

Bass Master Issuer

Report date: 31 March 2019

MORTGAGE PORTFOLIO REPORT

Mortgage Portfolio Report:

Reporting month as of ultimo:

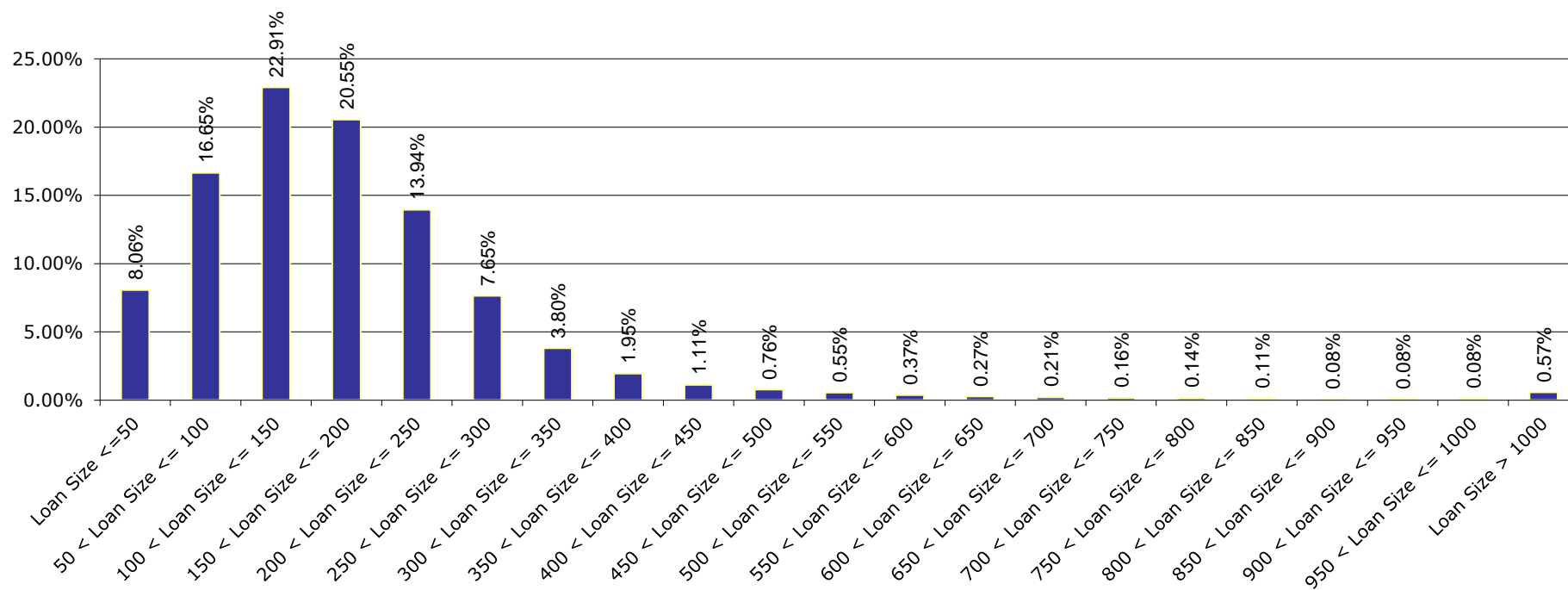
Bass Master Issuer

March 2019

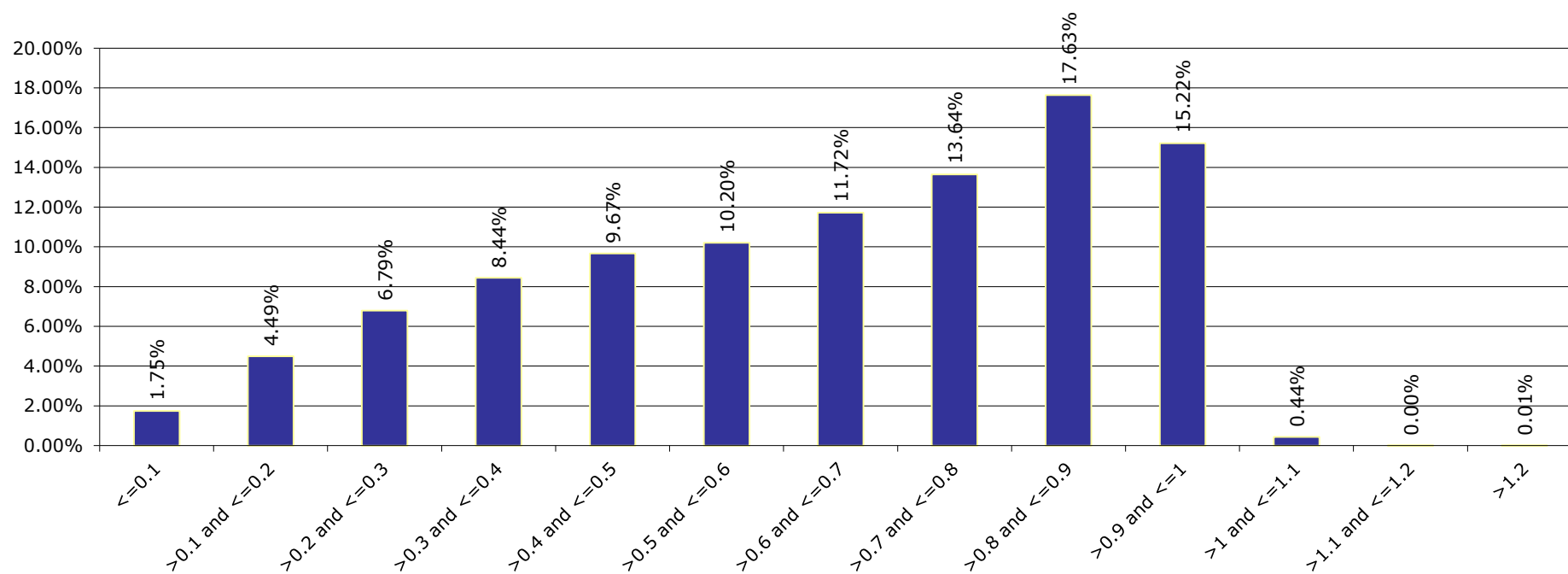
Key Characteristics

Oustanding Principal Balance (EUR)	27,653,555,482
Average Borrower Balance (EUR)	97,391
Maximum Borrower Balance (EUR)	2,000,000
Number of Borrowers	283,945
Number of Advances	460,397
Weighted Average Seasoning (years)	4.31
Weighted Average Remaining Maturity (years)	16.0
Weighted Average Coupon (%)	2.40
Weighted Average DTI	38.2%
Weighted Average Indexed LTV	63.2%
Weighted Mortgage Coverage Ratio	125.75

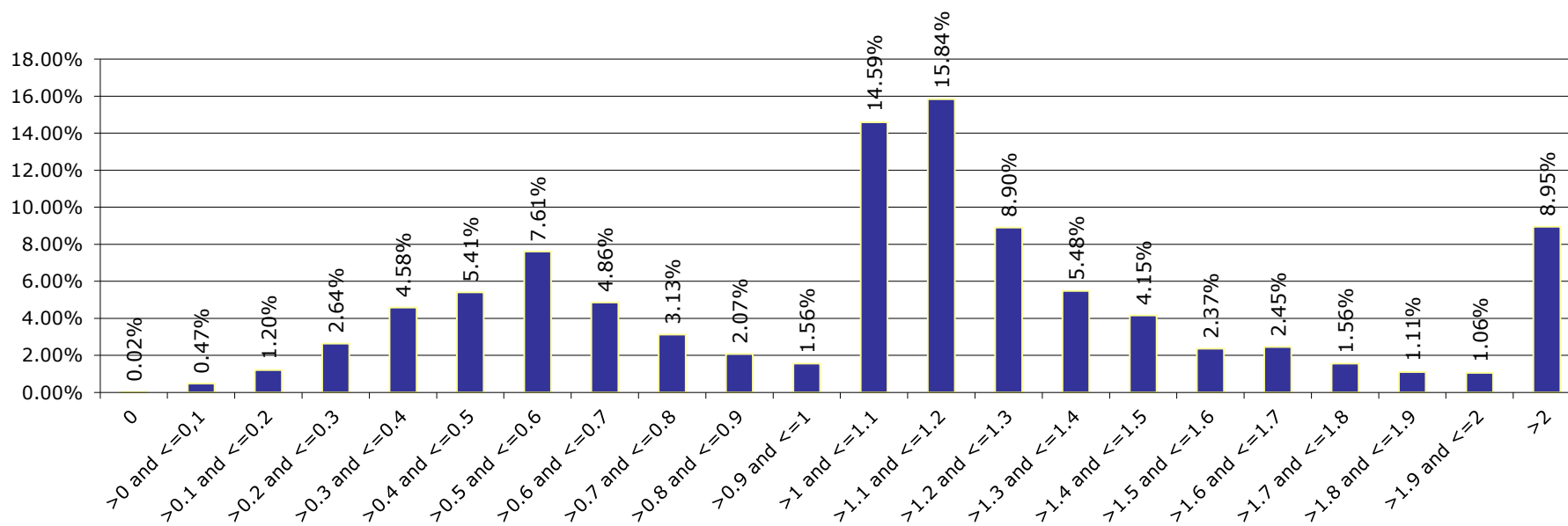
Loan Size per Borrower (in 1000€)



