

Bass Master Issuer

Report date: 30 September 2019

MORTGAGE PORTFOLIO REPORT

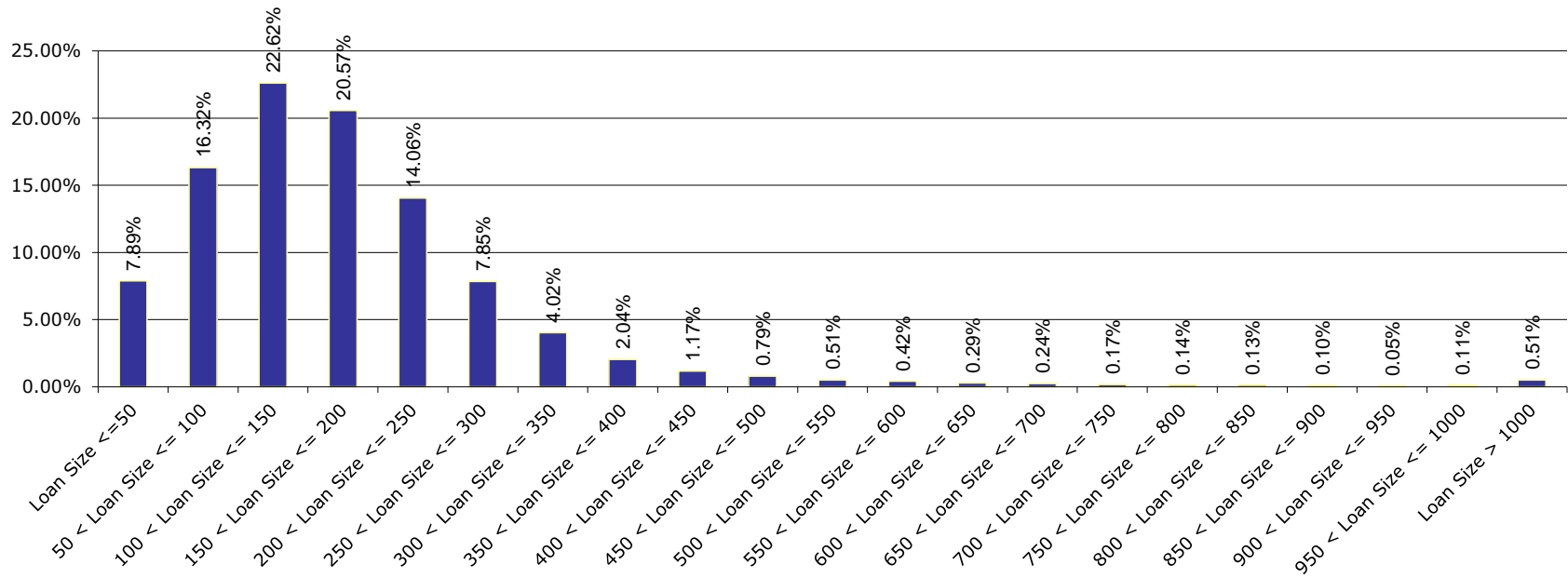
Mortgage Portfolio Report:
Reporting month as of ultimo:

Bass Master Issuer
September 2019

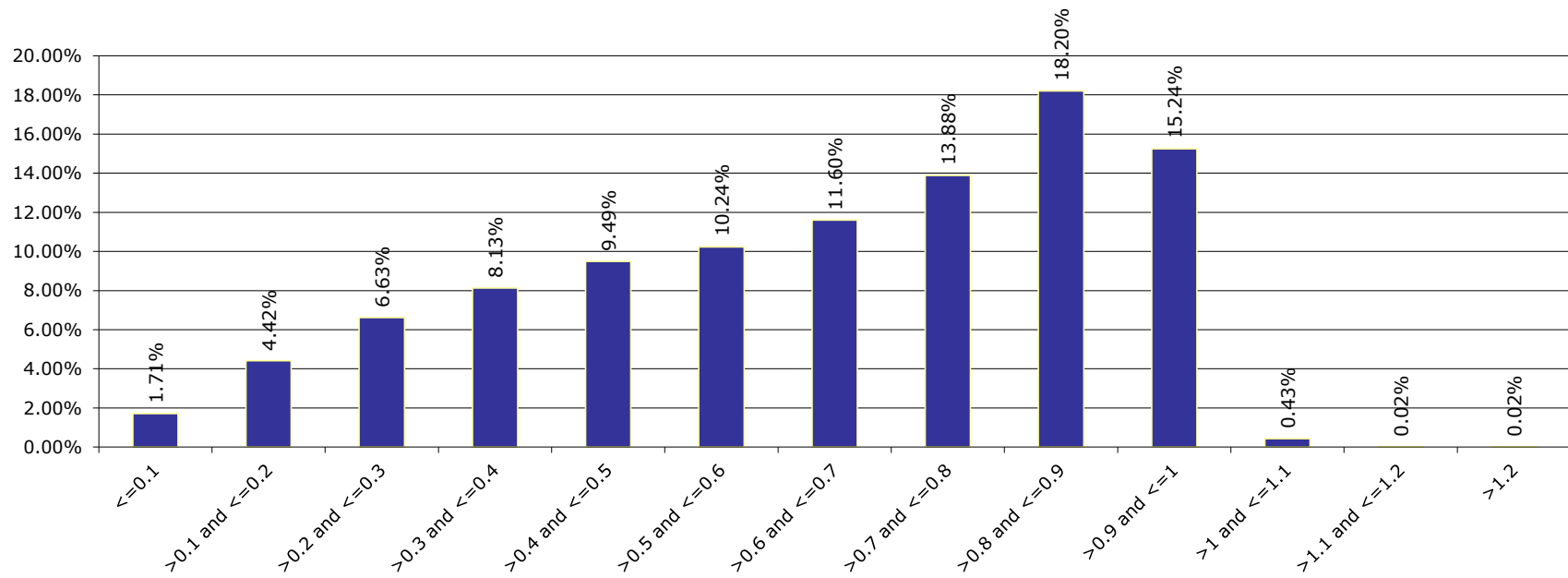
Key Characteristics

Oustanding Principal Balance (EUR)	27,466,849,354
Average Borrower Balance (EUR)	98,859
Maximum Borrower Balance (EUR)	1,871,225
Number of Borrowers	277,839
Number of Advances	448,471
Weighted Average Seasoning (years)	4.41
Weighted Average Remaining Maturity (years)	16.2
Weighted Average Coupon (%)	2.33
Weighted Average DTI	37.8%
Weighted Average LTV	63.6%
Weighted Mortgage Coverage Ratio	123.62

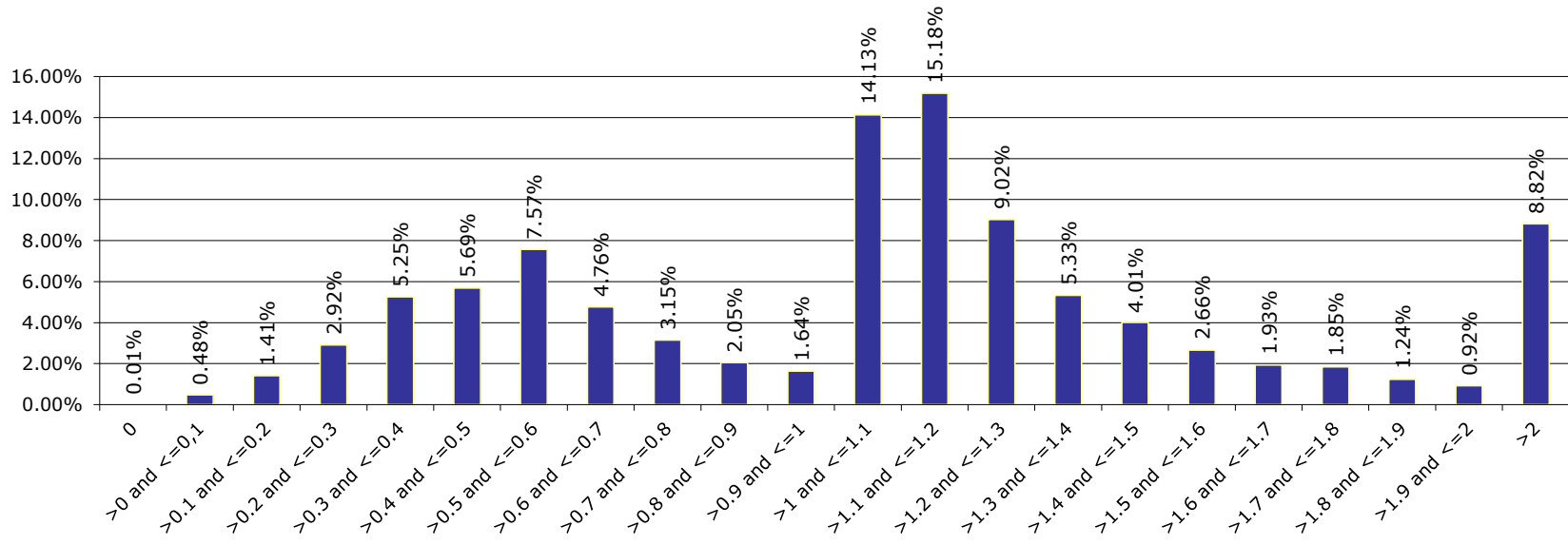
Loan Size per Borrower (in 1000€)



