

Bass Master Issuer

Report date: 31 March 2024

MORTGAGE PORTFOLIO REPORT

Mortgage Portfolio Report:

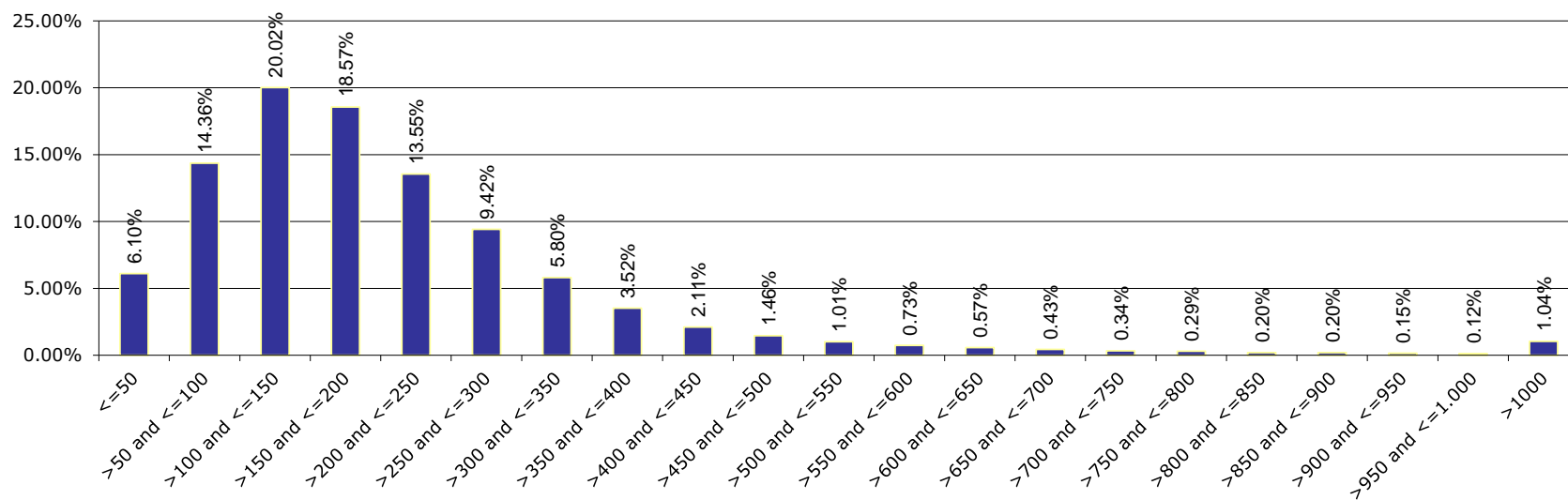
Reporting month as of ultimo:

Bass Master IssuerMarch 2024

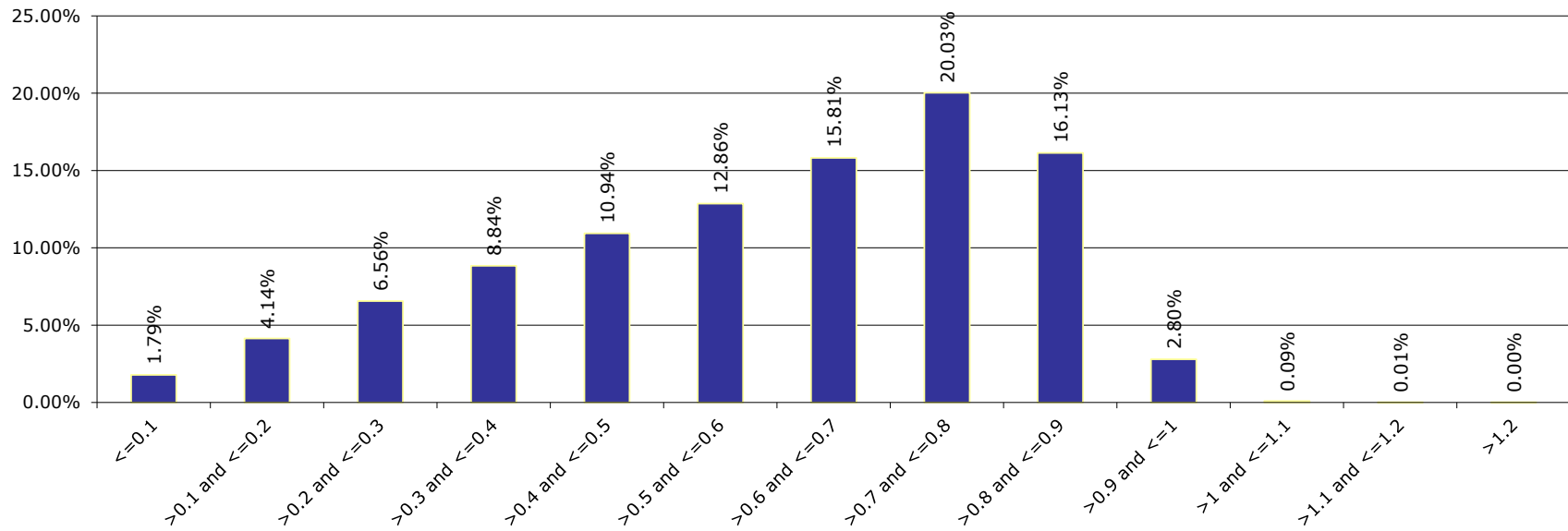
Key Characteristics

Oustanding Principal Balance (EUR)	21,809,920,815
Average Borrower Balance (EUR)	111,325
Maximum Borrower Balance (EUR)	1,995,293
Number of Borrowers	195,913
Number of Advances	340,094
Weighted Average Seasoning (years)	5.77
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.43
Weighted Average DTI	38.3%
Weighted Average LTV	59.3%
Weighted Mortgage Coverage Ratio	122.20

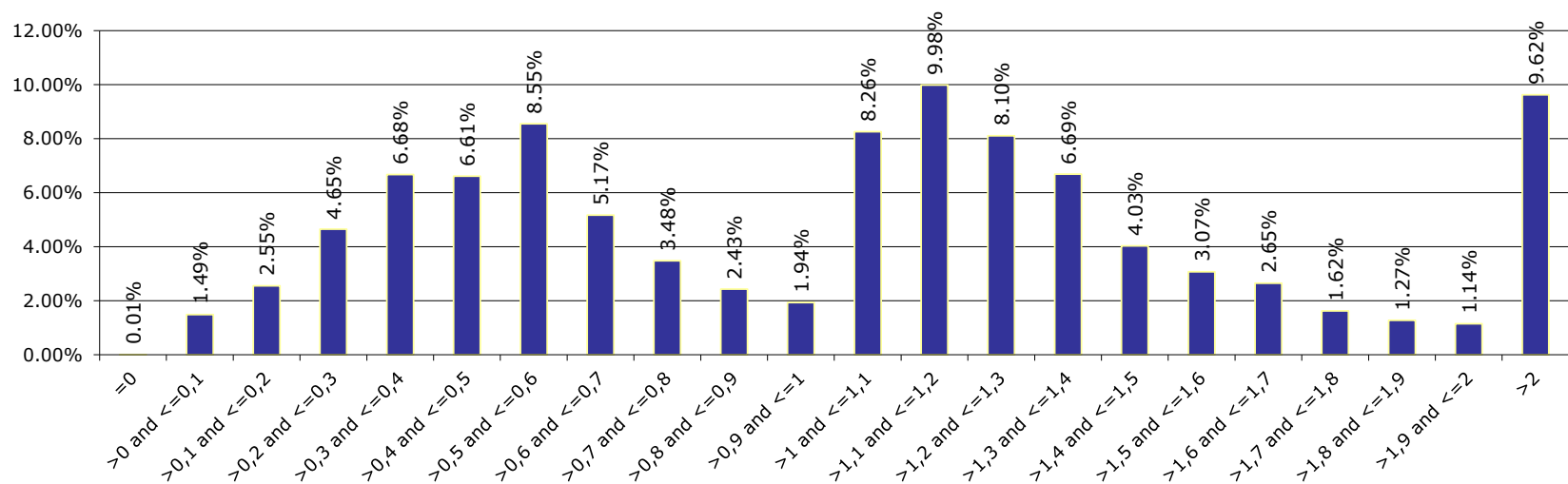
Loan Size per Borrower (in 1000€)



