

Bass Master Issuer

Report date: 31 March 2023

MORTGAGE PORTFOLIO REPORT

Mortgage Portfolio Report:

Reporting month as of ultimo:

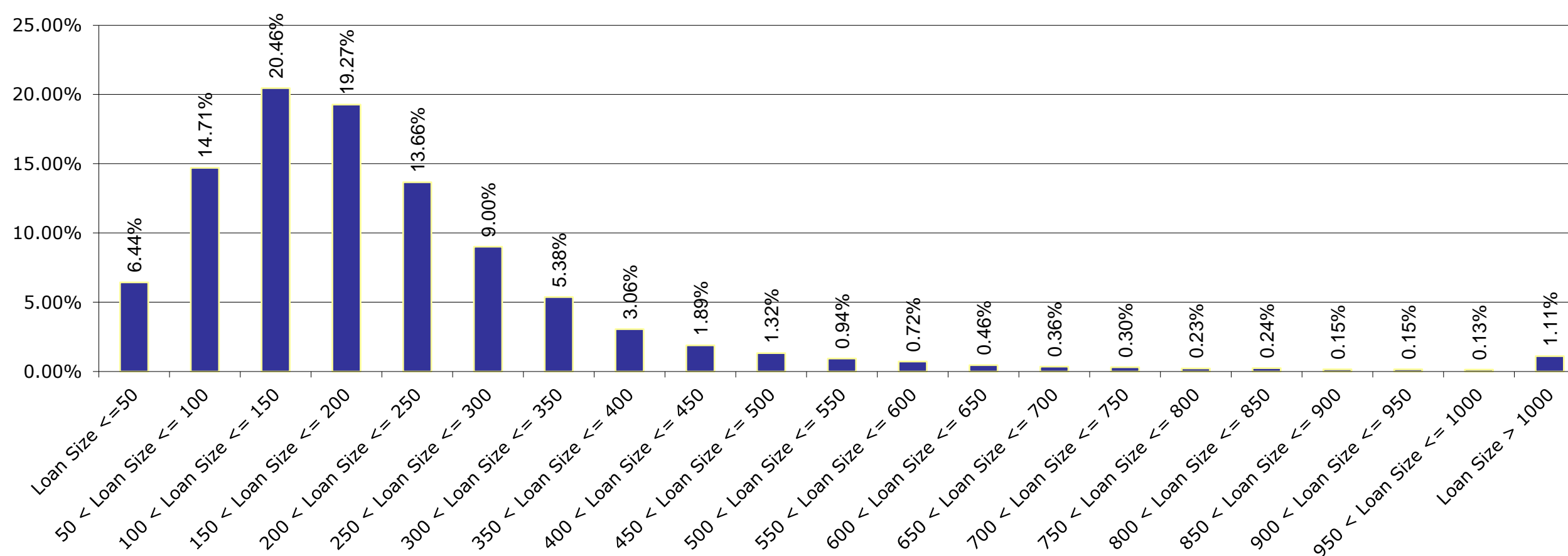
Bass Master Issuer

March 2023

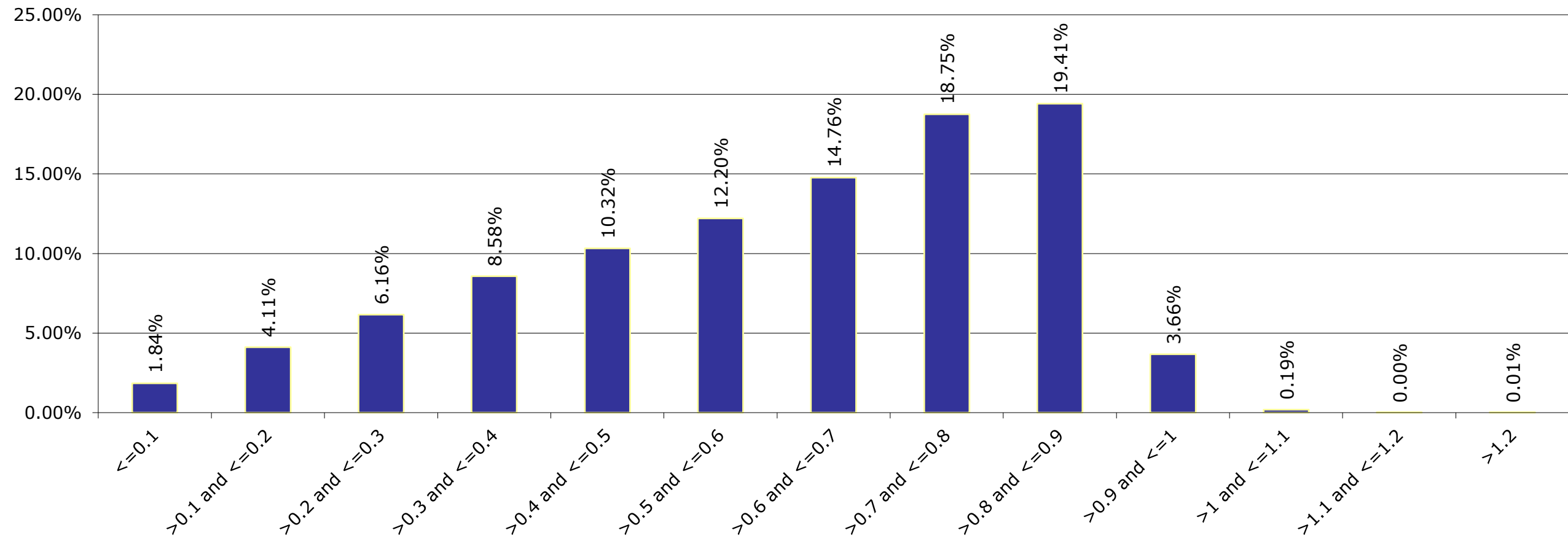
Key Characteristics

Outstanding Principal Balance (EUR)	21,798,764,400
Average Borrower Balance (EUR)	107,978
Maximum Borrower Balance (EUR)	3,454,185
Number of Borrowers	201,882
Number of Advances	348,267
Weighted Average Seasoning (years)	5.43
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.17
Weighted Average DTI	38.1%
Weighted Average LTV	60.6%
Weighted Mortgage Coverage Ratio	122.35

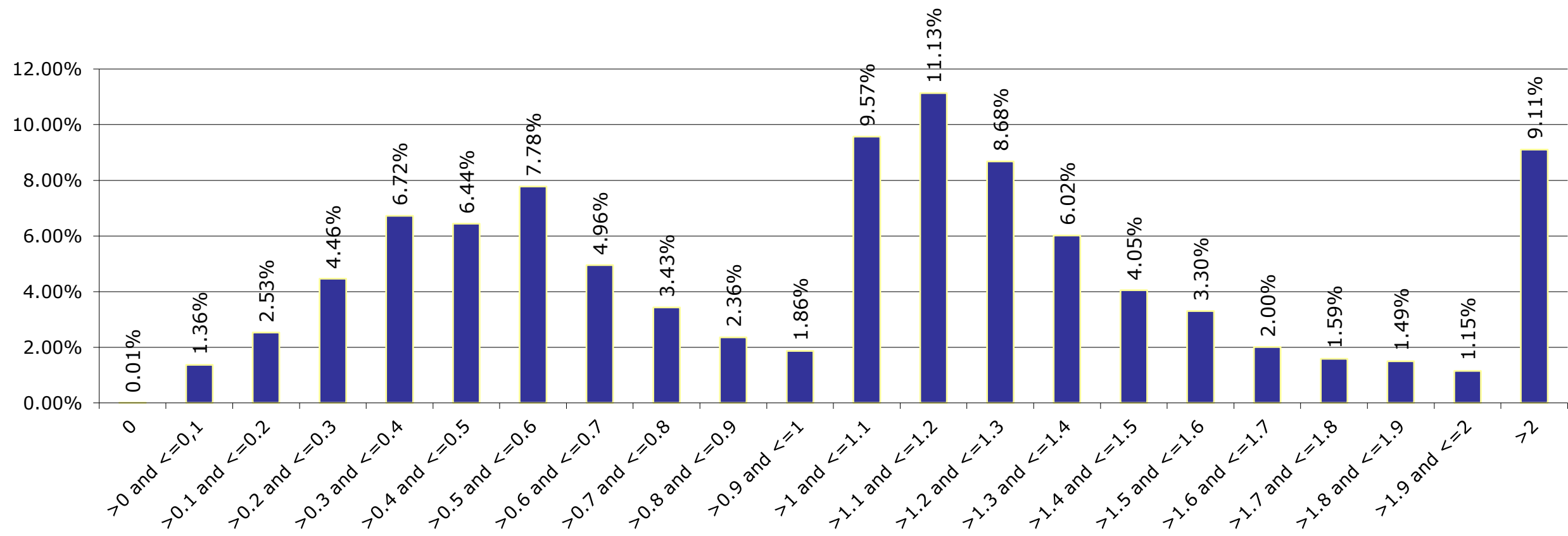
Loan Size per Borrower (in 1000€)