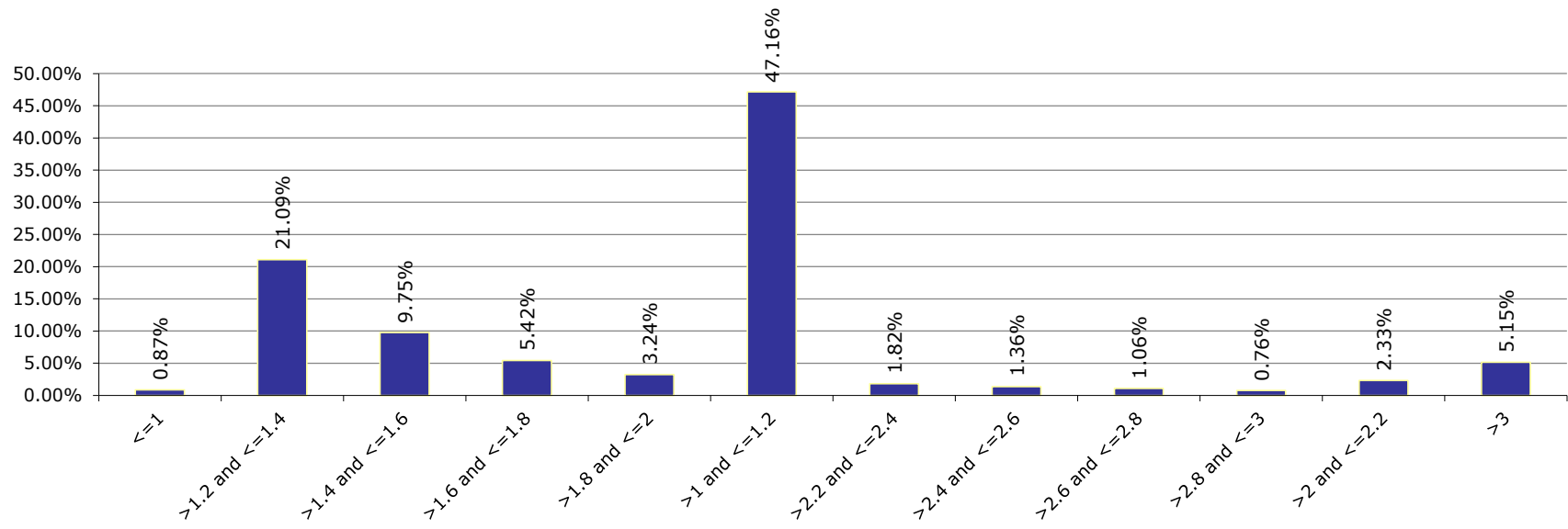
Loan to Value



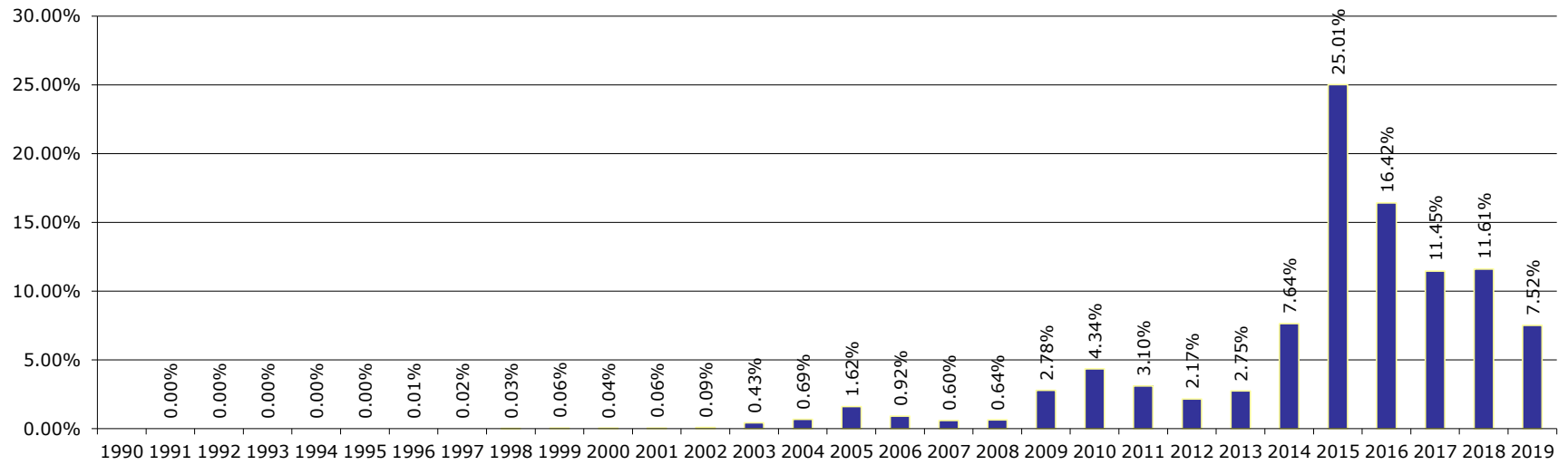
Mortgage Coverage Ratio



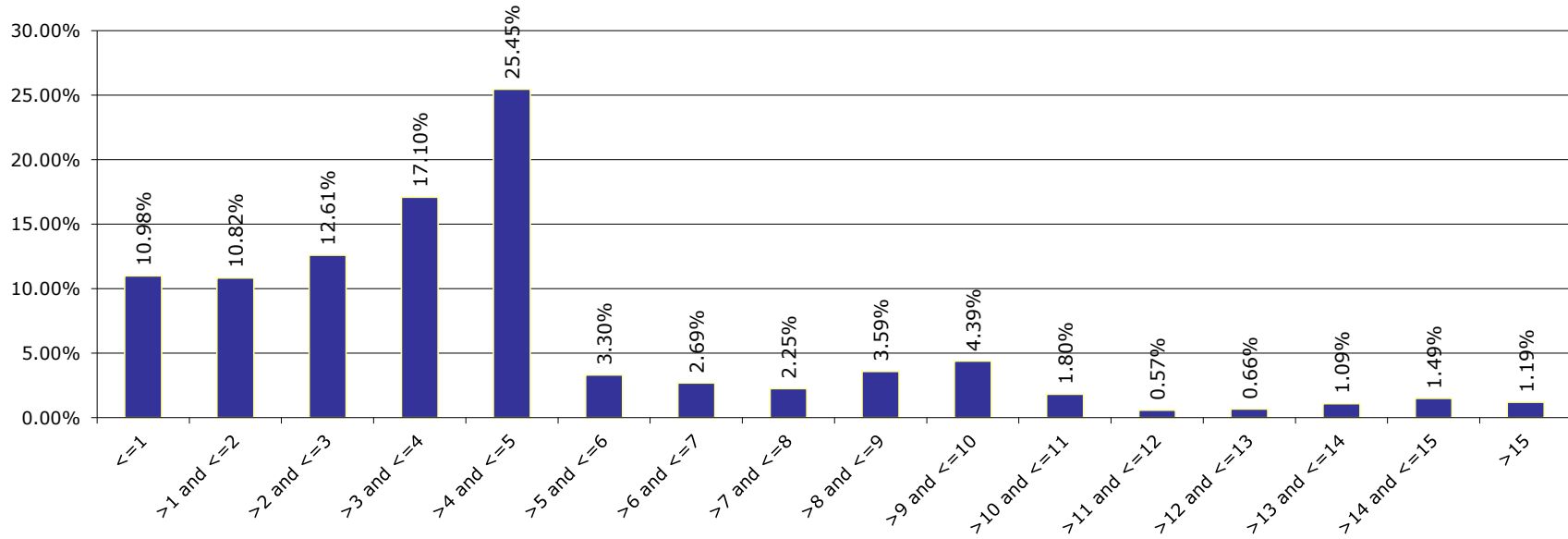
Total Coverage Ratio



