

Bass Master Issuer

Report date: 30 September 2023

MORTGAGE PORTFOLIO REPORT

Mortgage Portfolio Report:

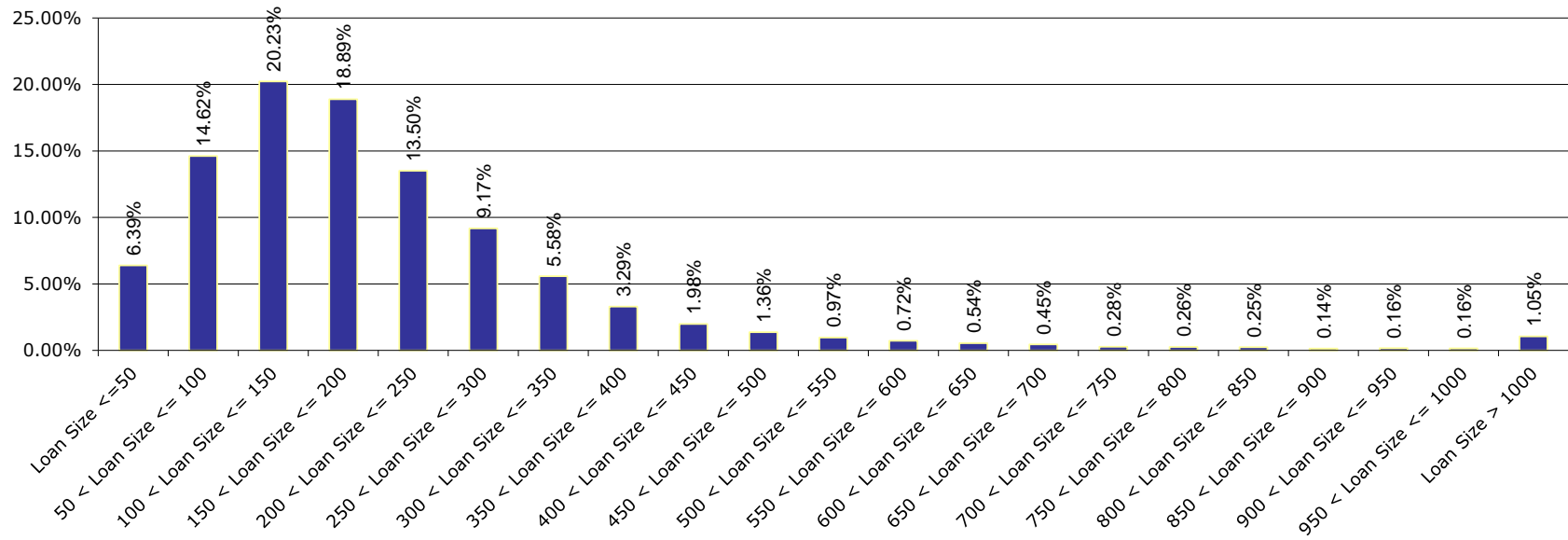
Reporting month as of ultimo:

Bass Master IssuerSeptember 2023

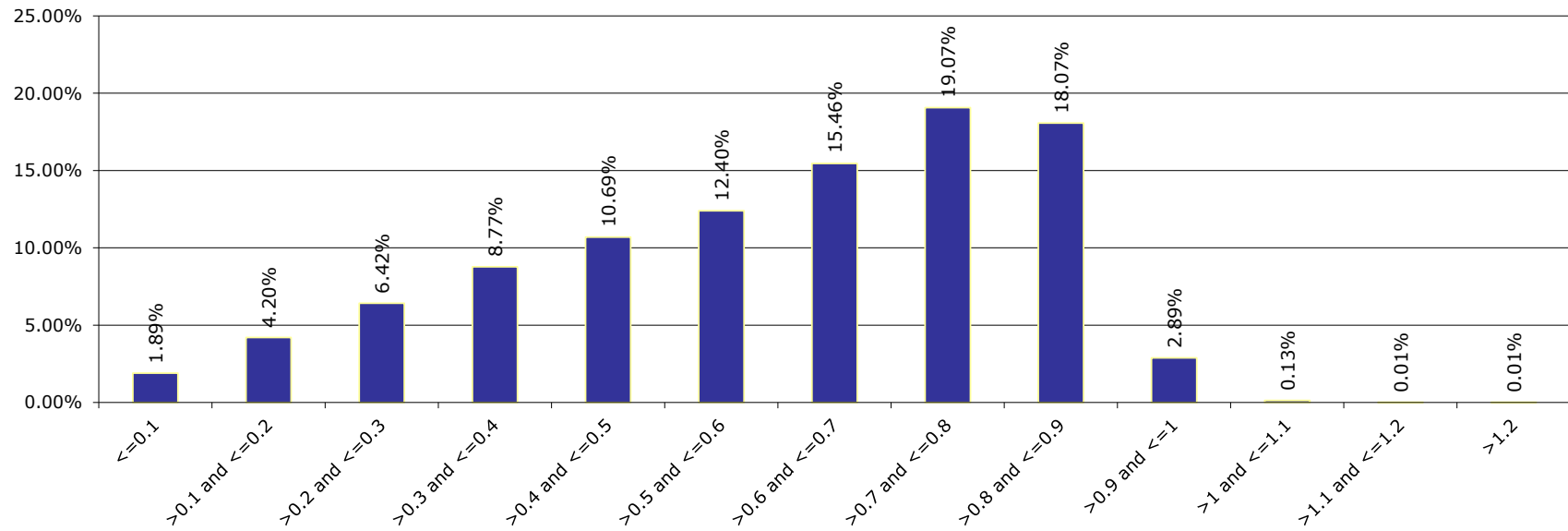
Key Characteristics

Oustanding Principal Balance (EUR)	21,800,746,505
Average Borrower Balance (EUR)	109,167
Maximum Borrower Balance (EUR)	1,987,433
Number of Borrowers	199,701
Number of Advances	345,305
Weighted Average Seasoning (years)	5.62
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.31
Weighted Average DTI	38.2%
Weighted Average LTV	59.7%
Weighted Mortgage Coverage Ratio	122.77

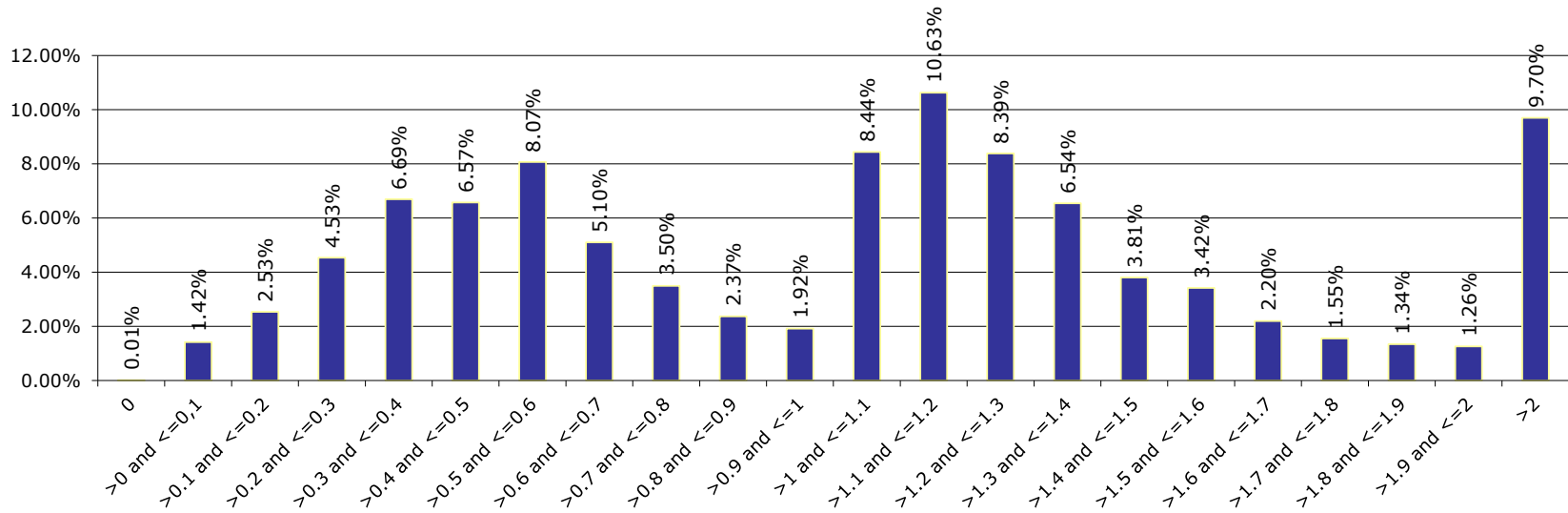
Loan Size per Borrower (in 1000€)