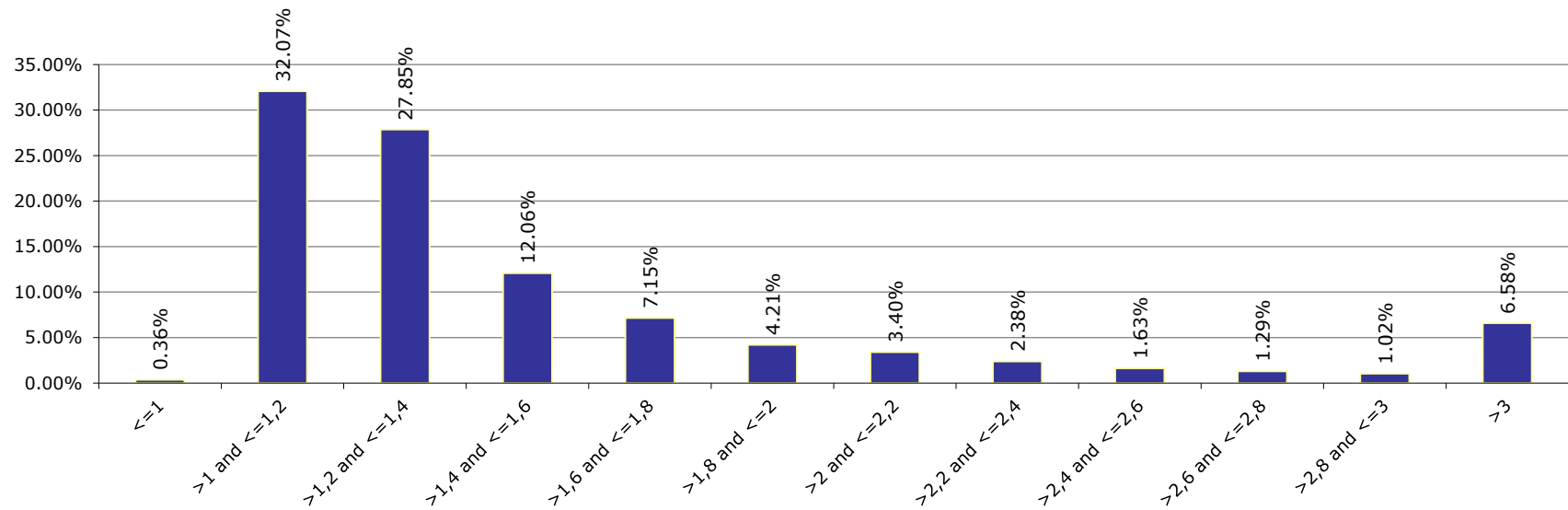
Loan to Value



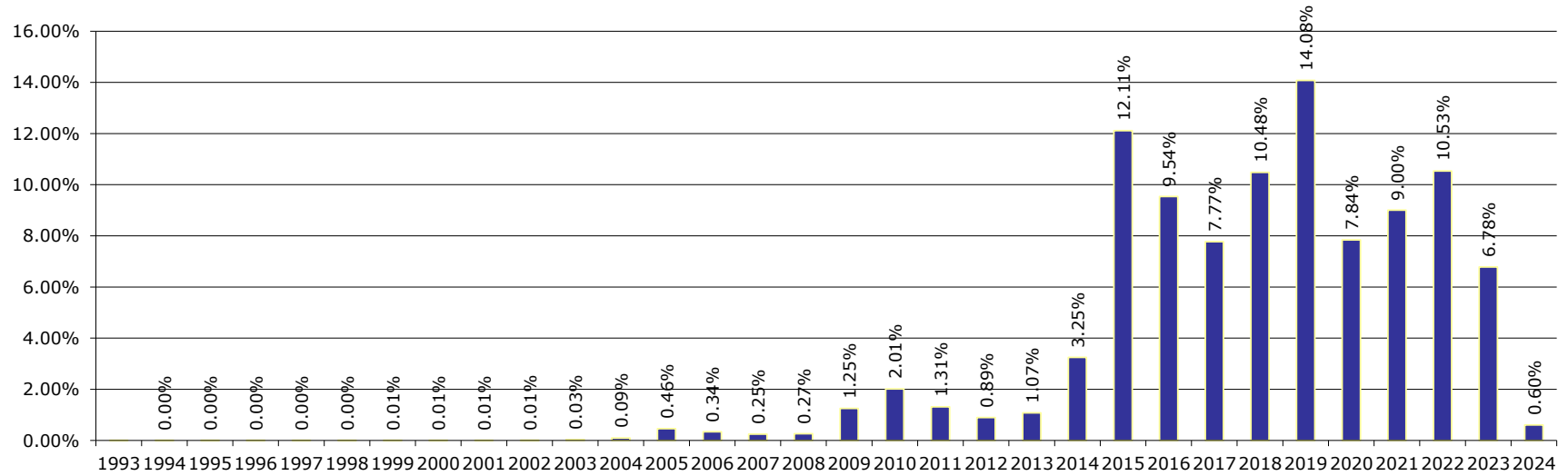
Mortgage Coverage Ratio



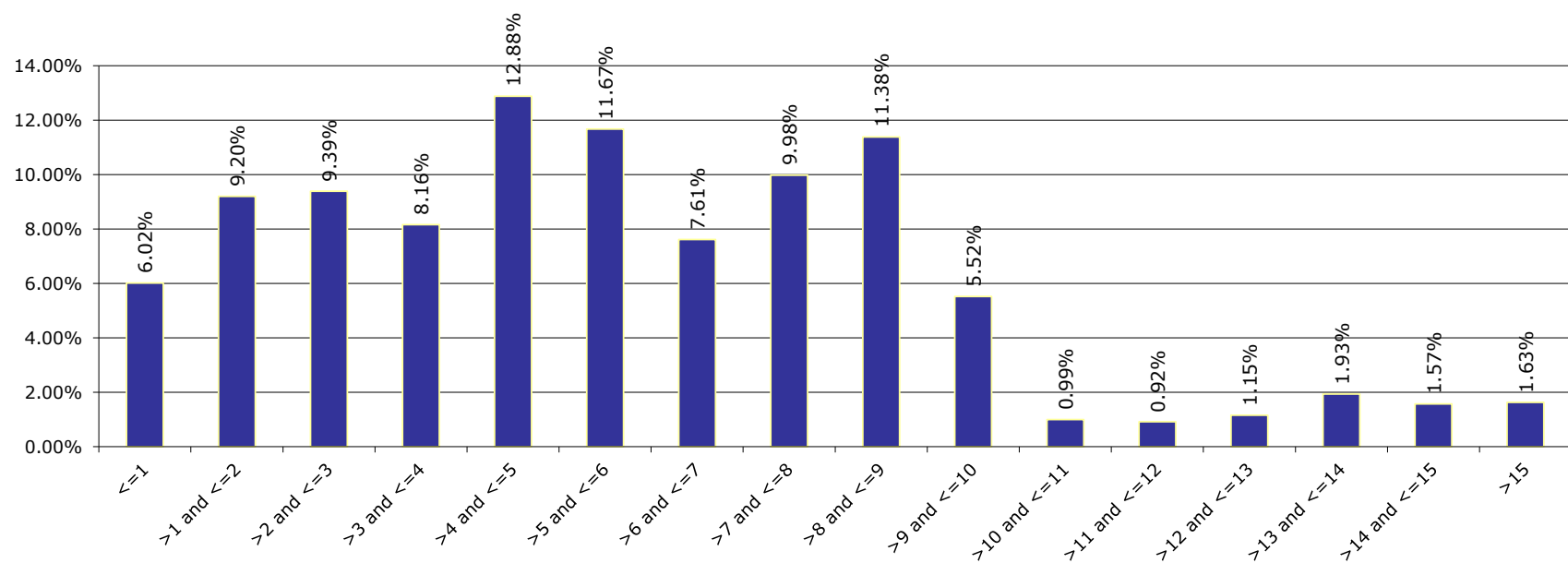
Total Coverage Ratio



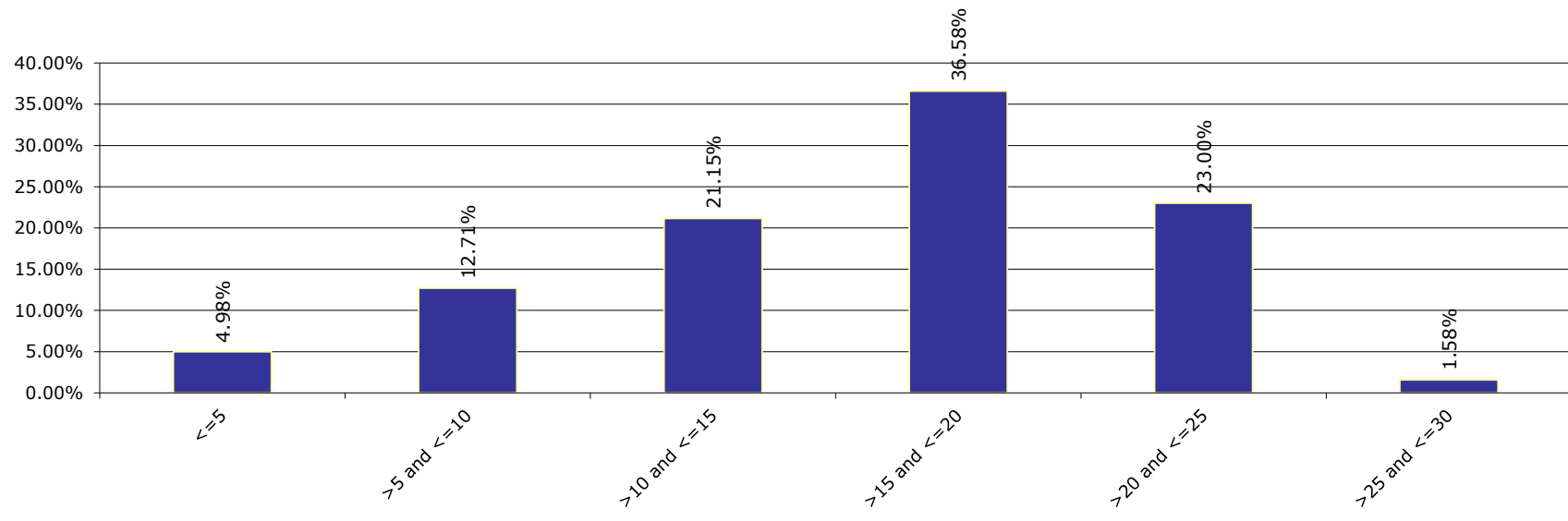
Origination Year



