

# **Bass Master Issuer**

*Report date: 30 June 2023*

## **MORTGAGE PORTFOLIO REPORT**

**Mortgage Portfolio Report:**

Reporting month as of ultimo:

**Bass Master Issuer**

June 2023

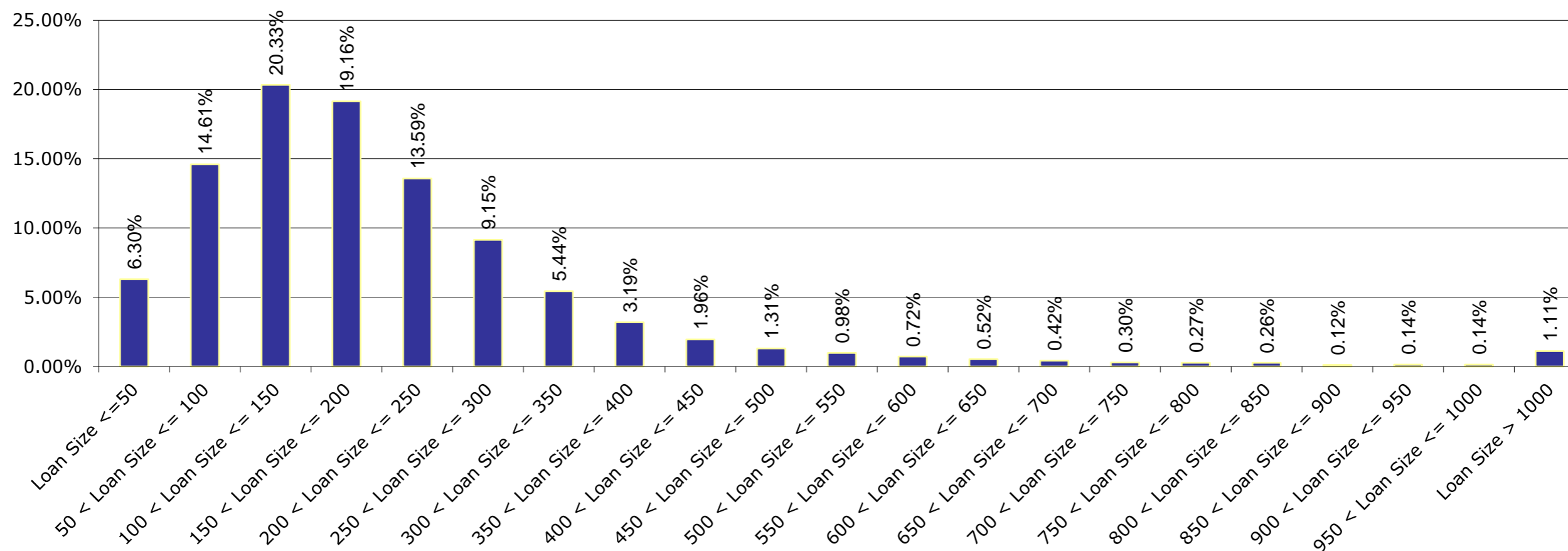
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**Key Characteristics**

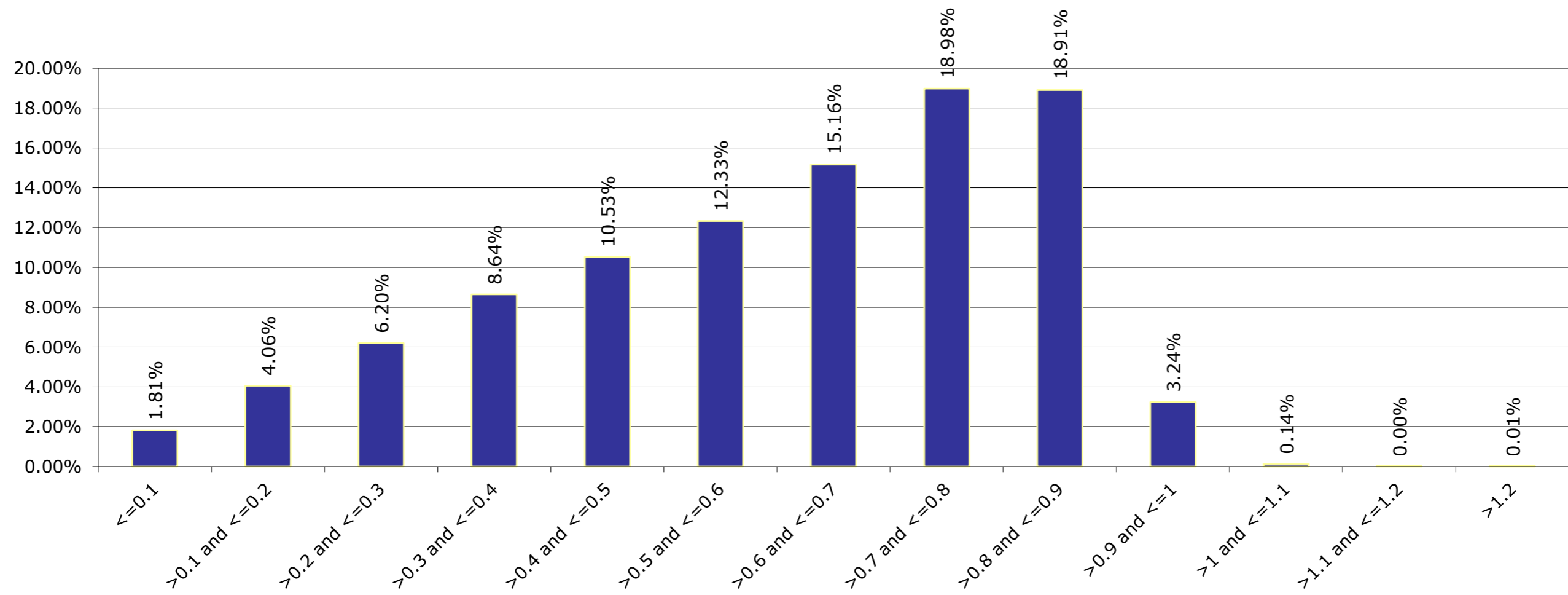
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Outstanding Principal Balance (EUR)	21,801,235,866
Average Borrower Balance (EUR)	109,195
Maximum Borrower Balance (EUR)	3,804,298
Number of Borrowers	199,655
Number of Advances	345,327
Weighted Average Seasoning (years)	5.52
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.25
Weighted Average DTI	38.2%
Weighted Average LTV	60.3%
Weighted Mortgage Coverage Ratio	121.00