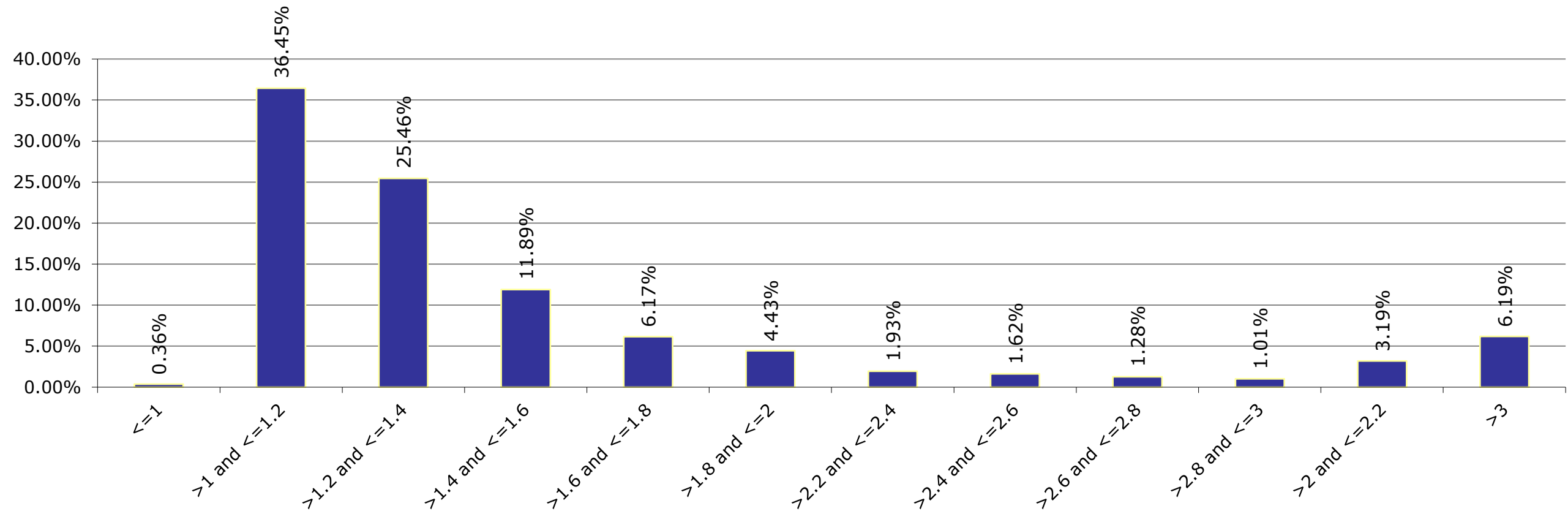
Loan to Value



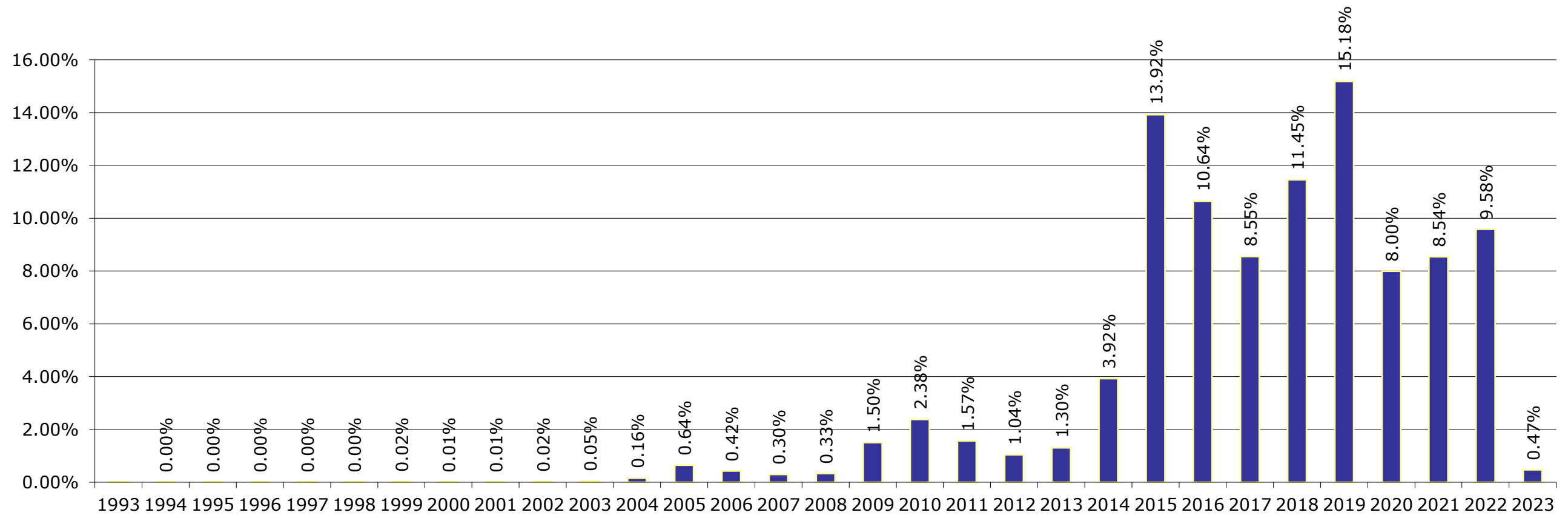
Mortgage Coverage Ratio



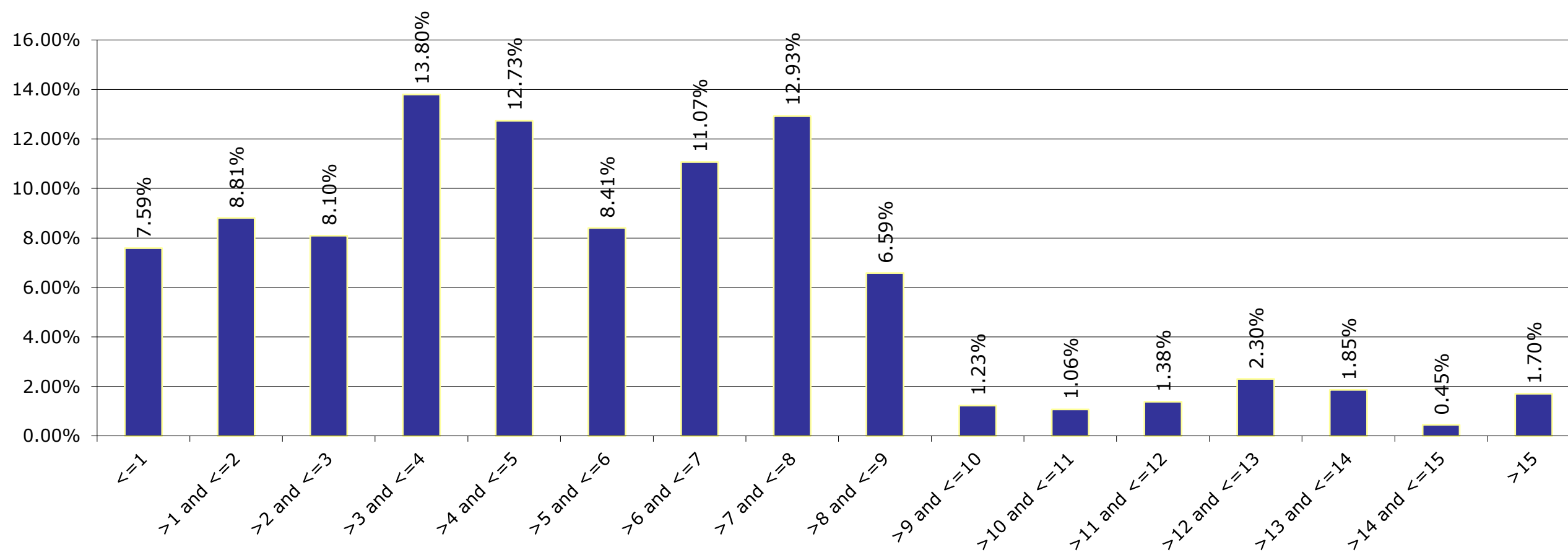