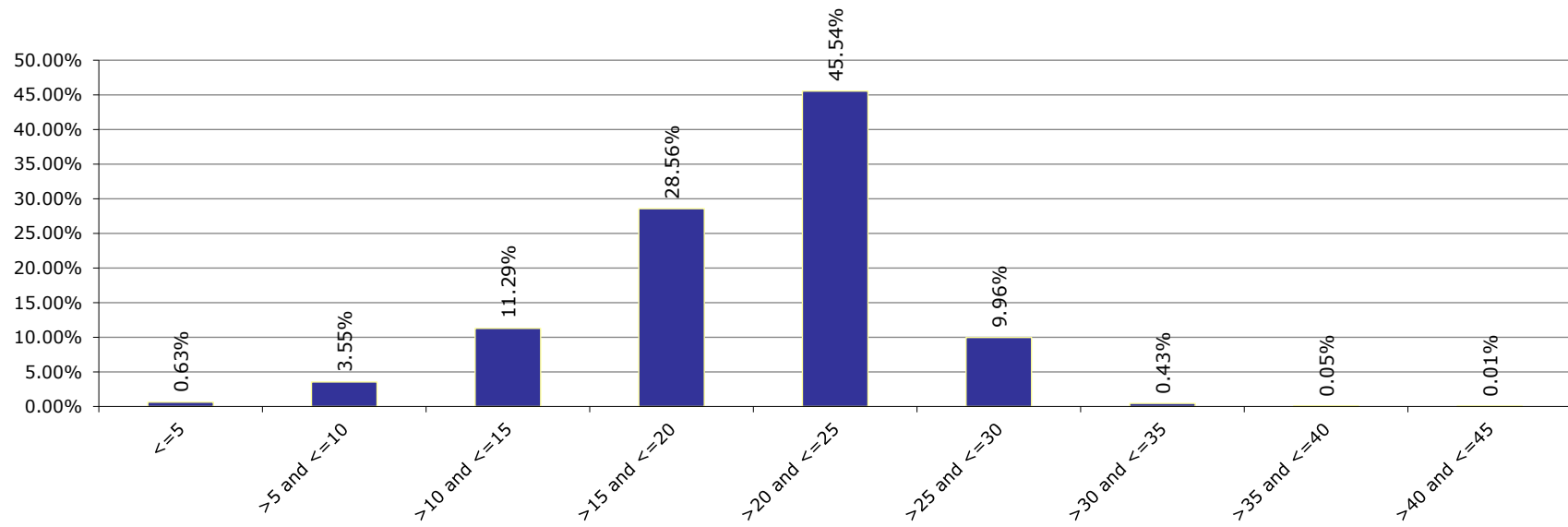
Seasoning



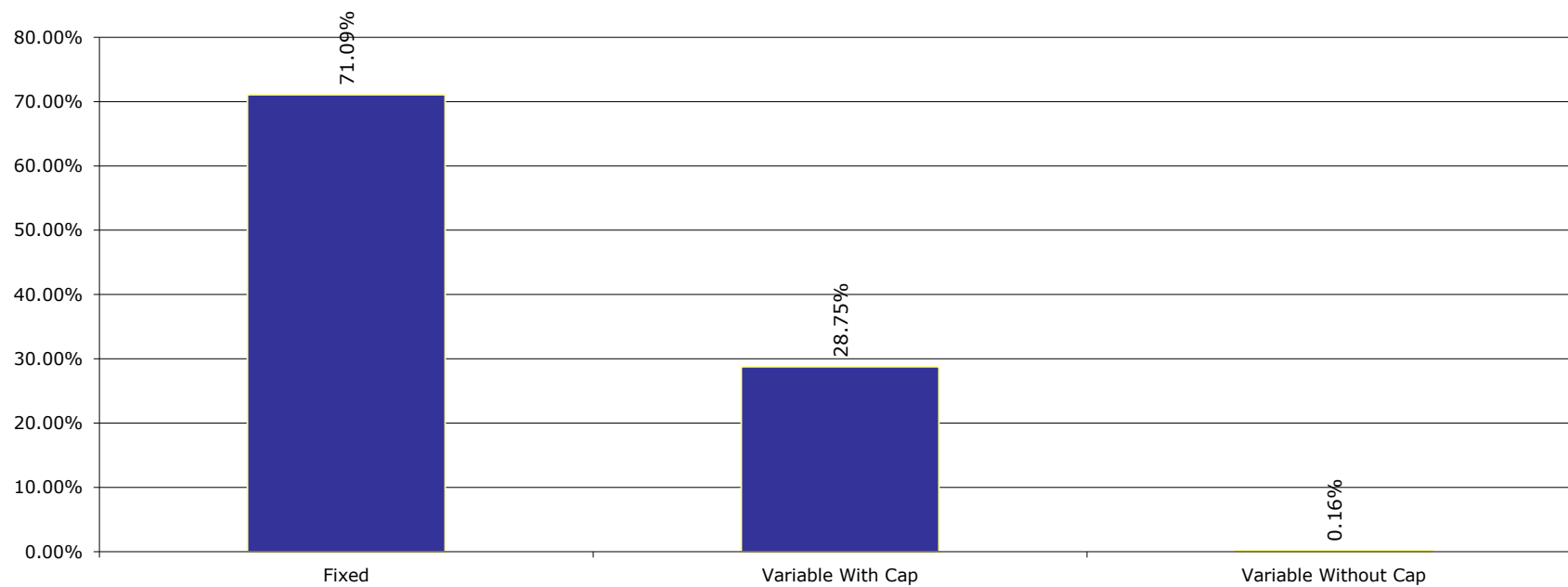
Remaining Maturity



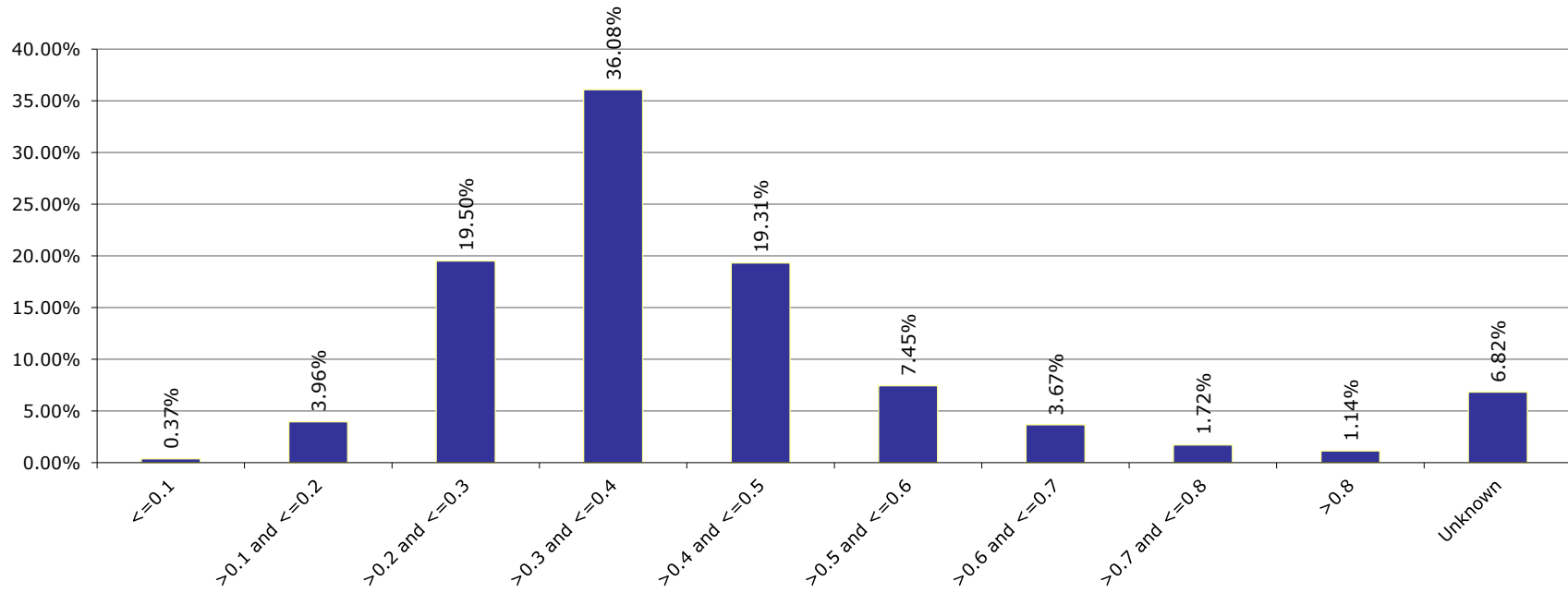
Original Maturity



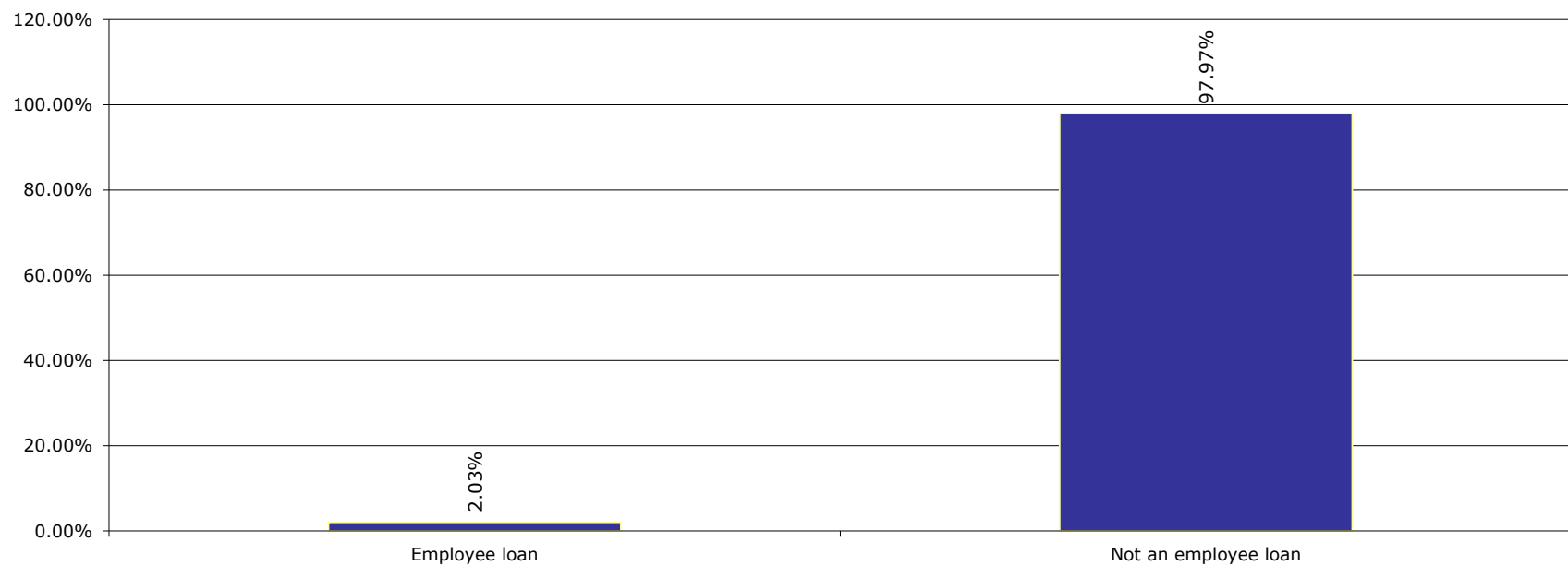
Interest Type



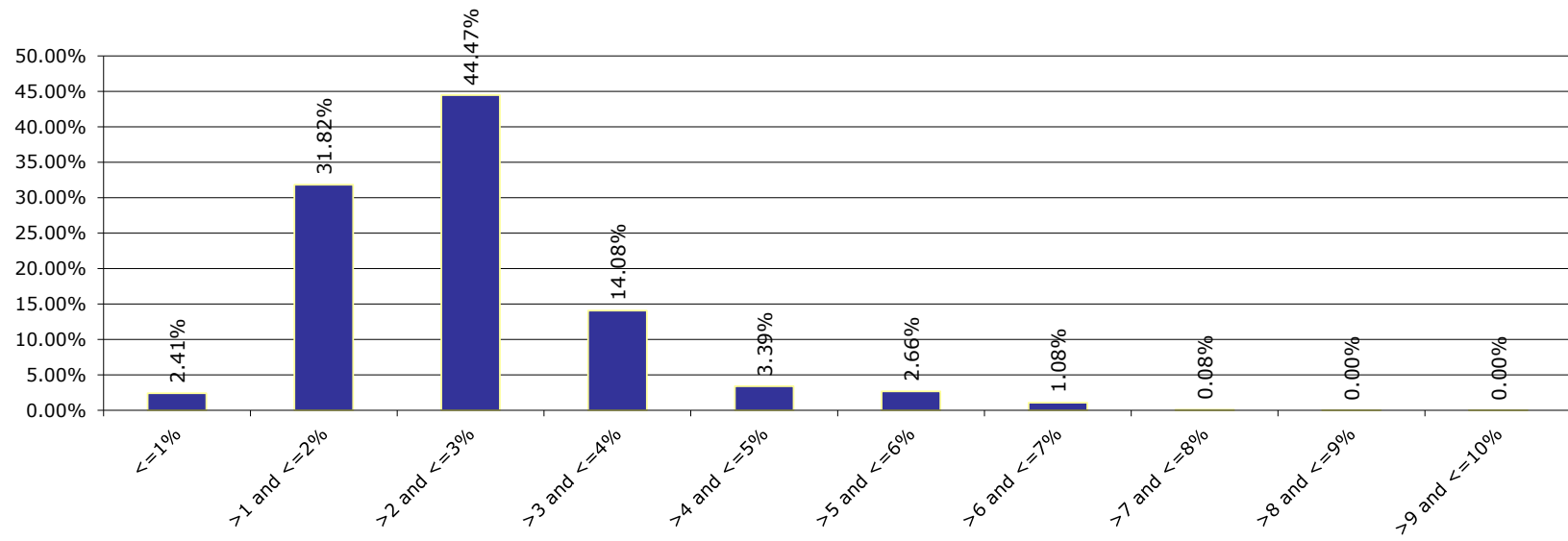