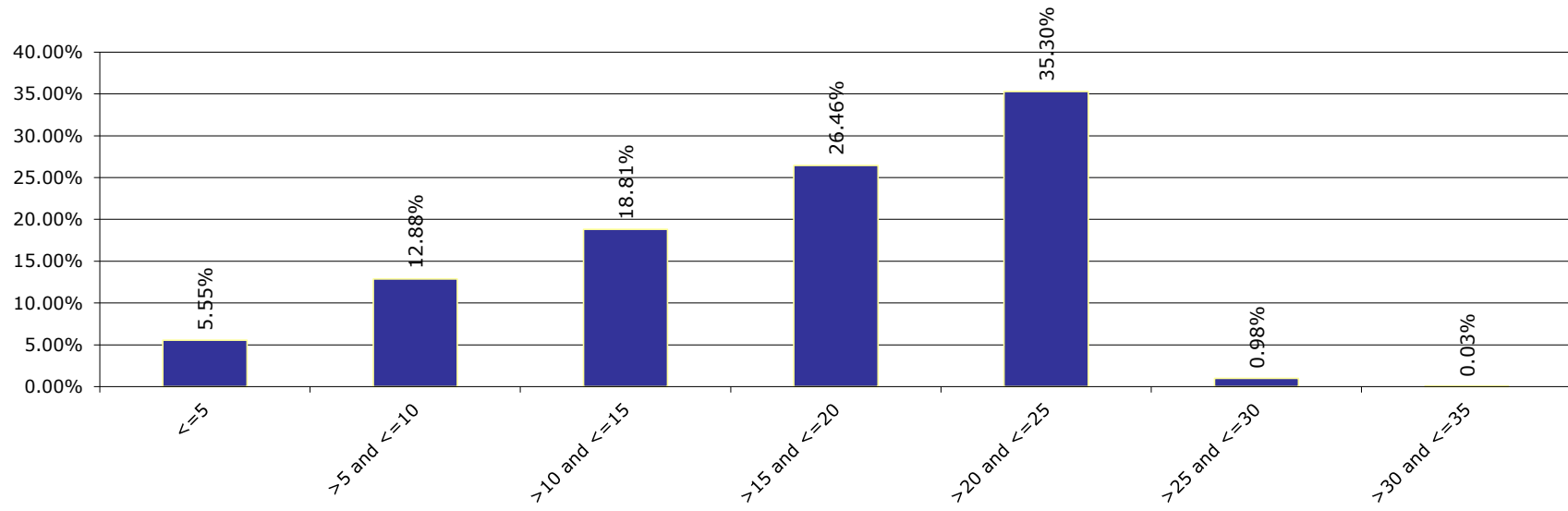
Origination Year



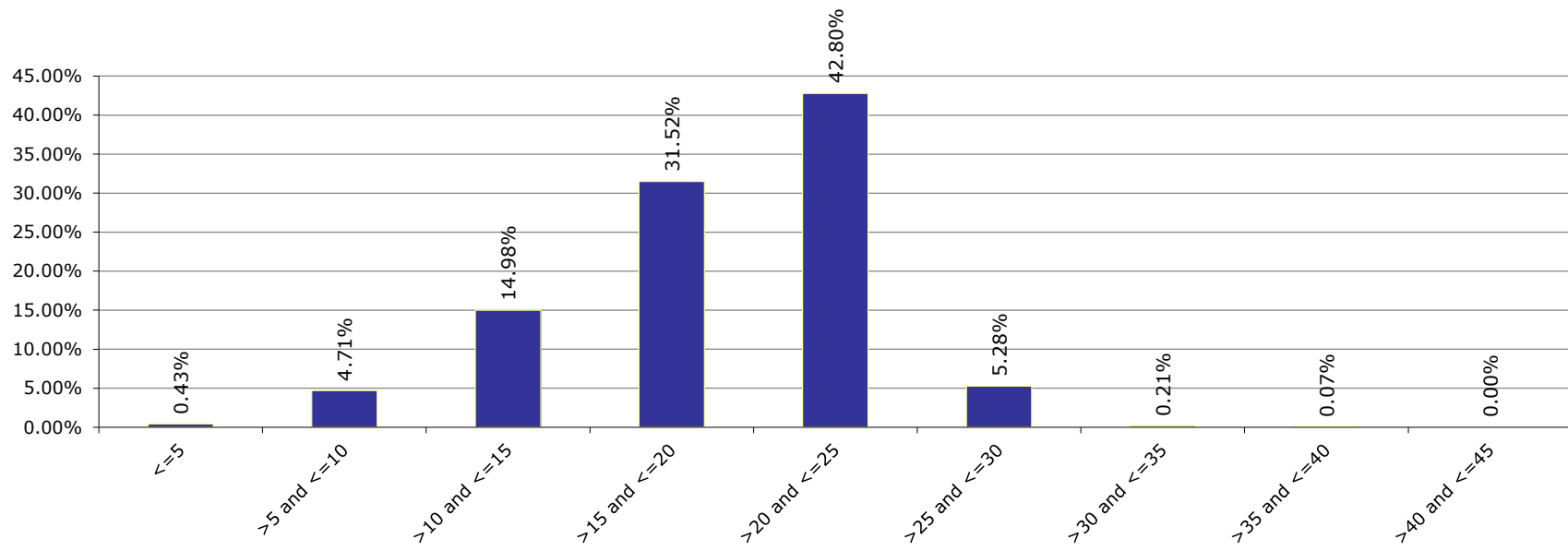
Seasoning



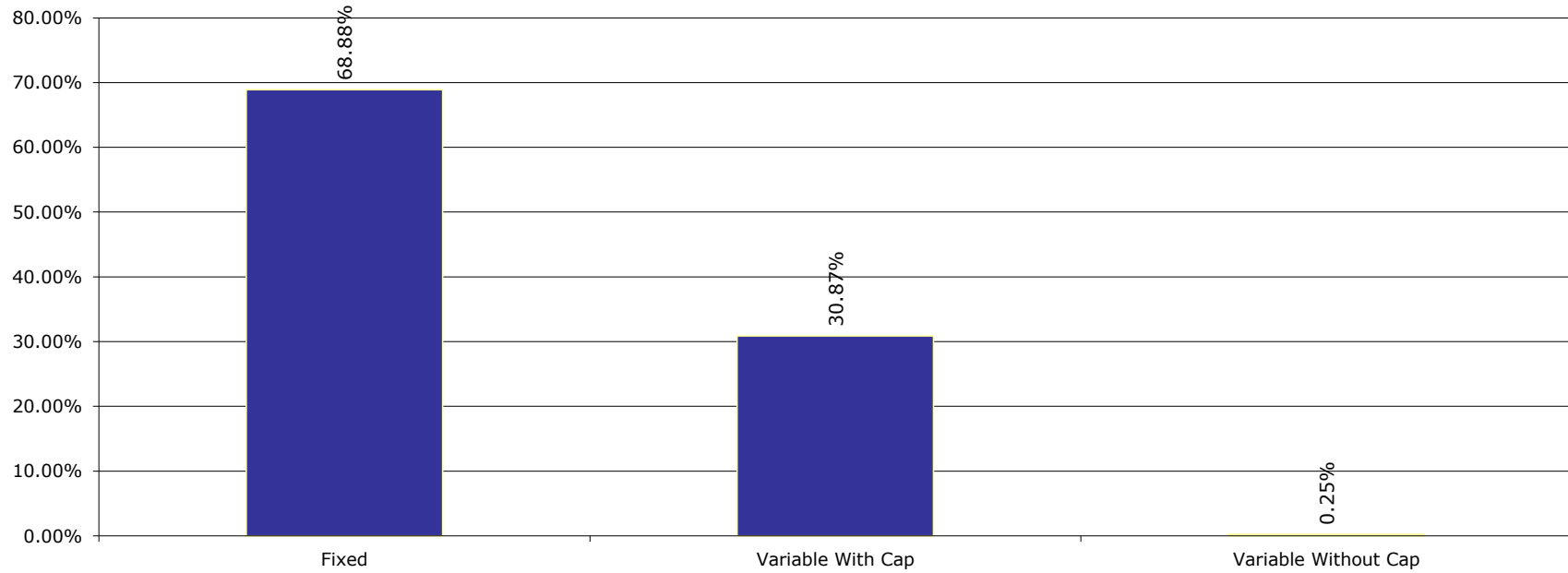
Remaining Maturity