Total Coverage Ratio



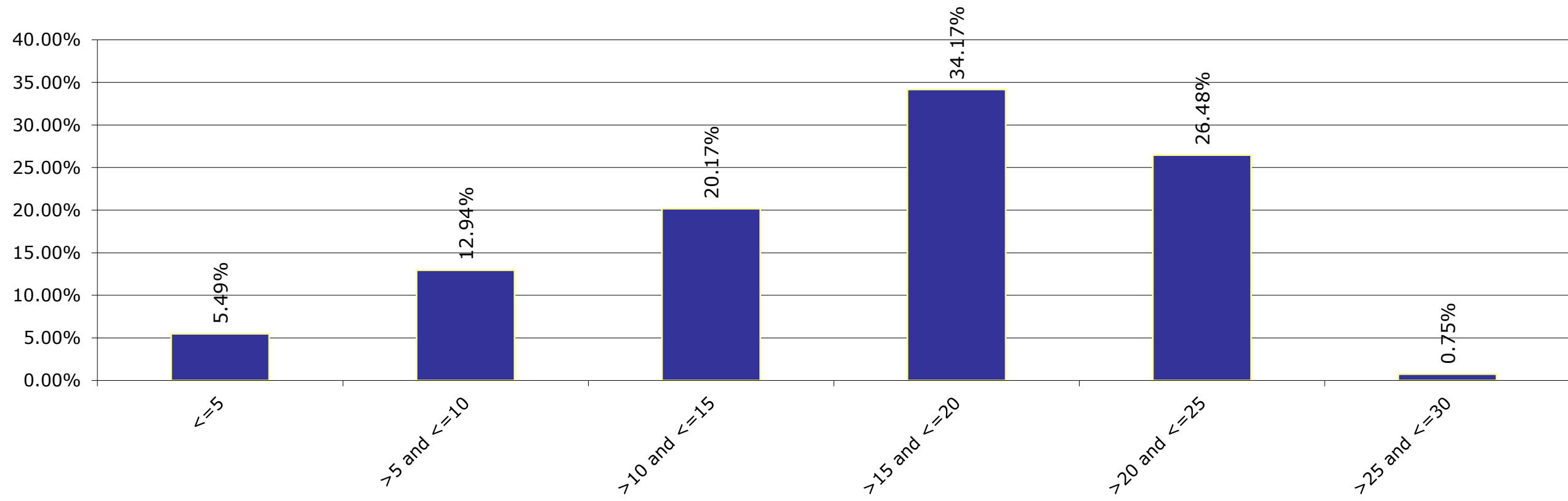
Origination Year



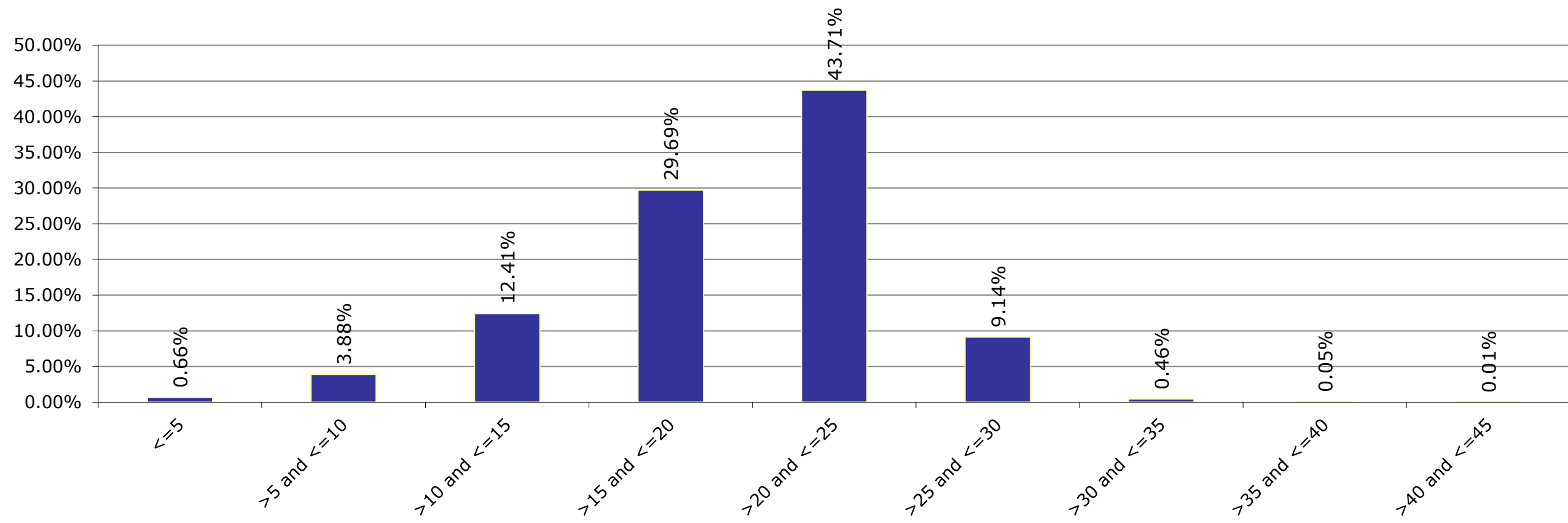
Seasoning



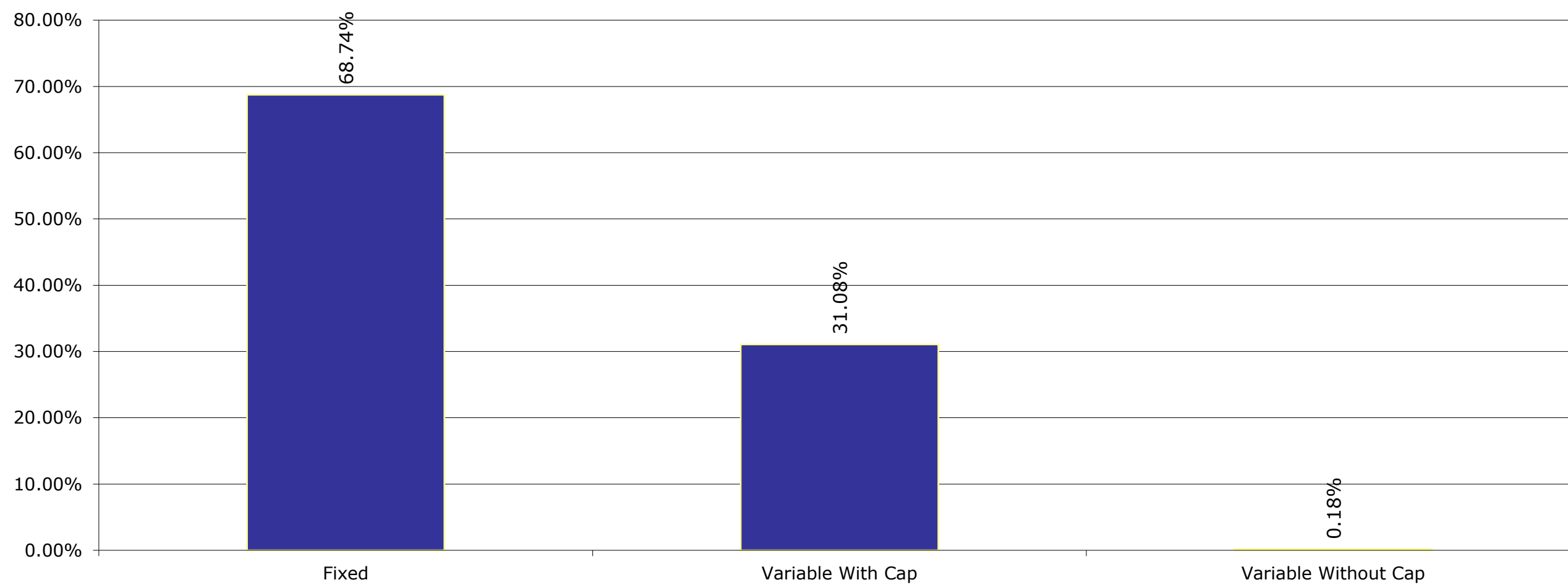
