

Bass Master Issuer

Report date: 31 December 2018

MORTGAGE PORTFOLIO REPORT

Mortgage Portfolio Report:

Reporting month as of ultimo:

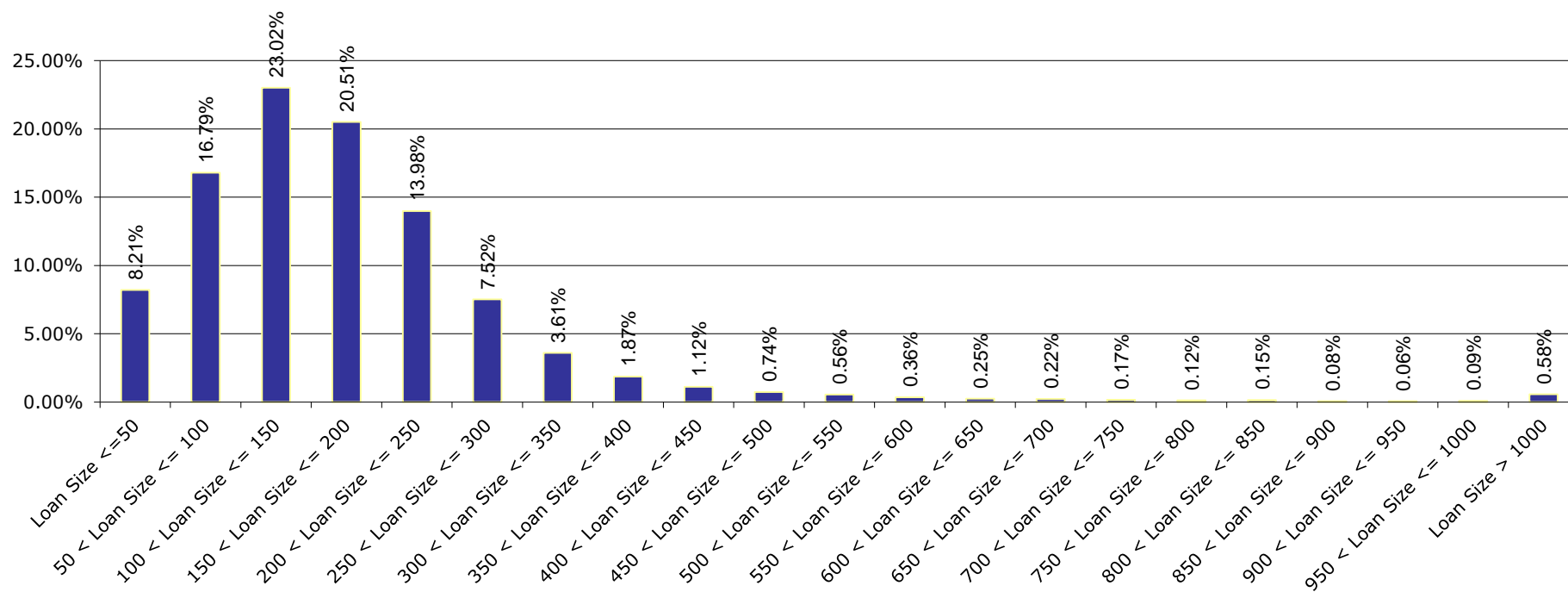
Bass Master Issuer

December 2018

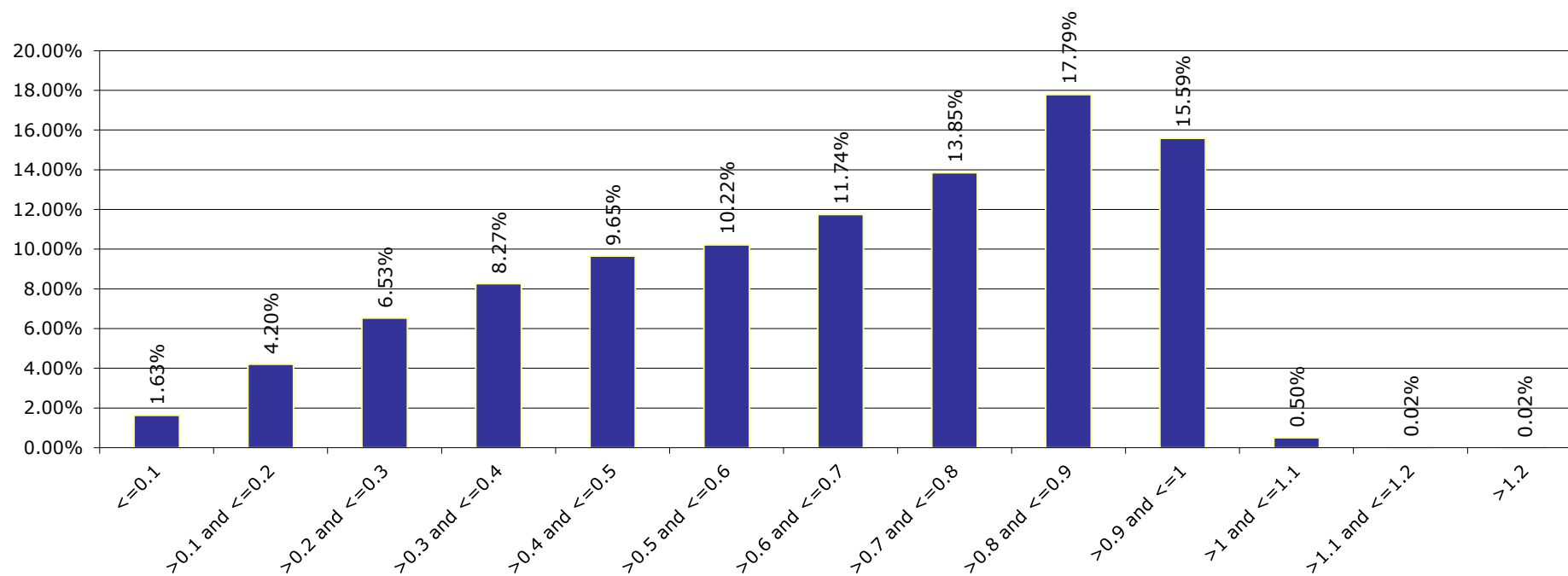
Key Characteristics

Oustanding Principal Balance (EUR)	27,579,010,131
Average Borrower Balance (EUR)	96,640
Maximum Borrower Balance (EUR)	2,000,000
Number of Borrowers	285,380
Number of Advances	462,542
Weighted Average Seasoning (years)	4.25
Weighted Average Remaining Maturity (years)	16.0
Weighted Average Coupon (%)	2.42
Weighted Average DTI	38.1%
Weighted Average Indexed LTV	63.8%
Weighted Mortgage Coverage Ratio	124.02