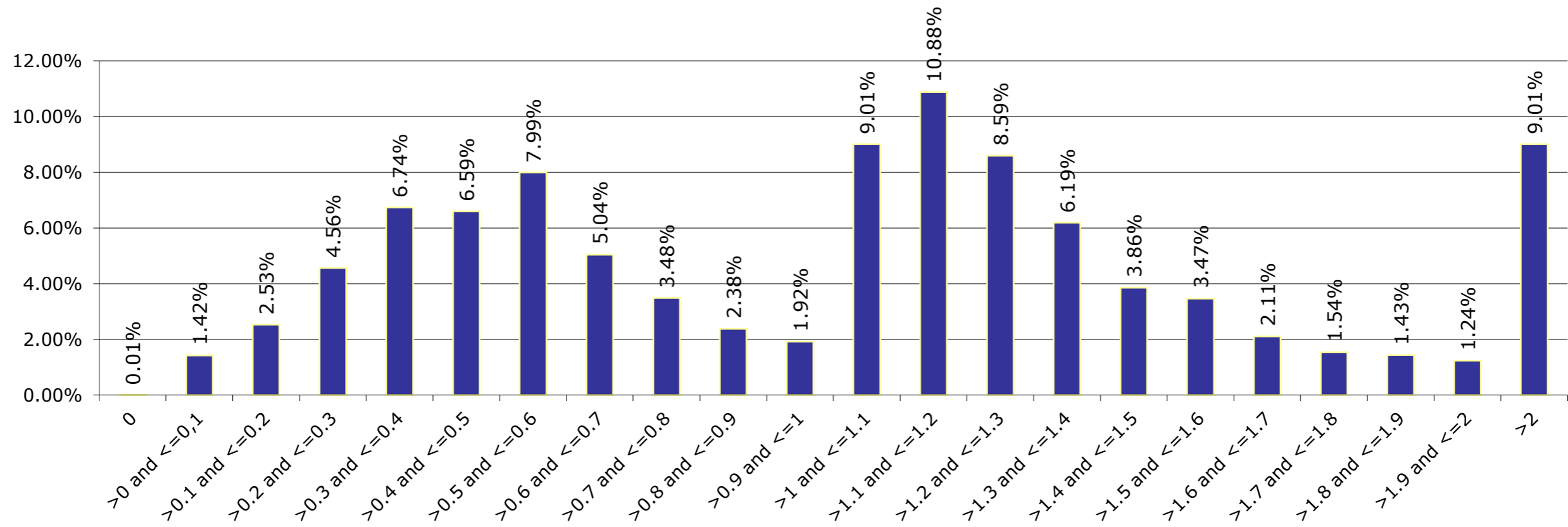
**Loan Size per Borrower (in 1000€)**



**Loan to Value**



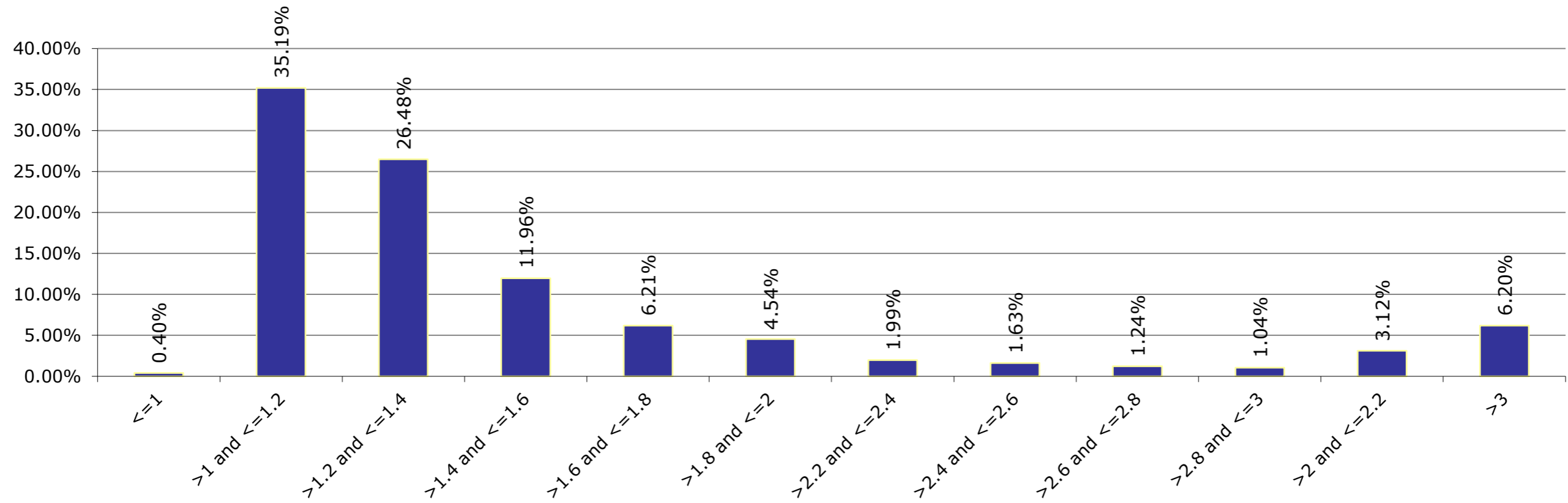
**Mortgage Coverage Ratio**



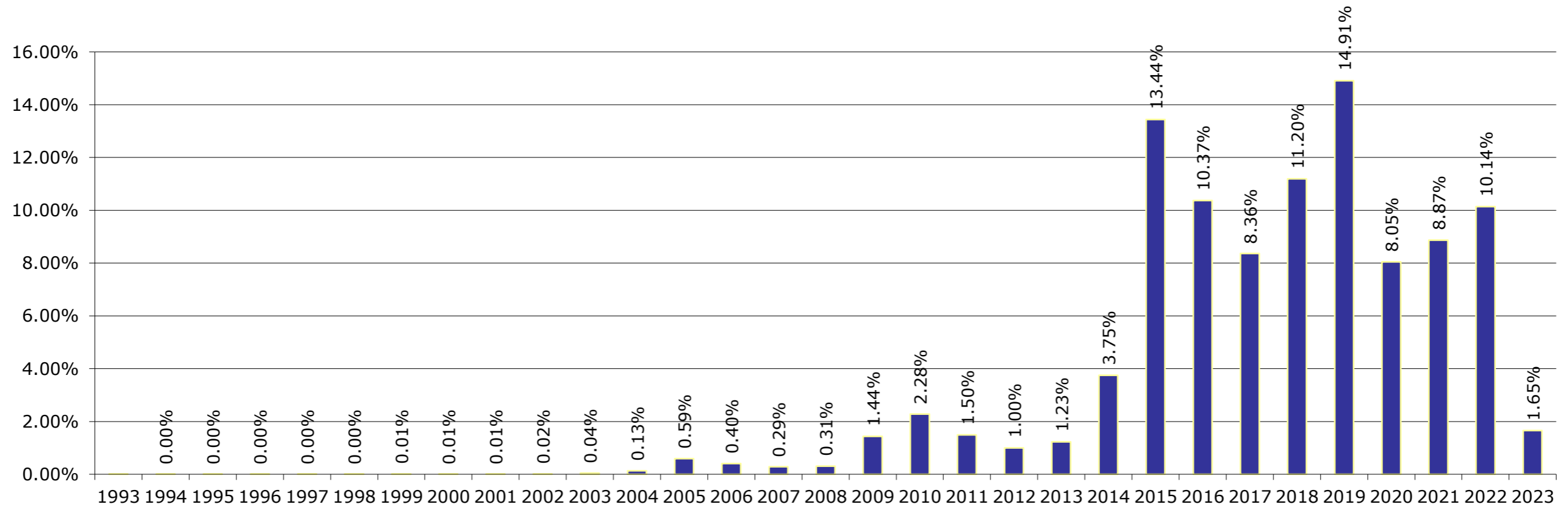
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**Total Coverage Ratio**

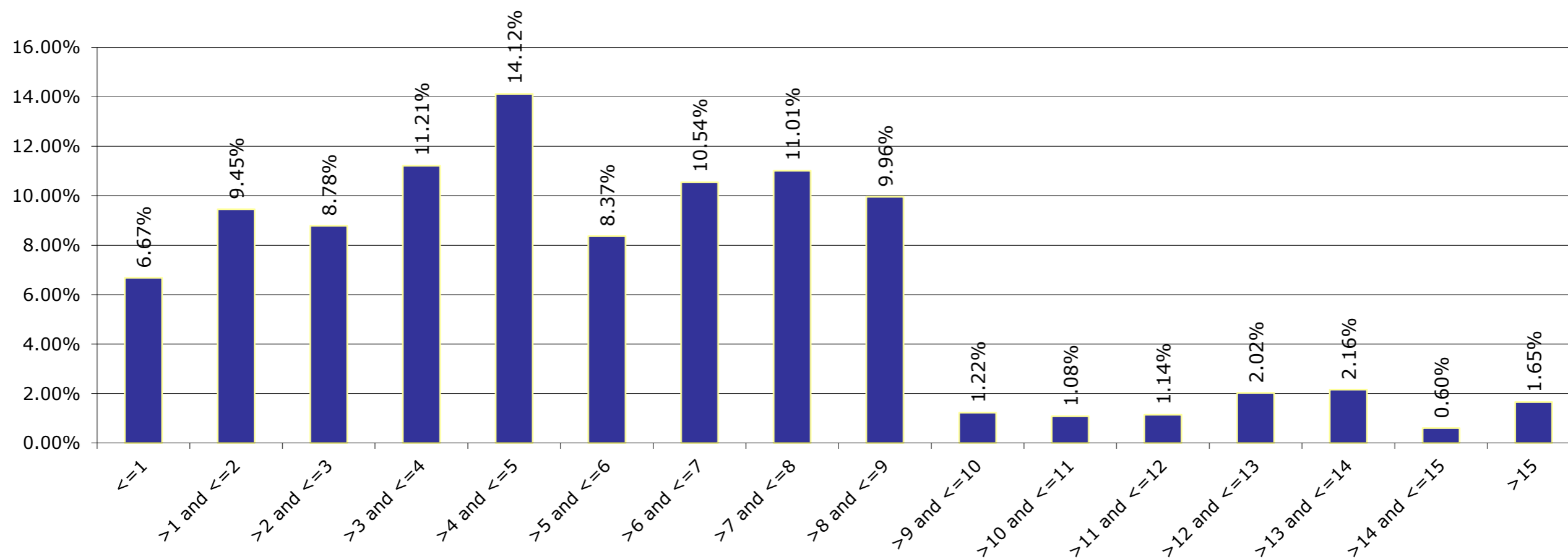
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**Origination Year**