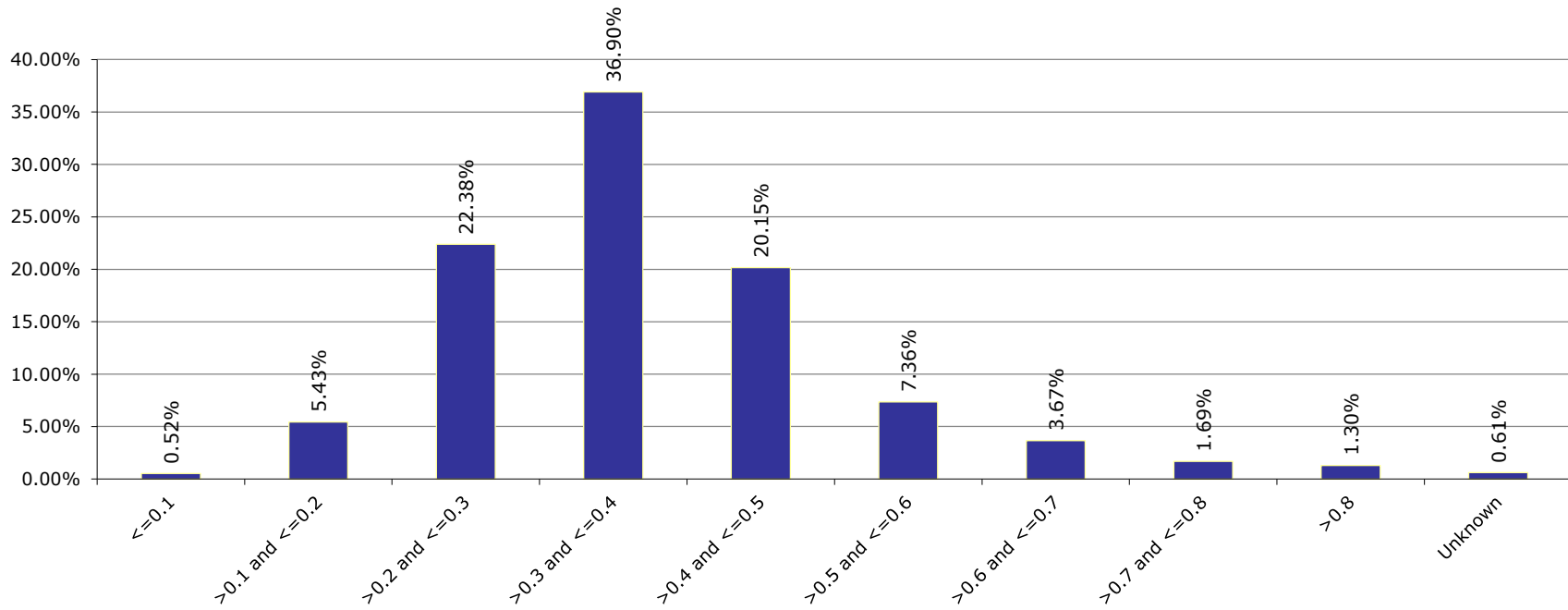
Original Maturity



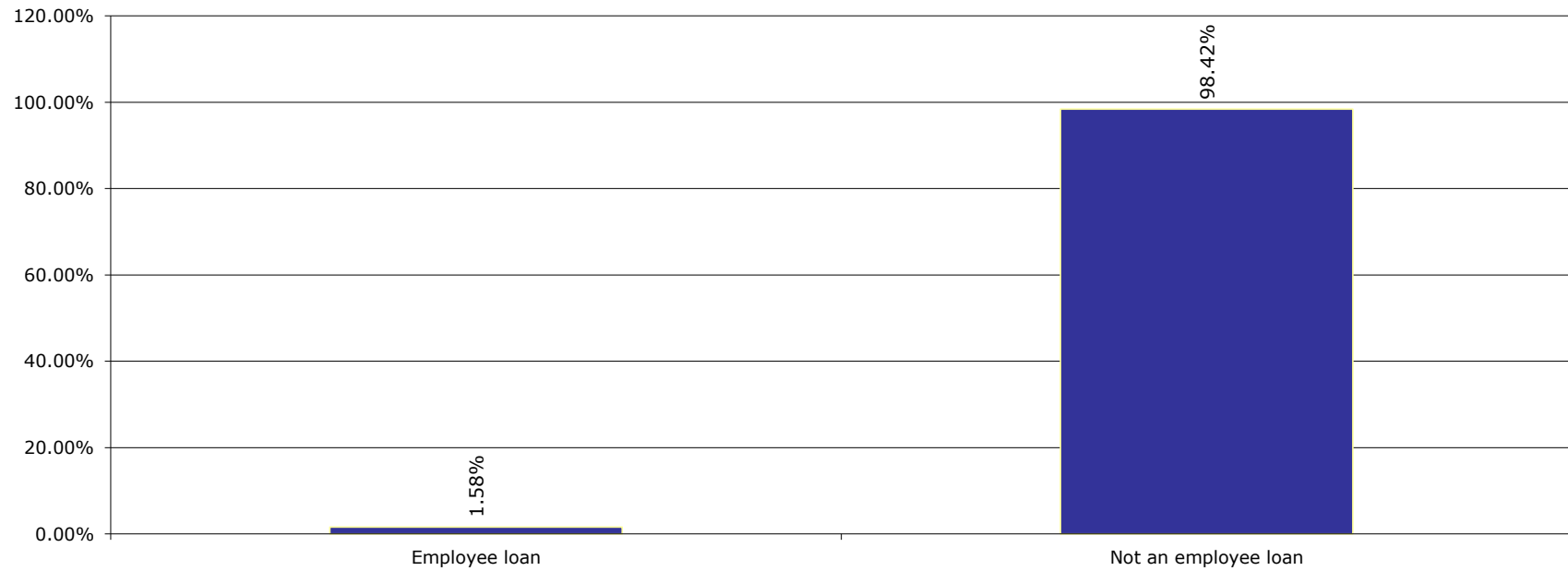
Interest Type



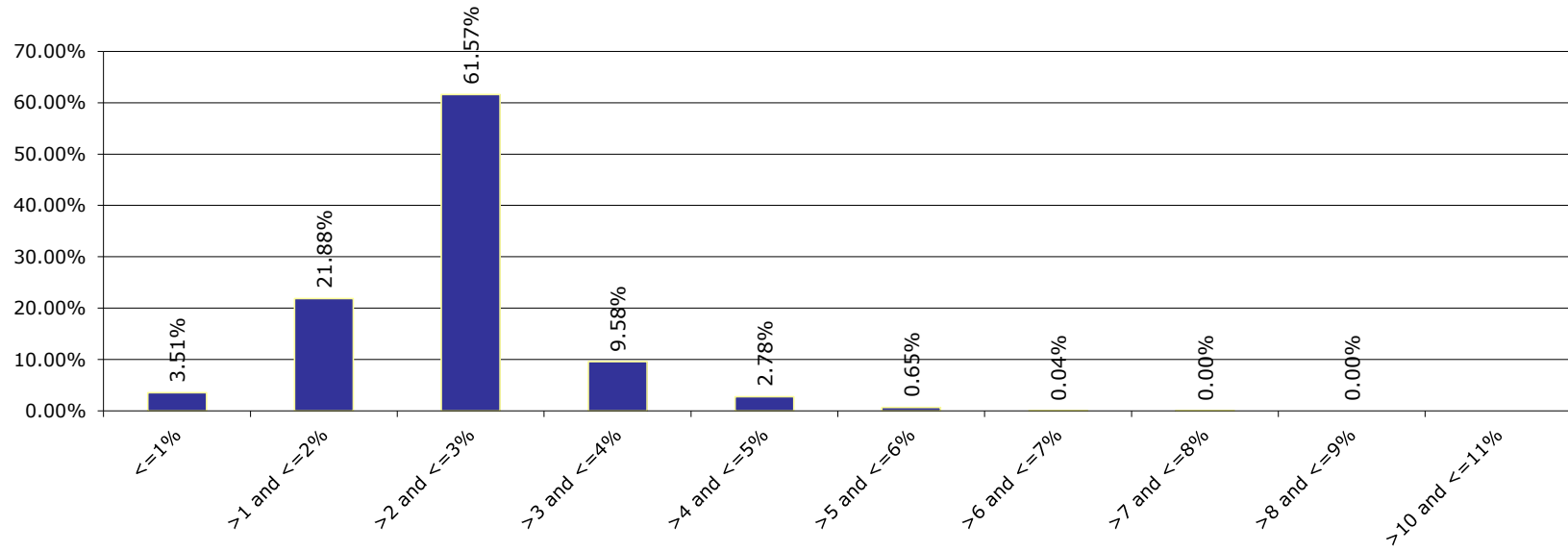
Debt to Income