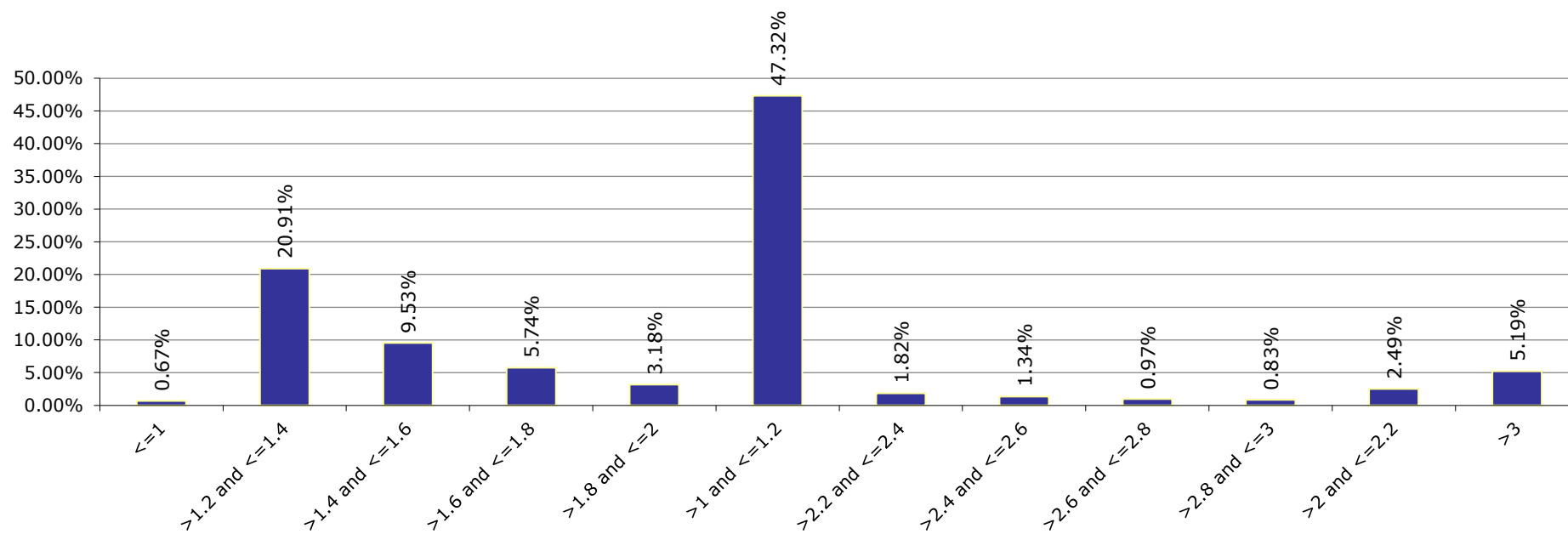
Loan to Value



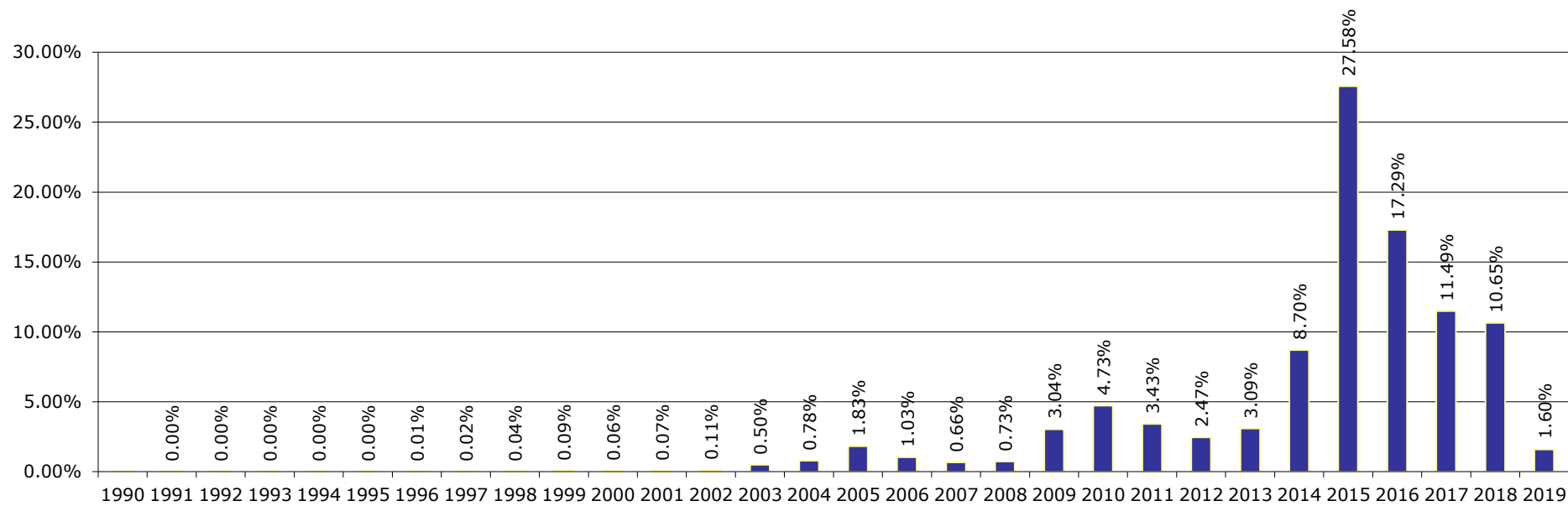
Mortgage Coverage Ratio



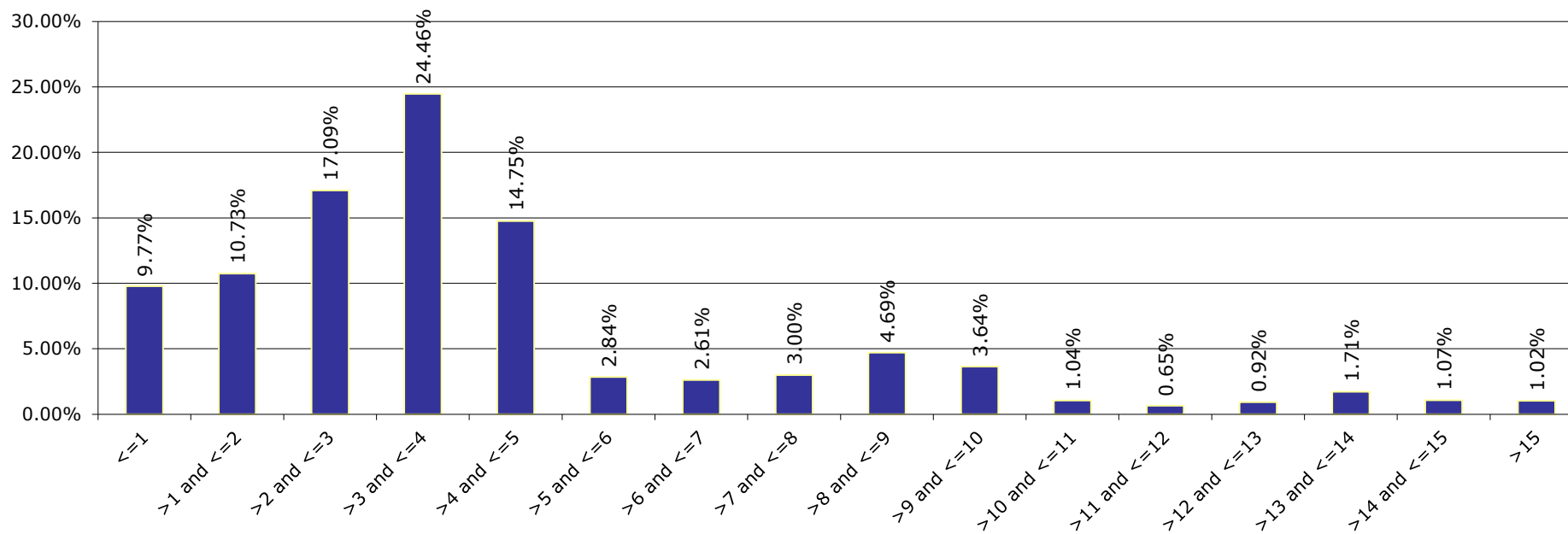