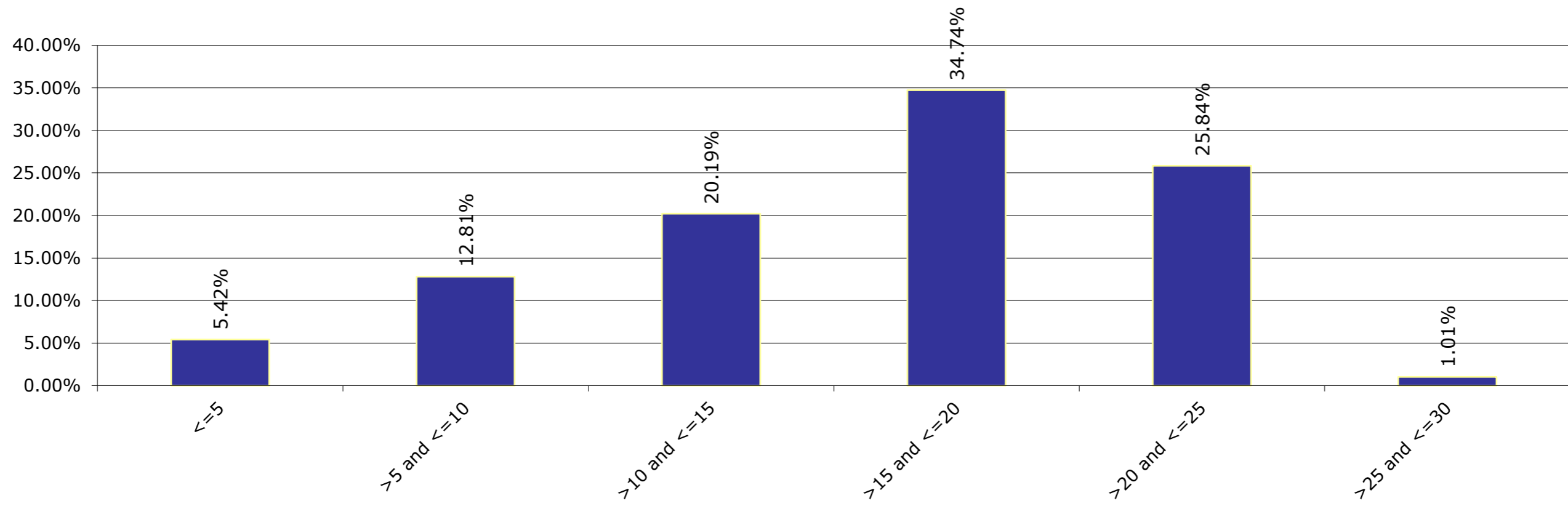


**Seasoning**

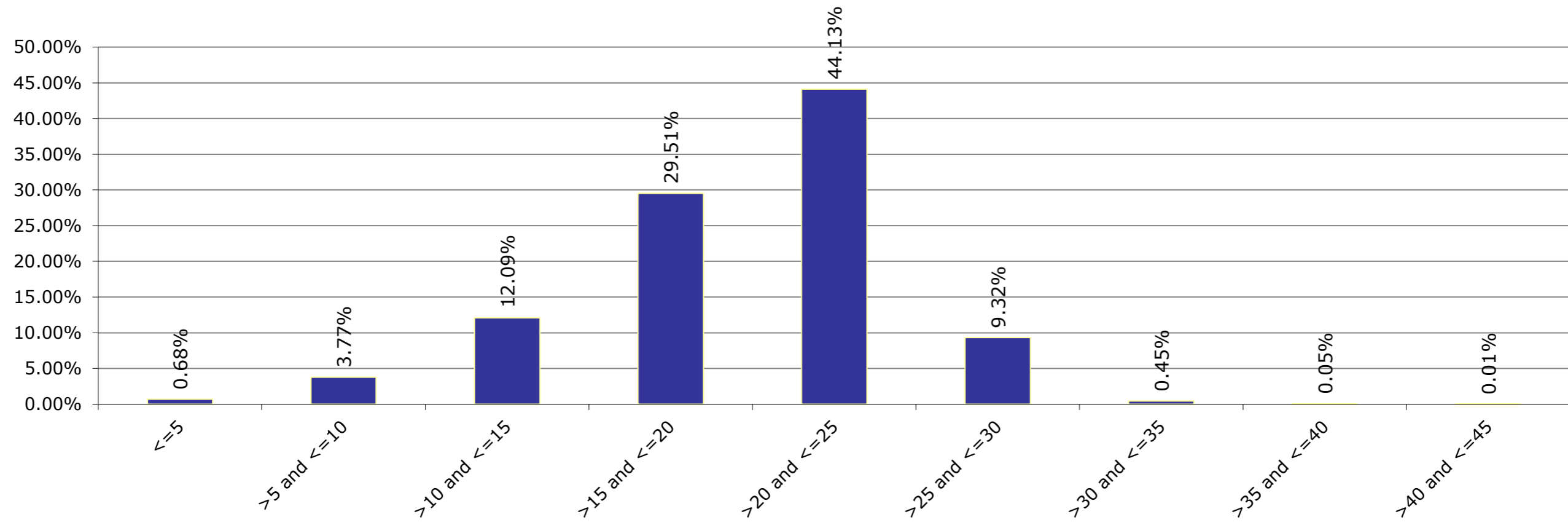




**Remaining Maturity**



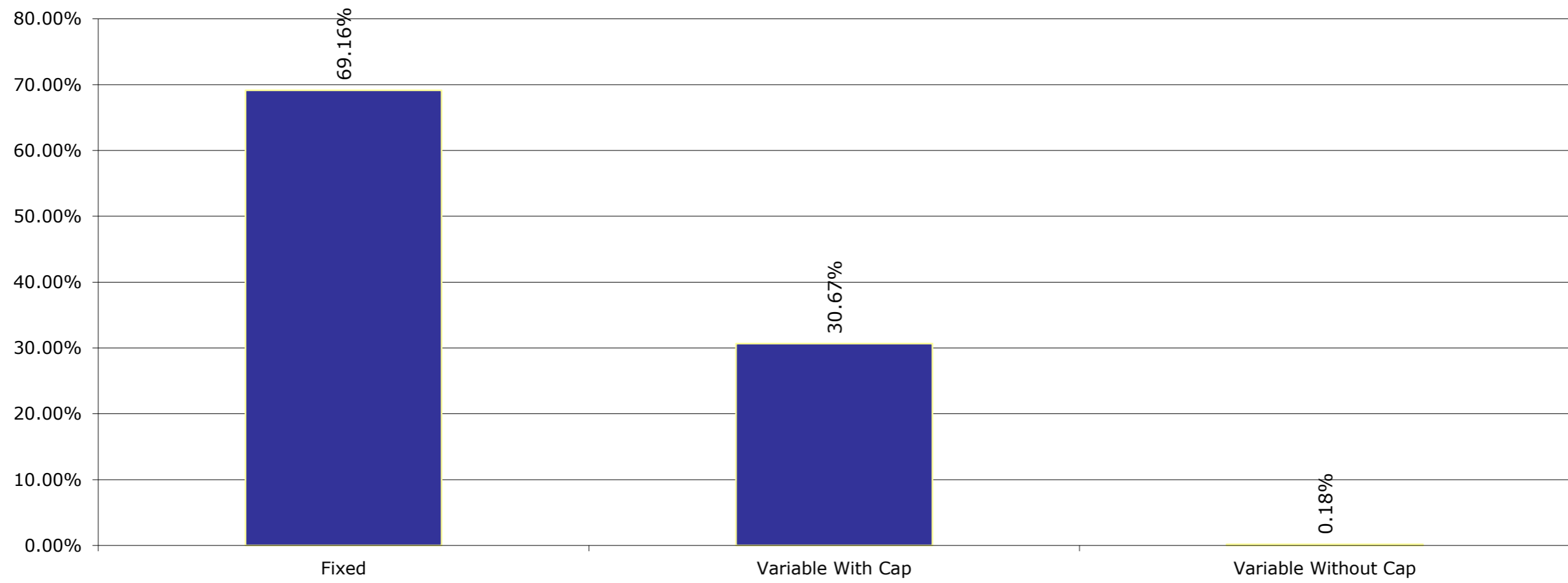
**Original Maturity**



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**Interest Type**

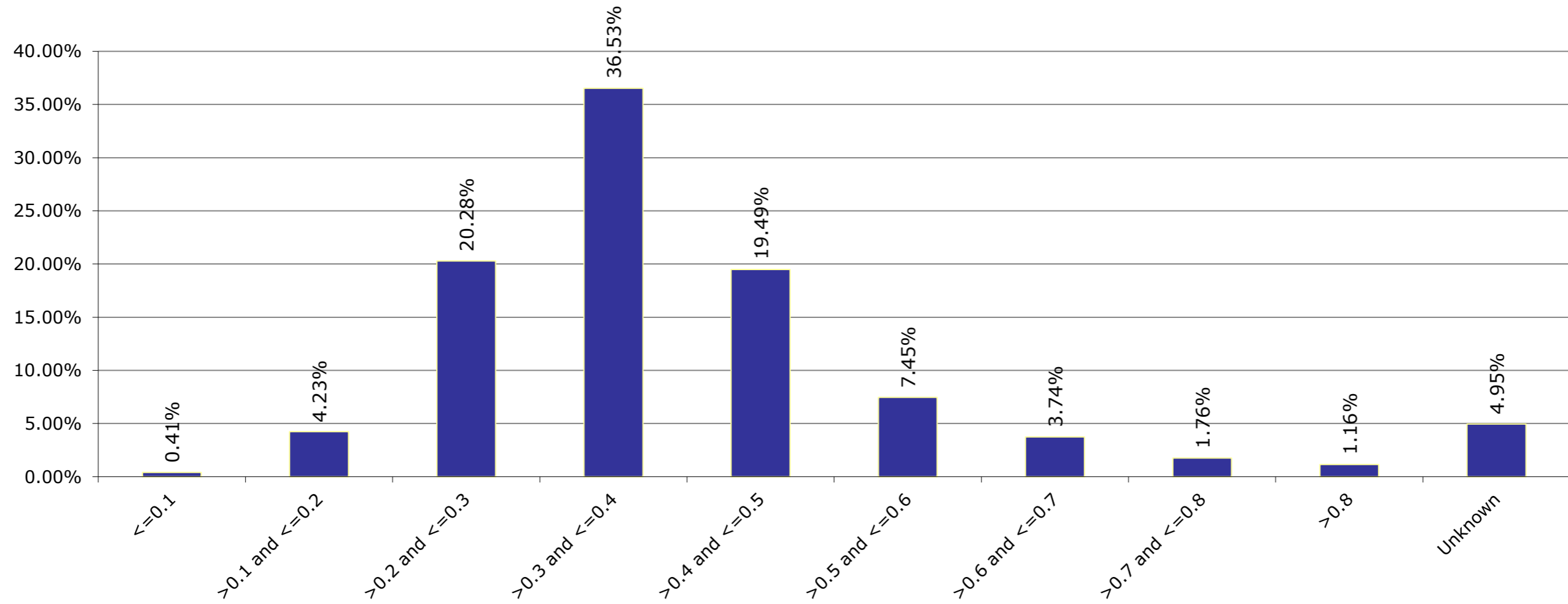