Debt to Income



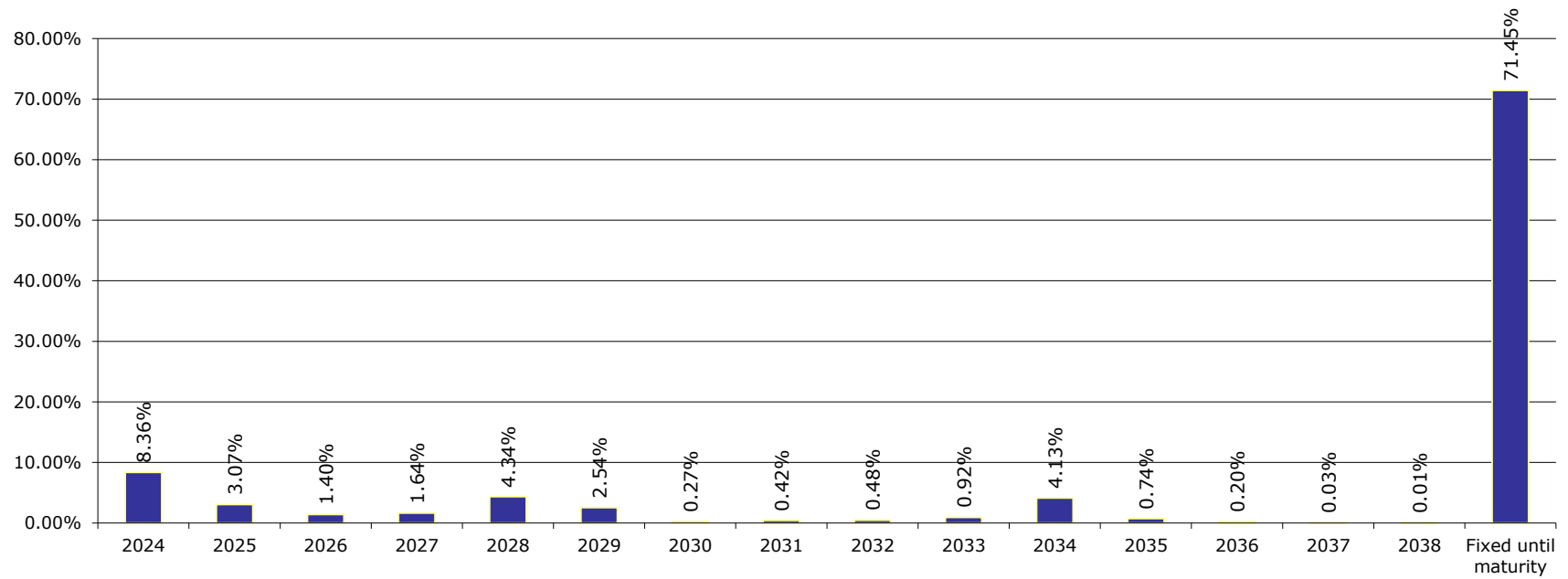
Employee Loans



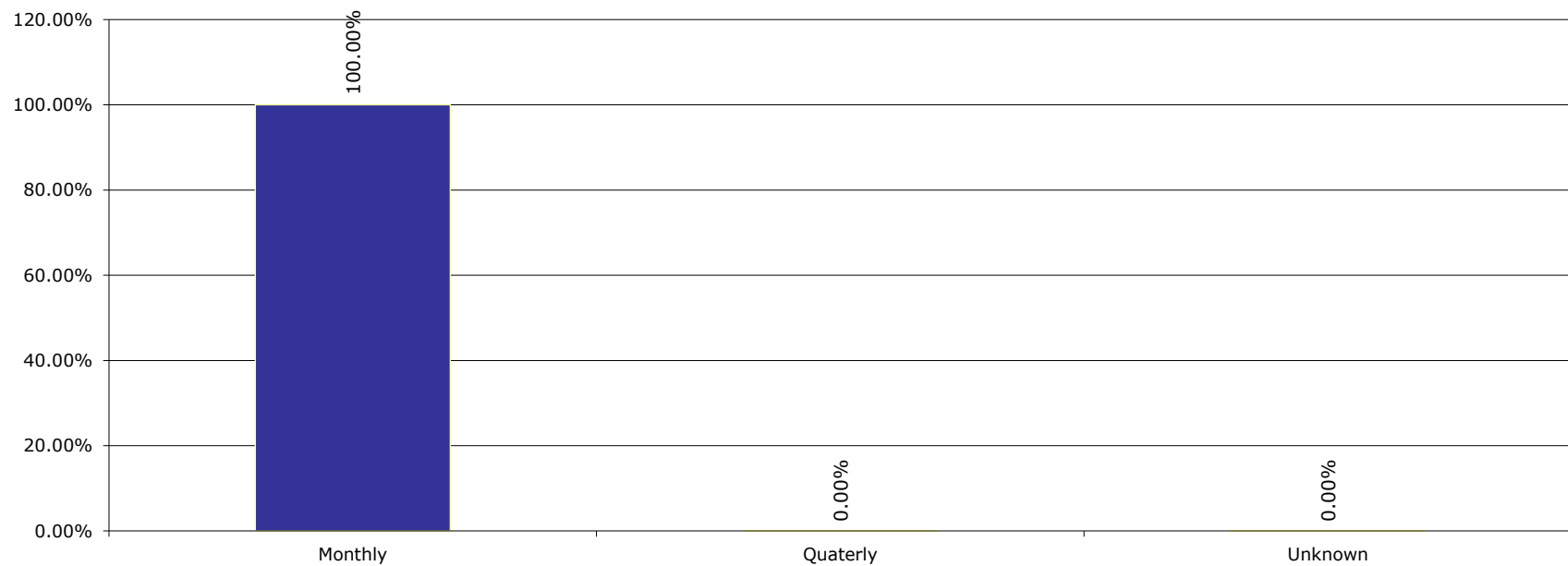
Interest Rate



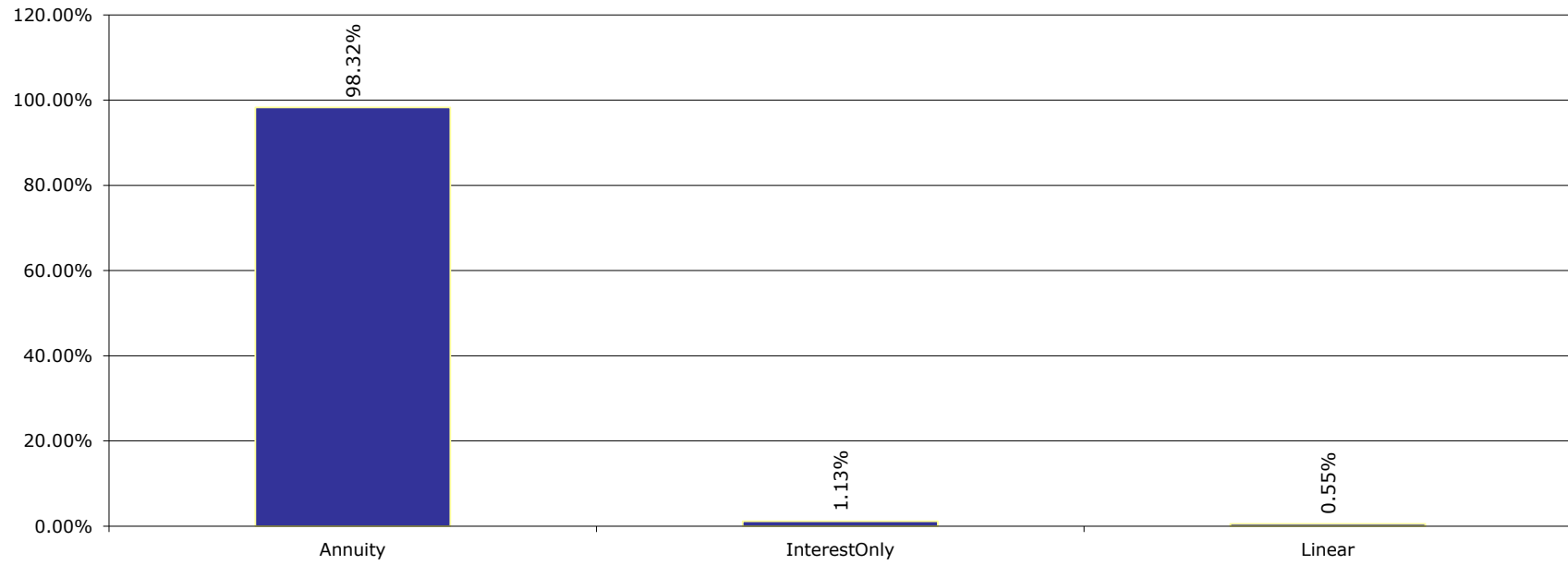
Next Reset Year



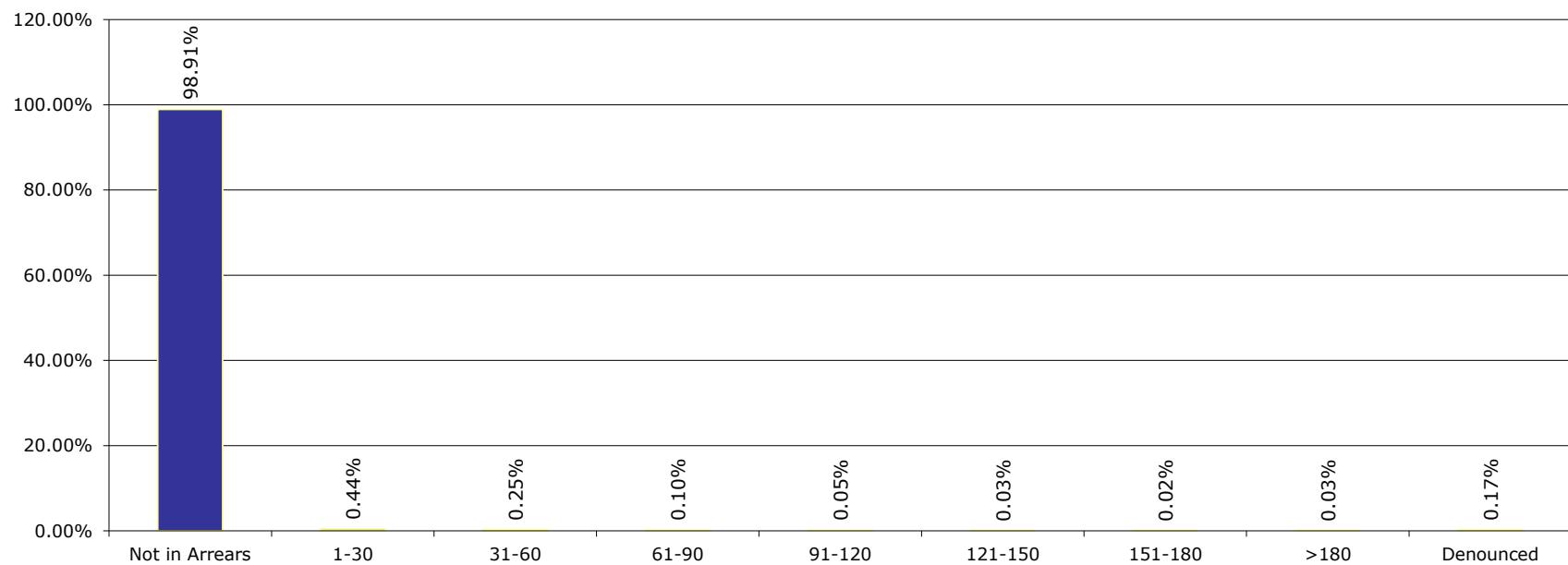
Interest Payment Frequency