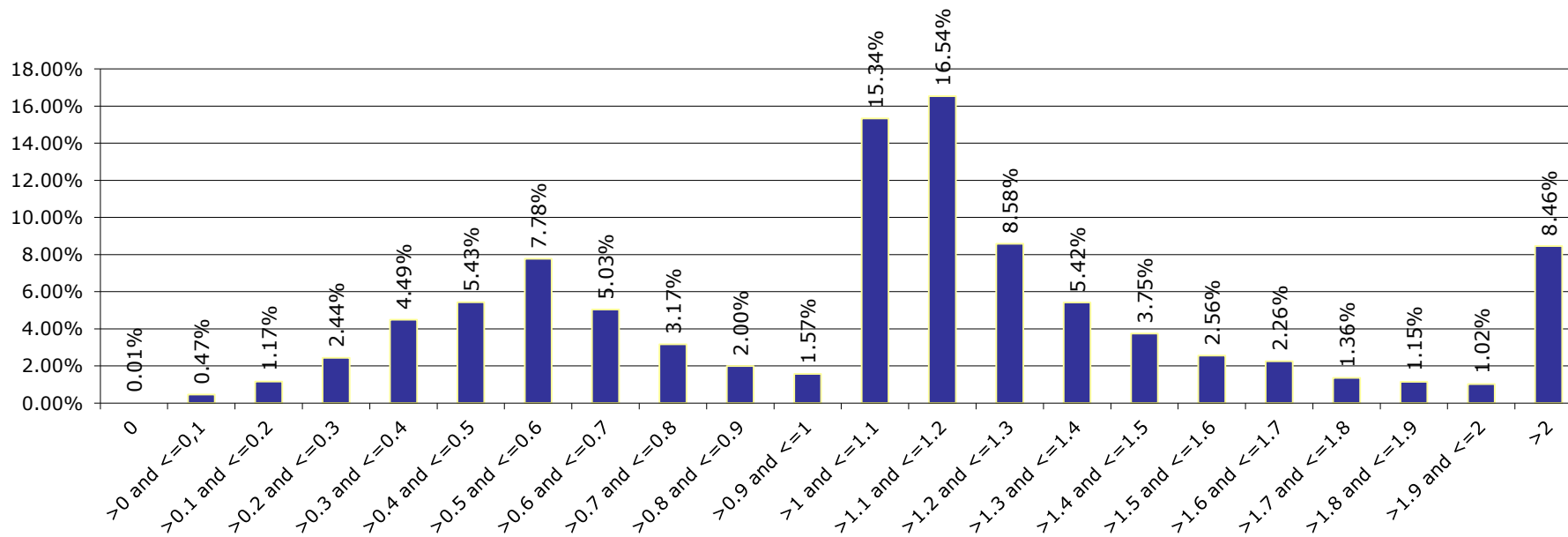
Loan Size per Borrower (in 1000€)