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**Debt to Income**

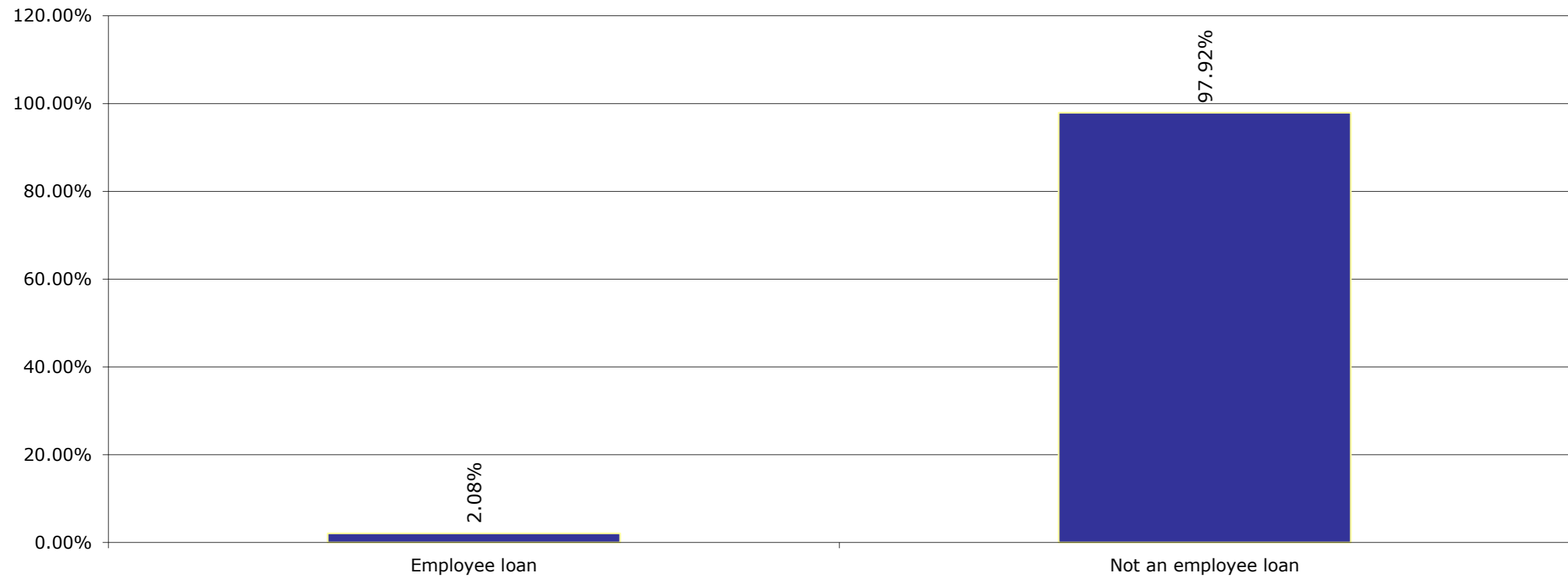
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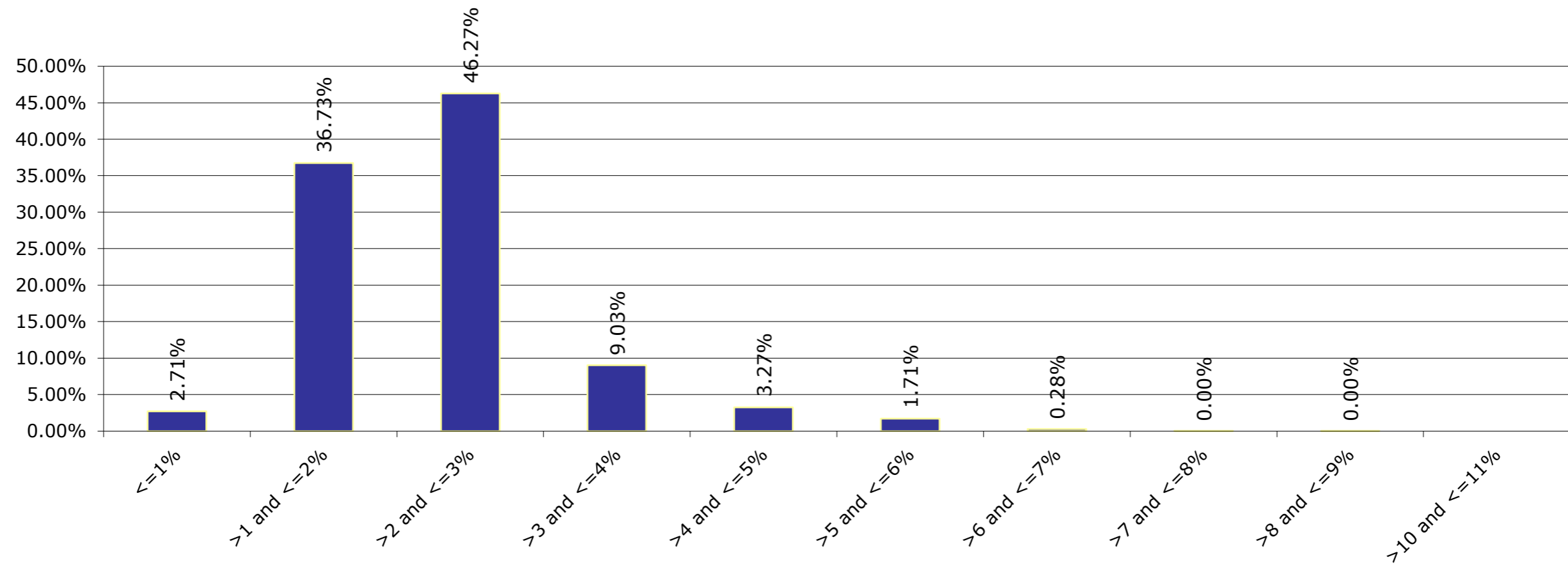
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**Employee Loans**