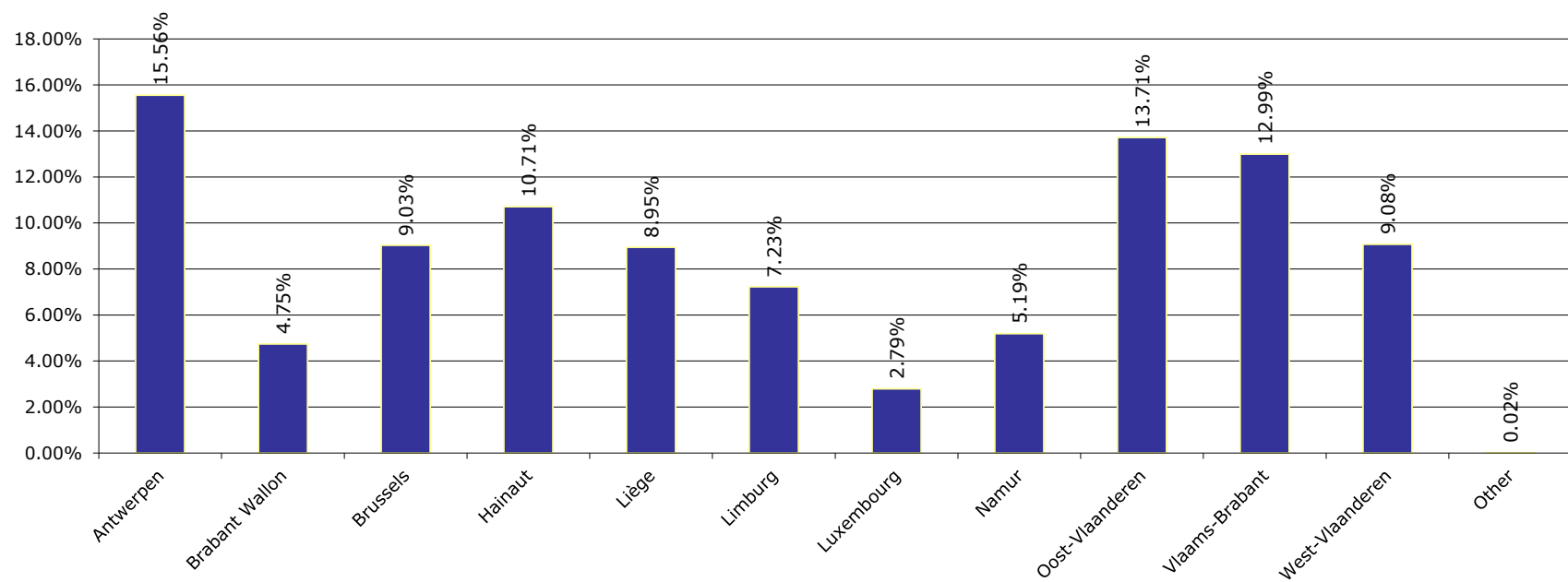
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:
31/03/2024

1. Key characteristics

Outstanding Principal Balance (EUR)	21,809,920,815
Average Borrower Balance (EUR)	111,325
Maximum Borrower Balance (EUR)	1,995,292.60
Number of Borrowers	195,913
Number of Advances	340,094
Weighted Average Seasoning (years)	5.77
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.43
Weighted Average DTI	38.3%
Weighted Average Loan-to-Value	59.25%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	122.20