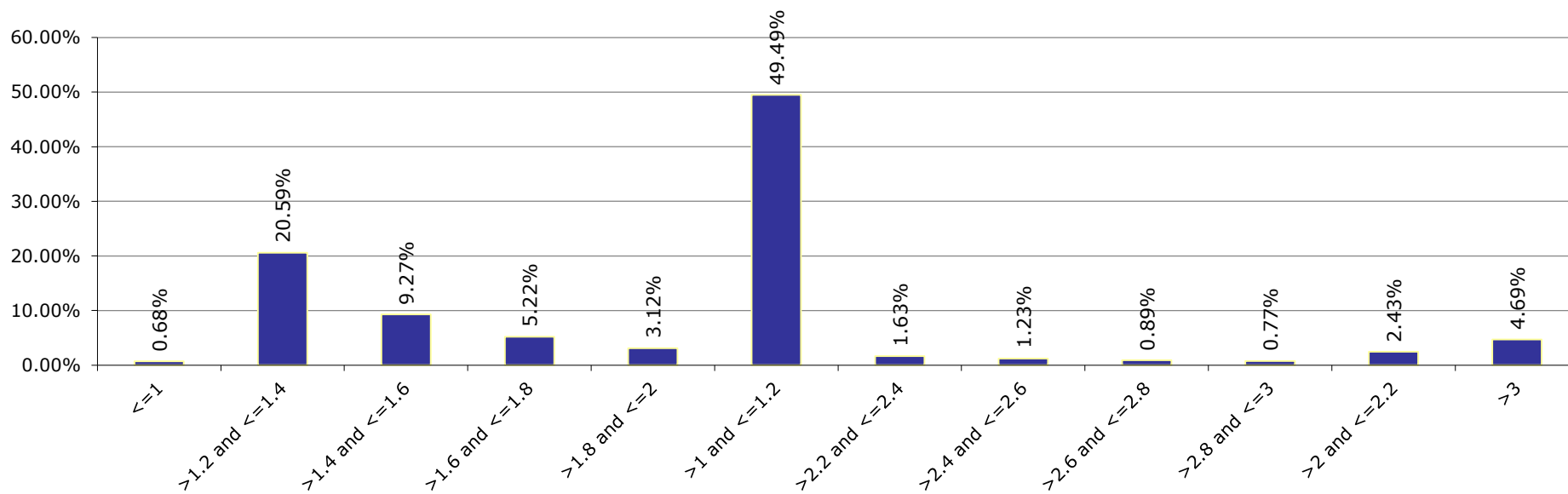
Loan to Value



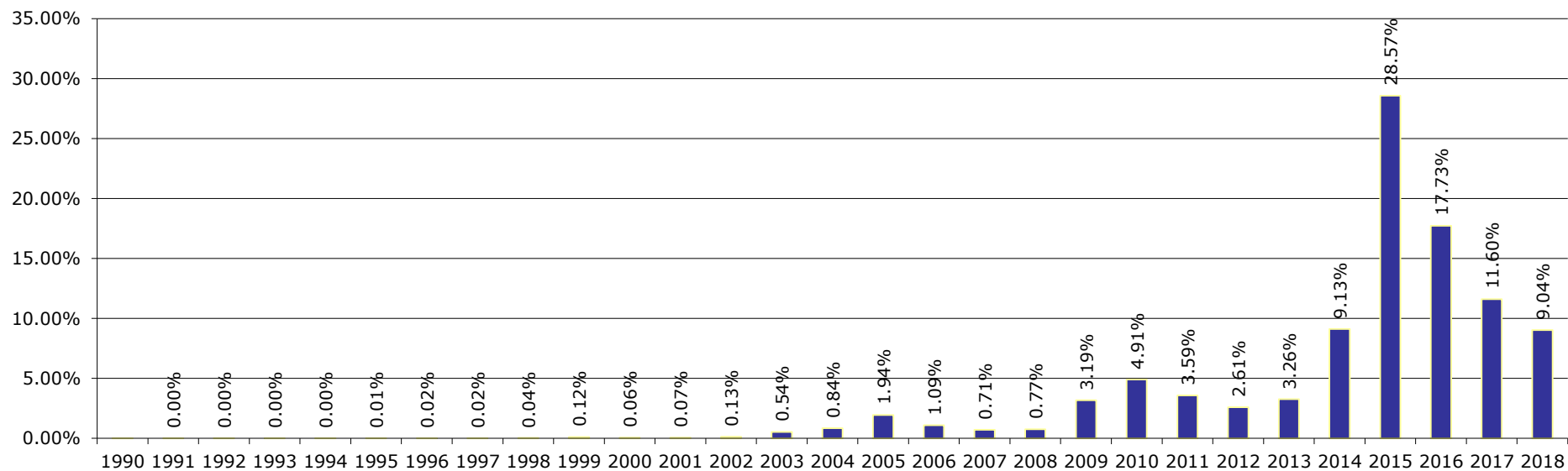
Mortgage Coverage Ratio



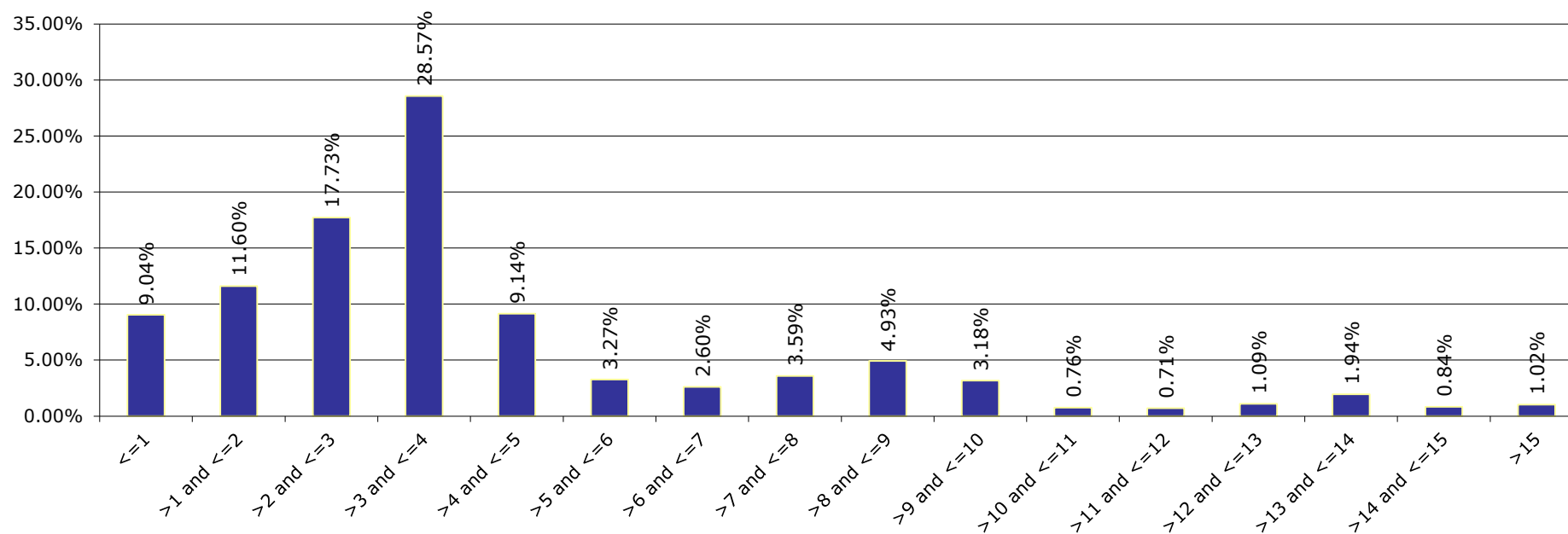
Total Coverage Ratio



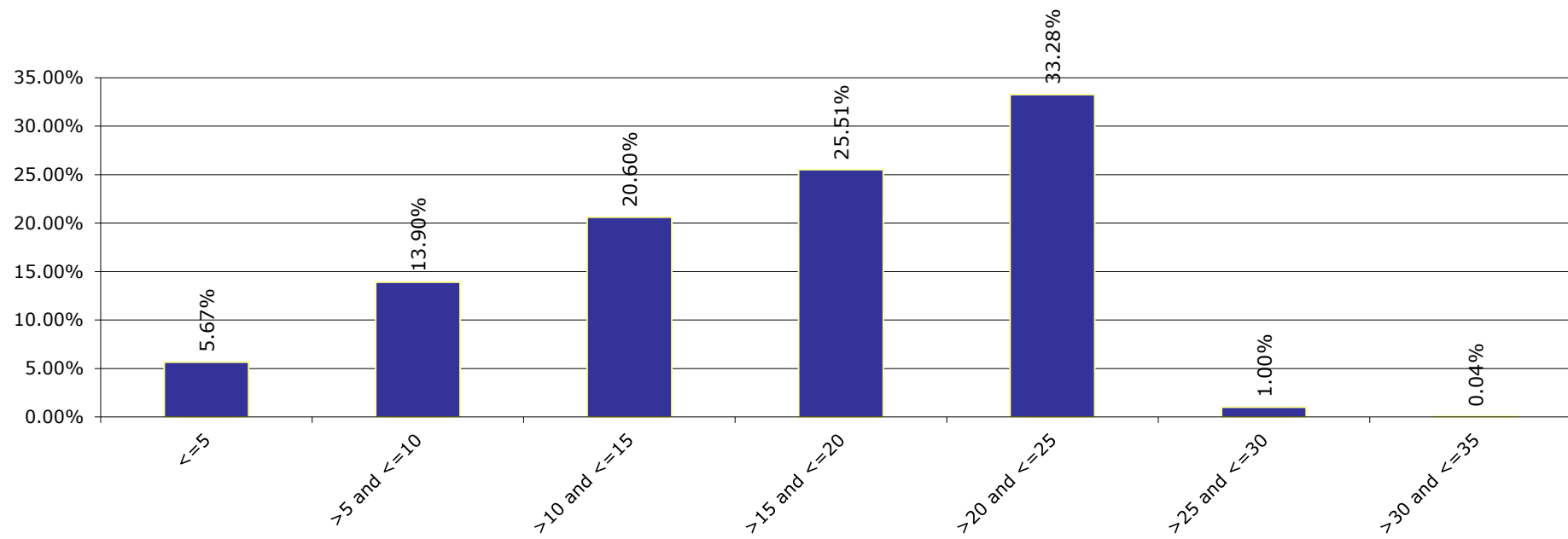
Origination Year



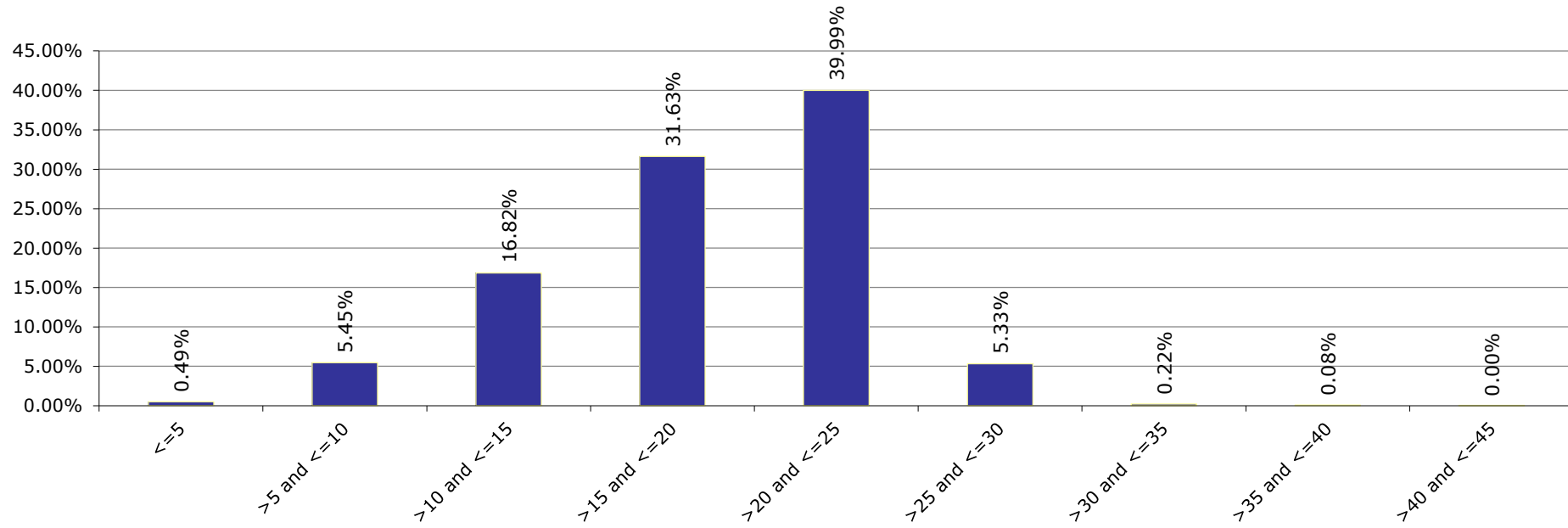
Seasoning



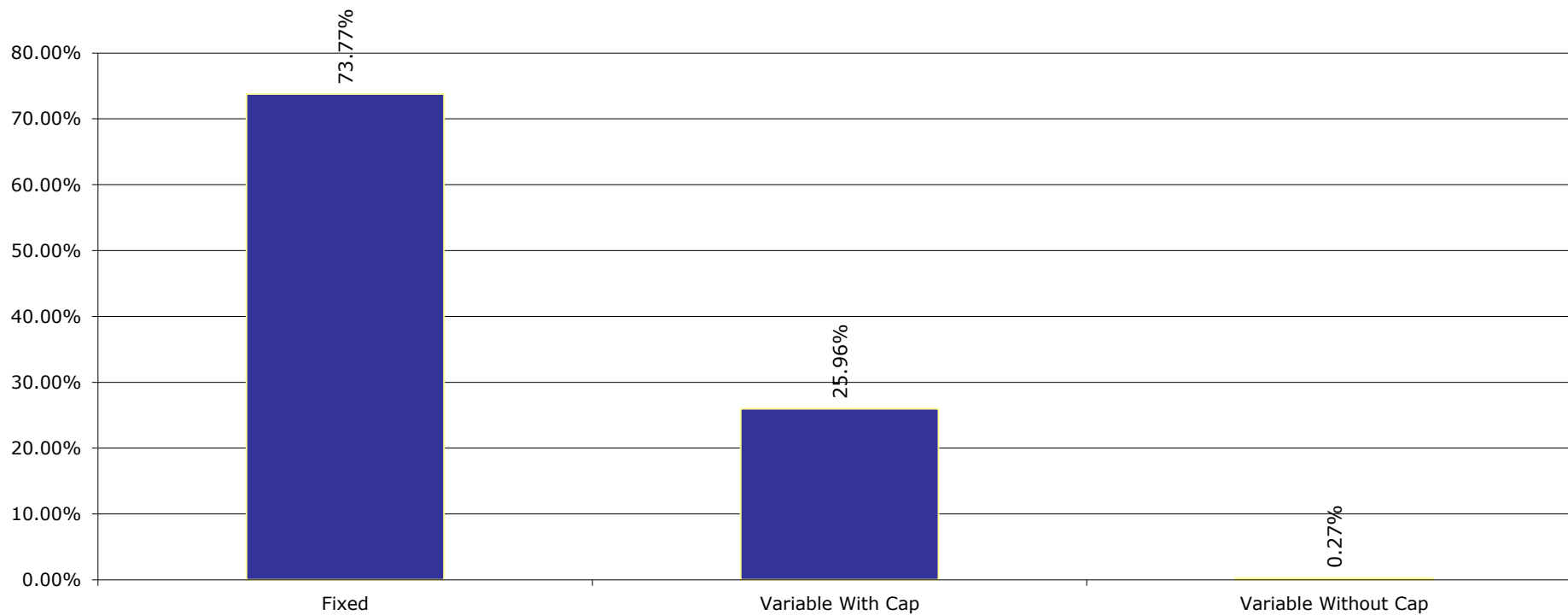
Remaining Maturity



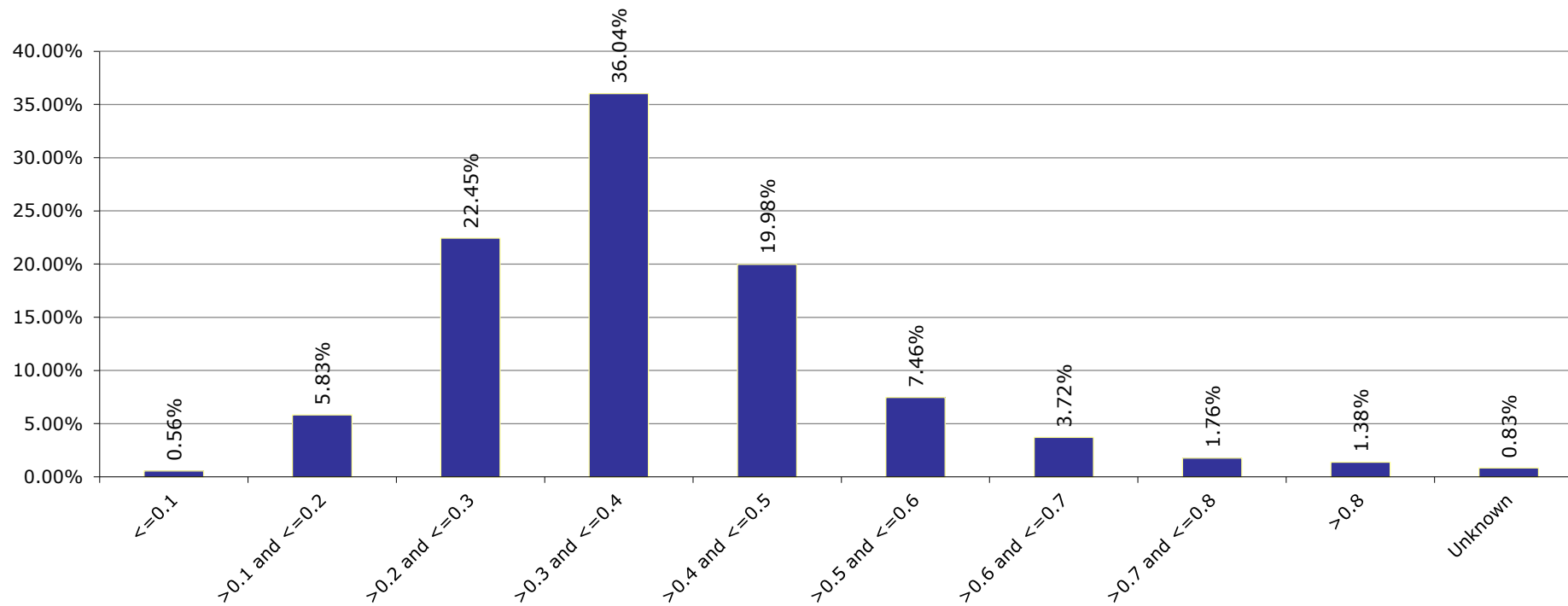
Original Maturity



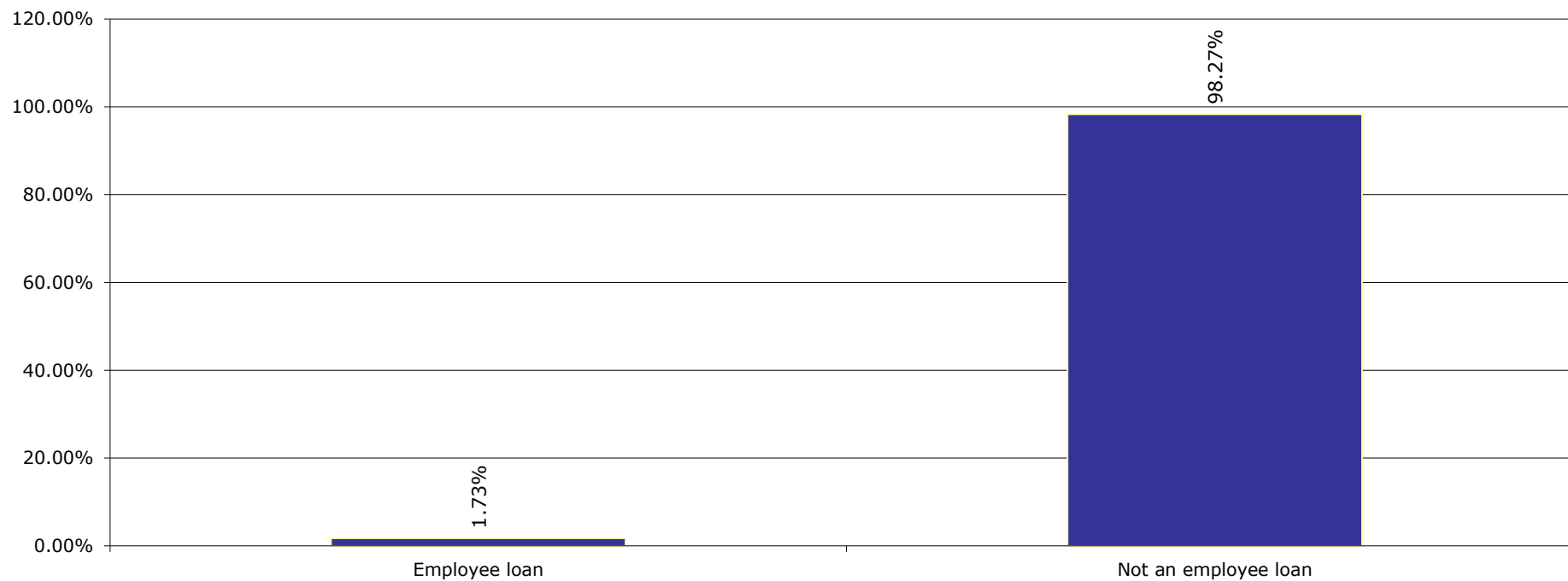
Interest Type



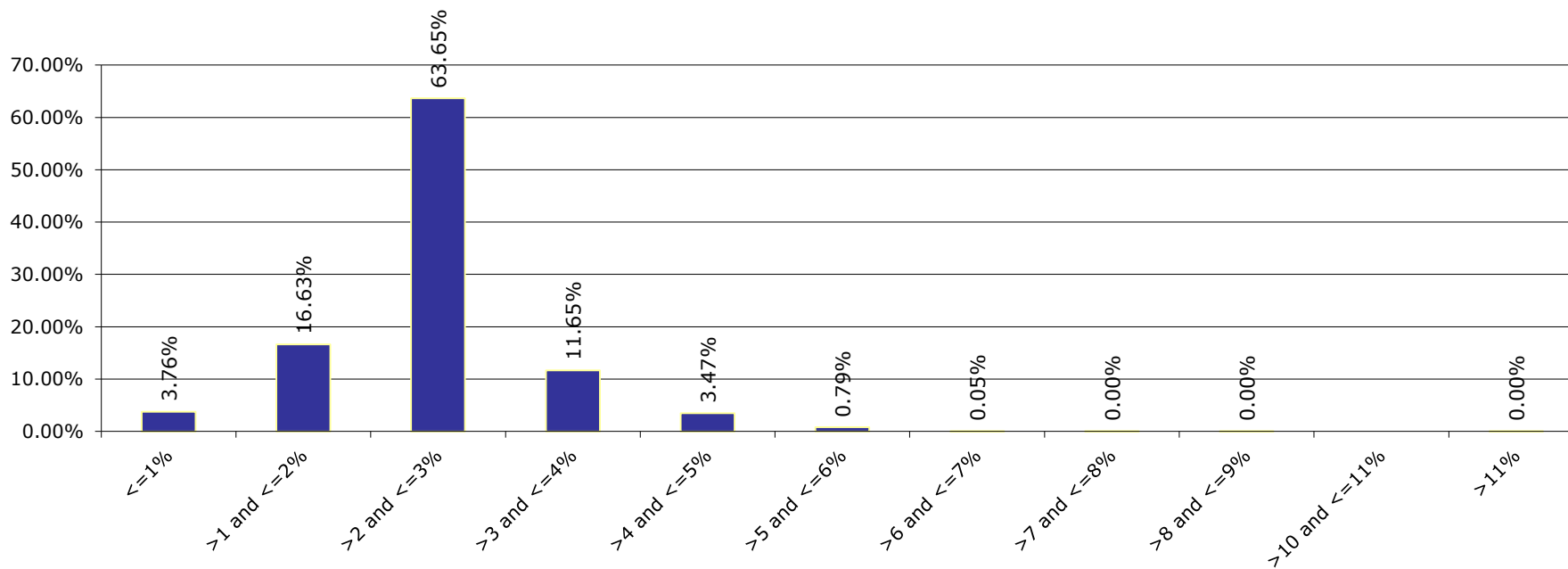
Debt to Income



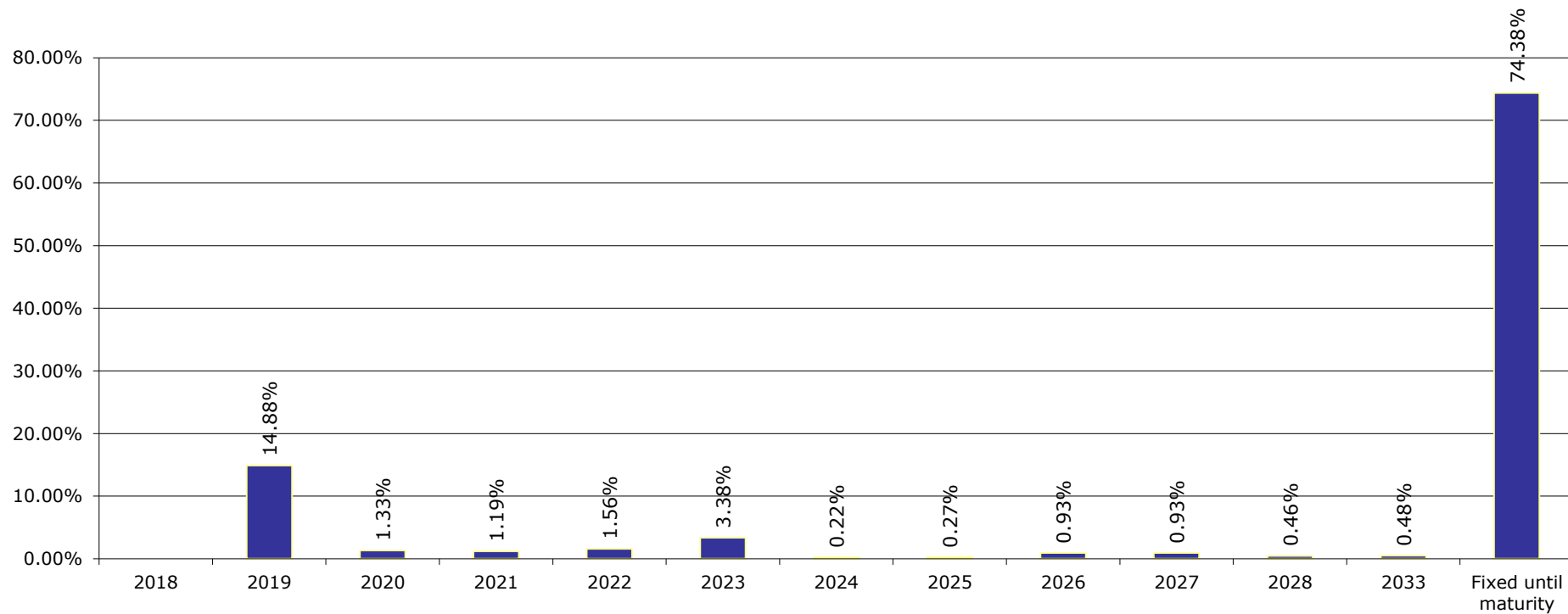
Employee Loans



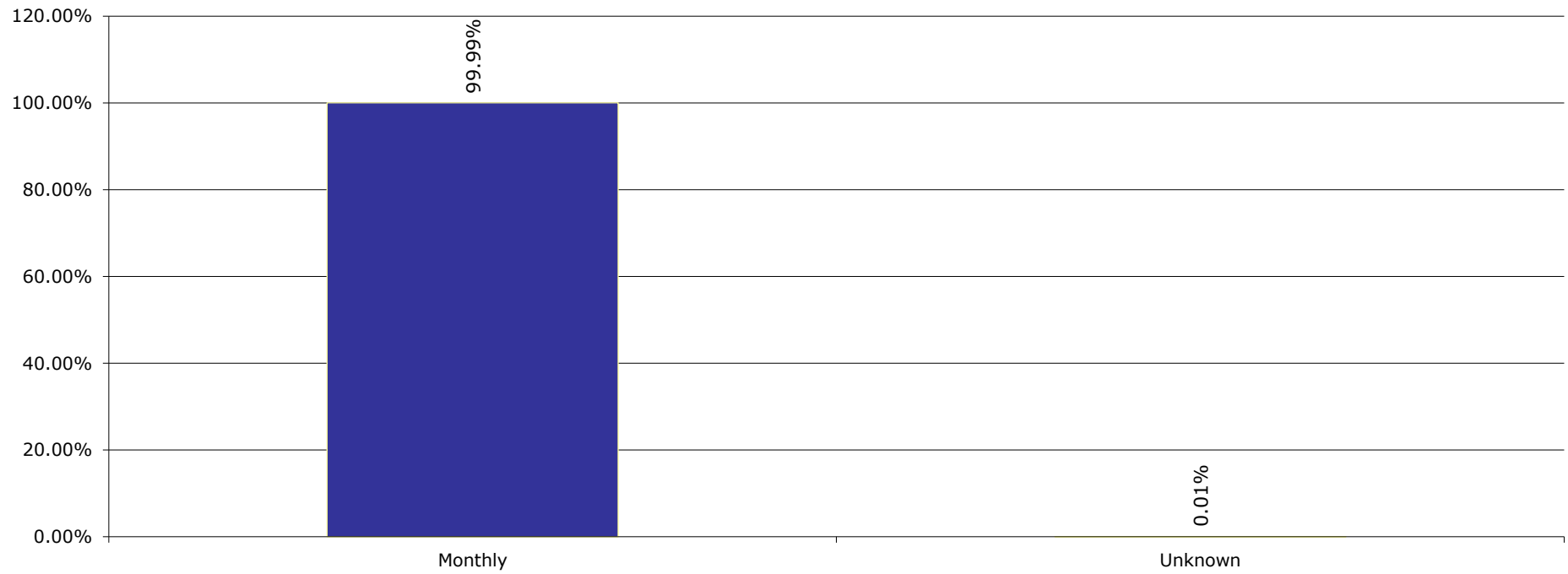
Interest Rate



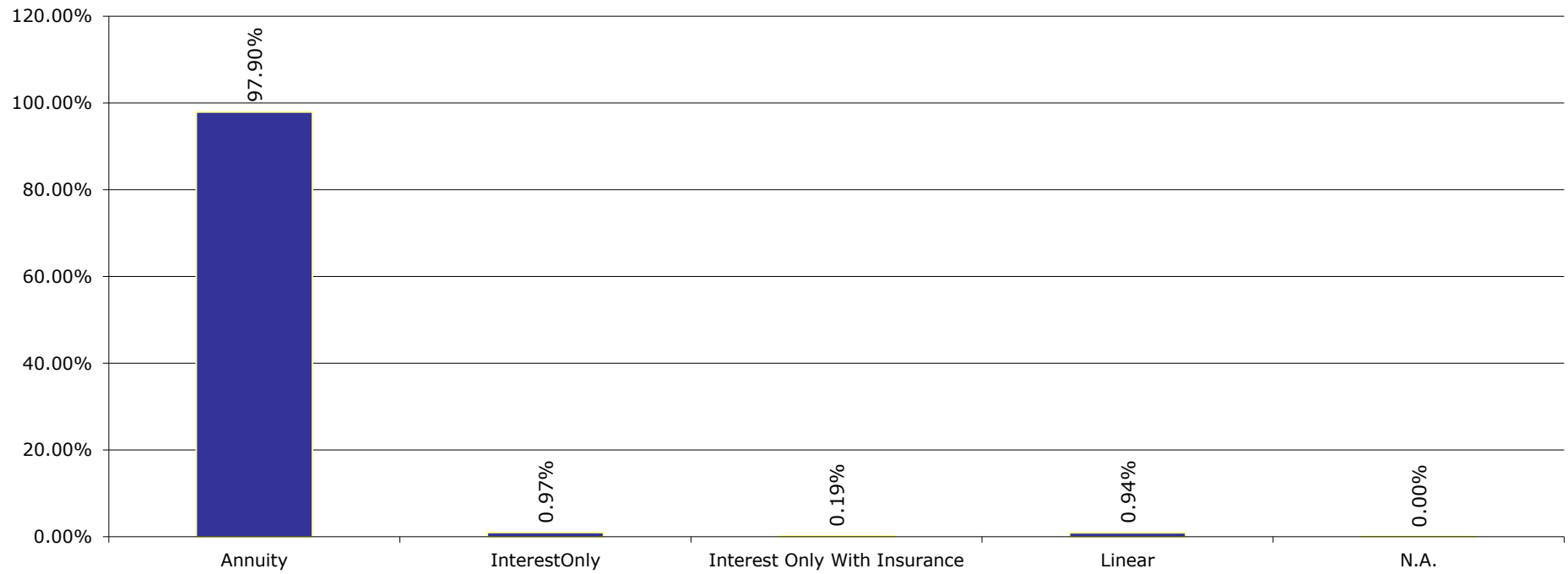