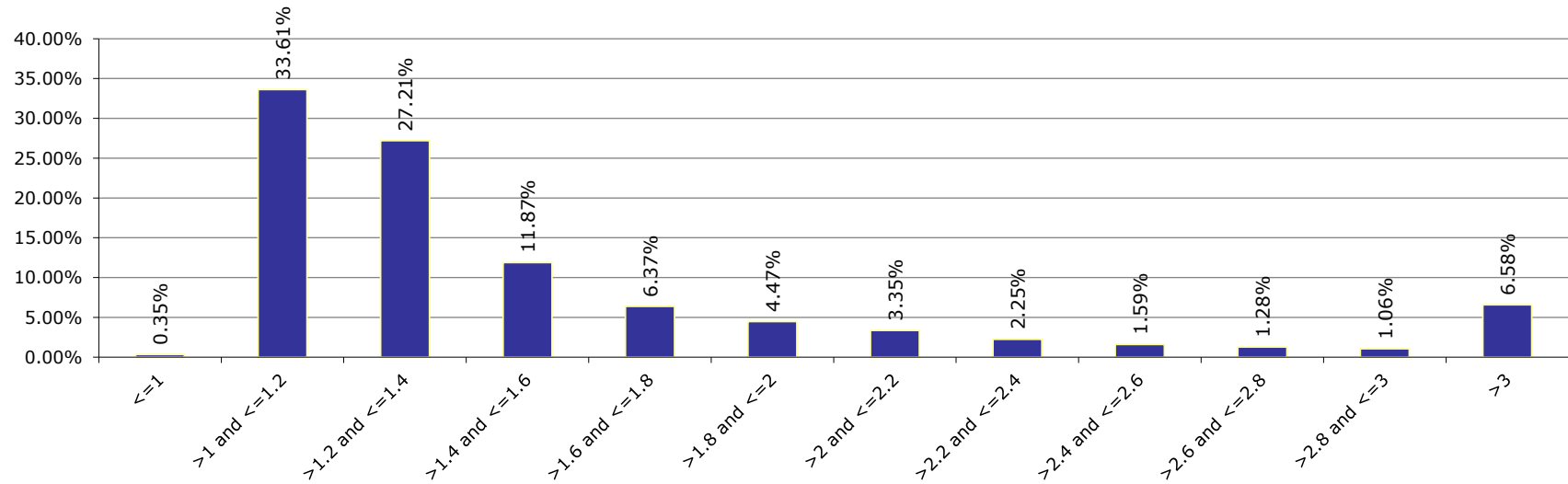
Loan to Value



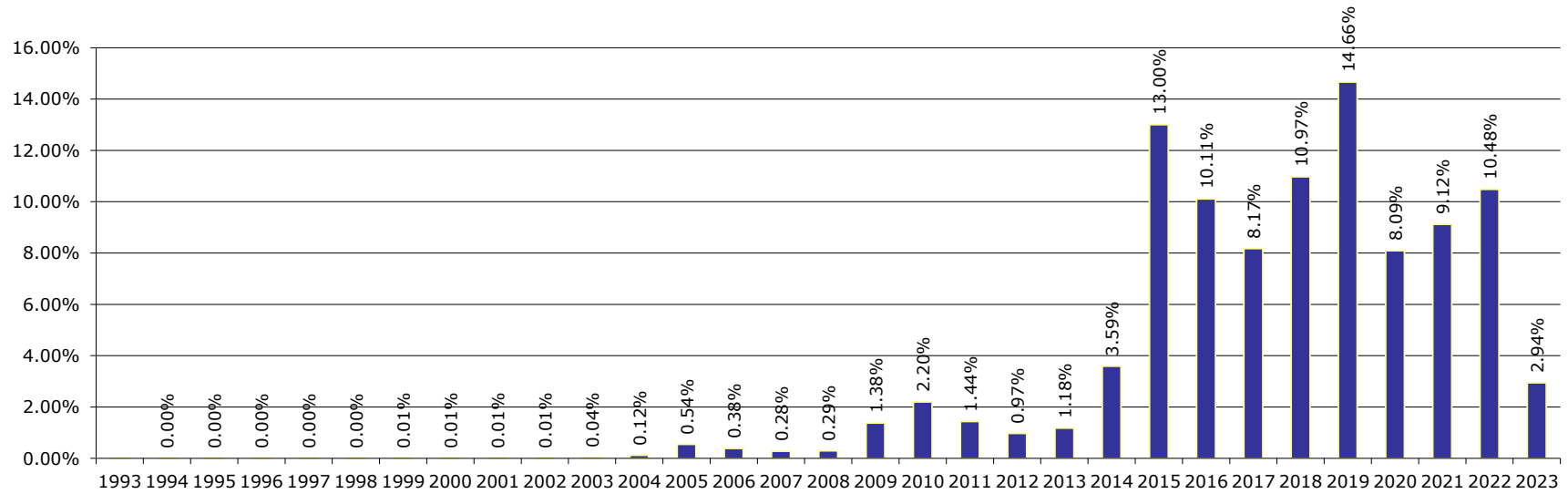
Mortgage Coverage Ratio



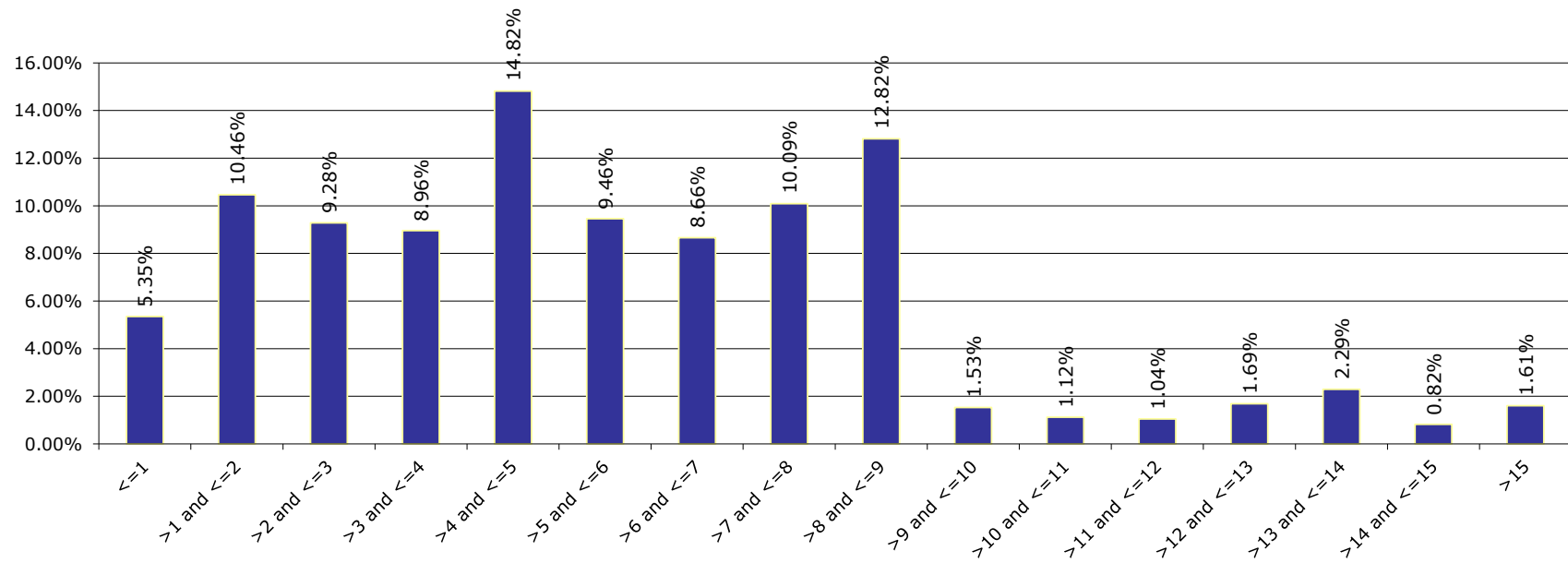
Total Coverage Ratio



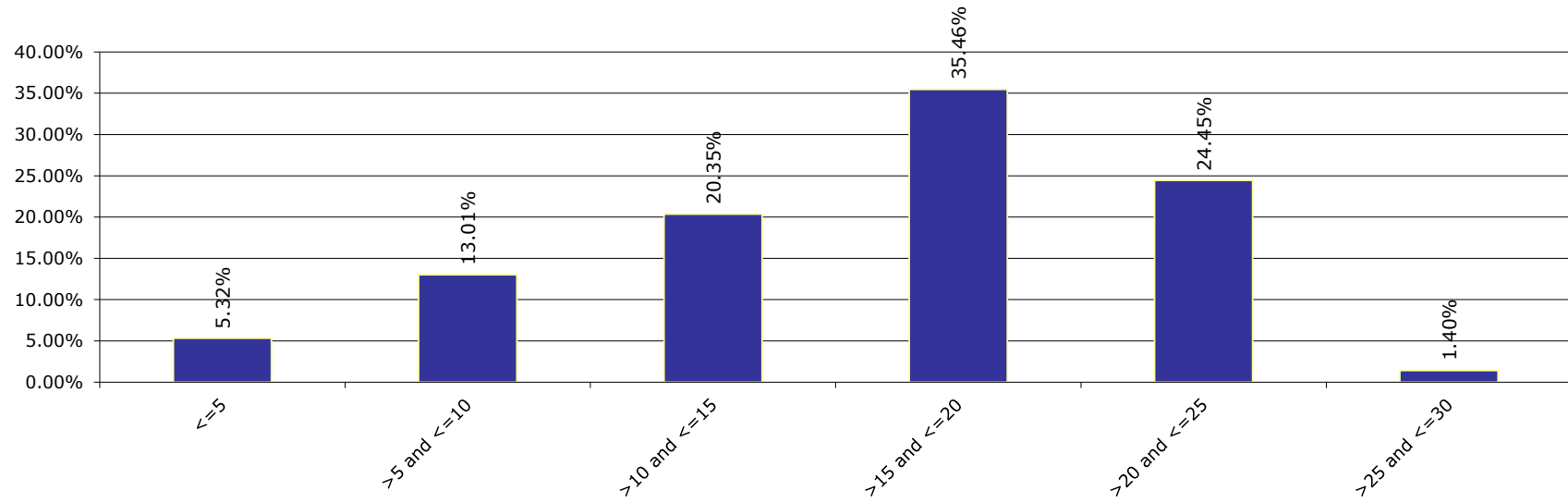
Origination Year



