | 0.07%   |
| >20 and <=21               | 3,066,839             | 0.03%   | 12           | 0.01%   |
| >21 and <=22               | 4,653,270             | 0.05%   | 10           | 0.01%   |
| >22 and <=23               | 5,485,591             | 0.06%   | 6            | 0.00%   |
| >23 and <=24               | 46,968                | 0.00%   | 1            | 0.00%   |
| >24 and <=25               | 579,833               | 0.01%   | 2            | 0.00%   |
| >25 and <=26               | 315,589               | 0.00%   | 2            | 0.00%   |
| Total                      | 9,754,049,622         | 100.00% | 141,147      | 100.00% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 18. Original Maturity (years)

| Original Maturity (years) | Outstanding Principal | %       | No. of Loans | %       |
|---------------------------|-----------------------|---------|--------------|---------|
| <=1                       | 99,029,143            | 1.02%   | 2,473        | 1.75%   |
| >1 and <=2                | 147,629,312           | 1.51%   | 4,837        | 3.43%   |
| >2 and <=3                | 61,971,741            | 0.64%   | 4,467        | 3.16%   |
| >3 and <=4                | 381,791,422           | 3.91%   | 27,079       | 19.18%  |
| >4 and <=5                | 526,850,856           | 5.40%   | 22,752       | 16.12%  |
| >5 and <=6                | 934,964,354           | 9.59%   | 25,917       | 18.36%  |
| >6 and <=7                | 180,888,945           | 1.85%   | 2,169        | 1.54%   |
| >7 and <=8                | 616,272,192           | 6.32%   | 7,148        | 5.06%   |
| >8 and <=9                | 115,274,288           | 1.18%   | 1,134        | 0.80%   |
| >9 and <=10               | 466,771,993           | 4.79%   | 4,854        | 3.44%   |
| >10 and <=11              | 1,246,126,491         | 12.78%  | 11,877       | 8.41%   |
| >11 and <=12              | 104,219,575           | 1.07%   | 772          | 0.55%   |
| >12 and <=13              | 153,302,364           | 1.57%   | 778          | 0.55%   |
| >13 and <=14              | 59,641,523            | 0.61%   | 368          | 0.26%   |
| >14 and <=15              | 684,420,274           | 7.02%   | 3,897        | 2.76%   |
| >15 and <=16              | 2,057,156,779         | 21.09%  | 11,785       | 8.35%   |
| >16 and <=17              | 269,708,147           | 2.77%   | 961          | 0.68%   |
| >17 and <=18              | 83,559,656            | 0.86%   | 287          | 0.20%   |
| >18 and <=19              | 57,221,285            | 0.59%   | 261          | 0.18%   |
| >19 and <=20              | 440,943,424           | 4.52%   | 2,132        | 1.51%   |
| >20 and <=21              | 849,473,578           | 8.71%   | 4,575        | 3.24%   |
| >21 and <=22              | 132,543,992           | 1.36%   | 408          | 0.29%   |
| >22 and <=23              | 29,099,135            | 0.30%   | 60           | 0.04%   |
| >23 and <=24              | 2,297,177             | 0.02%   | 9            | 0.01%   |
| >24 and <=25              | 8,109,134             | 0.08%   | 29           | 0.02%   |
| >25                       | 44,782,841            | 0.46%   | 118          | 0.08%   |
| Total                     | 9,754,049,622         | 100.00% | 141,147      | 100.00% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 19. LGD

| <b>LGD Range (%)</b> | <b>Outstanding Principal</b> | <b>%</b>       | <b>No. of Loans</b> | <b>%</b>       |
|----------------------|------------------------------|----------------|---------------------|----------------|
| <=0                  | 35,015,373                   | 0.36%          | 57                  | 0.04%          |
| >0 and <=10          | 6,455,804,850                | 66.19%         | 83,054              | 58.84%         |
| >10 and <=20         | 1,313,531,680                | 13.47%         | 13,055              | 9.25%          |
| >20 and <=30         | 924,793,425                  | 9.48%          | 11,390              | 8.07%          |
| >30 and <=40         | 528,698,593                  | 5.42%          | 11,572              | 8.20%          |
| >40 and <=50         | 362,935,165                  | 3.72%          | 9,489               | 6.72%          |
| >50 and <=60         | 96,174,301                   | 0.99%          | 10,195              | 7.22%          |
| >60 and <=70         | 11,657,460                   | 0.12%          | 627                 | 0.44%          |
| >70 and <=80         | 15,360,098                   | 0.16%          | 716                 | 0.51%          |
| >80                  | 10,078,676                   | 0.10%          | 830                 | 0.59%          |
| Unknown              | 0                            | 0.00%          | 162                 | 0.11%          |
| <b>Total</b>         | <b>9,754,049,622</b>         | <b>100.00%</b> | <b>141,147</b>      | <b>100.00%</b> |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 20. Size of Loans