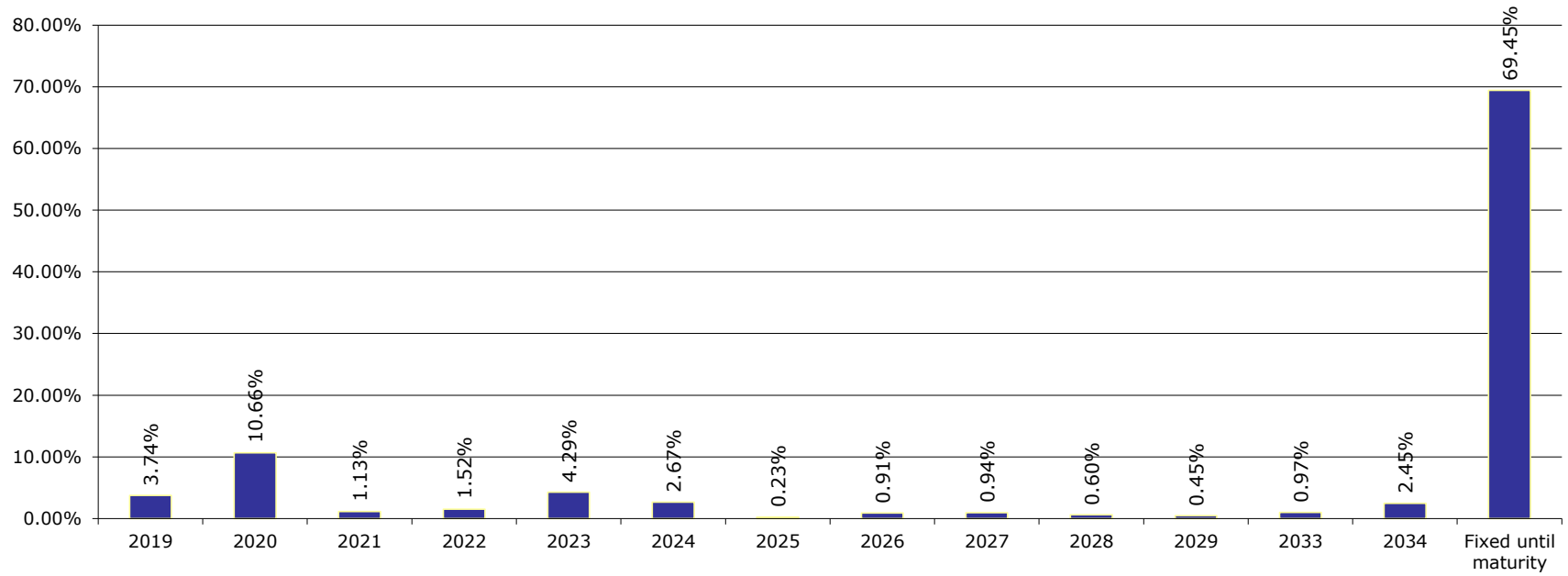
Employee Loans



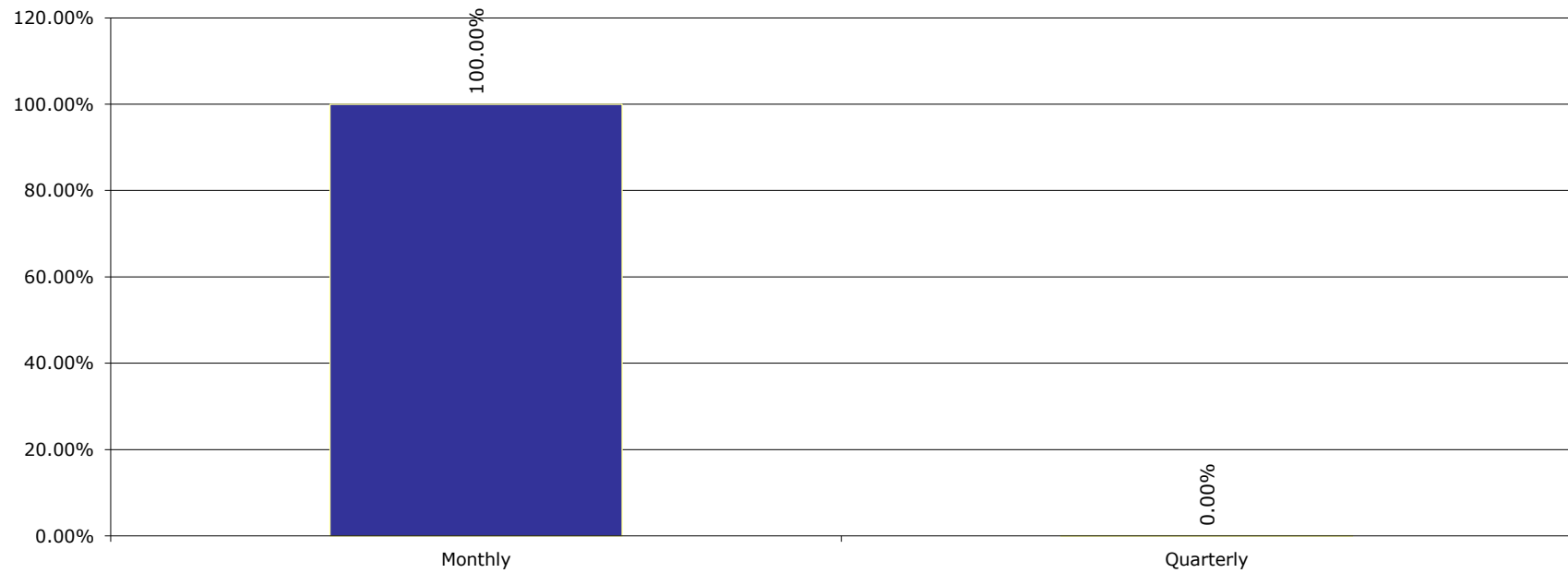
Interest Rate



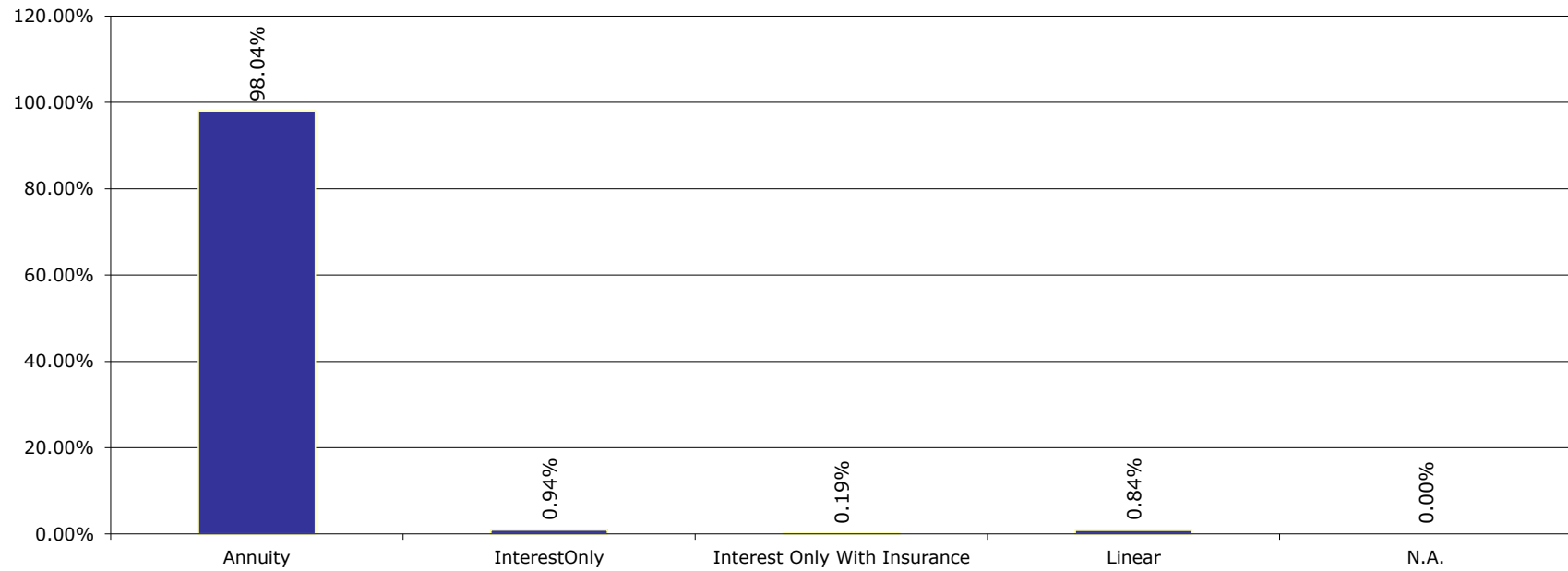
Next Reset Year