Bass Master Issuer

Pool Characteristics

31/03/2024

2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
<=50	1,331,135,917.57	6.10 %	65,136.00	33.25 %
>50 and <=100	3,132,517,041.40	14.36 %	42,056.00	21.47 %
>100 and <=150	4,366,249,969.31	20.02 %	35,187.00	17.96 %
>150 and <=200	4,049,182,388.23	18.57 %	23,427.00	11.96 %
>200 and <=250	2,956,005,234.46	13.55 %	13,266.00	6.77 %
>250 and <=300	2,053,982,124.95	9.42 %	7,534.00	3.85 %
>300 and <=350	1,264,821,689.40	5.80 %	3,924.00	2.00 %
>350 and <=400	768,160,979.93	3.52 %	2,062.00	1.05 %
>400 and <=450	460,582,247.05	2.11 %	1,089.00	0.56 %
>450 and <=500	317,796,628.72	1.46 %	670.00	0.34 %
>500 and <=550	221,259,498.18	1.01 %	423.00	0.22 %
>550 and <=600	159,499,144.77	0.73 %	278.00	0.14 %
>600 and <=650	124,139,798.30	0.57 %	199.00	0.10 %
>650 and <=700	94,250,356.27	0.43 %	140.00	0.07 %
>700 and <=750	73,860,601.09	0.34 %	102.00	0.05 %
>750 and <=800	64,308,453.89	0.29 %	83.00	0.04 %
>800 and <=850	42,696,588.46	0.20 %	52.00	0.03 %
>850 and <=900	42,793,391.23	0.20 %	49.00	0.03 %
>900 and <=950	33,243,351.59	0.15 %	36.00	0.02 %
>950 and <=1.000	27,197,387.55	0.12 %	28.00	0.01 %
>1000	226,238,022.65	1.04 %	172.00	0.09 %
TOTAL	21,809,920,815.00	100 %	195,913	100 %

Bass Master Issuer

Pool Characteristics

31/03/2024

3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	390,109,523.71	1.79 %	33,283	16.99 %
>0.1 and <=0.2	902,550,406.48	4.14 %	21,954	11.21 %
>0.2 and <=0.3	1,430,869,822.12	6.56 %	19,823	10.12 %
>0.3 and <=0.4	1,927,426,602.05	8.84 %	18,840	9.62 %
>0.4 and <=0.5	2,385,972,702.39	10.94 %	18,825	9.61 %
>0.5 and <=0.6	2,804,733,359.32	12.86 %	18,869	9.63 %
>0.6 and <=0.7	3,449,045,202.98	15.81 %	20,820	10.63 %
>0.7 and <=0.8	4,367,878,928.18	20.03 %	23,989	12.24 %
>0.8 and <=0.9	3,518,967,110.17	16.13 %	16,927	8.64 %
>0.9 and <=1	610,768,279.74	2.80 %	2,500	1.28 %
>1 and <=1.1	19,335,124.74	0.09 %	69	0.04 %
>1.1 and <=1.2	1,549,426.31	0.01 %	9	0.00 %
>1.2	714,326.81	0.00 %	5	0.00 %
Total	21,809,920,815.00	100 %	195,913	100 %

Bass Master Issuer

Pool Characteristics

31/03/2024

4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
=0	1,846,972.47	0.01 %	744	0.38 %
>0 and <=0,1	324,275,063.49	1.49 %	591	0.30 %
>0,1 and <=0,2	556,704,956.06	2.55 %	1,490	0.76 %
>0,2 and <=0,3	1,014,670,629.80	4.65 %	3,129	1.60 %
>0,3 and <=0,4	1,455,812,705.22	6.68 %	5,331	2.72 %
>0,4 and <=0,5	1,441,613,964.83	6.61 %	6,140	3.13 %
>0,5 and <=0,6	1,865,234,604.82	8.55 %	8,074	4.12 %
>0,6 and <=0,7	1,127,349,943.98	5.17 %	5,940	3.03 %
>0,7 and <=0,8	759,427,025.15	3.48 %	4,414	2.25 %
>0,8 and <=0,9	529,219,428.80	2.43 %	3,357	1.71 %
>0,9 and <=1	422,078,963.90	1.94 %	2,877	1.47 %
>1 and <=1,1	1,801,247,586.88	8.26 %	10,817	5.52 %
>1,1 and <=1,2	2,177,688,323.24	9.98 %	14,217	7.26 %
>1,2 and <=1,3	1,767,629,256.51	8.10 %	13,225	6.75 %
>1,3 and <=1,4	1,458,648,658.23	6.69 %	12,365	6.31 %
>1,4 and <=1,5	878,456,767.36	4.03 %	8,357	4.27 %
>1,5 and <=1,6	670,457,618.41	3.07 %	7,040	3.59 %
>1,6 and <=1,7	577,984,087.75	2.65 %	6,661	3.40 %
>1,7 and <=1,8	353,167,329.40	1.62 %	4,375	2.23 %
>1,8 and <=1,9	277,964,644.36	1.27 %	3,768	1.92 %
>1,9 and <=2	249,622,176.44	1.14 %	3,522	1.80 %
>2	2,098,820,107.90	9.62 %	69,479	35.46 %
Total	21,809,920,815.00	100%	195,913	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	78,283,093.95	0.36 %	1,039	0.53 %
>1 and <=1,2	6,993,754,197.69	32.07 %	33,317	17.01 %
>1,2 and <=1,4	6,074,521,427.94	27.85 %	37,088	18.93 %
>1,4 and <=1,6	2,630,700,571.25	12.06 %	20,084	10.25 %
>1,6 and <=1,8	1,559,713,474.77	7.15 %	13,859	7.07 %
>1,8 and <=2	917,717,276.81	4.21 %	9,120	4.66 %
>2 and <=2,2	742,189,949.00	3.40 %	7,804	3.98 %
>2,2 and <=2,4	519,624,314.92	2.38 %	6,501	3.32 %
>2,4 and <=2,6	354,425,766.57	1.63 %	4,816	2.46 %
>2,6 and <=2,8	281,644,046.14	1.29 %	4,025	2.05 %
>2,8 and <=3	223,229,670.34	1.02 %	3,577	1.83 %
>3	1,434,117,025.62	6.58 %	54,683	27.91 %
Total	21,809,920,815.00	100.00 %	195,913	100.00 %