| Range (eur 1000) | Outstanding Principal | %       | No. of Loans | %       |
|------------------|-----------------------|---------|--------------|---------|
| <=100            | 2,585,251,283         | 26.50%  | 118,231      | 83.76%  |
| >100 and <=200   | 1,729,251,845         | 17.73%  | 12,171       | 8.62%   |
| >200 and <=300   | 1,142,417,576         | 11.71%  | 4,697        | 3.33%   |
| >300 and <=400   | 761,066,512           | 7.80%   | 2,206        | 1.56%   |
| >400 and <=500   | 541,068,725           | 5.55%   | 1,208        | 0.86%   |
| >500 and <=600   | 377,279,697           | 3.87%   | 692          | 0.49%   |
| >600 and <=700   | 288,944,132           | 2.96%   | 446          | 0.32%   |
| >700 and <=800   | 253,409,863           | 2.60%   | 339          | 0.24%   |
| >800 and <=900   | 186,856,905           | 1.92%   | 220          | 0.16%   |
| >900 and <=1000  | 155,178,641           | 1.59%   | 164          | 0.12%   |
| >1000 and <=1100 | 98,590,023            | 1.01%   | 94           | 0.07%   |
| >1100 and <=1200 | 94,414,775            | 0.97%   | 82           | 0.06%   |
| >1200 and <=1300 | 99,935,633            | 1.02%   | 80           | 0.06%   |
| >1300 and <=1400 | 80,536,936            | 0.83%   | 60           | 0.04%   |
| >1400 and <=1500 | 69,796,729            | 0.72%   | 48           | 0.03%   |
| >1500 and <=1600 | 52,716,956            | 0.54%   | 34           | 0.02%   |
| >1600 and <=1700 | 64,437,459            | 0.66%   | 39           | 0.03%   |
| >1700 and <=1800 | 61,355,807            | 0.63%   | 35           | 0.02%   |
| >1800 and <=1900 | 55,745,374            | 0.57%   | 30           | 0.02%   |
| >1900 and <=2000 | 56,828,529            | 0.58%   | 29           | 0.02%   |
| >2000 and <=2100 | 38,957,251            | 0.40%   | 19           | 0.01%   |
| >2100 and <=2200 | 42,945,575            | 0.44%   | 20           | 0.01%   |
| >2200 and <=2300 | 27,024,715            | 0.28%   | 12           | 0.01%   |
| >2300 and <=2400 | 40,012,318            | 0.41%   | 17           | 0.01%   |
| >2400 and <=2500 | 31,980,394            | 0.33%   | 13           | 0.01%   |
| >2500 and <=2600 | 25,596,398            | 0.26%   | 10           | 0.01%   |
| >2600 and <=2700 | 29,204,855            | 0.30%   | 11           | 0.01%   |
| >2700 and <=2800 | 22,064,387            | 0.23%   | 8            | 0.01%   |
| >2800 and <=2900 | 28,481,505            | 0.29%   | 10           | 0.01%   |
| >2900 and <=3000 | 26,465,672            | 0.27%   | 9            | 0.01%   |
| >3000            | 686,233,152           | 7.04%   | 113          | 0.08%   |
| Total            | 9,754,049,622         | 100.00% | 141,147      | 100.00% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 21. Collateral Ratio

| Range (%)      | Outstanding Principal | %       | No. of Loans | %       |
|----------------|-----------------------|---------|--------------|---------|
| >0 and <=10    | 197,187,188           | 2.02%   | 957          | 0.68%   |
| >10 and <=20   | 90,766,996            | 0.93%   | 444          | 0.31%   |
| >20 and <=30   | 103,191,784           | 1.06%   | 795          | 0.56%   |
| >30 and <=40   | 100,149,725           | 1.03%   | 833          | 0.59%   |
| >40 and <=50   | 86,128,450            | 0.88%   | 912          | 0.65%   |
| >50 and <=60   | 113,289,761           | 1.16%   | 1,101        | 0.78%   |
| >60 and <=70   | 118,773,054           | 1.22%   | 1,424        | 1.01%   |
| >70 and <=80   | 128,711,361           | 1.32%   | 1,691        | 1.20%   |
| >80 and <=90   | 191,773,620           | 1.97%   | 2,039        | 1.44%   |
| >90 and <=100  | 211,689,263           | 2.17%   | 2,514        | 1.78%   |
| >100 and <=110 | 283,297,988           | 2.90%   | 3,283        | 2.33%   |
| >110 and <=120 | 585,431,675           | 6.00%   | 4,844        | 3.43%   |
| >120 and <=130 | 615,598,635           | 6.31%   | 5,368        | 3.80%   |
| >130 and <=140 | 610,986,139           | 6.26%   | 5,301        | 3.76%   |
| >140 and <=150 | 596,661,232           | 6.12%   | 5,128        | 3.63%   |
| >150 and <=160 | 456,571,472           | 4.68%   | 4,407        | 3.12%   |
| >160 and <=170 | 406,873,513           | 4.17%   | 3,913        | 2.77%   |
| >170 and <=180 | 339,964,073           | 3.49%   | 3,484        | 2.47%   |
| >180 and <=190 | 302,708,381           | 3.10%   | 3,126        | 2.21%   |
| >190 and <=200 | 227,065,985           | 2.33%   | 2,756        | 1.95%   |
| >200           | 3,039,558,122         | 31.16%  | 66,425       | 47.06%  |
| NoCollateral   | 947,671,206           | 9.72%   | 20,402       | 14.45%  |
| Total          | 9,754,049,622         | 100.00% | 141,147      | 100.00% |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 22. Collaterals