Next Reset Year



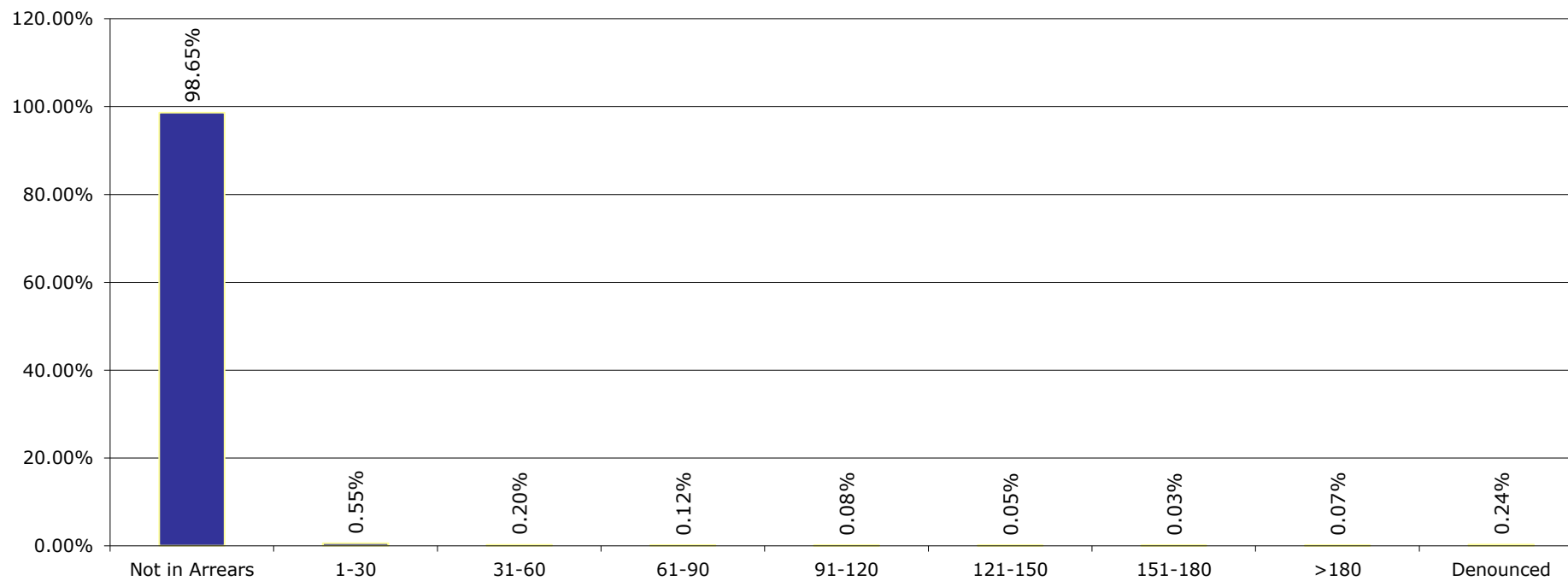
Interest Payment Frequency



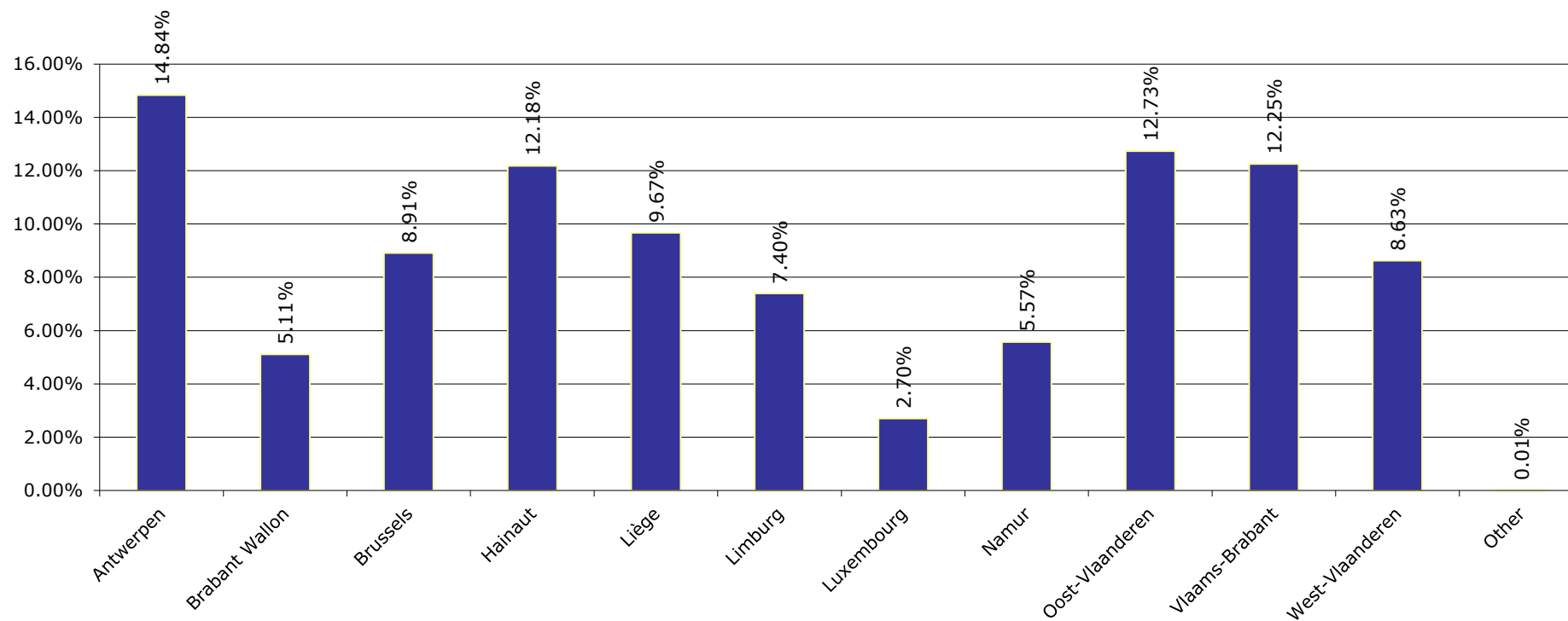
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:

31/12/2018

1. Key characteristics

Outstanding Principal Balance (EUR)	27,579,010,131
Average Borrower Balance (EUR)	96,640
Maximum Borrower Balance (EUR)	2,000,000
Number of Borrowers	285,380
Number of Advances	462,542
Weighted Average Seasoning (years)	4.25
Weighted Average Remaining Maturity (years)	16.0
Weighted Average Coupon (%)	2.42
Weighted Average DTI	38.1%
Weighted Average LTV	63.8%
MORTGAGE PORTFOLIO REPORT	
Weighted Mortg Covg Ratio	124.02