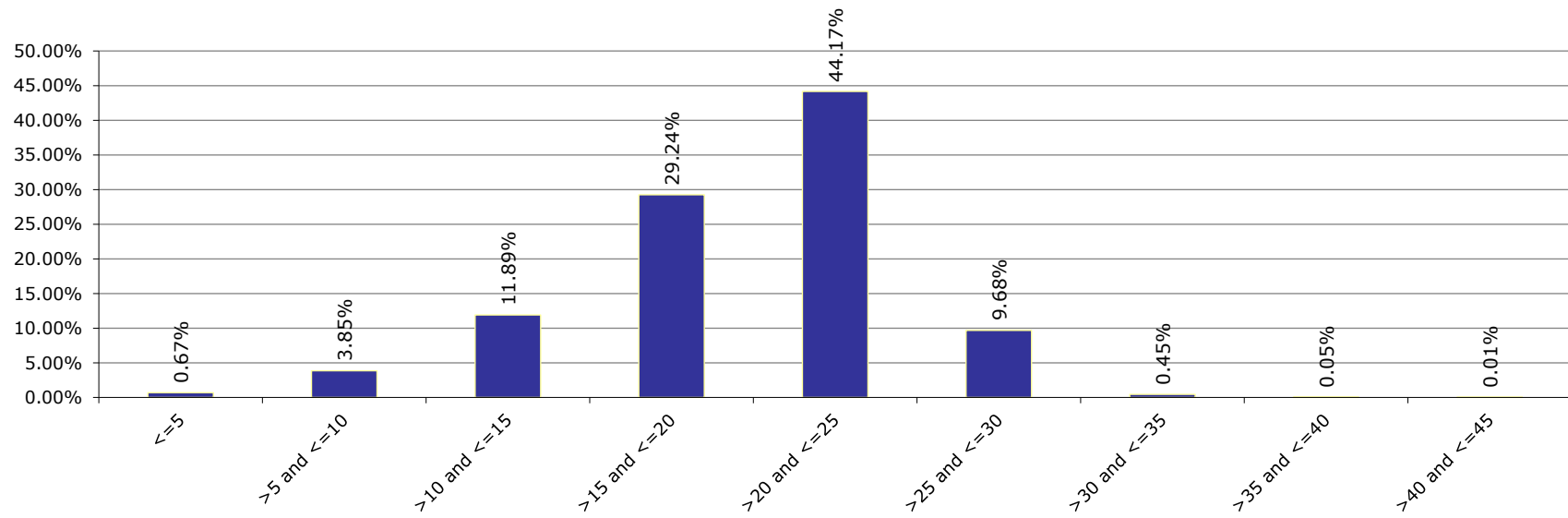
Seasoning



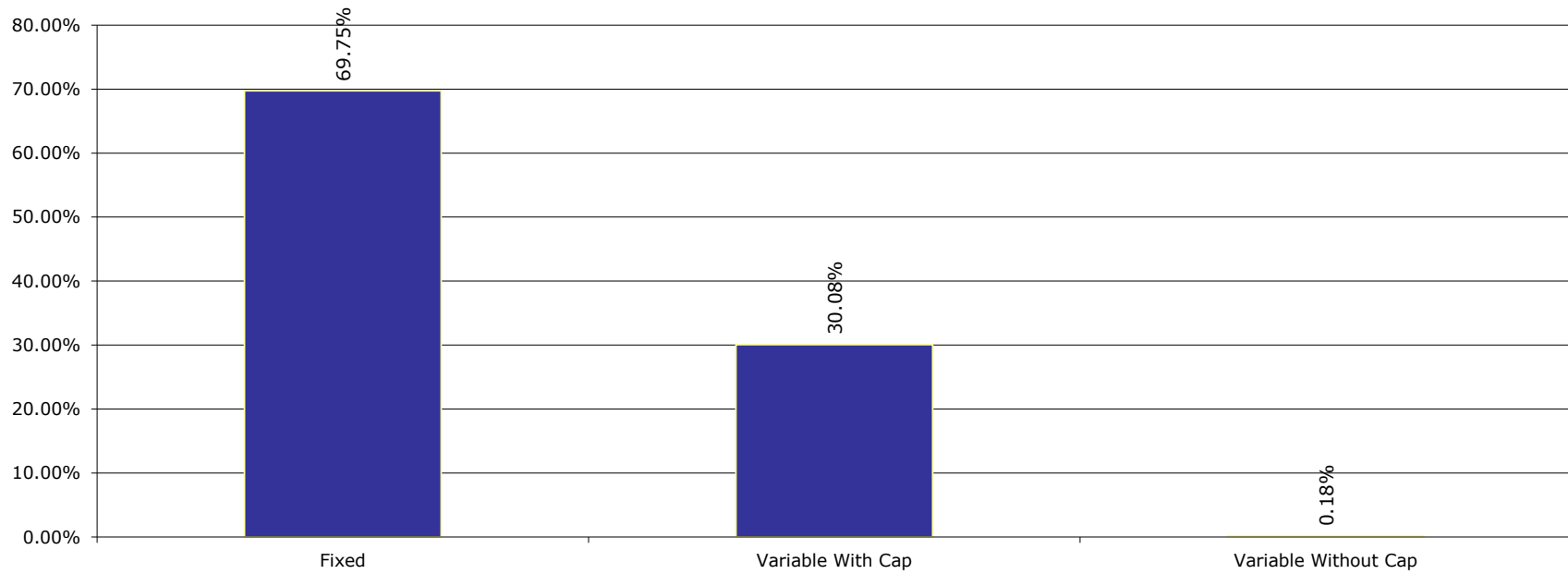
Remaining Maturity



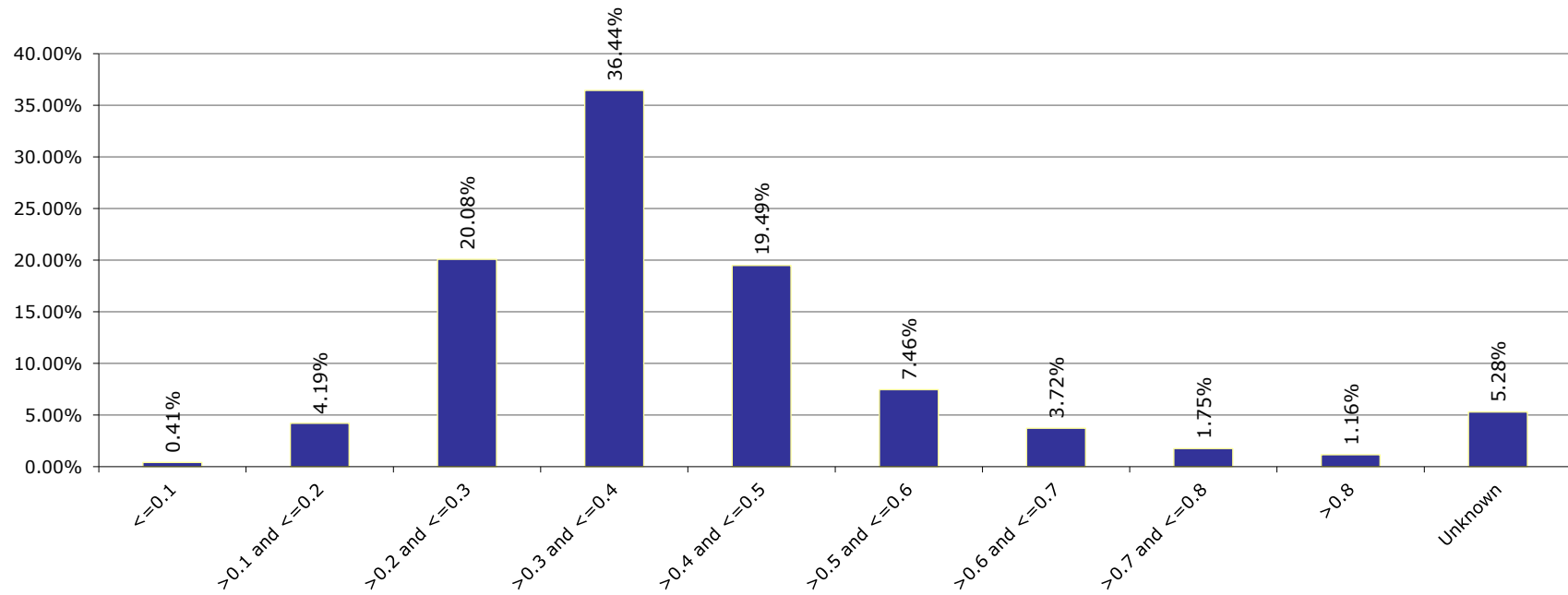
Original Maturity



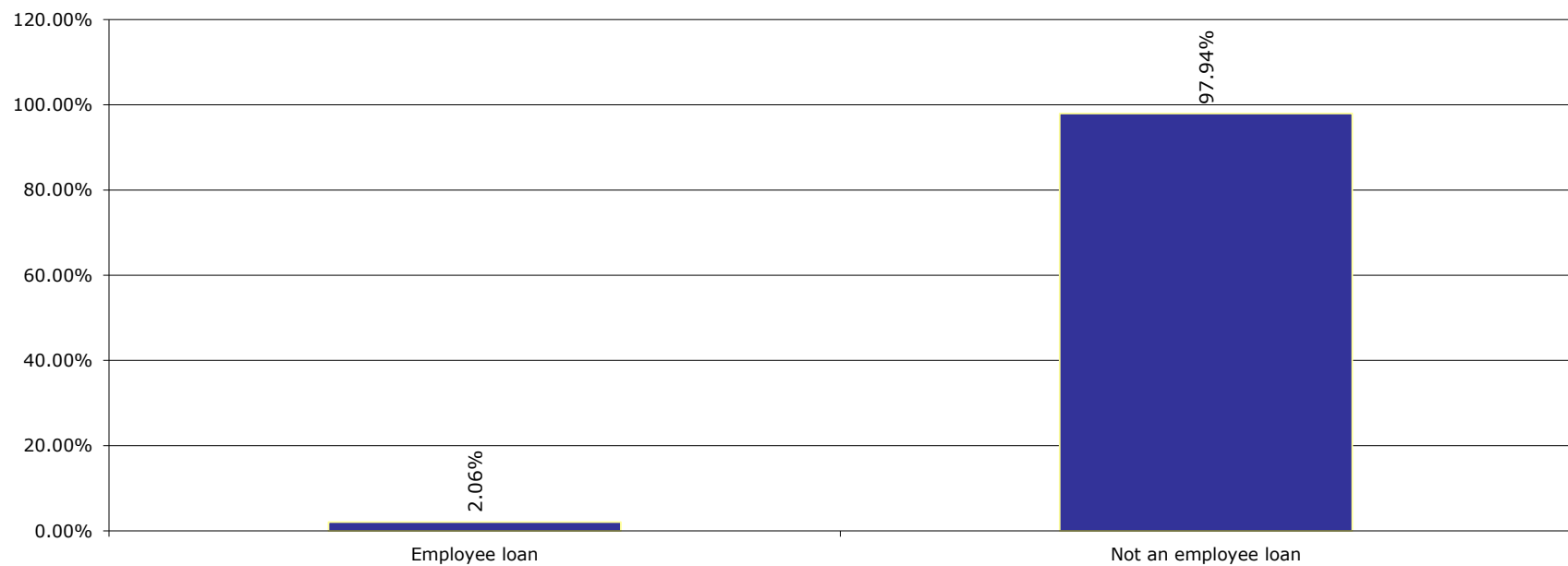
Interest Type



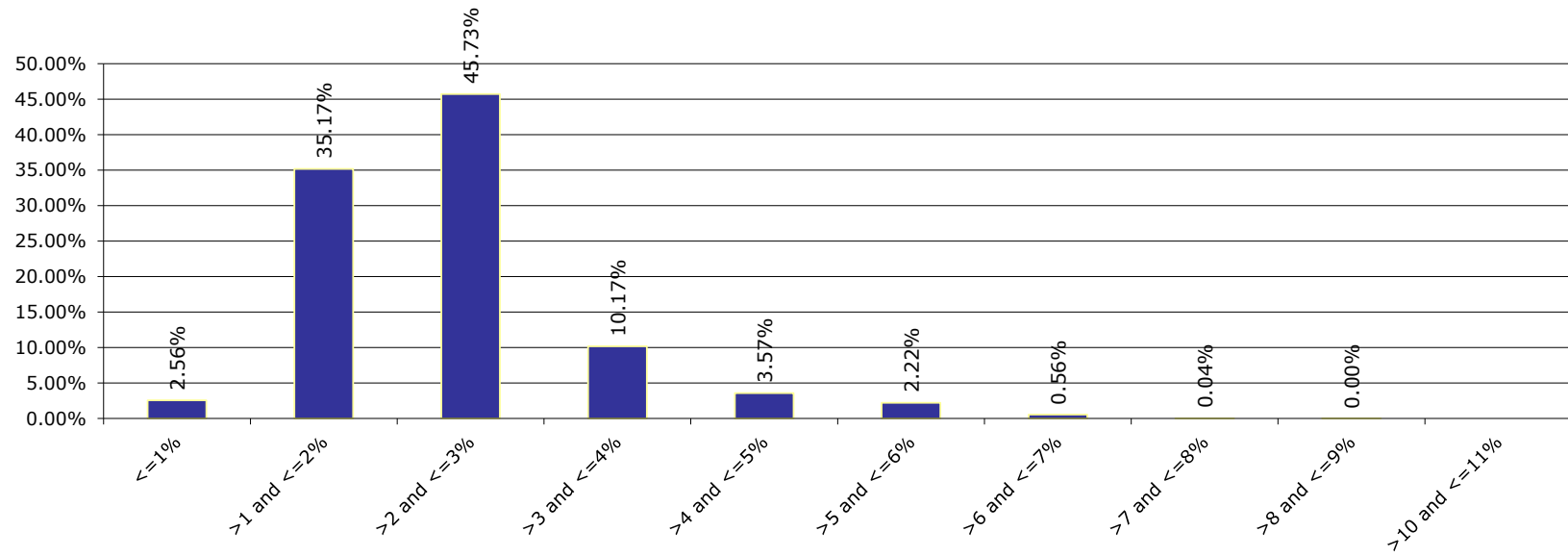