| <b>Collateral Type</b>   | <b>Amount</b>  | <b>%</b> |
|--------------------------|----------------|----------|
| Mortgage Mandate         | 9,847,784,290  | 44.28%   |
| Aval & Related Guarantee | 3,880,641,982  | 17.45%   |
| Mortgage                 | 3,676,312,403  | 16.53%   |
| Other Mandate            | 999,999,008    | 4.50%    |
| Business Pledge          | 1,214,695,619  | 5.46%    |
| Other Pledge             | 2,292,745,061  | 10.31%   |
| Security Pledge          | 236,332,972    | 1.06%    |
| State Guarantee          | 2,726,250      | 0.01%    |
| Cash Pledge              | 90,534,541     | 0.41%    |
| Total                    | 22,241,772,128 | 100.00%  |

# Esmee Master Issuer

## Pool Characteristics

Portfolio as of: 30-06-2016

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### 23. Yearly Expected Loss

| Range (%)    | Outstanding Principal | %       | No. of Loans | %       |
|--------------|-----------------------|---------|--------------|---------|
| >0 and <=2   | 1,643,658,339         | 16.85%  | 22,538       | 15.97%  |
| >2 and <=4   | 1,740,099,378         | 17.84%  | 21,765       | 15.42%  |
| >4 and <=6   | 966,675,494           | 9.91%   | 12,475       | 8.84%   |
| >6 and <=8   | 645,588,325           | 6.62%   | 8,714        | 6.17%   |
| >8 and <=10  | 537,001,201           | 5.51%   | 7,002        | 4.96%   |
| >10 and <=12 | 433,485,635           | 4.44%   | 5,533        | 3.92%   |
| >12 and <=14 | 347,295,290           | 3.56%   | 4,889        | 3.46%   |
| >14 and <=16 | 273,475,053           | 2.80%   | 4,594        | 3.25%   |
| >16 and <=18 | 287,027,444           | 2.94%   | 4,471        | 3.17%   |
| >18 and <=20 | 236,584,260           | 2.43%   | 3,451        | 2.44%   |
| >20 and <=22 | 217,129,996           | 2.23%   | 3,264        | 2.31%   |
| >22 and <=24 | 191,705,676           | 1.97%   | 2,773        | 1.96%   |
| >24 and <=26 | 180,100,319           | 1.85%   | 2,213        | 1.57%   |
| >26 and <=28 | 113,033,385           | 1.16%   | 2,030        | 1.44%   |
| >28 and <=30 | 145,650,913           | 1.49%   | 1,716        | 1.22%   |
| >30 and <=32 | 97,696,507            | 1.00%   | 1,660        | 1.18%   |
| >32 and <=34 | 108,028,202           | 1.11%   | 1,422        | 1.01%   |
| >34 and <=36 | 68,370,727            | 0.70%   | 1,310        | 0.93%   |
| >36 and <=38 | 83,932,588            | 0.86%   | 1,074        | 0.76%   |
| >38 and <=40 | 60,113,134            | 0.62%   | 1,072        | 0.76%   |
| >40 and <=42 | 56,639,455            | 0.58%   | 976          | 0.69%   |
| >42 and <=44 | 60,628,388            | 0.62%   | 1,006        | 0.71%   |
| >44 and <=46 | 51,350,387            | 0.53%   | 924          | 0.65%   |
| >46 and <=48 | 54,419,767            | 0.56%   | 835          | 0.59%   |
| >48 and <=50 | 45,851,286            | 0.47%   | 742          | 0.53%   |
| >50 and <=52 | 44,595,345            | 0.46%   | 656          | 0.46%   |
| >52 and <=54 | 28,502,587            | 0.29%   | 664          | 0.47%   |
| >54 and <=56 | 33,600,878            | 0.34%   | 548          | 0.39%   |
| >56          | 1,001,809,661         | 10.27%  | 20,668       | 14.64%  |
| Unknown      | 0                     | 0.00%   | 162          | 0.11%   |
| Total        | 9,754,049,622         | 100.00% | 141,147      | 100.00% |