Total Coverage Ratio



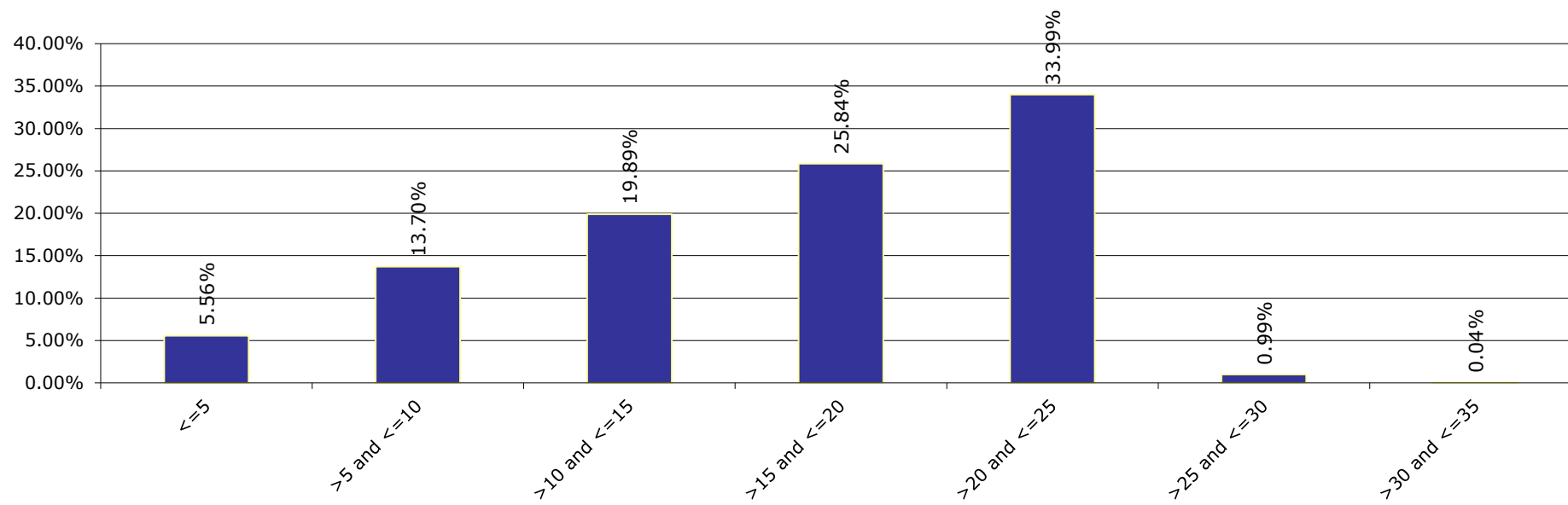
Origination Year



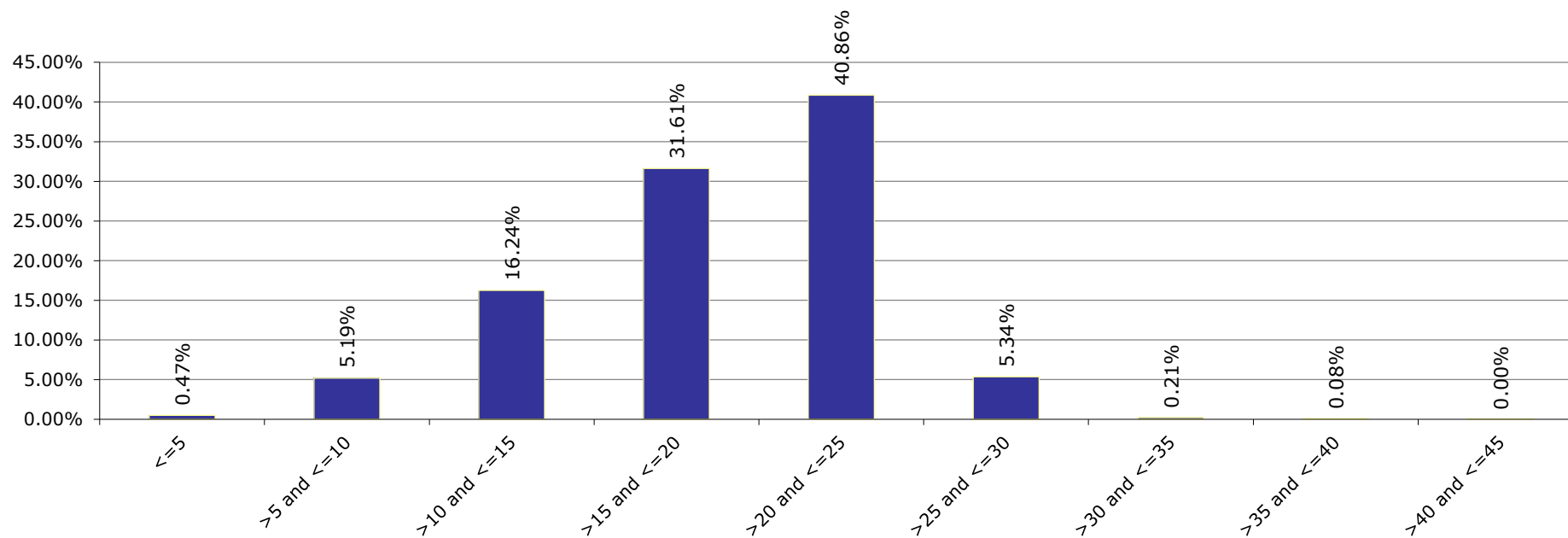
Seasoning



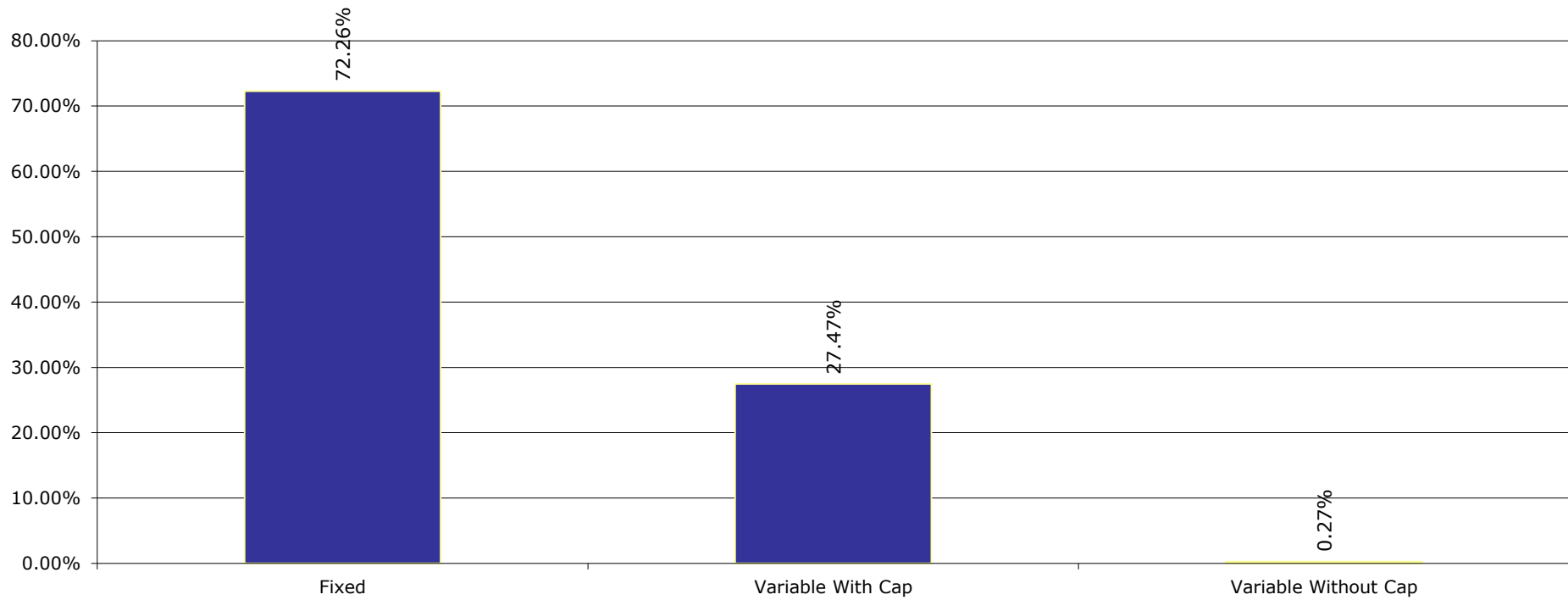