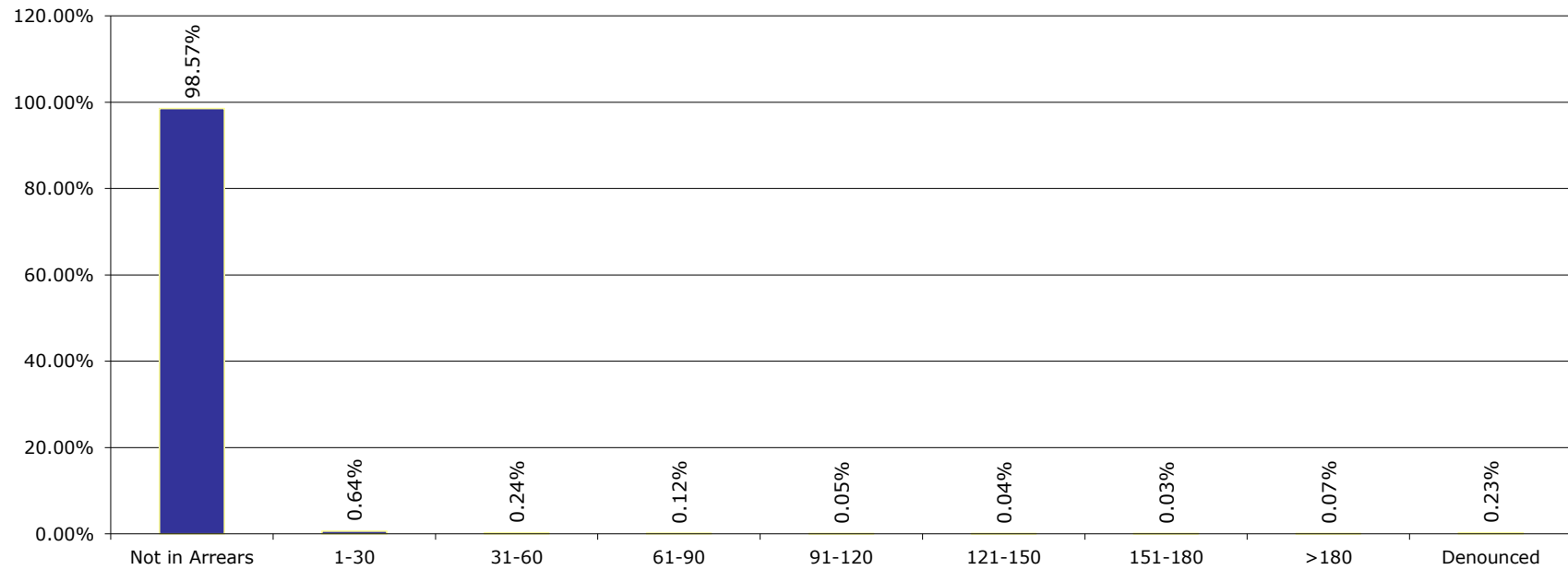
Interest Payment Frequency



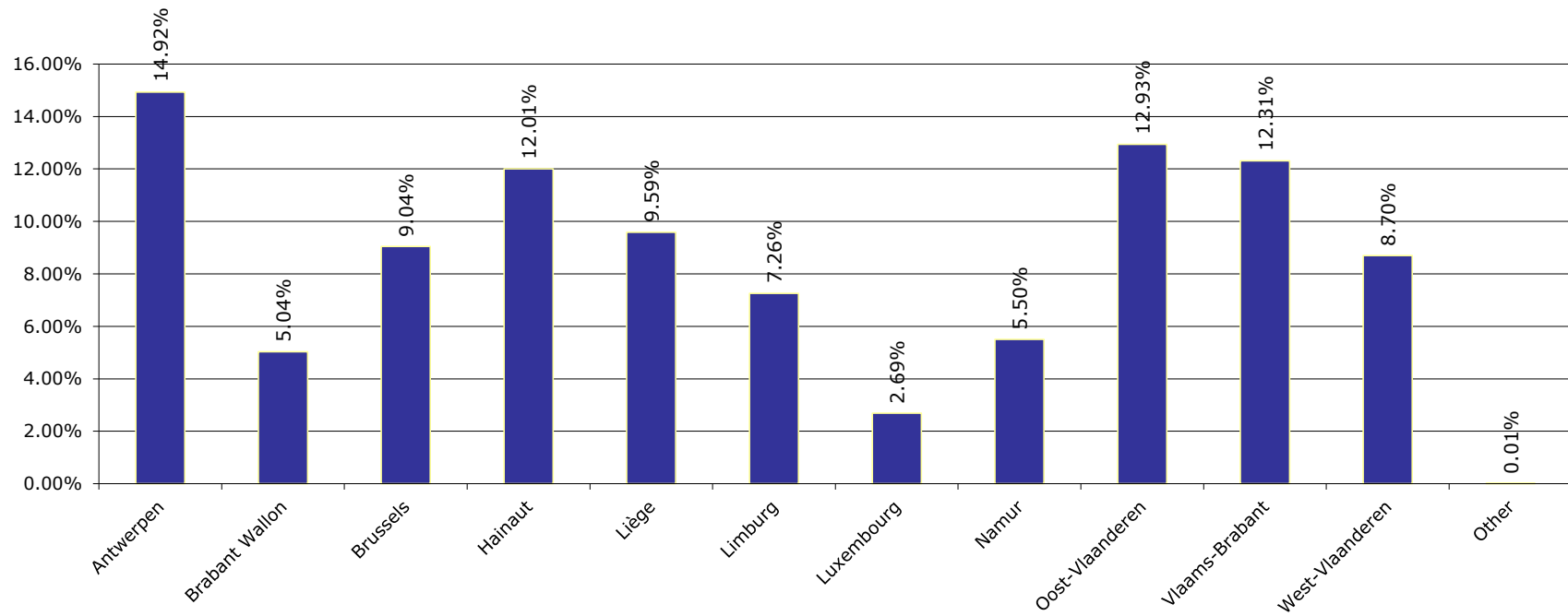
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:
30/09/2019