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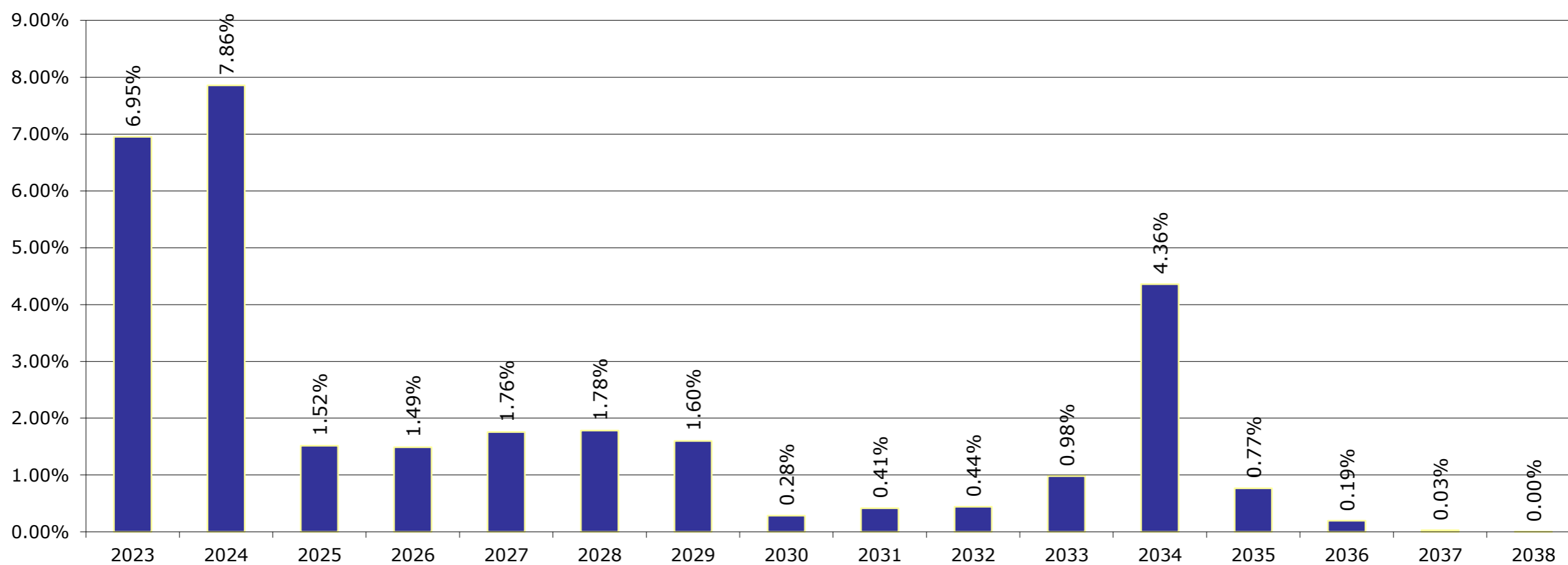
**Interest Rate**



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**Next Reset Year**

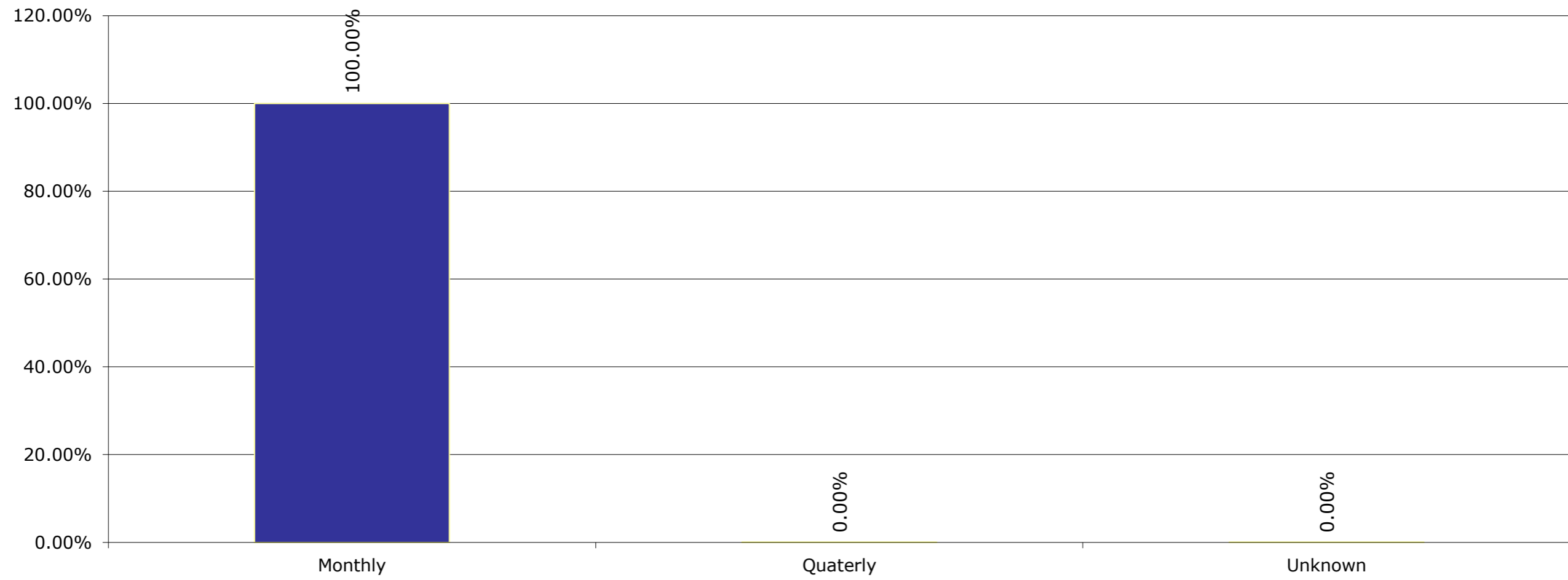
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**Interest Payment Frequency**