Remaining Maturity



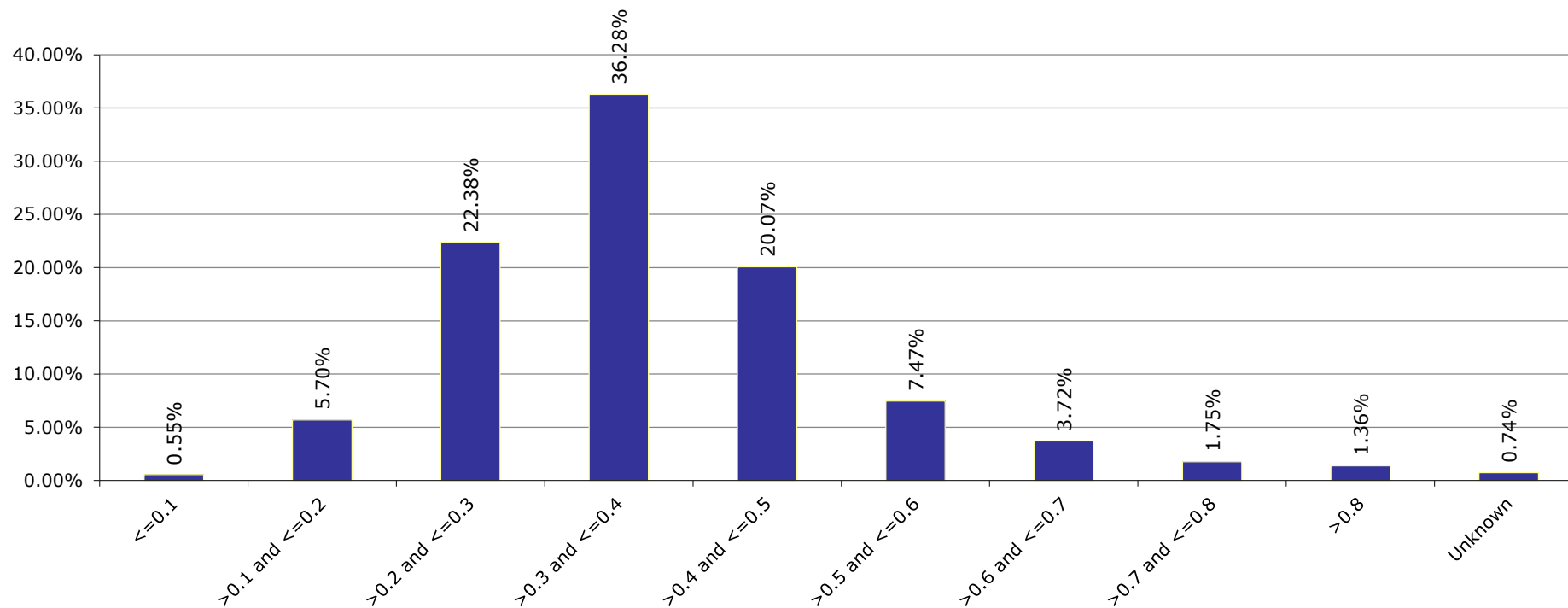
Original Maturity



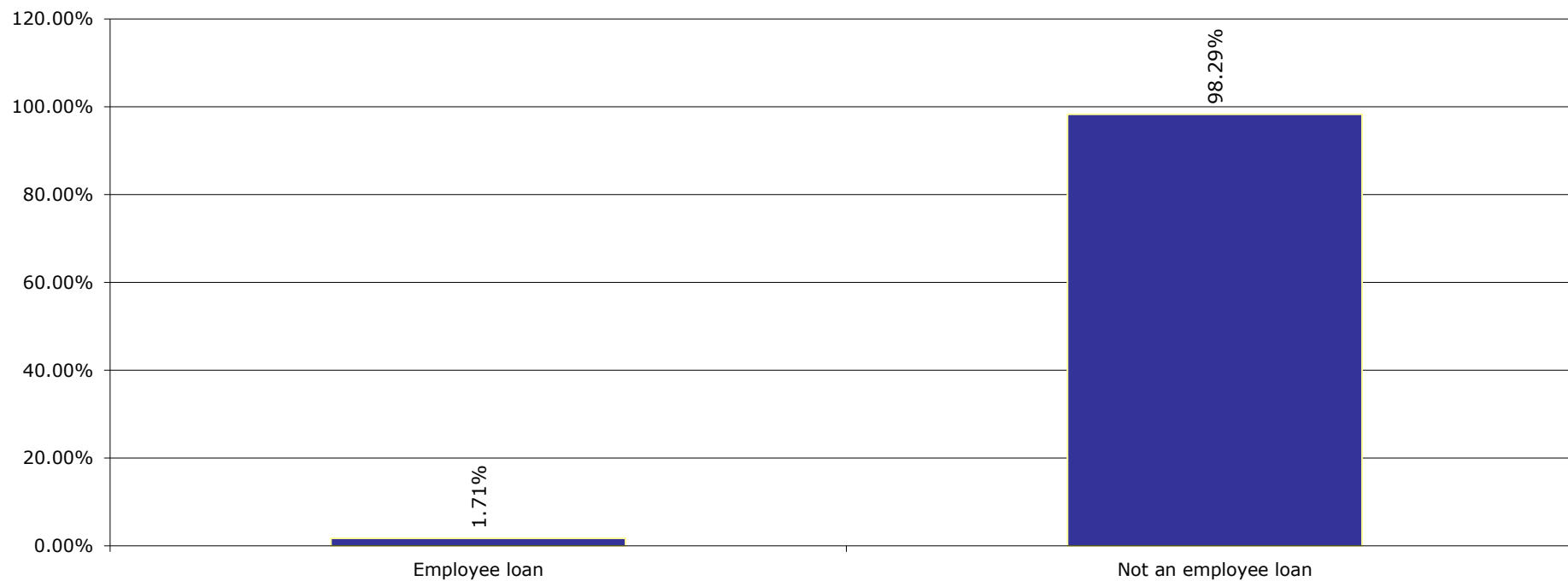
Interest Type



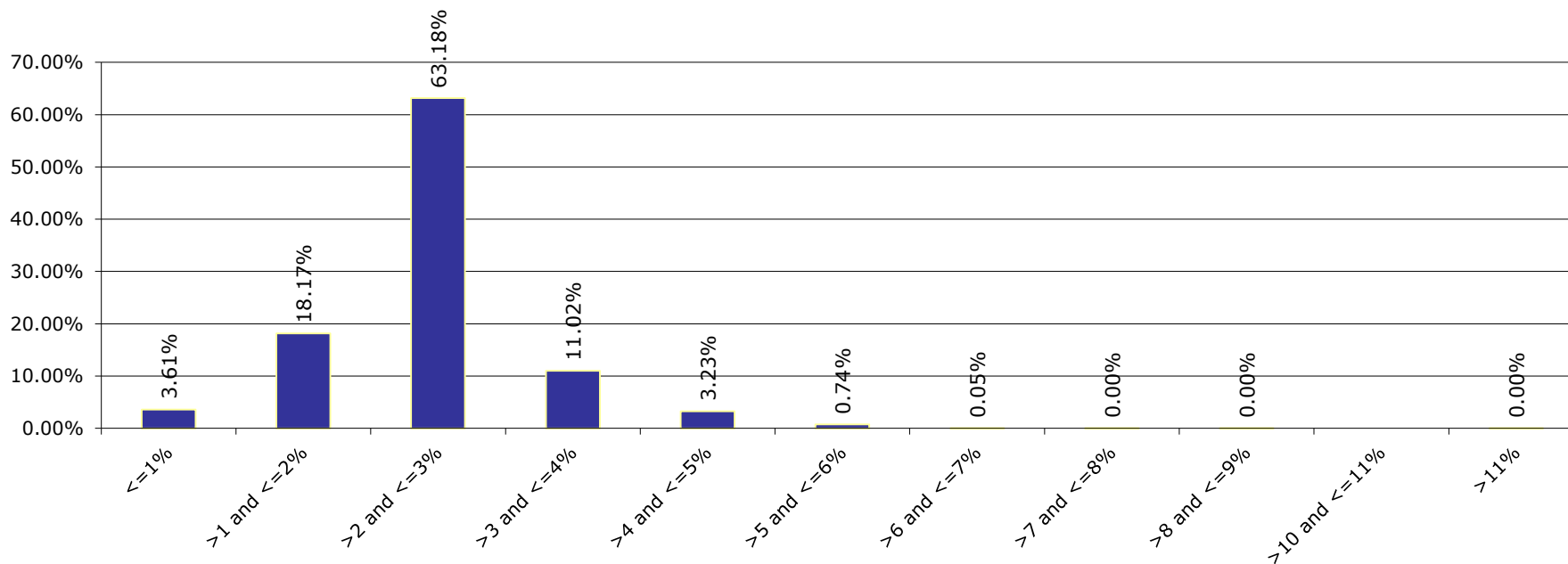