Remaining Maturity



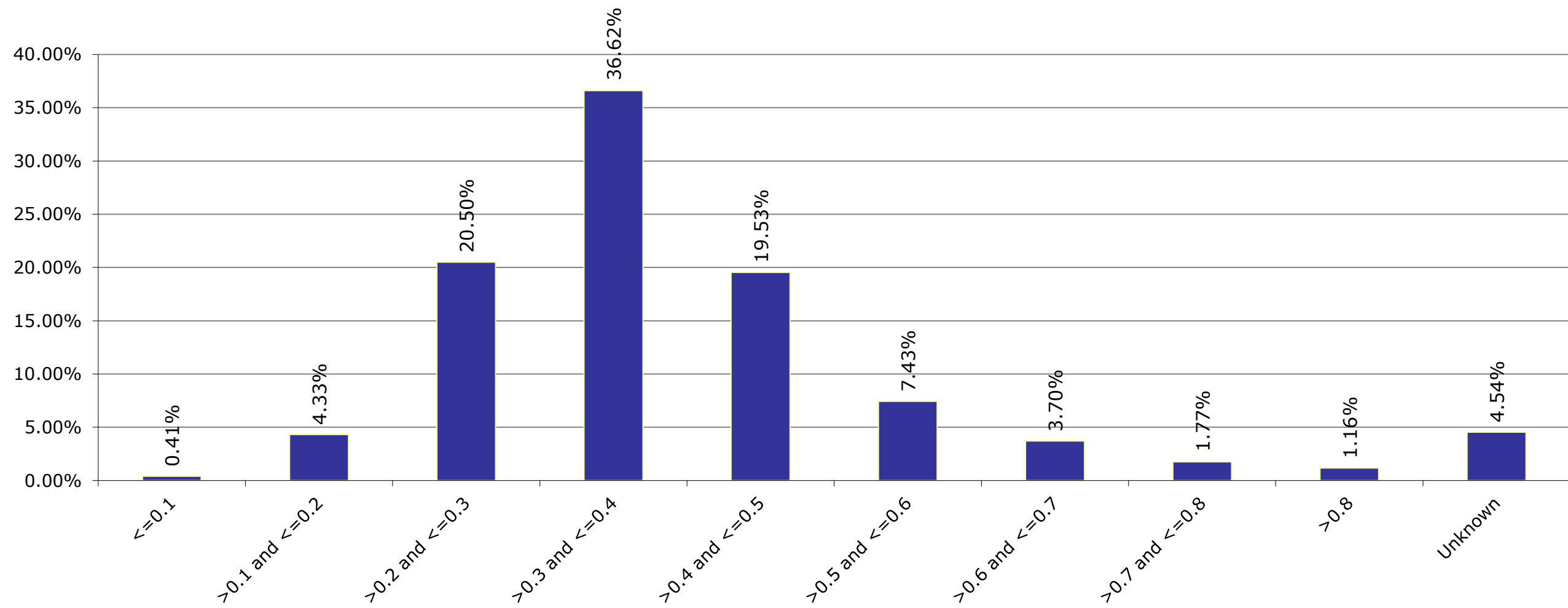
Original Maturity



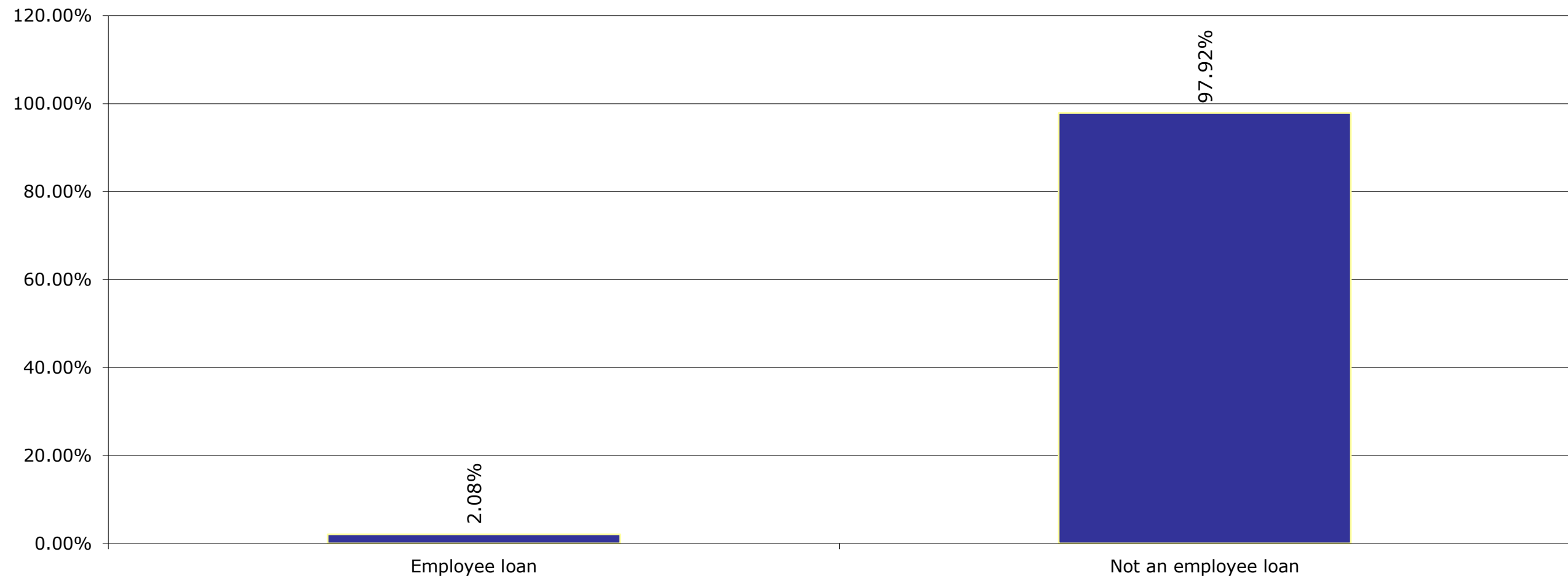
Interest Type



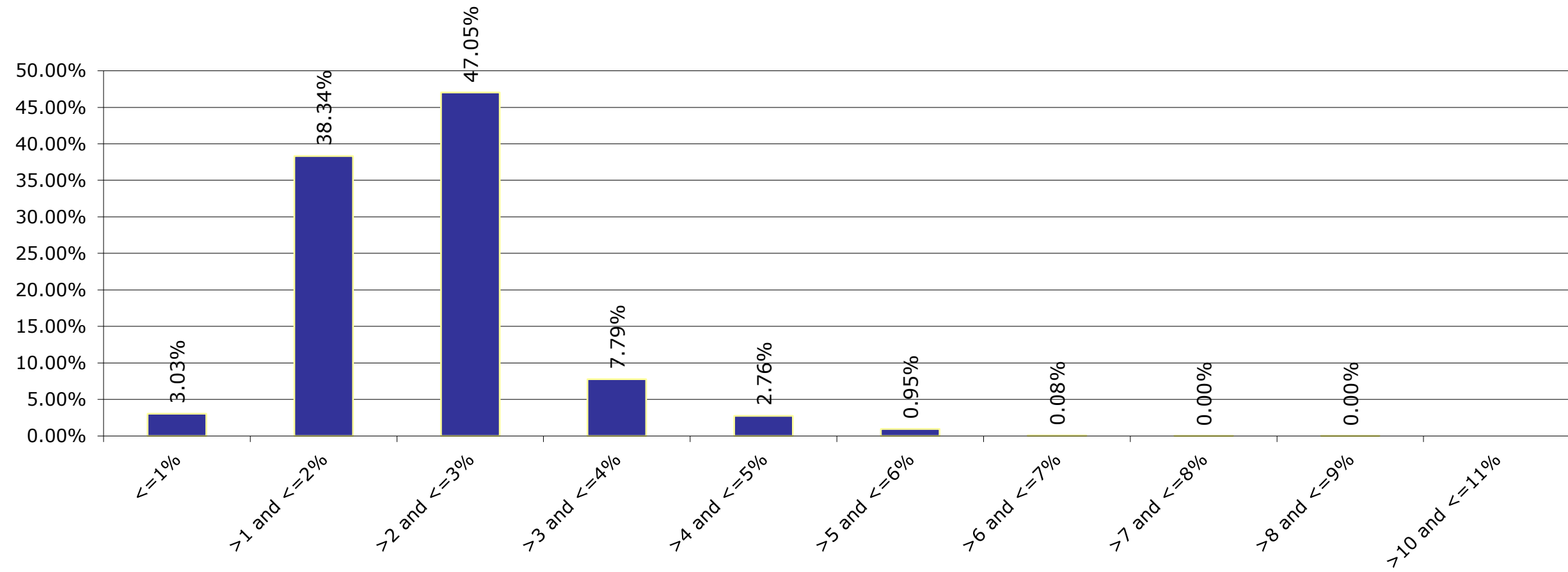