Debt to Income



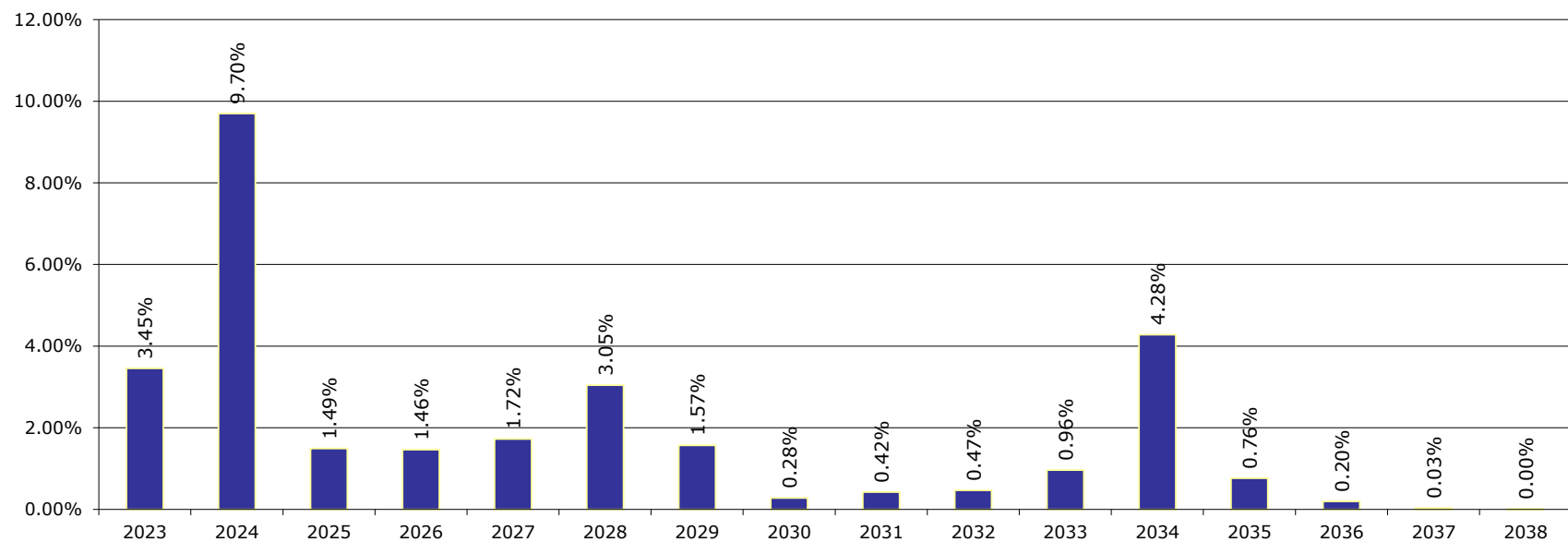
Employee Loans



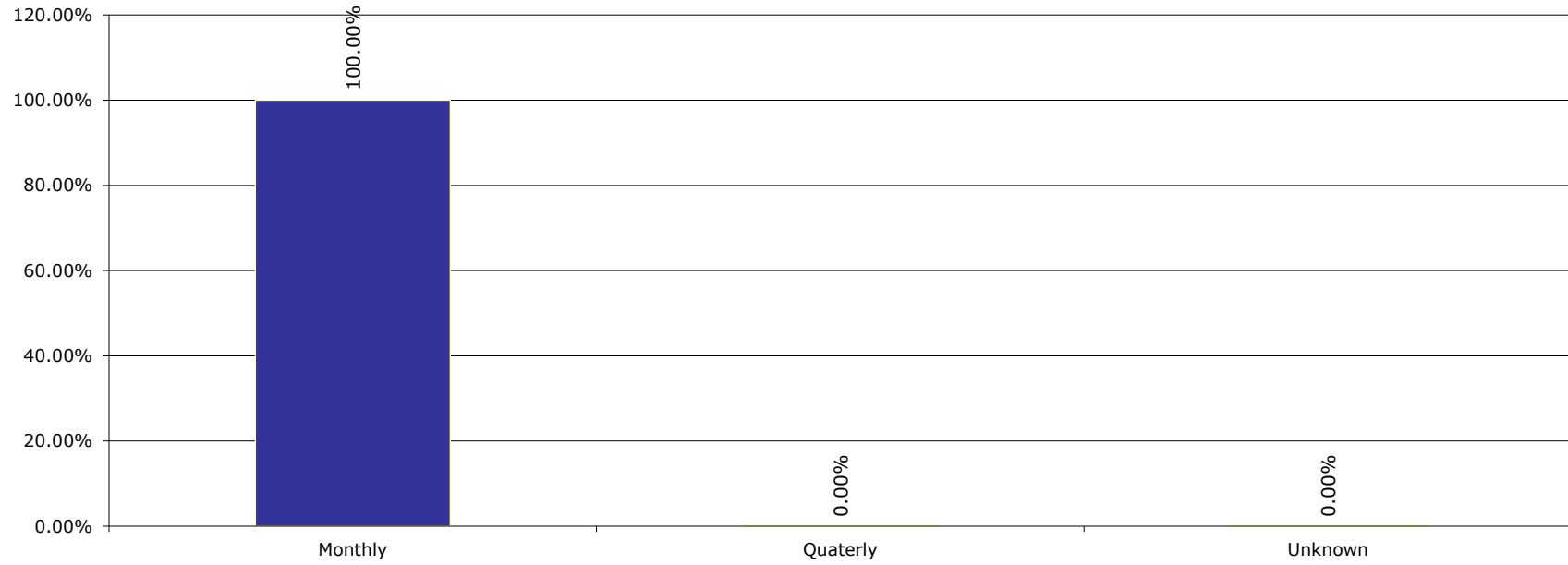
Interest Rate



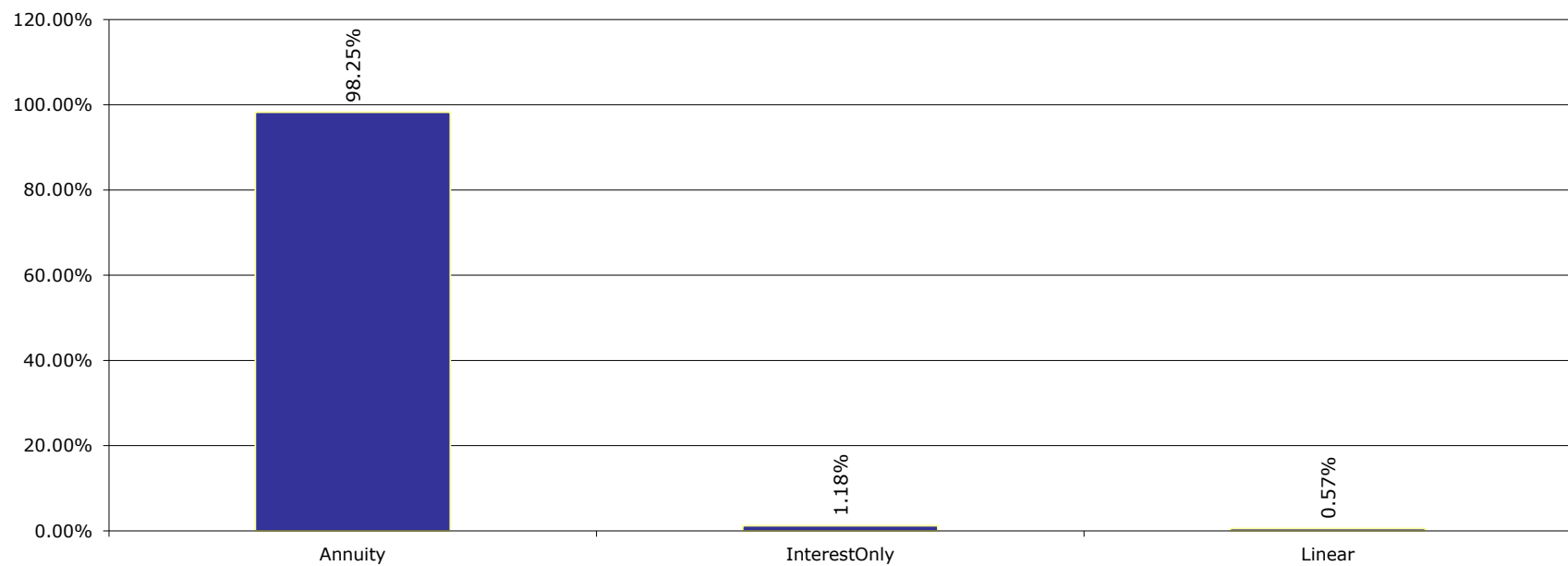
Next Reset Year



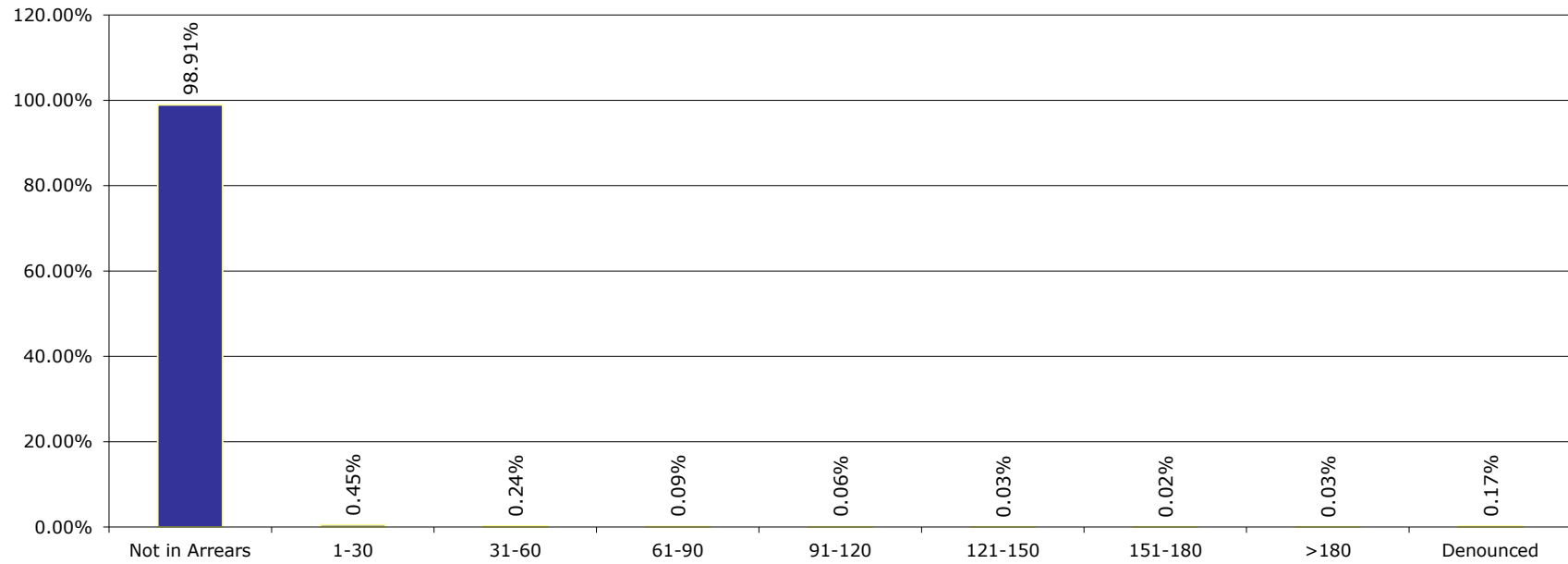
Interest Payment Frequency