Debt to Income



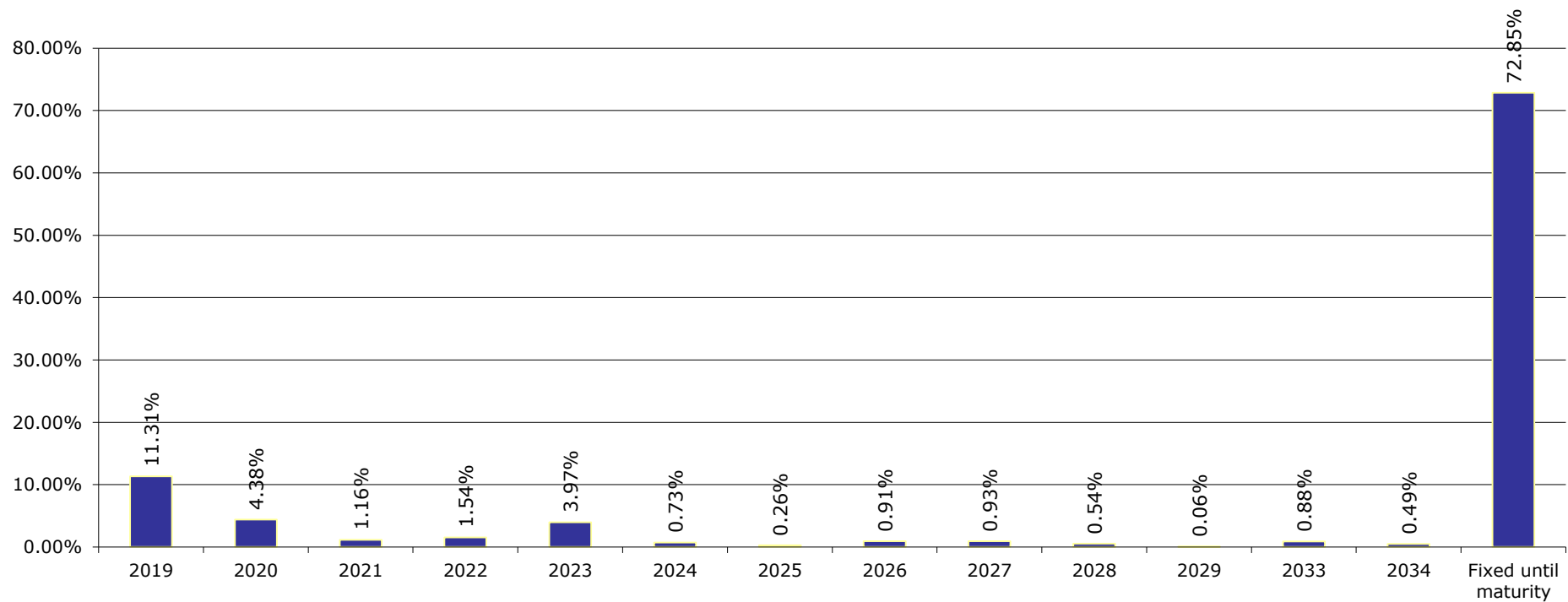
Employee Loans



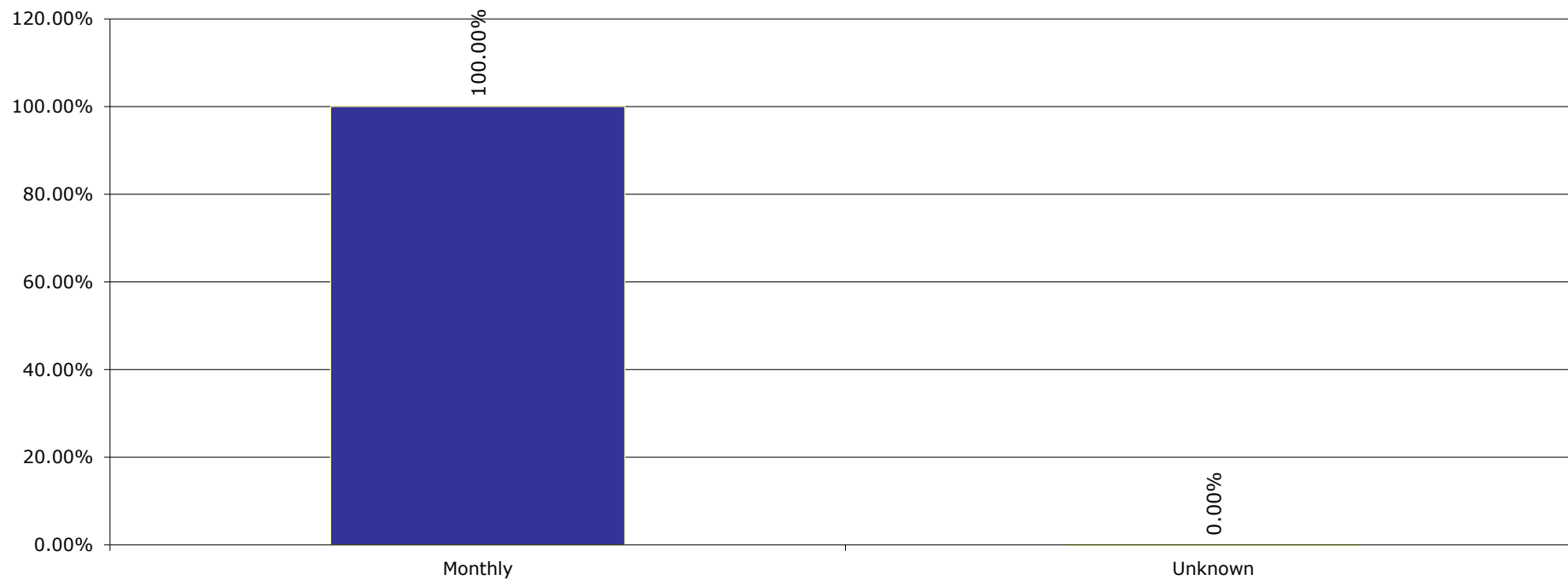
Interest Rate



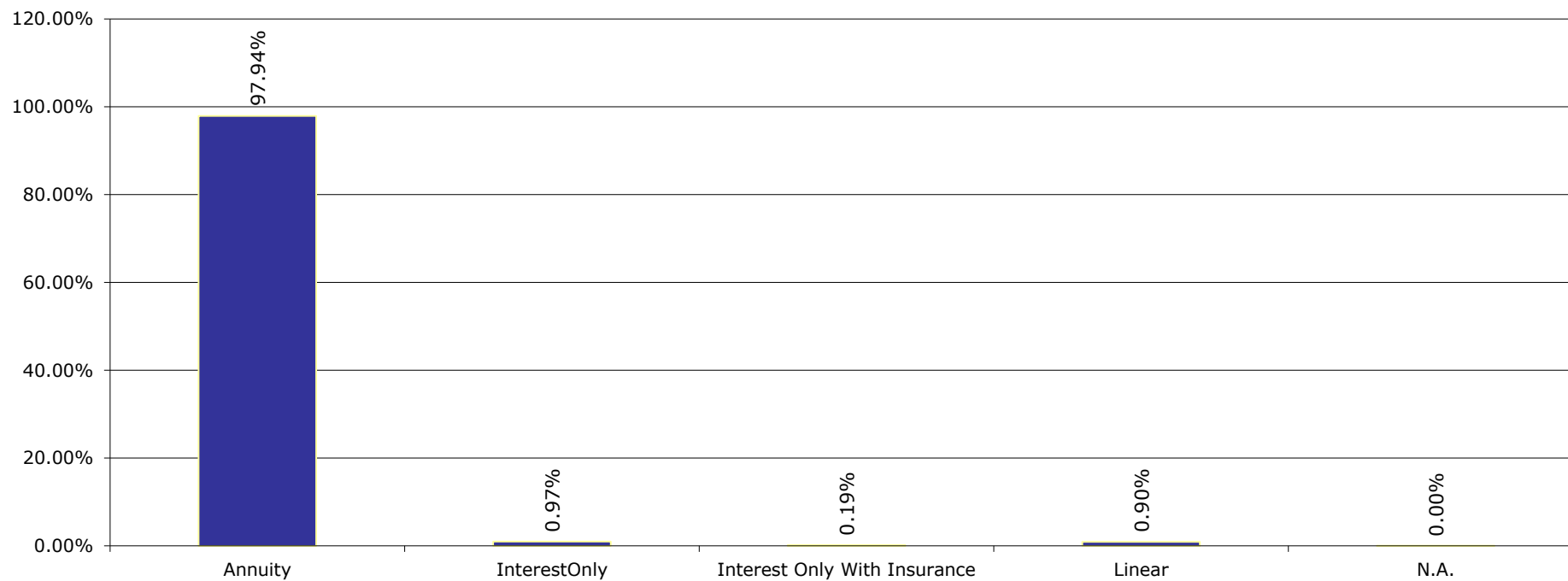