Debt to Income



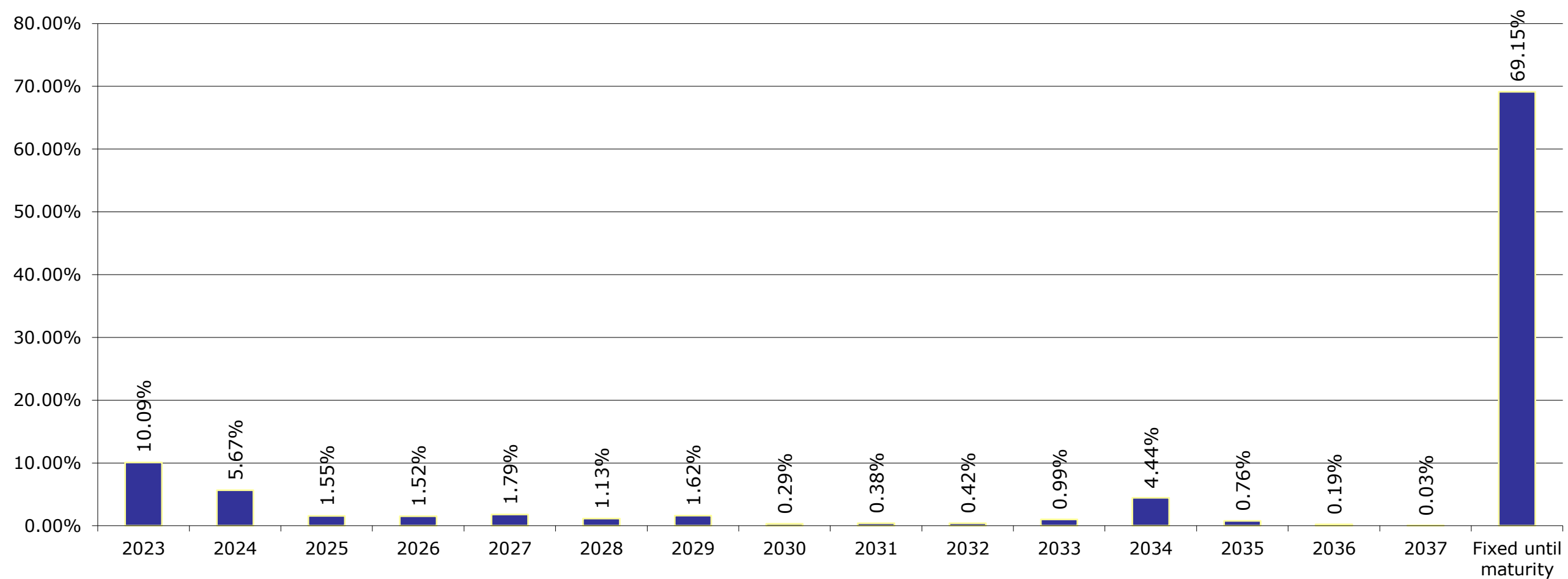
Employee Loans



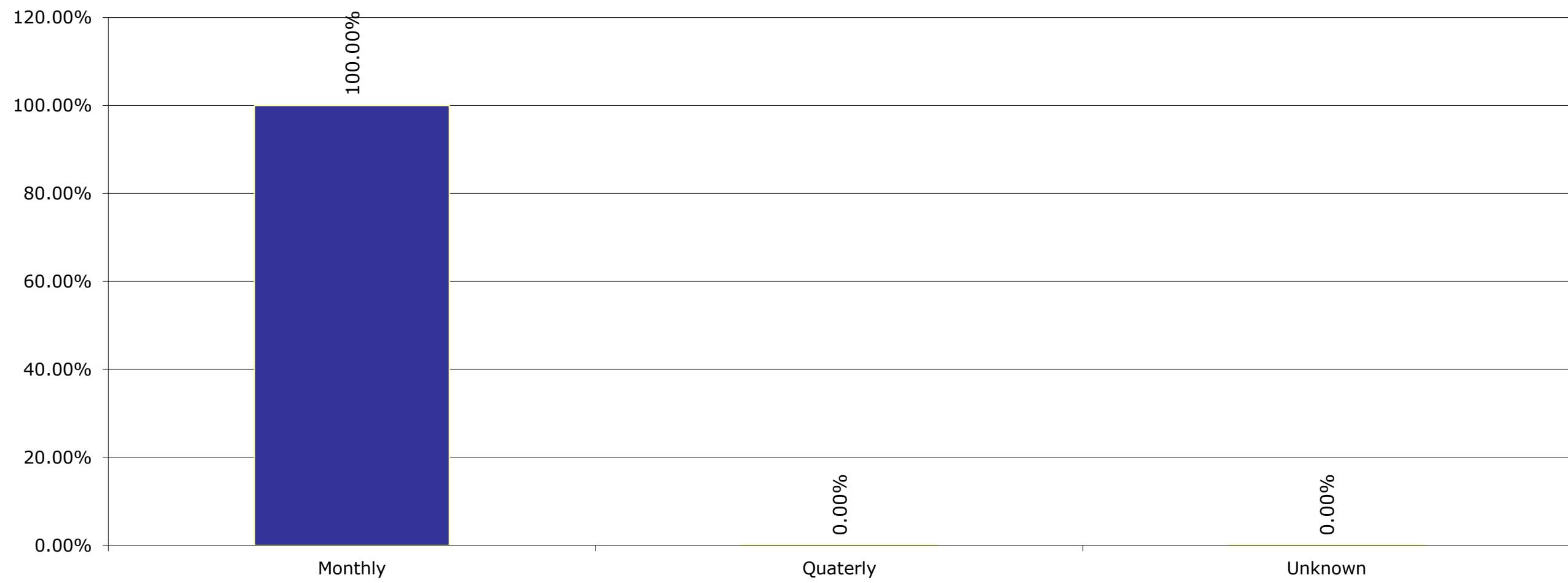
Interest Rate



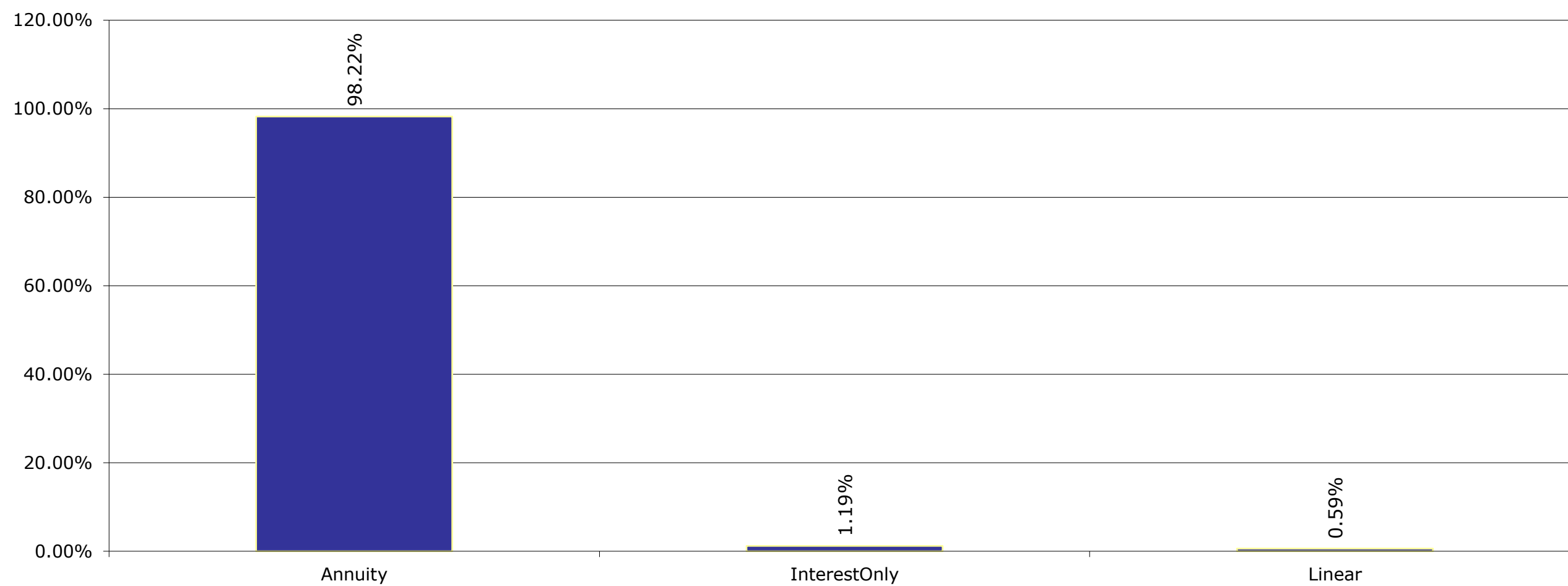