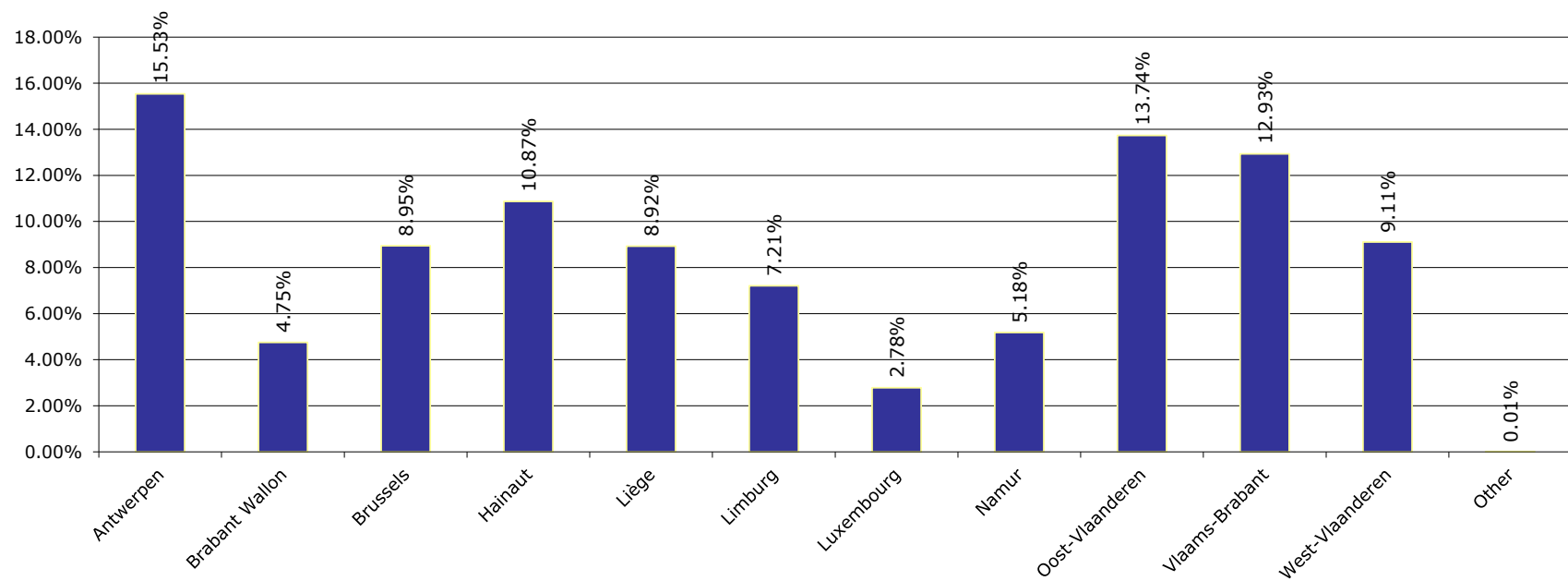
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:

30/09/2023

1. Key characteristics

Outstanding Principal Balance (EUR)	21,800,746,505
Average Borrower Balance (EUR)	109,167
Maximum Borrower Balance (EUR)	1,987,433.18
Number of Borrowers	199,701
Number of Advances	345,305
Weighted Average Seasoning (years)	5.62
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.31
Weighted Average DTI	38.2%
Weighted Average Loan-to-Value	59.68%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	122.77