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	2,265,208,903.67	8.21%	107,497	37.67%
50 < Loan Size <= 100	4,629,192,440.61	16.79%	62,245	21.81%
100 < Loan Size <= 150	6,348,806,437.58	23.02%	51,250	17.96%
150 < Loan Size <= 200	5,655,711,063.75	20.51%	32,740	11.47%
200 < Loan Size <= 250	3,854,997,381.56	13.98%	17,349	6.08%
250 < Loan Size <= 300	2,073,910,216.51	7.52%	7,646	2.68%
300 < Loan Size <= 350	994,387,010.19	3.61%	3,086	1.08%
350 < Loan Size <= 400	516,327,724.15	1.87%	1,388	0.49%
400 < Loan Size <= 450	309,017,640.97	1.12%	730	0.26%
450 < Loan Size <= 500	204,327,330.39	0.74%	431	0.15%
500 < Loan Size <= 550	154,608,440.73	0.56%	295	0.10%
550 < Loan Size <= 600	98,807,258.40	0.36%	172	0.06%
600 < Loan Size <= 650	68,808,264.53	0.25%	110	0.04%
650 < Loan Size <= 700	61,459,209.04	0.22%	91	0.03%
700 < Loan Size <= 750	47,740,575.64	0.17%	66	0.02%
750 < Loan Size <= 800	34,056,665.43	0.12%	44	0.02%
800 < Loan Size <= 850	40,375,604.11	0.15%	49	0.02%
850 < Loan Size <= 900	21,025,928.58	0.08%	24	0.01%
900 < Loan Size <= 950	15,766,791.98	0.06%	17	0.01%
950 < Loan Size <= 1000	25,472,918.07	0.09%	26	0.01%
Loan Size > 1000	159,002,324.90	0.58%	124	0.04%
Total	27,579,010,130.79	100 %	285,380	100 %

Bass Master Issuer

Pool Characteristics

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3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	449,891,572.25	1.63%	41,353.00	14.49%
>0.1 and <=0.2	1,158,627,326.07	4.20%	34,520.00	12.10%
>0.2 and <=0.3	1,800,626,190.81	6.53%	31,372.00	10.99%
>0.3 and <=0.4	2,280,440,490.19	8.27%	27,914.00	9.78%
>0.4 and <=0.5	2,661,305,620.20	9.65%	25,379.00	8.89%
>0.5 and <=0.6	2,817,567,103.16	10.22%	22,919.00	8.03%
>0.6 and <=0.7	3,237,891,866.85	11.74%	23,605.00	8.27%
>0.7 and <=0.8	3,819,416,665.80	13.85%	25,209.00	8.83%
>0.8 and <=0.9	4,905,903,743.56	17.79%	29,445.00	10.32%
>0.9 and <=1	4,299,409,201.93	15.59%	22,941.00	8.04%
>1 and <=1.1	137,884,186.70	0.50%	681.00	0.24%
>1.1 and <=1.2	5,586,003.26	0.02%	15.00	0.01%
>1.2	4,460,160.01	0.02%	27.00	0.01%
Total	27,579,010,130.79	100 %	285,380	100 %