Bass Master Issuer

Pool Characteristics

31/03/2024

6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1993	2,150.26	0.00 %	1	0.00 %
1994	4,465.33	0.00 %	4	0.00 %
1995	45,236.82	0.00 %	11	0.00 %
1996	63,934.38	0.00 %	10	0.00 %
1997	194,129.25	0.00 %	18	0.01 %
1998	243,774.82	0.00 %	27	0.01 %
1999	1,577,325.71	0.01 %	376	0.11 %
2000	1,251,120.05	0.01 %	193	0.06 %
2001	1,584,200.70	0.01 %	179	0.05 %
2002	2,734,990.46	0.01 %	203	0.06 %
2003	6,748,048.54	0.03 %	361	0.11 %
2004	20,545,336.12	0.09 %	1,855	0.55 %
2005	100,230,372.29	0.46 %	6,013	1.77 %
2006	73,660,479.53	0.34 %	3,558	1.05 %
2007	54,407,395.18	0.25 %	2,278	0.67 %
2008	57,812,978.49	0.27 %	2,174	0.64 %
2009	273,002,140.64	1.25 %	8,597	2.53 %
2010	439,189,201.99	2.01 %	12,546	3.69 %
2011	285,777,391.34	1.31 %	8,970	2.64 %
2012	194,310,462.72	0.89 %	6,272	1.84 %
2013	234,439,083.02	1.07 %	6,314	1.86 %
2014	708,404,516.75	3.25 %	23,062	6.78 %
2015	2,641,469,897.64	12.11 %	59,339	17.45 %
2016	2,080,422,903.81	9.54 %	36,304	10.67 %
2017	1,694,386,922.38	7.77 %	24,382	7.17 %
2018	2,286,591,927.96	10.48 %	26,675	7.84 %
2019	3,070,689,052.68	14.08 %	35,799	10.53 %
2020	1,709,146,090.87	7.84 %	20,918	6.15 %
2021	1,963,620,187.71	9.00 %	21,431	6.30 %
2022	2,297,323,810.32	10.53 %	20,094	5.91 %
2023	1,478,252,244.74	6.78 %	11,265	3.31 %
2024	131,789,042.50	0.60 %	865	0.25 %
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	1,312,384,087.63	6.02 %	9,574	2.82 %
>1 and <=2	2,006,396,793.33	9.20 %	17,111	5.03 %
>2 and <=3	2,047,725,955.57	9.39 %	21,091	6.20 %
>3 and <=4	1,778,828,877.94	8.16 %	20,843	6.13 %
>4 and <=5	2,809,127,925.03	12.88 %	33,619	9.89 %
>5 and <=6	2,545,033,573.62	11.67 %	29,235	8.60 %
>6 and <=7	1,660,386,181.12	7.61 %	22,719	6.68 %
>7 and <=8	2,175,891,967.86	9.98 %	36,630	10.77 %
>8 and <=9	2,481,936,341.55	11.38 %	51,205	15.06 %
>9 and <=10	1,204,328,818.91	5.52 %	36,786	10.82 %
>10 and <=11	216,610,851.11	0.99 %	6,095	1.79 %
>11 and <=12	199,797,968.20	0.92 %	6,180	1.82 %
>12 and <=13	251,790,696.50	1.15 %	8,052	2.37 %
>13 and <=14	421,338,028.01	1.93 %	12,159	3.58 %
>14 and <=15	342,523,844.93	1.57 %	10,177	2.99 %
>15	355,818,903.69	1.63 %	18,618	5.47 %
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,086,142,483.79	4.98 %	78,598	23.11 %
>5 and <=10	2,771,207,402.47	12.71 %	68,839	20.24 %
>10 and <=15	4,612,919,828.28	21.15 %	68,826	20.24 %
>15 and <=20	7,979,119,694.76	36.58 %	83,823	24.65 %
>20 and <=25	5,015,693,762.76	23.00 %	37,685	11.08 %
>25 and <=30	344,837,642.94	1.58 %	2,323	0.68 %
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	136,941,629.68	0.63 %	2,202	0.65 %
>5 and <=10	773,245,806.65	3.55 %	37,171	10.93 %
>10 and <=15	2,461,402,644.40	11.29 %	75,675	22.25 %
>15 and <=20	6,228,651,214.07	28.56 %	100,587	29.58 %
>20 and <=25	9,931,789,023.47	45.54 %	100,568	29.57 %
>25 and <=30	2,171,714,314.82	9.96 %	22,658	6.66 %
>30 and <=35	94,797,106.12	0.43 %	1,095	0.32 %
>35 and <=40	10,118,119.09	0.05 %	125	0.04 %
>40 and <=45	1,260,956.70	0.01 %	13	0.00 %
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	15,504,676,275.53	71.09 %	256,763	75.50 %
Variable With Cap	6,271,139,687.93	28.75 %	78,389	23.05 %
Variable Without Cap	34,104,851.54	0.16 %	4,942	1.45 %
TOTAL	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	80,302,441.30	0.37 %	3,787	1.11 %
>0.1 and <=0.2	862,872,046.05	3.96 %	27,432	8.07 %
>0.2 and <=0.3	4,253,686,847.98	19.50 %	80,501	23.67 %
>0.3 and <=0.4	7,868,141,365.23	36.08 %	113,845	33.47 %
>0.4 and <=0.5	4,211,942,777.32	19.31 %	60,415	17.76 %
>0.5 and <=0.6	1,623,881,392.47	7.45 %	22,738	6.69 %
>0.6 and <=0.7	799,382,895.25	3.67 %	10,494	3.09 %
>0.7 and <=0.8	374,684,684.69	1.72 %	4,950	1.46 %
>0.8	247,933,015.42	1.14 %	3,439	1.01 %
Unknown	1,487,093,349.29	6.82 %	12,493	3.67 %
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	442,668,620.67	2.03 %	9,209	2.71 %
Not an employee loan	21,367,252,194.33	97.97 %	330,885	97.29 %
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	525,663,567.00	2.41 %	7,162	2.11 %
>1 and <=2%	6,940,182,260.59	31.82 %	82,583	24.28 %
>2 and <=3%	9,699,777,449.42	44.47 %	160,117	47.08 %
>3 and <=4%	3,070,464,971.57	14.08 %	44,187	12.99 %
>4 and <=5%	739,915,371.39	3.39 %	22,296	6.56 %
>5 and <=6%	579,980,218.47	2.66 %	17,028	5.01 %
>6 and <=7%	236,115,481.13	1.08 %	6,196	1.82 %
>7 and <=8%	17,668,704.44	0.08 %	505	0.15 %
>8 and <=9%	146,150.29	0.00 %	18	0.01 %
>9 and <=10%	6,640.70	0.00 %	1	0.00 %
>10 and <=11%	0.00	0.00 %	1	0.00 %
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2024	1,823,213,628.13	8.36%	30,631	9.01%
2025	670,103,439.56	3.07%	10,442	3.07%
2026	305,489,888.48	1.40%	3,592	1.06%
2027	358,647,913.27	1.64%	4,073	1.20%
2028	946,708,471.28	4.34%	9,541	2.81%
2029	553,947,273.80	2.54%	5,106	1.50%
2030	58,650,288.91	0.27%	467	0.14%
2031	91,975,329.23	0.42%	605	0.18%
2032	104,233,666.49	0.48%	684	0.20%
2033	201,429,813.10	0.92%	2,079	0.61%
2034	900,625,004.74	4.13%	8,554	2.52%
2035	161,781,097.39	0.74%	1,252	0.37%
2036	42,861,109.84	0.20%	324	0.10%
2037	6,545,385.53	0.03%	56	0.02%
2038	1,254,051.32	0.01%	7	0.00%
Fixed until maturity	15,582,454,453.93	71.45%	262,681	77.24%
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	21,809,773,658.14	100.00%	340,079	100.00%
Quaterly	142,760.00	0.00%	11	0.00%
Unknown	4,396.86	0.00%	4	0.00%
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	21,443,152,353.53	98.32%	334,336	98.31%
InterestOnly	247,488,440.30	1.13%	2,083	0.61%
Linear	119,280,021.17	0.55%	3,675	1.08%
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21,572,953,992.08	98.91%	336,140	98.84%
1-30	95,390,369.33	0.44%	1,202	0.35%
31-60	54,529,665.33	0.25%	627	0.18%
61-90	22,409,006.75	0.10%	277	0.08%
91-120	11,008,705.01	0.05%	115	0.03%
121-150	5,461,019.45	0.03%	65	0.02%
151-180	3,715,728.54	0.02%	45	0.01%
>180	6,552,808.20	0.03%	92	0.03%
Denounced	37,899,520.31	0.17%	1,531	0.45%
Total	21,809,920,815.00	100%	340,094	100%

Bass Master Issuer

Pool Characteristics

31/03/2024

18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3,392,746,826.73	15.56%	50,405	14.82%
Brabant Wallon	1,034,984,580.70	4.75%	14,308	4.21%
Brussels	1,968,842,289.06	9.03%	21,458	6.31%
Hainaut	2,335,876,085.00	10.71%	42,817	12.59%
Liège	1,950,961,056.13	8.95%	32,510	9.56%
Limburg	1,576,540,572.42	7.23%	27,282	8.02%
Luxembourg	609,477,822.00	2.79%	9,579	2.82%
Namur	1,132,123,140.40	5.19%	19,116	5.62%
Oost-Vlaanderen	2,991,105,185.11	13.71%	47,688	14.02%
Vlaams-Brabant	2,833,428,474.21	12.99%	41,325	12.15%
West-Vlaanderen	1,979,921,709.23	9.08%	33,563	9.87%
Other	3,913,074.01	0.02%	43	0.01%
Total	21,809,920,815.00	100%	340,094	100%