1. Key characteristics

Outstanding Principal Balance (EUR)	27,466,849,354
Average Borrower Balance (EUR)	98,859
Maximum Borrower Balance (EUR)	1,871,225.19
Number of Borrowers	277,839
Number of Advances	448,471
Weighted Average Seasoning (years)	4.41
Weighted Average Remaining Maturity (years)	16.2
Weighted Average Coupon (%)	2.33
Weighted Average DTI	37.8%
Weighted Average Loan-to-Value	63.65%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	123.62

Bass Master Issuer

Pool Characteristics

30/09/2019

2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
Loan Size <=50	2,166,544,667.97	7.89%	102,269	36.81%
50 < Loan Size <= 100	4,483,549,477.61	16.32%	60,205	21.67%
100 < Loan Size <= 150	6,213,546,232.82	22.62%	50,156	18.05%
150 < Loan Size <= 200	5,649,834,677.62	20.57%	32,696	11.77%
200 < Loan Size <= 250	3,862,257,680.57	14.06%	17,376	6.25%
250 < Loan Size <= 300	2,156,146,896.86	7.85%	7,945	2.86%
300 < Loan Size <= 350	1,105,264,032.04	4.02%	3,432	1.24%
350 < Loan Size <= 400	561,222,886.14	2.04%	1,507	0.54%
400 < Loan Size <= 450	320,964,062.00	1.17%	758	0.27%
450 < Loan Size <= 500	218,177,848.09	0.79%	460	0.17%
500 < Loan Size <= 550	140,755,181.19	0.51%	269	0.10%
550 < Loan Size <= 600	113,989,449.10	0.42%	199	0.07%
600 < Loan Size <= 650	79,261,573.51	0.29%	127	0.05%
650 < Loan Size <= 700	65,499,665.75	0.24%	97	0.03%
700 < Loan Size <= 750	46,994,921.43	0.17%	65	0.02%
750 < Loan Size <= 800	37,225,089.46	0.14%	48	0.02%
800 < Loan Size <= 850	34,646,867.51	0.13%	42	0.02%
850 < Loan Size <= 900	26,168,047.54	0.10%	30	0.01%
900 < Loan Size <= 950	14,765,519.12	0.05%	16	0.01%
950 < Loan Size <= 1000	30,329,024.79	0.11%	31	0.01%
Loan Size > 1000	139,705,553.00	0.51%	111	0.04%
Total	27,466,849,354.12	100 %	277,839	100 %

Bass Master Issuer

Pool Characteristics

30/09/2019

3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	469,415,808.29	1.71%	40,383.00	14.53%
>0.1 and <=0.2	1,213,056,702.71	4.42%	34,384.00	12.38%
>0.2 and <=0.3	1,820,226,438.14	6.63%	30,707.00	11.05%
>0.3 and <=0.4	2,233,778,601.71	8.13%	26,085.00	9.39%
>0.4 and <=0.5	2,607,100,603.87	9.49%	24,253.00	8.73%
>0.5 and <=0.6	2,811,565,324.75	10.24%	22,588.00	8.13%
>0.6 and <=0.7	3,186,159,080.63	11.60%	22,851.00	8.22%
>0.7 and <=0.8	3,811,869,285.75	13.88%	24,614.00	8.86%
>0.8 and <=0.9	4,998,498,643.73	18.20%	29,558.00	10.64%
>0.9 and <=1	4,186,478,818.58	15.24%	21,705.00	7.81%
>1 and <=1.1	118,701,392.64	0.43%	589.00	0.21%
>1.1 and <=1.2	4,152,284.39	0.02%	50.00	0.02%
>1.2	5,846,368.93	0.02%	72.00	0.03%
Total	27,466,849,354.12	100 %	277,839	100 %