Next Reset Year



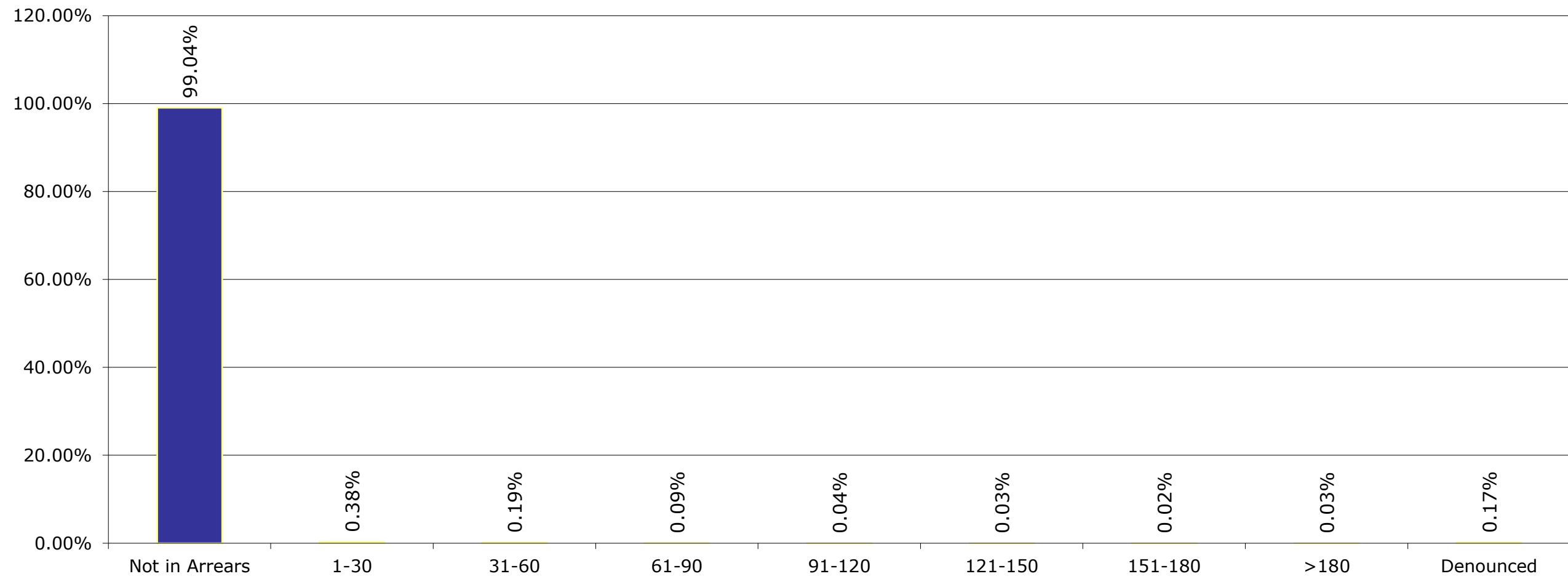
Interest Payment Frequency



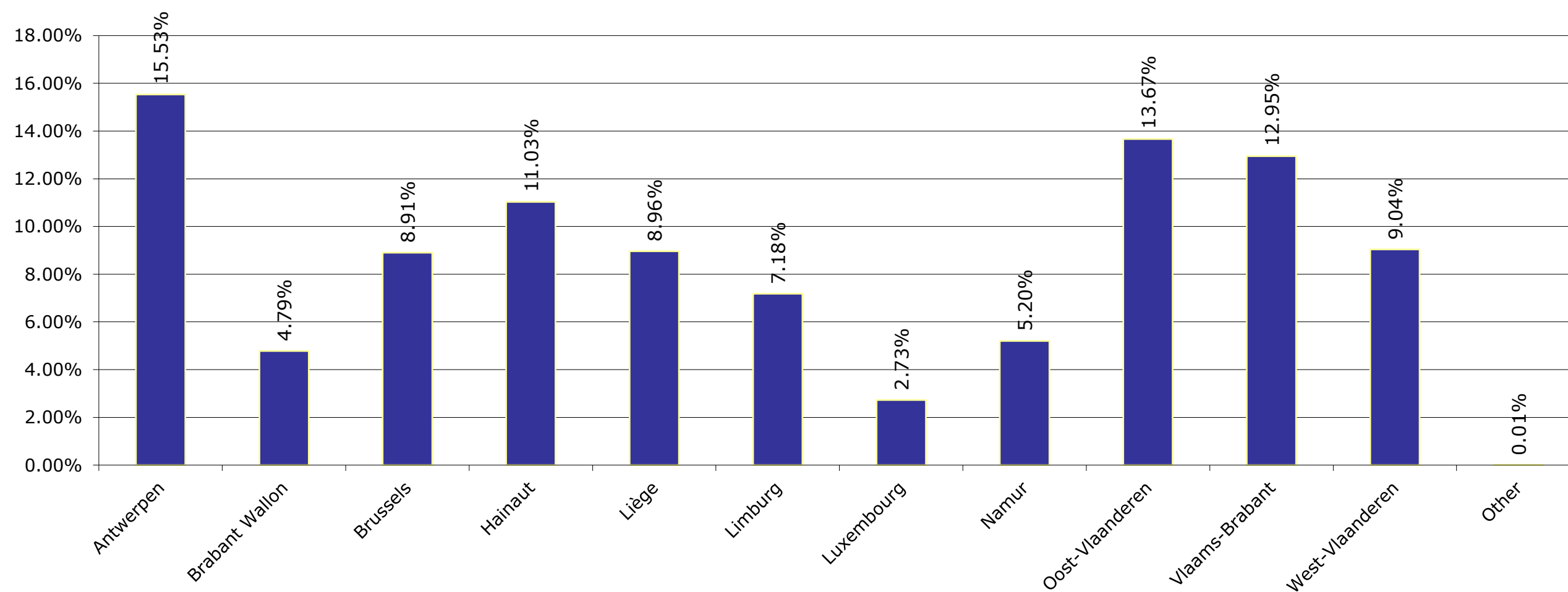
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:

31/03/2023

1. Key characteristics

Outstanding Principal Balance (EUR)	21,798,764,400
Average Borrower Balance (EUR)	107,978
Maximum Borrower Balance (EUR)	3,454,185.36
Number of Borrowers	201,882
Number of Advances	348,267
Weighted Average Seasoning (years)	5.43
Weighted Average Remaining Maturity (years)	15.7
Report date: 30 September 2020	2.17
Weighted Average DTI	38.1%
Weighted Average Loan-to-Value	60.55%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	122.35

Bass Master Issuer

Pool Characteristics

31/03/2023

2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
Loan Size <=50	1,404,357,864.99	6.44 %	69,605.00	34.48 %
50 < Loan Size <= 100	3,206,812,271.58	14.71 %	42,997.00	21.30 %
100 < Loan Size <= 150	4,460,564,690.09	20.46 %	35,958.00	17.81 %
150 < Loan Size <= 200	4,200,695,088.16	19.27 %	24,298.00	12.04 %
200 < Loan Size <= 250	2,978,102,609.99	13.66 %	13,363.00	6.62 %
250 < Loan Size <= 300	1,962,615,136.73	9.00 %	7,206.00	3.57 %
300 < Loan Size <= 350	1,172,140,575.00	5.38 %	3,640.00	1.80 %
350 < Loan Size <= 400	667,536,686.58	3.06 %	1,789.00	0.89 %
400 < Loan Size <= 450	412,617,247.73	1.89 %	977.00	0.48 %
450 < Loan Size <= 500	287,258,737.15	1.32 %	607.00	0.30 %
500 < Loan Size <= 550	205,494,093.58	0.94 %	392.00	0.19 %
550 < Loan Size <= 600	156,122,394.85	0.72 %	272.00	0.13 %
600 < Loan Size <= 650	101,314,530.77	0.46 %	162.00	0.08 %
650 < Loan Size <= 700	77,773,977.46	0.36 %	115.00	0.06 %
700 < Loan Size <= 750	66,427,086.06	0.30 %	92.00	0.05 %
750 < Loan Size <= 800	50,456,837.35	0.23 %	65.00	0.03 %
800 < Loan Size <= 850	52,747,128.99	0.24 %	64.00	0.03 %
850 < Loan Size <= 900	33,112,391.17	0.15 %	38.00	0.02 %
900 < Loan Size <= 950	32,404,773.08	0.15 %	35.00	0.02 %
950 < Loan Size <= 1000	28,365,654.19	0.13 %	29.00	0.01 %
Loan Size > 1000	241,844,624.98	1.11 %	178.00	0.09 %
Total	21,798,764,400.48	100 %	201,882	100 %

Bass Master Issuer

Pool Characteristics

31/03/2023

3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	400,155,015.78	1.84 %	34,874	17.27 %
>0.1 and <=0.2	895,392,646.31	4.11 %	23,348	11.57 %
>0.2 and <=0.3	1,342,265,841.99	6.16 %	19,628	9.72 %
>0.3 and <=0.4	1,870,025,859.16	8.58 %	19,001	9.41 %
>0.4 and <=0.5	2,249,760,361.51	10.32 %	18,406	9.12 %
>0.5 and <=0.6	2,660,284,915.31	12.20 %	18,449	9.14 %
>0.6 and <=0.7	3,218,546,770.01	14.76 %	19,938	9.88 %
>0.7 and <=0.8	4,087,359,787.44	18.75 %	23,248	11.52 %
>0.8 and <=0.9	4,231,285,633.80	19.41 %	21,290	10.55 %
>0.9 and <=1	798,006,459.85	3.66 %	3,531	1.75 %
>1 and <=1.1	41,957,243.97	0.19 %	148	0.07 %
>1.1 and <=1.2	996,820.05	0.00 %	7	0.00 %
>1.2	2,727,045.30	0.01 %	14	0.01 %
Total	21,798,764,400.48	100 %	201,882	100 %

Bass Master Issuer

Pool Characteristics

31/03/2023

4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	1,918,994.23	0.01 %	778	0.39 %
>0 and <=0,1	297,497,042.14	1.36 %	528	0.26 %
>0.1 and <=0.2	550,535,966.59	2.53 %	1,450	0.72 %
>0.2 and <=0.3	972,133,505.32	4.46 %	3,024	1.50 %
>0.3 and <=0.4	1,464,632,565.51	6.72 %	5,470	2.71 %
>0.4 and <=0.5	1,404,457,267.48	6.44 %	6,105	3.02 %
>0.5 and <=0.6	1,696,096,192.51	7.78 %	7,669	3.80 %
>0.6 and <=0.7	1,080,203,351.39	4.96 %	5,808	2.88 %
>0.7 and <=0.8	748,138,456.98	3.43 %	4,400	2.18 %
>0.8 and <=0.9	513,446,296.41	2.36 %	3,332	1.65 %
>0.9 and <=1	406,229,909.47	1.86 %	2,772	1.37 %
>1 and <=1.1	2,085,845,084.85	9.57 %	12,776	6.33 %
>1.1 and <=1.2	2,426,219,890.74	11.13 %	16,131	7.99 %
>1.2 and <=1.3	1,892,181,241.18	8.68 %	14,586	7.23 %
>1.3 and <=1.4	1,311,475,441.68	6.02 %	11,445	5.67 %
>1.4 and <=1.5	883,499,723.11	4.05 %	8,692	4.31 %
>1.5 and <=1.6	719,376,418.63	3.30 %	7,813	3.87 %
>1.6 and <=1.7	437,012,868.40	2.00 %	5,217	2.58 %
>1.7 and <=1.8	345,643,446.28	1.59 %	4,430	2.19 %
>1.8 and <=1.9	325,748,750.29	1.49 %	4,475	2.22 %
>1.9 and <=2	251,227,768.25	1.15 %	3,704	1.83 %
>2	1,985,244,219.04	9.11 %	71,277	35.31 %
Total	21,798,764,400.48	100%	201,882	100%

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Pool Characteristics

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5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	78,536,177.44	0.36 %	1,067	0.53 %
>1 and <=1.2	7,946,543,645.89	36.45 %	39,377	19.50 %
>1.2 and <=1.4	5,550,286,431.58	25.46 %	35,662	17.66 %
>1.4 and <=1.6	2,592,431,525.68	11.89 %	20,784	10.30 %
>1.6 and <=1.8	1,344,264,100.33	6.17 %	12,144	6.02 %
>1.8 and <=2	966,190,217.57	4.43 %	10,147	5.03 %
>2.2 and <=2.4	421,772,658.41	1.93 %	5,402	2.68 %
>2.4 and <=2.6	353,071,400.61	1.62 %	4,975	2.46 %
>2.6 and <=2.8	279,552,071.20	1.28 %	4,250	2.11 %
>2.8 and <=3	220,629,912.47	1.01 %	3,709	1.84 %
>2 and <=2.2	696,266,002.83	3.19 %	7,919	3.92 %
>3	1,349,220,256.47	6.19 %	56,446	27.96 %
Total	21,798,764,400.48	100.00 %	201,882	100.00 %