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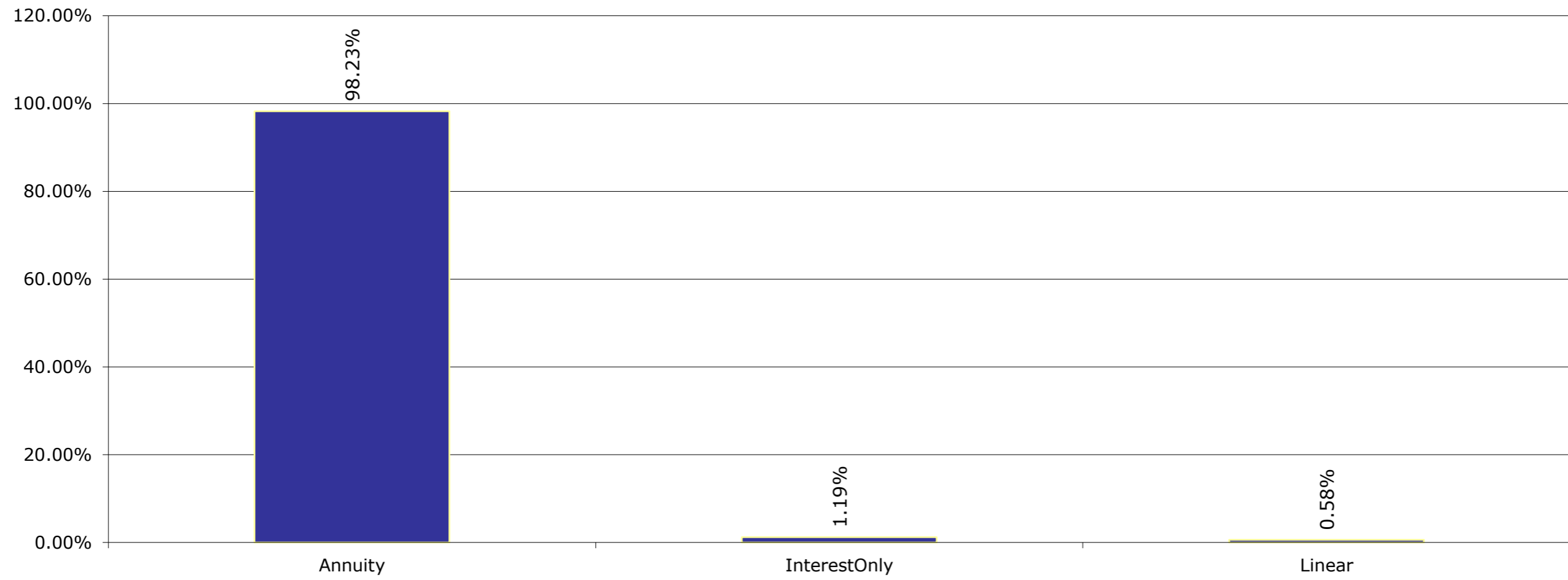




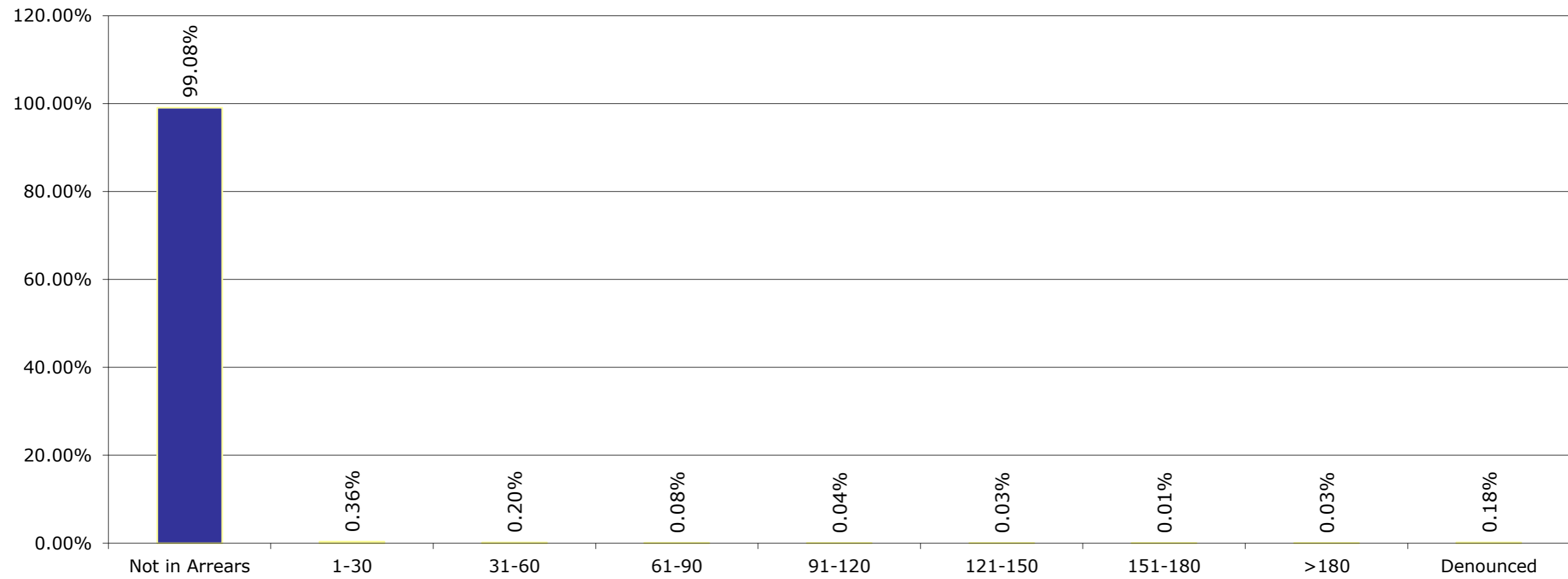
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**Redemption Type**

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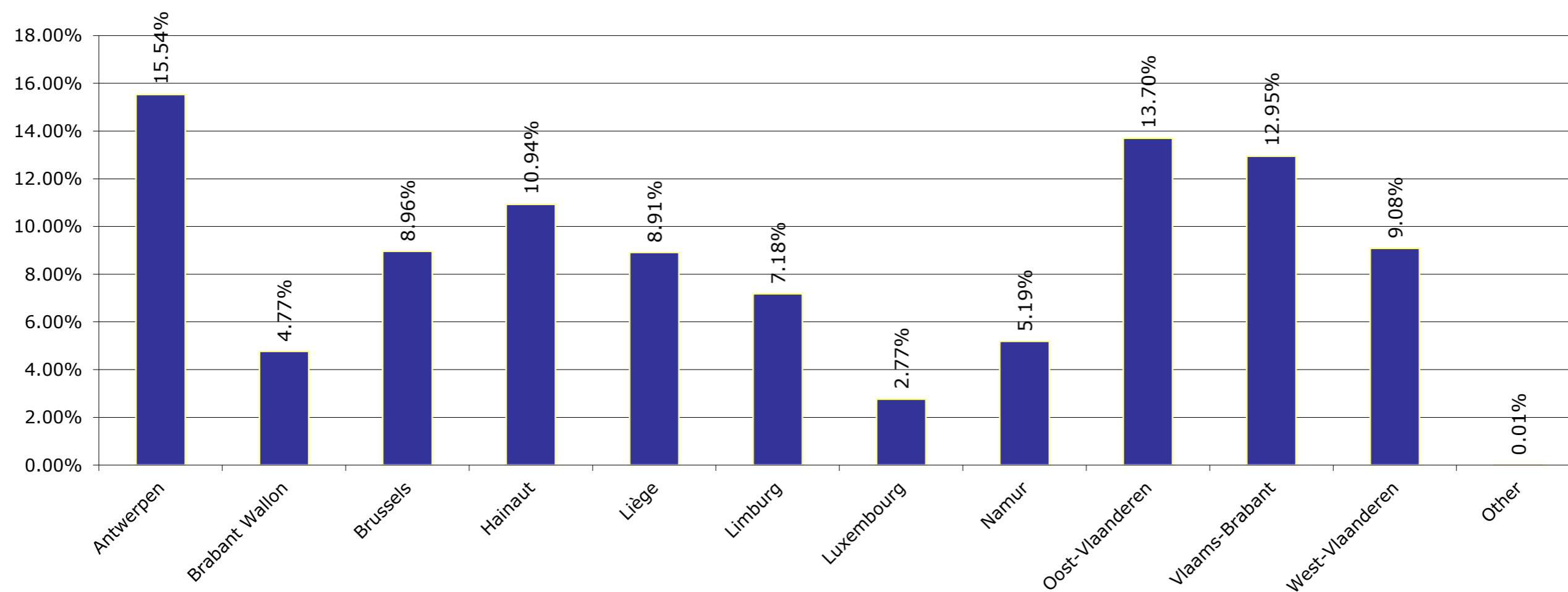
**Days in Arrears**



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**Borrower Province**

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# Bass Master Issuer

## Pool Characteristics

*Mortgage pool as of:*

**30/06/2023**

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### 1. Key characteristics

Outstanding Principal Balance (EUR)	21,801,235,866
Average Borrower Balance (EUR)	109,195
Maximum Borrower Balance (EUR)	3,804,298.06
Number of Borrowers	199,655
Number of Advances	345,327
Weighted Average Seasoning (years)	5.52
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.25
Weighted Average DTI	38.2%
Weighted Average Loan-to-Value	60.25%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	121.00