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	1,392,826,583.59	6.39 %	68,073.00	34.09 %
50 < Loan Size <= 100	3,188,051,734.40	14.62 %	42,828.00	21.45 %
100 < Loan Size <= 150	4,411,065,564.96	20.23 %	35,559.00	17.81 %
150 < Loan Size <= 200	4,119,246,778.49	18.89 %	23,836.00	11.94 %
200 < Loan Size <= 250	2,943,305,206.87	13.50 %	13,208.00	6.61 %
250 < Loan Size <= 300	1,999,768,037.77	9.17 %	7,337.00	3.67 %
300 < Loan Size <= 350	1,216,526,360.01	5.58 %	3,775.00	1.89 %
350 < Loan Size <= 400	717,876,191.78	3.29 %	1,924.00	0.96 %
400 < Loan Size <= 450	431,930,727.98	1.98 %	1,021.00	0.51 %
450 < Loan Size <= 500	296,976,814.75	1.36 %	627.00	0.31 %
500 < Loan Size <= 550	210,482,464.98	0.97 %	403.00	0.20 %
550 < Loan Size <= 600	156,325,857.39	0.72 %	273.00	0.14 %
600 < Loan Size <= 650	118,449,006.85	0.54 %	190.00	0.10 %
650 < Loan Size <= 700	97,835,126.22	0.45 %	145.00	0.07 %
700 < Loan Size <= 750	60,203,085.28	0.28 %	83.00	0.04 %
750 < Loan Size <= 800	56,592,170.56	0.26 %	73.00	0.04 %
800 < Loan Size <= 850	54,217,866.70	0.25 %	66.00	0.03 %
850 < Loan Size <= 900	29,710,208.82	0.14 %	34.00	0.02 %
900 < Loan Size <= 950	35,148,437.72	0.16 %	38.00	0.02 %
950 < Loan Size <= 1000	34,214,023.12	0.16 %	35.00	0.02 %
Loan Size > 1000	229,994,257.20	1.05 %	173.00	0.09 %
Total	21,800,746,505.44	100 %	199,701	100 %

Bass Master Issuer

Pool Characteristics

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3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	412,500,313.89	1.89 %	34,284	17.17 %
>0.1 and <=0.2	916,041,025.00	4.20 %	23,024	11.53 %
>0.2 and <=0.3	1,398,686,156.97	6.42 %	19,960	9.99 %
>0.3 and <=0.4	1,912,409,787.72	8.77 %	19,122	9.58 %
>0.4 and <=0.5	2,330,291,814.35	10.69 %	18,696	9.36 %
>0.5 and <=0.6	2,702,570,745.79	12.40 %	18,469	9.25 %
>0.6 and <=0.7	3,370,068,183.72	15.46 %	20,673	10.35 %
>0.7 and <=0.8	4,158,059,094.47	19.07 %	23,292	11.66 %
>0.8 and <=0.9	3,938,610,478.97	18.07 %	19,364	9.70 %
>0.9 and <=1	629,323,138.30	2.89 %	2,694	1.35 %
>1 and <=1.1	29,137,245.85	0.13 %	104	0.05 %
>1.1 and <=1.2	1,483,100.89	0.01 %	10	0.01 %
>1.2	1,565,419.52	0.01 %	9	0.00 %
Total	21,800,746,505.44	100 %	199,701	100 %

Bass Master Issuer

Pool Characteristics

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4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	3,027,605.20	0.01 %	755	0.38 %
>0 and <=0,1	309,473,015.98	1.42 %	566	0.28 %
>0.1 and <=0.2	551,979,146.15	2.53 %	1,470	0.74 %
>0.2 and <=0.3	988,095,095.05	4.53 %	3,053	1.53 %
>0.3 and <=0.4	1,459,216,205.47	6.69 %	5,418	2.71 %
>0.4 and <=0.5	1,433,167,741.71	6.57 %	6,157	3.08 %
>0.5 and <=0.6	1,759,429,917.80	8.07 %	7,789	3.90 %
>0.6 and <=0.7	1,112,911,937.85	5.10 %	5,948	2.98 %
>0.7 and <=0.8	762,059,260.32	3.50 %	4,442	2.22 %
>0.8 and <=0.9	516,730,801.56	2.37 %	3,353	1.68 %
>0.9 and <=1	417,615,940.67	1.92 %	2,839	1.42 %
>1 and <=1.1	1,840,328,458.74	8.44 %	11,215	5.62 %
>1.1 and <=1.2	2,317,045,600.02	10.63 %	15,184	7.60 %
>1.2 and <=1.3	1,828,080,171.22	8.39 %	13,873	6.95 %
>1.3 and <=1.4	1,426,445,245.21	6.54 %	12,310	6.16 %
>1.4 and <=1.5	829,838,374.41	3.81 %	8,096	4.05 %
>1.5 and <=1.6	744,841,620.89	3.42 %	7,953	3.98 %
>1.6 and <=1.7	479,053,001.82	2.20 %	5,562	2.79 %
>1.7 and <=1.8	338,871,582.98	1.55 %	4,335	2.17 %
>1.8 and <=1.9	293,152,139.95	1.34 %	3,965	1.99 %
>1.9 and <=2	274,443,853.70	1.26 %	3,969	1.99 %
>2	2,114,939,788.74	9.70 %	71,449	35.78 %
Total	21,800,746,505.44	100%	199,701	100%

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Pool Characteristics

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5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	75,409,168.11	0.35 %	1,032	0.52 %
>1 and <=1.2	7,327,158,911.55	33.61 %	35,632	17.84 %
>1.2 and <=1.4	5,932,160,545.14	27.21 %	37,130	18.59 %
>1.4 and <=1.6	2,588,831,174.28	11.87 %	20,443	10.24 %
>1.6 and <=1.8	1,389,669,882.25	6.37 %	12,397	6.21 %
>1.8 and <=2	975,366,824.52	4.47 %	9,932	4.97 %
>2 and <=2.2	730,137,125.77	3.35 %	7,906	3.96 %
>2.2 and <=2.4	490,314,272.89	2.25 %	6,230	3.12 %
>2.4 and <=2.6	346,705,446.65	1.59 %	4,757	2.38 %
>2.6 and <=2.8	278,805,562.70	1.28 %	4,326	2.17 %
>2.8 and <=3	230,999,883.64	1.06 %	3,737	1.87 %
>3	1,435,187,707.94	6.58 %	56,179	28.13 %
Total	21,800,746,505.44	100.00 %	199,701	100.00 %

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Pool Characteristics

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6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1993	5,752.38	0.00 %	5	0.00 %
1994	11,239.47	0.00 %	6	0.00 %
1995	61,831.47	0.00 %	11	0.00 %
1996	76,557.65	0.00 %	10	0.00 %
1997	261,863.74	0.00 %	29	0.01 %
1998	370,965.21	0.00 %	113	0.03 %
1999	2,656,609.22	0.01 %	476	0.14 %
2000	1,733,381.98	0.01 %	197	0.06 %
2001	2,002,182.59	0.01 %	187	0.05 %
2002	3,170,584.23	0.01 %	213	0.06 %
2003	7,841,848.04	0.04 %	665	0.19 %
2004	26,391,328.24	0.12 %	2,166	0.63 %
2005	118,447,637.63	0.54 %	7,297	2.11 %
2006	83,202,117.03	0.38 %	3,817	1.11 %
2007	60,086,800.96	0.28 %	2,367	0.69 %
2008	64,109,043.45	0.29 %	2,566	0.74 %
2009	300,412,454.33	1.38 %	9,309	2.70 %
2010	479,159,665.76	2.20 %	13,218	3.83 %
2011	313,034,110.38	1.44 %	9,474	2.74 %
2012	210,869,378.99	0.97 %	6,495	1.88 %
2013	256,476,173.00	1.18 %	8,168	2.37 %
2014	782,499,720.40	3.59 %	24,751	7.17 %
2015	2,834,241,735.63	13.00 %	61,380	17.78 %
2016	2,204,196,006.35	10.11 %	37,267	10.79 %
2017	1,781,869,533.67	8.17 %	24,890	7.21 %
2018	2,391,484,823.35	10.97 %	27,160	7.87 %
2019	3,196,977,972.87	14.66 %	36,317	10.52 %
2020	1,764,567,635.10	8.09 %	20,986	6.08 %
2021	1,987,516,745.57	9.12 %	21,115	6.11 %
2022	2,285,301,249.70	10.48 %	19,474	5.64 %
2023	641,709,557.05	2.94 %	5,176	1.50 %
Total	21,800,746,505.44	100%	345,305	100%