Next Reset Year



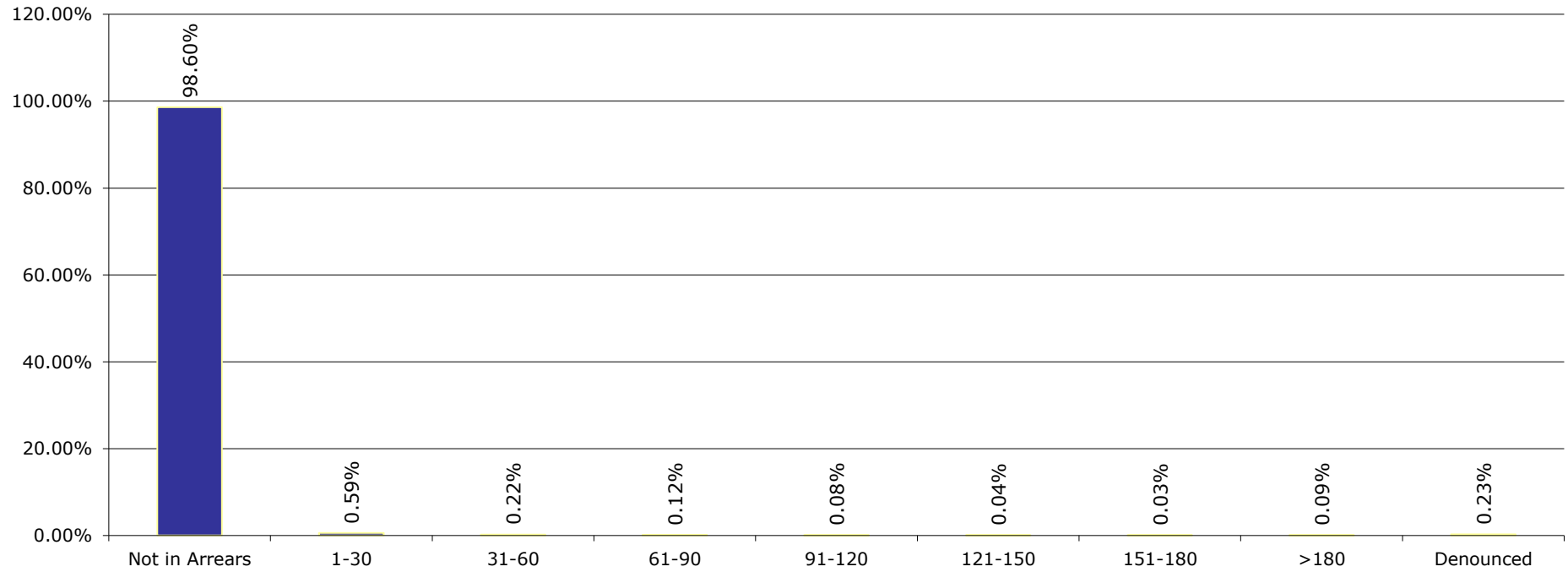
Interest Payment Frequency



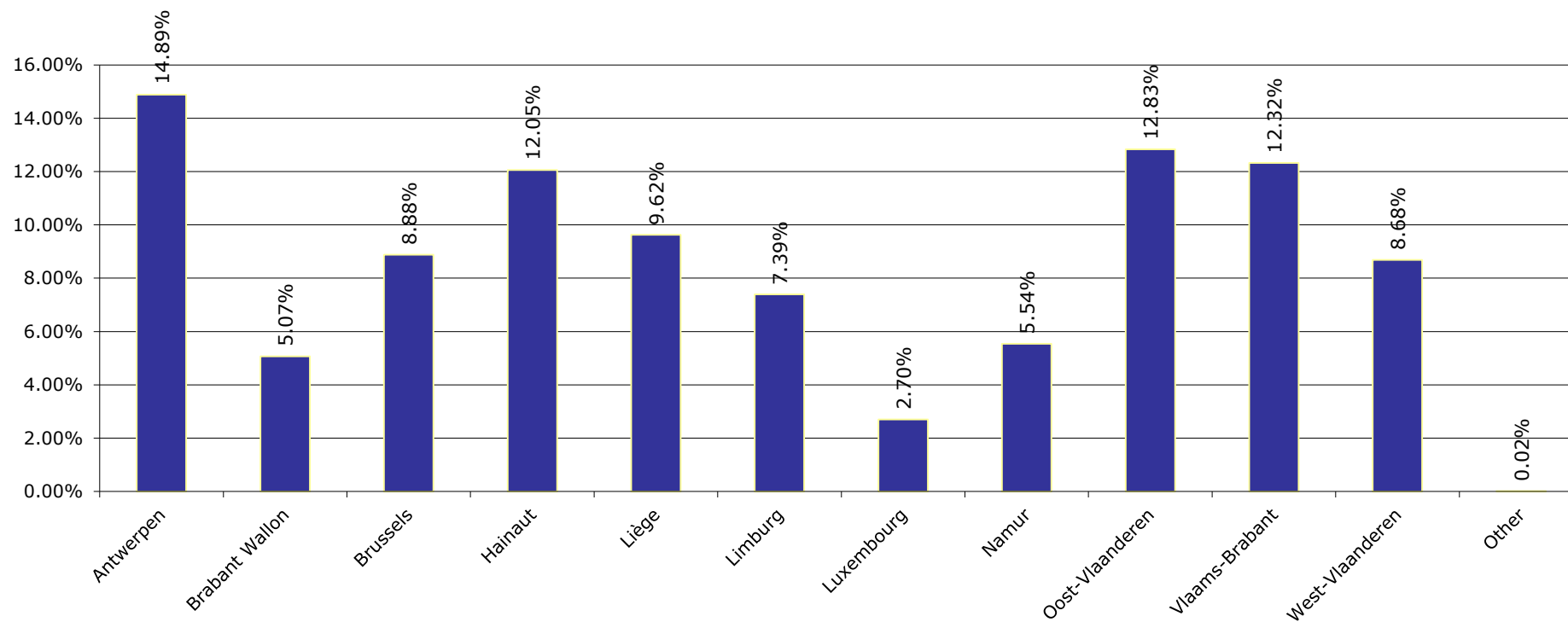
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:

31/03/2019

1. Key characteristics

Outstanding Principal Balance (EUR)	27,653,555,482
Average Borrower Balance (EUR)	97,391
Maximum Borrower Balance (EUR)	2,000,000
Number of Borrowers	283,945
Number of Advances	460,397
Weighted Average Seasoning (years)	4.31
Weighted Average Remaining Maturity (years)	16.0
Weighted Average Coupon (%)	2.40
Weighted Average DTI	38.2%
Weighted Average Loan-to-Value	63.2%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	125.75

Bass Master Issuer

Pool Characteristics

31/03/2019

2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
Loan Size <=50	2,229,967,074.52	8.06%	105,950	37.31%
50 < Loan Size <= 100	4,605,693,688.04	16.65%	61,895	21.80%
100 < Loan Size <= 150	6,335,406,622.62	22.91%	51,158	18.02%
150 < Loan Size <= 200	5,683,476,682.62	20.55%	32,906	11.59%
200 < Loan Size <= 250	3,855,160,854.64	13.94%	17,346	6.11%
250 < Loan Size <= 300	2,114,692,758.83	7.65%	7,799	2.75%
300 < Loan Size <= 350	1,050,343,248.29	3.80%	3,258	1.15%
350 < Loan Size <= 400	538,147,148.78	1.95%	1,445	0.51%
400 < Loan Size <= 450	308,131,902.64	1.11%	728	0.26%
450 < Loan Size <= 500	211,473,628.58	0.76%	446	0.16%
500 < Loan Size <= 550	151,947,899.10	0.55%	290	0.10%
550 < Loan Size <= 600	101,766,028.07	0.37%	177	0.06%
600 < Loan Size <= 650	73,767,108.94	0.27%	118	0.04%
650 < Loan Size <= 700	58,104,612.46	0.21%	86	0.03%
700 < Loan Size <= 750	44,751,944.06	0.16%	62	0.02%
750 < Loan Size <= 800	39,348,538.75	0.14%	51	0.02%
800 < Loan Size <= 850	31,321,594.37	0.11%	38	0.01%
850 < Loan Size <= 900	20,839,733.44	0.08%	24	0.01%
900 < Loan Size <= 950	21,277,044.00	0.08%	23	0.01%
950 < Loan Size <= 1000	21,543,579.93	0.08%	22	0.01%
Loan Size > 1000	156,393,789.38	0.57%	123	0.04%
Total	27,653,555,482.06	100 %	283,945	100 %

Bass Master Issuer

Pool Characteristics

31/03/2019

3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	483,245,342.25	1.75%	43,370.00	15.27%
>0.1 and <=0.2	1,241,990,189.72	4.49%	34,978.00	12.32%
>0.2 and <=0.3	1,877,283,636.35	6.79%	31,524.00	11.10%
>0.3 and <=0.4	2,334,189,655.28	8.44%	27,365.00	9.64%
>0.4 and <=0.5	2,674,755,256.12	9.67%	24,852.00	8.75%
>0.5 and <=0.6	2,821,239,637.33	10.20%	22,397.00	7.89%
>0.6 and <=0.7	3,240,171,779.28	11.72%	23,263.00	8.19%
>0.7 and <=0.8	3,772,550,553.39	13.64%	24,430.00	8.60%
>0.8 and <=0.9	4,874,995,821.84	17.63%	28,982.00	10.21%
>0.9 and <=1	4,208,891,286.21	15.22%	22,146.00	7.80%
>1 and <=1.1	121,241,067.69	0.44%	608.00	0.21%
>1.1 and <=1.2	1,264,224.98	0.00%	11.00	0.00%
>1.2	1,737,031.62	0.01%	19.00	0.01%
Total	27,653,555,482.06	100 %	283,945	100 %

Bass Master Issuer

Pool Characteristics

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4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	4,631,332.74	0.02%	737.00	0.26%
>0 and <=0,1	131,212,320.92	0.47%	285.00	0.10%
>0.1 and <=0.2	333,186,586.78	1.20%	1,030.00	0.36%
>0.2 and <=0.3	729,165,327.88	2.64%	2,531.00	0.89%
>0.3 and <=0.4	1,265,852,695.98	4.58%	5,089.00	1.79%
>0.4 and <=0.5	1,494,871,609.63	5.41%	6,808.00	2.40%
>0.5 and <=0.6	2,103,101,126.55	7.61%	10,273.00	3.62%
>0.6 and <=0.7	1,342,791,374.45	4.86%	7,575.00	2.67%
>0.7 and <=0.8	865,579,951.58	3.13%	5,387.00	1.90%
>0.8 and <=0.9	573,377,695.37	2.07%	3,907.00	1.38%
>0.9 and <=1	432,126,043.07	1.56%	3,140.00	1.11%
>1 and <=1.1	4,035,326,843.83	14.59%	25,845.00	9.10%
>1.1 and <=1.2	4,379,397,558.28	15.84%	31,975.00	11.26%
>1.2 and <=1.3	2,462,379,486.01	8.90%	21,397.00	7.54%
>1.3 and <=1.4	1,515,119,023.93	5.48%	15,156.00	5.34%
>1.4 and <=1.5	1,148,005,619.05	4.15%	12,643.00	4.45%
>1.5 and <=1.6	654,822,230.12	2.37%	8,119.00	2.86%
>1.6 and <=1.7	676,858,750.45	2.45%	9,197.00	3.24%
>1.7 and <=1.8	432,698,315.62	1.56%	6,562.00	2.31%
>1.8 and <=1.9	306,076,234.03	1.11%	5,049.00	1.78%
>1.9 and <=2	292,725,510.00	1.06%	5,022.00	1.77%
>2	2,474,249,845.79	8.95%	96,218.00	33.89%
Total	27,653,555,482.06	100%	283,945	100%

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Pool Characteristics

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5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	184,814,616.84	0.67%	1,637.00	0.58%
>1.2 and <=1.4	5,783,144,441.11	20.91%	44,703.00	15.74%
>1.4 and <=1.6	2,634,269,493.99	9.53%	24,921.00	8.78%
>1.6 and <=1.8	1,585,996,474.43	5.74%	18,250.00	6.43%
>1.8 and <=2	879,187,450.61	3.18%	11,588.00	4.08%
>1 and <=1.2	13,086,748,993.00	47.32%	75,893.00	26.73%
>2.2 and <=2.4	504,458,056.60	1.82%	8,699.00	3.06%
>2.4 and <=2.6	370,686,384.80	1.34%	7,110.00	2.50%
>2.6 and <=2.8	269,161,133.75	0.97%	5,484.00	1.93%
>2.8 and <=3	229,434,033.82	0.83%	5,011.00	1.76%
>2 and <=2.2	689,608,713.98	2.49%	10,472.00	3.69%
>3	1,436,045,689.13	5.19%	70,177.00	24.71%
Total	27,653,555,482.06	100%	283,945	100%

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Pool Characteristics

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6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1990	40,507.59	0.00%	17.00	0.00%
1991	81,800.20	0.00%	24.00	0.01%
1992	60,186.23	0.00%	15.00	0.00%
1993	234,444.57	0.00%	32.00	0.01%
1994	416,210.26	0.00%	158.00	0.03%
1995	1,295,407.63	0.00%	184.00	0.04%
1996	3,785,817.48	0.01%	329.00	0.07%
1997	5,855,500.58	0.02%	414.00	0.09%
1998	9,870,785.11	0.04%	684.00	0.15%
1999	25,105,418.12	0.09%	5,407.00	1.17%
2000	15,388,761.19	0.06%	1,736.00	0.38%
2001	18,153,048.73	0.07%	1,506.00	0.33%
2002	31,761,563.02	0.11%	2,997.00	0.65%
2003	139,108,065.14	0.50%	6,797.00	1.48%
2004	216,060,005.78	0.78%	10,942.00	2.38%
2005	505,259,818.02	1.83%	21,574.00	4.69%
2006	285,188,867.74	1.03%	10,486.00	2.28%
2007	183,799,218.84	0.66%	6,140.00	1.33%
2008	201,207,390.27	0.73%	5,889.00	1.28%
2009	840,926,309.08	3.04%	22,806.00	4.95%
2010	1,307,184,411.22	4.73%	29,902.00	6.49%
2011	947,687,792.65	3.43%	24,037.00	5.22%
2012	681,947,317.48	2.47%	18,782.00	4.08%
2013	855,813,658.53	3.09%	19,204.00	4.17%
2014	2,407,118,893.17	8.70%	41,805.00	9.08%
2015	7,626,454,074.25	27.58%	106,538.00	23.14%
2016	4,780,831,225.00	17.29%	57,393.00	12.47%
2017	3,176,287,540.66	11.49%	33,543.00	7.29%
2018	2,943,972,304.08	10.65%	27,293.00	5.93%
2019	442,659,139.44	1.60%	3,763.00	0.82%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