# Bass Master Issuer

## Pool Characteristics

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### 2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
Loan Size <=50	1,373,318,613.30	6.30 %	67,770.00	33.94 %
50 < Loan Size <= 100	3,184,196,896.29	14.61 %	42,725.00	21.40 %
100 < Loan Size <= 150	4,431,963,042.89	20.33 %	35,724.00	17.89 %
150 < Loan Size <= 200	4,176,100,114.08	19.16 %	24,160.00	12.10 %
200 < Loan Size <= 250	2,962,849,178.89	13.59 %	13,299.00	6.66 %
250 < Loan Size <= 300	1,995,517,815.37	9.15 %	7,320.00	3.67 %
300 < Loan Size <= 350	1,185,150,474.41	5.44 %	3,678.00	1.84 %
350 < Loan Size <= 400	694,958,192.69	3.19 %	1,863.00	0.93 %
400 < Loan Size <= 450	426,261,188.66	1.96 %	1,008.00	0.50 %
450 < Loan Size <= 500	285,308,917.89	1.31 %	603.00	0.30 %
500 < Loan Size <= 550	213,335,755.43	0.98 %	408.00	0.20 %
550 < Loan Size <= 600	155,994,779.28	0.72 %	272.00	0.14 %
600 < Loan Size <= 650	113,453,764.53	0.52 %	182.00	0.09 %
650 < Loan Size <= 700	92,426,408.40	0.42 %	137.00	0.07 %
700 < Loan Size <= 750	65,079,039.04	0.30 %	90.00	0.05 %
750 < Loan Size <= 800	58,321,687.25	0.27 %	75.00	0.04 %
800 < Loan Size <= 850	56,195,680.31	0.26 %	68.00	0.03 %
850 < Loan Size <= 900	26,278,864.75	0.12 %	30.00	0.02 %
900 < Loan Size <= 950	31,524,025.33	0.14 %	34.00	0.02 %
950 < Loan Size <= 1000	31,349,479.25	0.14 %	32.00	0.02 %
Loan Size > 1000	241,651,947.60	1.11 %	177.00	0.09 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100 %</b>	<b>199,655</b>	<b>100 %</b>

# Bass Master Issuer

## Pool Characteristics

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### 3. Loan to Value

<b>Ranges</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Borrowers</b>	<b>%</b>
<=0.1	394,822,389.55	1.81 %	34,120	17.09 %
>0.1 and <=0.2	885,832,906.91	4.06 %	22,714	11.38 %
>0.2 and <=0.3	1,351,567,719.84	6.20 %	19,482	9.76 %
>0.3 and <=0.4	1,882,909,220.12	8.64 %	18,944	9.49 %
>0.4 and <=0.5	2,295,529,097.84	10.53 %	18,535	9.28 %
>0.5 and <=0.6	2,688,088,582.34	12.33 %	18,527	9.28 %
>0.6 and <=0.7	3,305,651,495.35	15.16 %	20,346	10.19 %
>0.7 and <=0.8	4,137,071,588.79	18.98 %	23,332	11.69 %
>0.8 and <=0.9	4,122,445,204.86	18.91 %	20,470	10.25 %
>0.9 and <=1	705,559,586.50	3.24 %	3,056	1.53 %
>1 and <=1.1	29,989,486.37	0.14 %	116	0.06 %
>1.1 and <=1.2	541,772.66	0.00 %	4	0.00 %
>1.2	1,226,814.51	0.01 %	9	0.00 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100 %</b>	<b>199,655</b>	<b>100 %</b>

# Bass Master Issuer

## Pool Characteristics

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### 4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	2,064,234.24	0.01 %	780	0.39 %
>0 and <=0,1	311,171,879.76	1.42 %	558	0.28 %
>0.1 and <=0.2	550,578,397.58	2.53 %	1,453	0.73 %
>0.2 and <=0.3	994,403,817.90	4.56 %	3,069	1.54 %
>0.3 and <=0.4	1,469,282,294.44	6.74 %	5,462	2.74 %
>0.4 and <=0.5	1,436,632,639.35	6.59 %	6,193	3.10 %
>0.5 and <=0.6	1,742,190,118.71	7.99 %	7,823	3.92 %
>0.6 and <=0.7	1,099,555,941.47	5.04 %	5,871	2.94 %
>0.7 and <=0.8	759,346,458.25	3.48 %	4,461	2.23 %
>0.8 and <=0.9	518,325,442.71	2.38 %	3,325	1.67 %
>0.9 and <=1	418,898,741.28	1.92 %	2,856	1.43 %
>1 and <=1.1	1,963,725,630.81	9.01 %	12,060	6.04 %
>1.1 and <=1.2	2,371,766,591.36	10.88 %	15,687	7.86 %
>1.2 and <=1.3	1,873,400,365.13	8.59 %	14,302	7.16 %
>1.3 and <=1.4	1,350,311,142.34	6.19 %	11,770	5.90 %
>1.4 and <=1.5	841,415,683.94	3.86 %	8,264	4.14 %
>1.5 and <=1.6	756,076,696.58	3.47 %	8,152	4.08 %
>1.6 and <=1.7	459,898,462.04	2.11 %	5,354	2.68 %
>1.7 and <=1.8	336,358,143.00	1.54 %	4,341	2.17 %
>1.8 and <=1.9	311,459,432.54	1.43 %	4,222	2.11 %
>1.9 and <=2	270,029,579.41	1.24 %	3,899	1.95 %
>2	1,964,344,172.80	9.01 %	69,753	34.94 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>199,655</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	87,013,303.80	0.40 %	1,105	0.55 %
>1 and <=1.2	7,672,406,836.95	35.19 %	37,672	18.87 %
>1.2 and <=1.4	5,772,616,686.53	26.48 %	36,512	18.29 %
>1.4 and <=1.6	2,607,037,829.06	11.96 %	20,773	10.40 %
>1.6 and <=1.8	1,352,793,163.82	6.21 %	12,136	6.08 %
>1.8 and <=2	989,430,931.89	4.54 %	10,159	5.09 %
>2.2 and <=2.4	434,725,332.73	1.99 %	5,536	2.77 %
>2.4 and <=2.6	355,400,129.79	1.63 %	4,805	2.41 %
>2.6 and <=2.8	270,817,326.45	1.24 %	4,210	2.11 %
>2.8 and <=3	226,568,287.83	1.04 %	3,663	1.83 %
>2 and <=2.2	680,089,734.59	3.12 %	7,766	3.89 %
>3	1,352,336,302.20	6.20 %	55,318	27.71 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100.00 %</b>	<b>199,655</b>	<b>100.00 %</b>



# Bass Master Issuer

## Pool Characteristics

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### 6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1993	9,136.77	0.00 %	7	0.00 %
1994	15,250.95	0.00 %	6	0.00 %
1995	70,828.64	0.00 %	11	0.00 %
1996	83,826.22	0.00 %	11	0.00 %
1997	310,923.44	0.00 %	33	0.01 %
1998	533,215.48	0.00 %	188	0.05 %
1999	3,157,802.86	0.01 %	477	0.14 %
2000	1,929,874.62	0.01 %	195	0.06 %
2001	2,171,552.06	0.01 %	189	0.05 %
2002	3,312,497.93	0.02 %	212	0.06 %
2003	8,822,011.67	0.04 %	1,031	0.30 %
2004	29,390,175.21	0.13 %	2,729	0.79 %
2005	128,826,670.33	0.59 %	8,080	2.34 %
2006	87,870,841.73	0.40 %	3,988	1.15 %
2007	62,597,886.60	0.29 %	2,348	0.68 %
2008	67,921,871.39	0.31 %	2,911	0.84 %
2009	313,879,201.73	1.44 %	9,483	2.75 %
2010	497,703,303.92	2.28 %	13,376	3.87 %
2011	326,098,910.93	1.50 %	9,549	2.77 %
2012	218,358,787.40	1.00 %	6,564	1.90 %
2013	268,316,498.28	1.23 %	9,826	2.85 %
2014	818,117,370.14	3.75 %	24,908	7.21 %
2015	2,929,299,329.37	13.44 %	61,840	17.91 %
2016	2,260,504,802.71	10.37 %	37,336	10.81 %
2017	1,822,478,635.98	8.36 %	25,001	7.24 %
2018	2,440,935,194.68	11.20 %	27,241	7.89 %
2019	3,249,799,485.94	14.91 %	36,189	10.48 %
2020	1,754,314,548.96	8.05 %	20,216	5.85 %
2021	1,933,826,955.14	8.87 %	20,110	5.82 %
2022	2,209,783,677.24	10.14 %	18,412	5.33 %
2023	360,794,797.32	1.65 %	2,860	0.83 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 7. Seasoning