Bass Master Issuer

Pool Characteristics

30/09/2019

4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	2,954,467.63	0.01%	923.00	0.33%
>0 and <=0,1	132,414,286.08	0.48%	309.00	0.11%
>0.1 and <=0.2	386,235,422.26	1.41%	1,196.00	0.43%
>0.2 and <=0.3	801,732,372.38	2.92%	2,884.00	1.04%
>0.3 and <=0.4	1,442,821,878.59	5.25%	5,936.00	2.14%
>0.4 and <=0.5	1,563,138,743.69	5.69%	7,309.00	2.63%
>0.5 and <=0.6	2,079,220,024.25	7.57%	10,380.00	3.74%
>0.6 and <=0.7	1,307,879,839.12	4.76%	7,594.00	2.73%
>0.7 and <=0.8	864,467,369.37	3.15%	5,520.00	1.99%
>0.8 and <=0.9	561,757,618.66	2.05%	3,976.00	1.43%
>0.9 and <=1	450,288,527.12	1.64%	3,339.00	1.20%
>1 and <=1.1	3,881,925,387.45	14.13%	24,826.00	8.94%
>1.1 and <=1.2	4,168,875,844.29	15.18%	30,121.00	10.84%
>1.2 and <=1.3	2,477,009,262.11	9.02%	21,397.00	7.70%
>1.3 and <=1.4	1,463,501,767.59	5.33%	14,556.00	5.24%
>1.4 and <=1.5	1,100,224,073.44	4.01%	11,956.00	4.30%
>1.5 and <=1.6	731,633,501.46	2.66%	9,049.00	3.26%
>1.6 and <=1.7	529,930,884.86	1.93%	7,026.00	2.53%
>1.7 and <=1.8	507,097,420.10	1.85%	7,298.00	2.63%
>1.8 and <=1.9	339,922,496.47	1.24%	5,566.00	2.00%
>1.9 and <=2	251,800,443.52	0.92%	4,436.00	1.60%
>2	2,422,017,723.68	8.82%	92,242.00	33.20%
Total	27,466,849,354.12	100%	277,839	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	238,715,929.07	0.87%	2,555.00	0.92%
>1.2 and <=1.4	5,793,182,053.53	21.09%	44,517.00	16.02%
>1.4 and <=1.6	2,679,206,500.20	9.75%	25,439.00	9.16%
>1.6 and <=1.8	1,488,150,160.72	5.42%	16,787.00	6.04%
>1.8 and <=2	890,679,358.93	3.24%	11,558.00	4.16%
>1 and <=1.2	12,952,002,730.04	47.16%	74,205.00	26.71%
>2.2 and <=2.4	498,734,562.91	1.82%	8,465.00	3.05%
>2.4 and <=2.6	373,498,175.90	1.36%	7,182.00	2.58%
>2.6 and <=2.8	292,112,510.19	1.06%	6,086.00	2.19%
>2.8 and <=3	208,039,720.74	0.76%	4,656.00	1.68%
>2 and <=2.2	639,230,119.47	2.33%	9,520.00	3.43%
>3	1,413,297,532.42	5.15%	66,869.00	24.07%
Total	27,466,849,354.12	100%	277,839	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1990	29,226.56	0.00%	17.00	0.00%
1991	71,243.35	0.00%	23.00	0.01%
1992	48,003.22	0.00%	14.00	0.00%
1993	207,401.53	0.00%	29.00	0.01%
1994	165,590.05	0.00%	43.00	0.01%
1995	927,652.89	0.00%	185.00	0.04%
1996	3,020,172.23	0.01%	317.00	0.07%
1997	4,942,789.77	0.02%	394.00	0.09%
1998	8,484,644.63	0.03%	617.00	0.14%
1999	16,328,940.74	0.06%	1,402.00	0.31%
2000	11,606,671.88	0.04%	1,553.00	0.35%
2001	15,147,763.60	0.06%	1,397.00	0.31%
2002	24,520,978.17	0.09%	2,347.00	0.52%
2003	119,004,477.15	0.43%	6,663.00	1.49%
2004	188,804,067.43	0.69%	7,971.00	1.78%
2005	443,669,795.31	1.62%	20,709.00	4.62%
2006	251,877,379.68	0.92%	9,665.00	2.16%
2007	163,810,982.55	0.60%	5,814.00	1.30%
2008	177,059,564.43	0.64%	5,609.00	1.25%
2009	764,369,973.75	2.78%	18,677.00	4.16%
2010	1,192,810,619.01	4.34%	28,906.00	6.45%
2011	852,259,509.63	3.10%	23,152.00	5.16%
2012	595,913,722.75	2.17%	17,859.00	3.98%
2013	755,212,915.07	2.75%	18,272.00	4.07%
2014	2,098,850,613.77	7.64%	38,967.00	8.69%
2015	6,869,743,130.10	25.01%	100,329.00	22.37%
2016	4,509,860,876.25	16.42%	55,835.00	12.45%
2017	3,144,427,644.09	11.45%	33,911.00	7.56%
2018	3,189,267,943.73	11.61%	30,005.00	6.69%
2019	2,064,405,060.80	7.52%	17,789.00	3.97%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	3,017,058,645.57	10.98%	26,325.00	5.87%
>1 and <=2	2,972,391,195.45	10.82%	28,947.00	6.45%
>2 and <=3	3,462,766,995.67	12.61%	38,644.00	8.62%
>3 and <=4	4,697,653,938.90	17.10%	59,004.00	13.16%
>4 and <=5	6,991,617,645.65	25.45%	108,821.00	24.26%
>5 and <=6	905,907,557.61	3.30%	19,081.00	4.25%
>6 and <=7	739,786,873.77	2.69%	18,627.00	4.15%
>7 and <=8	619,309,937.37	2.25%	19,019.00	4.24%
>8 and <=9	985,841,156.36	3.59%	26,014.00	5.80%
>9 and <=10	1,205,686,533.30	4.39%	28,272.00	6.30%
>10 and <=11	495,350,411.30	1.80%	12,590.00	2.81%
>11 and <=12	156,048,316.76	0.57%	5,191.00	1.16%
>12 and <=13	182,209,665.45	0.66%	6,543.00	1.46%
>13 and <=14	299,420,604.04	1.09%	11,955.00	2.67%
>14 and <=15	408,715,020.78	1.49%	19,396.00	4.32%
>15	327,084,856.14	1.19%	20,042.00	4.47%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,523,722,289.77	5.55%	106,176.00	23.68%
>5 and <=10	3,536,950,405.21	12.88%	96,236.00	21.46%
>10 and <=15	5,167,332,389.63	18.81%	79,892.00	17.81%
>15 and <=20	7,266,503,661.37	26.46%	80,672.00	17.99%
>20 and <=25	9,695,427,773.01	35.30%	83,202.00	18.55%
>25 and <=30	268,918,017.94	0.98%	2,209.00	0.49%
>30 and <=35	7,994,817.19	0.03%	84.00	0.02%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	117,844,487.43	0.43%	3,097.00	0.69%
>5 and <=10	1,293,305,248.94	4.71%	50,186.00	11.19%
>10 and <=15	4,114,912,835.12	14.98%	128,869.00	28.74%
>15 and <=20	8,657,824,880.34	31.52%	136,258.00	30.38%
>20 and <=25	11,755,921,210.02	42.80%	113,968.00	25.41%
>25 and <=30	1,450,288,218.17	5.28%	15,259.00	3.40%
>30 and <=35	56,591,643.57	0.21%	606.00	0.14%
>35 and <=40	19,457,697.23	0.07%	223.00	0.05%
>40 and <=45	703,133.30	0.00%	5.00	0.00%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	18,918,606,922.92	68.88%	323,020.00	72.03%
Variable With Cap	8,478,249,962.06	30.87%	117,541.00	26.21%
Variable Without Cap	69,992,469.14	0.25%	7,910.00	1.76%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	142,959,352.31	0.52%	7,064.00	1.58%
>0.1 and <=0.2	1,490,603,994.44	5.43%	45,010.00	10.04%
>0.2 and <=0.3	6,146,380,077.14	22.38%	112,187.00	25.02%
>0.3 and <=0.4	10,136,552,581.80	36.90%	141,855.00	31.63%
>0.4 and <=0.5	5,533,363,980.30	20.15%	75,750.00	16.89%
>0.5 and <=0.6	2,020,293,969.71	7.36%	28,189.00	6.29%
>0.6 and <=0.7	1,008,708,496.51	3.67%	13,495.00	3.01%
>0.7 and <=0.8	464,680,848.92	1.69%	6,441.00	1.44%
>0.8	355,759,591.21	1.30%	5,289.00	1.18%
Unknown	167,546,461.78	0.61%	13,191.00	2.94%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	435,142,113.70	1.58%	9,886.00	2.20%
Not an employee loan	27,031,707,240.42	98.42%	438,585.00	97.80%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	963,561,106.56	3.51%	26,490	5.91%
>1 and <=2%	6,008,506,642.85	21.88%	79,856	17.81%
>2 and <=3%	16,910,255,640.26	61.57%	232,359	51.81%
>3 and <=4%	2,631,490,737.20	9.58%	68,837	15.35%
>4 and <=5%	763,995,486.00	2.78%	32,215	7.18%
>5 and <=6%	178,640,190.38	0.65%	7,106	1.58%
>6 and <=7%	10,041,851.36	0.04%	1,526	0.34%
>7 and <=8%	354,841.12	0.00%	78	0.02%
>8 and <=9%	2,858.39	0.00%	3	0.00%
>10 and <=11%	0.00	0.00%	1	0.00%
Total	27,466,849,354.12	100%	448,471.00	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2019	1,025,915,315.50	3.74%	19,234	4.29%
2020	2,927,726,802.50	10.66%	56,328	12.56%
2021	310,516,412.57	1.13%	3,610	0.80%
2022	418,269,220.92	1.52%	4,257	0.95%
2023	1,177,467,065.32	4.29%	10,643	2.37%
2024	733,708,298.65	2.67%	6,327	1.41%
2025	62,678,090.04	0.23%	763	0.17%
2026	250,595,625.84	0.91%	2,293	0.51%
2027	257,870,656.41	0.94%	2,334	0.52%
2028	163,436,055.19	0.60%	1,317	0.29%
2029	123,742,936.73	0.45%	970	0.22%
2033	266,679,562.33	0.97%	2,314	0.52%
2034	672,339,070.66	2.45%	5,406	1.21%
Fixed until maturity	19,075,904,241.46	69.45%	332,675	74.18%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	27,465,788,624.91	100.00%	448,341	99.97%
Quarterly	676,872.32	0.00%	48	0.01%
Unknown	383,856.89	0.00%	82	0.02%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	26,927,295,689.03	98.04%	436,626	97.36%
InterestOnly	257,714,085.38	0.94%	2,408	0.54%
Interest Only With Insurance	51,397,658.49	0.19%	429	0.10%
Linear	230,111,531.17	0.84%	9,004	2.01%
N.A.	330,390.05	0.00%	4	0.00%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	27,074,375,457.16	98.57%	442,860	98.75%
1-30	176,069,251.10	0.64%	2,071	0.46%
31-60	65,935,902.85	0.24%	760	0.17%
61-90	32,629,593.53	0.12%	332	0.07%
91-120	15,007,844.21	0.05%	197	0.04%
121-150	10,203,798.69	0.04%	143	0.03%
151-180	8,219,993.52	0.03%	93	0.02%
>180	20,292,955.34	0.07%	286	0.06%
Denounced	64,114,557.72	0.23%	1,729	0.39%
Total	27,466,849,354.12	100%	448,471	100%

Bass Master Issuer

Pool Characteristics

30/09/2019

18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	4,099,334,472.85	14.92%	64,831	14.46%
Brabant Wallon	1,383,062,163.27	5.04%	19,535	4.36%
Brussels	2,484,079,386.60	9.04%	28,593	6.38%
Hainaut	3,297,405,885.91	12.01%	59,480	13.26%
Liège	2,632,885,775.18	9.59%	44,469	9.92%
Limburg	1,994,783,026.15	7.26%	36,238	8.08%
Luxembourg	738,437,368.92	2.69%	11,913	2.66%
Namur	1,511,663,166.00	5.50%	25,313	5.64%
Oost-Vlaanderen	3,552,301,865.91	12.93%	61,272	13.66%
Vlaams-Brabant	3,380,573,352.07	12.31%	53,163	11.85%
West-Vlaanderen	2,388,698,092.81	8.70%	43,601	9.72%
Other	3,624,798.45	0.01%	63	0.01%
Total	27,466,849,354.12	100%	448,471	100%