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7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	2,702,487,374.40	9.77%	24,304.00	5.28%
>1 and <=2	2,968,044,466.51	10.73%	30,308.00	6.58%
>2 and <=3	4,726,947,238.27	17.09%	55,879.00	12.14%
>3 and <=4	6,764,017,165.18	24.46%	89,117.00	19.36%
>4 and <=5	4,079,957,046.00	14.75%	67,536.00	14.67%
>5 and <=6	785,083,932.90	2.84%	17,715.00	3.85%
>6 and <=7	722,799,820.99	2.61%	19,035.00	4.13%
>7 and <=8	829,012,327.24	3.00%	21,668.00	4.71%
>8 and <=9	1,298,189,727.12	4.69%	30,263.00	6.57%
>9 and <=10	1,006,236,395.35	3.64%	25,821.00	5.61%
>10 and <=11	288,042,245.83	1.04%	8,090.00	1.76%
>11 and <=12	178,492,265.43	0.65%	5,807.00	1.26%
>12 and <=13	255,210,608.43	0.92%	9,122.00	1.98%
>13 and <=14	473,437,299.28	1.71%	19,473.00	4.23%
>14 and <=15	294,614,248.98	1.07%	14,721.00	3.20%
>15	280,983,320.15	1.02%	21,538.00	4.68%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

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8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,537,800,831.00	5.56%	110,822.00	24.07%
>5 and <=10	3,787,558,614.31	13.70%	102,276.00	22.21%
>10 and <=15	5,500,851,338.78	19.89%	84,018.00	18.25%
>15 and <=20	7,144,444,092.64	25.84%	79,607.00	17.29%
>20 and <=25	9,398,899,217.82	33.99%	81,317.00	17.66%
>25 and <=30	274,079,269.57	0.99%	2,254.00	0.49%
>30 and <=35	9,922,117.94	0.04%	103.00	0.02%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

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9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	130,410,114.72	0.47%	3,607.00	0.78%
>5 and <=10	1,434,839,275.57	5.19%	51,755.00	11.24%
>10 and <=15	4,491,228,445.09	16.24%	137,925.00	29.96%
>15 and <=20	8,740,171,229.13	31.61%	140,713.00	30.56%
>20 and <=25	11,298,871,965.69	40.86%	110,049.00	23.90%
>25 and <=30	1,476,114,646.13	5.34%	15,481.00	3.36%
>30 and <=35	58,920,034.64	0.21%	619.00	0.13%
>35 and <=40	22,178,036.15	0.08%	242.00	0.05%
>40 and <=45	821,734.94	0.00%	6.00	0.00%
Total	27,653,555,482.06	100%	460,397	100%

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Pool Characteristics

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10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	19,982,797,707.08	72.26%	337,784.00	73.37%
Variable With Cap	7,597,361,931.59	27.47%	113,035.00	24.55%
Variable Without Cap	73,395,843.39	0.27%	9,578.00	2.08%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

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11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	151,099,386.27	0.55%	7,514.00	1.63%
>0.1 and <=0.2	1,575,370,665.86	5.70%	46,998.00	10.21%
>0.2 and <=0.3	6,187,716,784.56	22.38%	114,299.00	24.83%
>0.3 and <=0.4	10,031,648,239.21	36.28%	141,897.00	30.82%
>0.4 and <=0.5	5,549,623,384.16	20.07%	76,437.00	16.60%
>0.5 and <=0.6	2,064,597,045.84	7.47%	28,905.00	6.28%
>0.6 and <=0.7	1,028,369,424.39	3.72%	13,831.00	3.00%
>0.7 and <=0.8	484,720,232.00	1.75%	6,624.00	1.44%
>0.8	377,110,973.15	1.36%	5,689.00	1.24%
Unknown	203,299,346.62	0.74%	18,203.00	3.95%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

31/03/2019

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	471,760,944.39	1.71%	10,617.00	2.31%
Not an employee loan	27,181,794,537.67	98.29%	449,780.00	97.69%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

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13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	997,426,557.96	3.61%	27,812	6.04%
>1 and <=2%	5,024,192,086.99	18.17%	73,719	16.01%
>2 and <=3%	17,471,397,343.91	63.18%	235,191	51.08%
>3 and <=4%	3,048,599,242.61	11.02%	73,775	16.02%
>4 and <=5%	894,458,054.45	3.23%	39,594	8.60%
>5 and <=6%	203,917,726.97	0.74%	8,588	1.87%
>6 and <=7%	13,038,671.11	0.05%	1,631	0.35%
>7 and <=8%	483,961.15	0.00%	81	0.02%
>8 and <=9%	3,907.50	0.00%	3	0.00%
>10 and <=11%	0.00	0.00%	1	0.00%
>11%	37,929.41	0.00%	2	0.00%
Total	27,653,555,482.06	100%	460,397	100%

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Pool Characteristics

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14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2019	3,128,426,538.89	11.31%	60,557	13.15%
2020	1,209,974,285.19	4.38%	21,088	4.58%
2021	319,485,152.14	1.16%	3,632	0.79%
2022	424,709,111.69	1.54%	4,234	0.92%
2023	1,096,844,228.27	3.97%	9,885	2.15%
2024	201,634,362.15	0.73%	1,895	0.41%
2025	71,006,916.84	0.26%	836	0.18%
2026	252,181,192.63	0.91%	2,264	0.49%
2027	257,178,176.64	0.93%	2,286	0.50%
2028	150,508,404.23	0.54%	1,181	0.26%
2029	16,611,580.30	0.06%	129	0.03%
2033	242,651,465.14	0.88%	2,053	0.45%
2034	136,786,729.39	0.49%	1,103	0.24%
Fixed until maturity	20,145,557,338.56	72.85%	349,254	75.86%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

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15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	27,653,063,360.14	100.00%	460,301.00	99.98%
Unknown	492,121.92	0.00%	96.00	0.02%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

31/03/2019

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	27,084,367,534.57	97.94%	447,502.00	97.20%
InterestOnly	268,421,665.74	0.97%	2,461.00	0.53%
Interest Only With Insurance	52,816,283.75	0.19%	443.00	0.10%
Linear	247,889,896.75	0.90%	9,989.00	2.17%
N.A.	60,101.25	0.00%	2.00	0.00%
Total	27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

31/03/2019

17. Days in Arrears

No. of Days		Outstanding Principal	%	No. of Advances	%
Not in Arrears		27,266,784,753.78	98.60%	454,832.00	98.79%
1-30		162,659,606.91	0.59%	1,970.00	0.43%
31-60		61,206,271.35	0.22%	687.00	0.15%
61-90		32,504,367.02	0.12%	377.00	0.08%
91-120		22,248,957.09	0.08%	260.00	0.06%
121-150		10,936,887.37	0.04%	139.00	0.03%
151-180		8,050,273.04	0.03%	95.00	0.02%
>180		25,401,742.13	0.09%	319.00	0.07%
Denounced		63,762,623.37	0.23%	1,718.00	0.37%
Total		27,653,555,482.06	100%	460,397	100%

Bass Master Issuer

Pool Characteristics

31/03/2019

18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	4,117,404,584.07	14.89%	66,510.00	14.45%
Brabant Wallon	1,401,030,516.06	5.07%	20,039.00	4.35%
Brussels	2,454,710,182.31	8.88%	28,776.00	6.25%
Hainaut	3,333,513,600.30	12.05%	61,156.00	13.28%
Liège	2,661,539,838.06	9.62%	45,495.00	9.88%
Limburg	2,043,703,535.53	7.39%	37,617.00	8.17%
Luxembourg	747,053,197.41	2.70%	12,208.00	2.65%
Namur	1,531,625,195.89	5.54%	25,946.00	5.64%
Oost-Vlaanderen	3,548,733,481.42	12.83%	62,784.00	13.64%
Vlaams-Brabant	3,408,005,642.55	12.32%	54,926.00	11.93%
West-Vlaanderen	2,401,217,606.84	8.68%	44,856.00	9.74%
Other	5,018,101.62	0.02%	84.00	0.02%
Total	27,653,555,482.06	100%	460,397	100%