<b>Ranges (in year)</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Advances</b>	<b>%</b>
<=1	1,455,119,922.47	6.67 %	11,288	3.27 %
>1 and <=2	2,060,707,180.56	9.45 %	19,452	5.63 %
>2 and <=3	1,915,073,862.71	8.78 %	20,739	6.01 %
>3 and <=4	2,444,721,478.67	11.21 %	28,110	8.14 %
>4 and <=5	3,079,356,964.23	14.12 %	33,533	9.71 %
>5 and <=6	1,824,257,872.08	8.37 %	22,738	6.58 %
>6 and <=7	2,298,340,389.41	10.54 %	35,237	10.20 %
>7 and <=8	2,399,272,932.57	11.01 %	43,054	12.47 %
>8 and <=9	2,171,906,478.37	9.96 %	54,694	15.84 %
>9 and <=10	265,865,801.24	1.22 %	11,251	3.26 %
>10 and <=11	234,528,448.61	1.08 %	6,891	2.00 %
>11 and <=12	248,191,144.39	1.14 %	7,451	2.16 %
>12 and <=13	440,538,410.86	2.02 %	12,382	3.59 %
>13 and <=14	471,582,538.12	2.16 %	12,429	3.60 %
>14 and <=15	131,319,021.41	0.60 %	5,462	1.58 %
>15	360,453,419.94	1.65 %	20,616	5.97 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 8. Remaining Maturity

<b>Ranges (in year)</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Advances</b>	<b>%</b>
<=5	1,180,882,534.51	5.42 %	83,949	24.31 %
>5 and <=10	2,792,019,231.75	12.81 %	68,822	19.93 %
>10 and <=15	4,401,927,853.07	20.19 %	66,377	19.22 %
>15 and <=20	7,572,836,305.32	34.74 %	80,160	23.21 %
>20 and <=25	5,633,366,933.18	25.84 %	44,361	12.85 %
>25 and <=30	220,203,007.81	1.01 %	1,658	0.48 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	147,489,192.09	0.68 %	2,188	0.63 %
>5 and <=10	821,548,409.21	3.77 %	39,060	11.31 %
>10 and <=15	2,636,306,834.16	12.09 %	79,633	23.06 %
>15 and <=20	6,433,112,876.61	29.51 %	103,939	30.10 %
>20 and <=25	9,621,379,227.63	44.13 %	98,196	28.44 %
>25 and <=30	2,031,575,285.44	9.32 %	21,062	6.10 %
>30 and <=35	98,079,012.20	0.45 %	1,107	0.32 %
>35 and <=40	10,465,025.15	0.05 %	129	0.04 %
>40 and <=45	1,280,003.15	0.01 %	13	0.00 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2023

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### 10. Interest Type

<b>Interest Type</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Advances</b>	<b>%</b>
Fixed	15,077,337,466.26	69.16 %	256,200	74.19 %
Variable With Cap	6,685,568,878.19	30.67 %	84,029	24.33 %
Variable Without Cap	38,329,521.19	0.18 %	5,098	1.48 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	88,557,632.67	0.41 %	3,991	1.16 %
>0.1 and <=0.2	922,891,018.47	4.23 %	29,257	8.47 %
>0.2 and <=0.3	4,421,158,475.44	20.28 %	83,159	24.08 %
>0.3 and <=0.4	7,963,890,742.92	36.53 %	115,090	33.33 %
>0.4 and <=0.5	4,249,341,656.28	19.49 %	60,917	17.64 %
>0.5 and <=0.6	1,624,209,896.08	7.45 %	23,008	6.66 %
>0.6 and <=0.7	814,601,635.31	3.74 %	10,703	3.10 %
>0.7 and <=0.8	383,908,063.98	1.76 %	5,094	1.48 %
>0.8	252,458,198.36	1.16 %	3,625	1.05 %
Unknown	1,080,218,546.13	4.95 %	10,483	3.04 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 12. Employee Loans

<b>Employees</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Advances</b>	<b>%</b>
Employee loan	452,651,757.94	2.08 %	9,528	2.76 %
Not an employee loan	21,348,584,107.70	97.92 %	335,799	97.24 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	589,981,568.36	2.71 %	8,153	2.36 %
>1 and <=2%	8,006,903,508.85	36.73 %	90,496	26.21 %
>2 and <=3%	10,088,425,008.61	46.27 %	167,708	48.56 %
>3 and <=4%	1,969,481,213.58	9.03 %	42,710	12.37 %
>4 and <=5%	712,112,284.33	3.27 %	23,153	6.70 %
>5 and <=6%	373,430,032.68	1.71 %	11,431	3.31 %
>6 and <=7%	59,971,931.63	0.28 %	1,596	0.46 %
>7 and <=8%	917,418.13	0.00 %	75	0.02 %
>8 and <=9%	12,899.47	0.00 %	4	0.00 %
>10 and <=11%	0.00	0.00 %	1	0.00 %
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>



# Bass Master Issuer

## Pool Characteristics

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### 14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2023	1,515,098,414.73	6.95%	23,849	6.91%
2024	1,712,498,708.09	7.86%	26,459	7.66%
2025	330,667,279.58	1.52%	3,716	1.08%
2026	325,281,585.12	1.49%	3,641	1.05%
2027	382,996,033.43	1.76%	4,189	1.21%
2028	388,245,217.55	1.78%	4,041	1.17%
2029	348,654,726.64	1.60%	2,980	0.86%
2030	61,629,561.20	0.28%	474	0.14%
2031	90,260,040.58	0.41%	573	0.17%
2032	96,401,284.00	0.44%	618	0.18%
2033	213,555,497.68	0.98%	2,127	0.62%
2034	950,614,732.47	4.36%	8,715	2.52%
2035	167,405,444.37	0.77%	1,257	0.36%
2036	42,249,105.76	0.19%	309	0.09%
2037	6,097,359.72	0.03%	54	0.02%
2038	1,054,603.72	0.00%	6	0.00%
Fixed until maturity	15,168,526,271.00	69.58%	262,319	75.96%
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2023

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### 15. Interest Payment Frequency

<b>Frequency</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Advances</b>	<b>%</b>
Monthly	21,801,042,069.47	100.00%	345,305	99.99%
Quarterly	174,852.72	0.00%	12	0.00%
Unknown	18,943.45	0.00%	10	0.00%
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2023

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### 16. Redemption Type

<b>Redemption Type</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Advances</b>	<b>%</b>
Annuity	21,414,276,582.59	98.23%	339,022	98.17%
InterestOnly	260,299,248.20	1.19%	2,169	0.63%
Linear	126,660,034.85	0.58%	4,136	1.20%
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21,600,265,620.10	99.08%	341,778	98.97%
1-30	78,564,098.50	0.36%	977	0.28%
31-60	42,853,212.29	0.20%	533	0.15%
61-90	17,147,552.29	0.08%	221	0.06%
91-120	9,175,308.35	0.04%	106	0.03%
121-150	6,526,943.48	0.03%	63	0.02%
151-180	2,408,512.17	0.01%	40	0.01%
>180	5,562,875.67	0.03%	91	0.03%
Denounced	38,731,742.79	0.18%	1,518	0.44%
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3,387,515,643.60	15.54%	50,918	14.74%
Brabant Wallon	1,039,941,342.22	4.77%	14,659	4.24%
Brussels	1,953,591,690.09	8.96%	21,798	6.31%
Hainaut	2,384,078,890.84	10.94%	44,257	12.82%
Liège	1,942,670,979.80	8.91%	33,088	9.58%
Limburg	1,565,359,633.59	7.18%	27,459	7.95%
Luxembourg	603,635,093.25	2.77%	9,709	2.81%
Namur	1,130,948,105.31	5.19%	19,357	5.61%
Oost-Vlaanderen	2,986,955,850.11	13.70%	48,337	14.00%
Vlaams-Brabant	2,823,943,616.30	12.95%	41,696	12.07%
West-Vlaanderen	1,979,980,093.42	9.08%	34,016	9.85%
Other	2,614,927.11	0.01%	33	0.01%
<b>Total</b>	<b>21,801,235,865.64</b>	<b>100%</b>	<b>345,327</b>	<b>100%</b>