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Pool Characteristics

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6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1993	22,160.48	0.00 %	14	0.00 %
1994	18,754.71	0.00 %	7	0.00 %
1995	79,739.85	0.00 %	11	0.00 %
1996	94,785.30	0.00 %	13	0.00 %
1997	345,107.64	0.00 %	39	0.01 %
1998	790,043.83	0.00 %	276	0.08 %
1999	3,689,679.58	0.02 %	480	0.14 %
2000	2,154,082.74	0.01 %	197	0.06 %
2001	2,339,916.59	0.01 %	194	0.06 %
2002	3,511,519.40	0.02 %	223	0.06 %
2003	10,644,264.73	0.05 %	1,511	0.43 %
2004	34,171,184.12	0.16 %	4,035	1.16 %
2005	140,230,962.13	0.64 %	8,223	2.36 %
2006	92,323,394.45	0.42 %	4,078	1.17 %
2007	65,342,230.34	0.30 %	2,402	0.69 %
2008	71,702,676.74	0.33 %	3,297	0.95 %
2009	327,465,115.94	1.50 %	9,767	2.80 %
2010	518,014,272.19	2.38 %	13,613	3.91 %
2011	341,736,422.68	1.57 %	9,744	2.80 %
2012	226,856,972.87	1.04 %	6,682	1.92 %
2013	283,683,913.00	1.30 %	11,556	3.32 %
2014	855,145,954.34	3.92 %	25,266	7.25 %
2015	3,034,203,408.45	13.92 %	62,812	18.04 %
2016	2,319,517,062.08	10.64 %	37,719	10.83 %
2017	1,864,481,705.53	8.55 %	25,176	7.23 %
2018	2,496,269,547.44	11.45 %	27,489	7.89 %
2019	3,310,103,977.24	15.18 %	36,402	10.45 %
2020	1,742,884,870.73	8.00 %	19,824	5.69 %
2021	1,862,020,448.67	8.54 %	19,303	5.54 %
2022	2,087,455,556.31	9.58 %	17,146	4.92 %
2023	101,464,670.38	0.47 %	768	0.22 %
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	1,653,810,000.85	7.59 %	13,125	3.77 %
>1 and <=2	1,919,753,735.21	8.81 %	18,861	5.42 %
>2 and <=3	1,765,096,148.48	8.10 %	19,282	5.54 %
>3 and <=4	3,008,304,435.10	13.80 %	33,796	9.70 %
>4 and <=5	2,775,304,774.83	12.73 %	30,144	8.66 %
>5 and <=6	1,832,602,253.75	8.41 %	23,596	6.78 %
>6 and <=7	2,412,206,791.16	11.07 %	37,894	10.88 %
>7 and <=8	2,818,664,026.77	12.93 %	53,785	15.44 %
>8 and <=9	1,436,356,162.26	6.59 %	39,206	11.26 %
>9 and <=10	267,900,478.73	1.23 %	11,792	3.39 %
>10 and <=11	231,851,991.52	1.06 %	6,911	1.98 %
>11 and <=12	301,029,128.13	1.38 %	8,657	2.49 %
>12 and <=13	501,695,505.72	2.30 %	13,438	3.86 %
>13 and <=14	404,329,001.96	1.85 %	11,172	3.21 %
>14 and <=15	98,206,967.82	0.45 %	4,406	1.27 %
>15	371,652,998.19	1.70 %	22,202	6.37 %
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

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8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,197,318,565.43	5.49 %	86,380	24.80 %
>5 and <=10	2,821,454,738.00	12.94 %	69,519	19.96 %
>10 and <=15	4,397,544,369.86	20.17 %	66,351	19.05 %
>15 and <=20	7,447,738,042.90	34.17 %	78,978	22.68 %
>20 and <=25	5,771,612,620.90	26.48 %	45,746	13.14 %
>25 and <=30	163,096,063.39	0.75 %	1,293	0.37 %
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

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9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	143,001,360.66	0.66 %	2,164	0.62 %
>5 and <=10	846,397,304.87	3.88 %	40,072	11.51 %
>10 and <=15	2,704,497,649.97	12.41 %	81,387	23.37 %
>15 and <=20	6,472,836,840.07	29.69 %	105,903	30.41 %
>20 and <=25	9,528,486,615.03	43.71 %	96,930	27.83 %
>25 and <=30	1,992,098,184.27	9.14 %	20,547	5.90 %
>30 and <=35	99,285,058.33	0.46 %	1,117	0.32 %
>35 and <=40	10,875,258.80	0.05 %	134	0.04 %
>40 and <=45	1,286,128.48	0.01 %	13	0.00 %
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	14,985,373,716.68	68.74 %	256,766	73.73 %
Variable With Cap	6,774,529,985.41	31.08 %	85,715	24.61 %
Variable Without Cap	38,860,698.39	0.18 %	5,786	1.66 %
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	90,170,595.46	0.41 %	4,129	1.19 %
>0.1 and <=0.2	943,907,286.15	4.33 %	30,015	8.62 %
>0.2 and <=0.3	4,469,650,115.43	20.50 %	84,363	24.22 %
>0.3 and <=0.4	7,982,530,098.67	36.62 %	115,639	33.20 %
>0.4 and <=0.5	4,257,635,158.52	19.53 %	61,120	17.55 %
>0.5 and <=0.6	1,619,424,546.45	7.43 %	23,088	6.63 %
>0.6 and <=0.7	806,920,245.33	3.70 %	10,700	3.07 %
>0.7 and <=0.8	385,171,268.01	1.77 %	5,149	1.48 %
>0.8	253,246,049.87	1.16 %	3,685	1.06 %
Unknown	990,109,036.59	4.54 %	10,379	2.98 %
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	454,496,587.56	2.08 %	9,712	2.79 %
Not an employee loan	21,344,267,812.92	97.92 %	338,555	97.21 %
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	660,640,874.41	3.03 %	10,938	3.14 %
>1 and <=2%	8,357,206,895.27	38.34 %	97,040	27.86 %
>2 and <=3%	10,255,480,874.54	47.05 %	171,249	49.17 %
>3 and <=4%	1,698,009,935.53	7.79 %	41,062	11.79 %
>4 and <=5%	601,338,506.42	2.76 %	20,099	5.77 %
>5 and <=6%	207,501,497.81	0.95 %	7,230	2.08 %
>6 and <=7%	18,344,443.87	0.08 %	608	0.17 %
>7 and <=8%	234,209.68	0.00 %	38	0.01 %
>8 and <=9%	7,162.95	0.00 %	2	0.00 %
>10 and <=11%	0.00	0.00 %	1	0.00 %
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2023	2,200,325,153.94	10.09%	36,966	10.61%
2024	1,236,027,584.11	5.67%	16,585	4.76%
2025	337,296,552.76	1.55%	3,738	1.07%
2026	330,428,128.44	1.52%	3,666	1.05%
2027	389,367,530.91	1.79%	4,213	1.21%
2028	245,940,913.62	1.13%	2,498	0.72%
2029	352,775,064.96	1.62%	2,986	0.86%
2030	62,611,438.39	0.29%	476	0.14%
2031	83,360,965.95	0.38%	529	0.15%
2032	90,849,848.15	0.42%	576	0.17%
2033	215,231,969.92	0.99%	2,121	0.61%
2034	968,236,785.95	4.44%	8,778	2.52%
2035	165,590,494.89	0.76%	1,233	0.35%
2036	42,148,978.49	0.19%	304	0.09%
2037	5,685,823.78	0.03%	49	0.01%
Fixed until maturity	15,072,887,166.22	69.15%	263,549	75.67%
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	21,798,568,911.63	100.00%	348,239	99.99%
Quarterly	160,407.04	0.00%	11	0.00%
Unknown	35,081.81	0.00%	17	0.00%
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	21,411,232,941.76	98.22%	341,809	98.15%
InterestOnly	258,451,618.16	1.19%	2,165	0.62%
Linear	129,079,840.56	0.59%	4,293	1.23%
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21,590,077,355.69	99.04%	344,655	98.96%
1-30	81,839,039.16	0.38%	1,039	0.30%
31-60	42,044,373.58	0.19%	505	0.15%
61-90	20,328,158.09	0.09%	244	0.07%
91-120	9,231,154.58	0.04%	117	0.03%
121-150	6,277,520.78	0.03%	68	0.02%
151-180	4,436,227.85	0.02%	52	0.01%
>180	7,082,997.57	0.03%	112	0.03%
Denounced	37,447,573.18	0.17%	1,475	0.42%
Total	21,798,764,400.48	100%	348,267	100%

Bass Master Issuer

Pool Characteristics

31/03/2023

18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3,385,676,845.65	15.53%	51,210	14.70%
Brabant Wallon	1,043,288,351.44	4.79%	14,844	4.26%
Brussels	1,941,296,907.58	8.91%	21,913	6.29%
Hainaut	2,405,233,836.68	11.03%	44,946	12.91%
Liège	1,953,984,122.26	8.96%	33,545	9.63%
Limburg	1,564,694,495.90	7.18%	27,635	7.94%
Luxembourg	594,792,930.98	2.73%	9,743	2.80%
Namur	1,134,328,612.68	5.20%	19,563	5.62%
Oost-Vlaanderen	2,979,989,240.08	13.67%	48,624	13.96%
Vlaams-Brabant	2,822,781,559.65	12.95%	42,034	12.07%
West-Vlaanderen	1,970,639,484.09	9.04%	34,179	9.81%
Other	2,058,013.49	0.01%	31	0.01%
Total	21,798,764,400.48	100%	348,267	100%