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Pool Characteristics

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7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	1,166,034,344.12	5.35 %	9,270	2.68 %
>1 and <=2	2,280,282,334.68	10.46 %	20,598	5.97 %
>2 and <=3	2,023,912,947.79	9.28 %	21,896	6.34 %
>3 and <=4	1,952,805,706.75	8.96 %	23,520	6.81 %
>4 and <=5	3,229,803,667.61	14.82 %	36,150	10.47 %
>5 and <=6	2,061,922,137.25	9.46 %	24,439	7.08 %
>6 and <=7	1,888,774,865.57	8.66 %	27,778	8.04 %
>7 and <=8	2,200,082,341.51	10.09 %	38,560	11.17 %
>8 and <=9	2,794,506,033.61	12.82 %	66,124	19.15 %
>9 and <=10	333,791,049.26	1.53 %	12,934	3.75 %
>10 and <=11	245,015,971.81	1.12 %	6,888	1.99 %
>11 and <=12	227,460,137.70	1.04 %	7,044	2.04 %
>12 and <=13	367,990,540.22	1.69 %	11,041	3.20 %
>13 and <=14	499,821,363.87	2.29 %	13,230	3.83 %
>14 and <=15	178,407,820.48	0.82 %	6,695	1.94 %
>15	350,135,243.21	1.61 %	19,138	5.54 %
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

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8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,159,609,666.08	5.32 %	82,592	23.92 %
>5 and <=10	2,836,369,690.63	13.01 %	70,238	20.34 %
>10 and <=15	4,436,826,264.42	20.35 %	66,764	19.33 %
>15 and <=20	7,730,505,771.15	35.46 %	81,733	23.67 %
>20 and <=25	5,331,162,470.02	24.45 %	41,790	12.10 %
>25 and <=30	306,272,643.14	1.40 %	2,188	0.63 %
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

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9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	146,460,241.55	0.67 %	2,297	0.67 %
>5 and <=10	839,369,205.08	3.85 %	39,772	11.52 %
>10 and <=15	2,593,068,306.51	11.89 %	78,975	22.87 %
>15 and <=20	6,373,546,776.54	29.24 %	102,492	29.68 %
>20 and <=25	9,629,691,672.88	44.17 %	98,695	28.58 %
>25 and <=30	2,109,276,643.76	9.68 %	21,821	6.32 %
>30 and <=35	97,709,446.26	0.45 %	1,112	0.32 %
>35 and <=40	10,350,465.36	0.05 %	128	0.04 %
>40 and <=45	1,273,747.50	0.01 %	13	0.00 %
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

30/09/2023

10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	15,205,024,057.73	69.75 %	258,369	74.82 %
Variable With Cap	6,557,383,153.70	30.08 %	82,509	23.89 %
Variable Without Cap	38,339,294.01	0.18 %	4,427	1.28 %
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

30/09/2023

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	89,477,824.25	0.41 %	4,109	1.19 %
>0.1 and <=0.2	913,970,700.62	4.19 %	29,118	8.43 %
>0.2 and <=0.3	4,378,107,620.68	20.08 %	82,723	23.96 %
>0.3 and <=0.4	7,944,199,864.05	36.44 %	115,053	33.32 %
>0.4 and <=0.5	4,248,942,468.80	19.49 %	61,049	17.68 %
>0.5 and <=0.6	1,627,294,211.25	7.46 %	23,039	6.67 %
>0.6 and <=0.7	811,858,710.79	3.72 %	10,700	3.10 %
>0.7 and <=0.8	382,362,472.40	1.75 %	5,086	1.47 %
>0.8	252,401,444.80	1.16 %	3,585	1.04 %
Unknown	1,152,131,187.80	5.28 %	10,843	3.14 %
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

30/09/2023

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	449,662,894.55	2.06 %	9,517	2.76 %
Not an employee loan	21,351,083,610.89	97.94 %	335,788	97.24 %
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

30/09/2023

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	557,378,037.26	2.56 %	7,497	2.17 %
>1 and <=2%	7,666,561,878.09	35.17 %	88,317	25.58 %
>2 and <=3%	9,968,986,219.00	45.73 %	164,140	47.53 %
>3 and <=4%	2,216,501,449.45	10.17 %	42,954	12.44 %
>4 and <=5%	779,014,467.53	3.57 %	24,626	7.13 %
>5 and <=6%	483,141,899.67	2.22 %	14,288	4.14 %
>6 and <=7%	121,490,320.45	0.56 %	3,224	0.93 %
>7 and <=8%	7,635,947.24	0.04 %	249	0.07 %
>8 and <=9%	36,286.75	0.00 %	9	0.00 %
>10 and <=11%	0.00	0.00 %	1	0.00 %
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

30/09/2023

14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2023	752,855,473.29	3.45%	11,989	3.47%
2024	2,114,217,281.83	9.70%	34,225	9.91%
2025	324,927,278.42	1.49%	3,712	1.07%
2026	318,595,543.18	1.46%	3,636	1.05%
2027	375,559,338.86	1.72%	4,153	1.20%
2028	663,907,081.80	3.05%	6,666	1.93%
2029	341,998,614.79	1.57%	2,960	0.86%
2030	60,446,792.44	0.28%	471	0.14%
2031	92,053,586.19	0.42%	591	0.17%
2032	102,451,820.14	0.47%	662	0.19%
2033	210,181,362.48	0.96%	2,121	0.61%
2034	932,955,895.91	4.28%	8,652	2.51%
2035	166,405,879.92	0.76%	1,265	0.37%
2036	43,286,949.88	0.20%	320	0.09%
2037	6,457,542.80	0.03%	55	0.02%
2038	1,045,708.07	0.00%	6	0.00%
Fixed until maturity	15,293,400,355.44	70.15%	263,821	76.40%
Total	21,800,746,505.44	100%	345,305	100%

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Pool Characteristics

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15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	21,800,568,731.84	100.00%	345,285	99.99%
Quaterly	163,929.70	0.00%	11	0.00%
Unknown	13,843.90	0.00%	9	0.00%
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

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16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	21,418,720,474.07	98.25%	339,102	98.20%
InterestOnly	257,439,988.25	1.18%	2,161	0.63%
Linear	124,586,043.12	0.57%	4,042	1.17%
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

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17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21,562,162,667.26	98.91%	341,353	98.86%
1-30	98,625,582.46	0.45%	1,209	0.35%
31-60	53,055,196.37	0.24%	603	0.17%
61-90	19,684,298.30	0.09%	248	0.07%
91-120	12,596,984.49	0.06%	149	0.04%
121-150	6,281,598.02	0.03%	76	0.02%
151-180	3,314,528.31	0.02%	40	0.01%
>180	7,241,111.73	0.03%	108	0.03%
Denounced	37,784,538.50	0.17%	1,519	0.44%
Total	21,800,746,505.44	100%	345,305	100%

Bass Master Issuer

Pool Characteristics

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18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3,386,624,732.81	15.53%	50,978	14.76%
Brabant Wallon	1,036,282,547.31	4.75%	14,538	4.21%
Brussels	1,950,943,231.04	8.95%	21,691	6.28%
Hainaut	2,370,127,770.64	10.87%	43,872	12.71%
Liège	1,945,640,762.16	8.92%	33,063	9.58%
Limburg	1,571,477,735.38	7.21%	27,660	8.01%
Luxembourg	607,021,839.39	2.78%	9,746	2.82%
Namur	1,129,747,866.43	5.18%	19,320	5.60%
Oost-Vlaanderen	2,994,853,479.68	13.74%	48,436	14.03%
Vlaams-Brabant	2,819,616,248.67	12.93%	41,791	12.10%
West-Vlaanderen	1,985,310,319.03	9.11%	34,171	9.90%
Other	3,099,972.90	0.01%	39	0.01%
Total	21,800,746,505.44	100%	345,305	100%