Bass Master Issuer

Pool Characteristics

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4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	3,608,580.92	0.01%	848.00	0.30%
>0 and <=0,1	128,383,022.59	0.47%	269.00	0.09%
>0.1 and <=0.2	322,301,824.16	1.17%	984.00	0.34%
>0.2 and <=0.3	673,382,069.66	2.44%	2,347.00	0.82%
>0.3 and <=0.4	1,237,321,569.26	4.49%	5,134.00	1.80%
>0.4 and <=0.5	1,497,865,473.65	5.43%	7,010.00	2.46%
>0.5 and <=0.6	2,146,757,970.00	7.78%	10,693.00	3.75%
>0.6 and <=0.7	1,388,056,543.81	5.03%	8,030.00	2.81%
>0.7 and <=0.8	874,492,255.62	3.17%	5,650.00	1.98%
>0.8 and <=0.9	552,130,154.33	2.00%	3,894.00	1.36%
>0.9 and <=1	432,257,468.70	1.57%	3,174.00	1.11%
>1 and <=1.1	4,229,714,023.50	15.34%	27,439.00	9.61%
>1.1 and <=1.2	4,560,502,106.58	16.54%	33,893.00	11.88%
>1.2 and <=1.3	2,365,635,102.30	8.58%	21,097.00	7.39%
>1.3 and <=1.4	1,494,700,639.32	5.42%	15,392.00	5.39%
>1.4 and <=1.5	1,035,306,697.95	3.75%	11,825.00	4.14%
>1.5 and <=1.6	706,819,504.25	2.56%	9,133.00	3.20%
>1.6 and <=1.7	623,609,399.62	2.26%	8,845.00	3.10%
>1.7 and <=1.8	374,893,072.68	1.36%	6,001.00	2.10%
>1.8 and <=1.9	317,397,599.37	1.15%	5,376.00	1.88%
>1.9 and <=2	281,361,654.13	1.02%	5,047.00	1.77%
>2	2,332,513,398.39	8.46%	93,299.00	32.69%
Total	27,579,010,130.79	100%	285,380	100%

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Pool Characteristics

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5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	187,085,876.86	0.68%	1,758.00	0.62%
>1.2 and <=1.4	5,677,986,726.37	20.59%	45,280.00	15.87%
>1.4 and <=1.6	2,556,465,401.66	9.27%	25,291.00	8.86%
>1.6 and <=1.8	1,439,207,057.10	5.22%	17,293.00	6.06%
>1.8 and <=2	860,449,366.03	3.12%	11,940.00	4.18%
>1 and <=1.2	13,647,987,105.01	49.49%	81,014.00	28.39%
>2.2 and <=2.4	450,727,644.32	1.63%	8,307.00	2.91%
>2.4 and <=2.6	338,272,597.06	1.23%	6,774.00	2.37%
>2.6 and <=2.8	246,527,811.19	0.89%	5,405.00	1.89%
>2.8 and <=3	211,259,798.49	0.77%	5,037.00	1.77%
>2 and <=2.2	669,330,370.74	2.43%	10,736.00	3.76%
>3	1,293,710,375.96	4.69%	66,545.00	23.32%
Total	27,579,010,130.79	100%	285,380	100%

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Pool Characteristics

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6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1990	52,049.44	0.00%	21.00	0.00%
1991	96,927.51	0.00%	25.00	0.01%
1992	68,318.72	0.00%	19.00	0.00%
1993	247,007.72	0.00%	41.00	0.01%
1994	687,233.44	0.00%	207.00	0.04%
1995	1,523,642.69	0.01%	188.00	0.04%
1996	4,223,947.47	0.02%	340.00	0.07%
1997	6,369,998.76	0.02%	431.00	0.09%
1998	10,631,862.31	0.04%	733.00	0.16%
1999	33,475,943.69	0.12%	7,205.00	1.56%
2000	17,788,144.47	0.06%	1,775.00	0.38%
2001	20,146,132.74	0.07%	1,549.00	0.33%
2002	36,257,008.24	0.13%	3,075.00	0.66%
2003	148,848,260.76	0.54%	7,032.00	1.52%
2004	232,888,721.82	0.84%	11,953.00	2.58%
2005	535,464,589.38	1.94%	21,905.00	4.74%
2006	301,283,165.90	1.09%	11,083.00	2.40%
2007	194,651,182.40	0.71%	6,282.00	1.36%
2008	211,102,335.45	0.77%	6,442.00	1.39%
2009	878,872,086.87	3.19%	23,971.00	5.18%
2010	1,355,475,565.68	4.91%	30,304.00	6.55%
2011	988,943,094.59	3.59%	24,401.00	5.28%
2012	718,976,957.36	2.61%	19,168.00	4.14%
2013	900,301,460.69	3.26%	19,569.00	4.23%
2014	2,517,399,586.70	9.13%	42,653.00	9.22%
2015	7,880,655,625.32	28.57%	107,988.00	23.35%
2016	4,890,343,309.04	17.73%	57,898.00	12.52%
2017	3,199,692,458.10	11.60%	33,311.00	7.20%
2018	2,492,543,513.53	9.04%	22,973.00	4.97%
Total	27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

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7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	2,492,543,513.53	9.04%	22,973.00	4.97%
>1 and <=2	3,200,164,452.40	11.60%	33,319.00	7.20%
>2 and <=3	4,889,871,314.74	17.73%	57,890.00	12.52%
>3 and <=4	7,880,655,625.32	28.57%	107,988.00	23.35%
>4 and <=5	2,519,555,854.03	9.14%	42,712.00	9.23%
>5 and <=6	900,485,843.62	3.27%	19,563.00	4.23%
>6 and <=7	716,636,307.10	2.60%	19,115.00	4.13%
>7 and <=8	988,943,094.59	3.59%	24,401.00	5.28%
>8 and <=9	1,358,805,946.32	4.93%	30,369.00	6.57%
>9 and <=10	876,280,958.00	3.18%	23,930.00	5.17%
>10 and <=11	210,363,083.68	0.76%	6,418.00	1.39%
>11 and <=12	194,651,182.40	0.71%	6,282.00	1.36%
>12 and <=13	301,283,165.90	1.09%	11,083.00	2.40%
>13 and <=14	536,193,812.84	1.94%	21,929.00	4.74%
>14 and <=15	232,159,498.36	0.84%	11,929.00	2.58%
>15	280,416,477.96	1.02%	22,641.00	4.89%
Total	27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

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8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,562,399,488.56	5.67%	112,456.00	24.31%
>5 and <=10	3,833,387,295.43	13.90%	103,690.00	22.42%
>10 and <=15	5,682,077,807.44	20.60%	86,268.00	18.65%
>15 and <=20	7,035,626,201.45	25.51%	78,197.00	16.91%
>20 and <=25	9,178,183,041.39	33.28%	79,544.00	17.20%
>25 and <=30	276,180,760.92	1.00%	2,271.00	0.49%
>30 and <=35	11,155,535.60	0.04%	116.00	0.03%
35 < Remaining Maturity <= 40	0.00	0.00%	2.00	0.00%
Remaining Maturity > 40	0.00	0.00%	0.00	0.00%
Total	27,579,010,130.79	100%	462,544	100%

Bass Master Issuer

Pool Characteristics

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9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	134,912,926.24	0.49%	3,788.00	0.82%
>5 and <=10	1,501,713,615.59	5.45%	52,302.00	11.31%
>10 and <=15	4,638,222,235.44	16.82%	141,160.00	30.52%
>15 and <=20	8,723,130,660.95	31.63%	141,503.00	30.59%
>20 and <=25	11,027,948,965.56	39.99%	107,464.00	23.23%
>25 and <=30	1,469,790,300.16	5.33%	15,442.00	3.34%
>30 and <=35	59,334,850.53	0.22%	626.00	0.14%
>35 and <=40	23,132,270.29	0.08%	251.00	0.05%
>40 and <=45	824,306.03	0.00%	6.00	0.00%
Total	27,579,010,130.79	100%	462,542	100%

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Pool Characteristics

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10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	20,345,607,914.05	73.77%	341,915.00	73.92%
Variable With Cap	7,159,083,424.68	25.96%	110,776.00	23.95%
Variable Without Cap	74,318,792.06	0.27%	9,851.00	2.13%
Total	27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

31/12/2018

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	153,462,586.22	0.56%	7,690.00	1.66%
>0.1 and <=0.2	1,607,504,845.76	5.83%	47,655.00	10.30%
>0.2 and <=0.3	6,190,413,788.68	22.45%	114,728.00	24.80%
>0.3 and <=0.4	9,938,781,907.96	36.04%	141,075.00	30.50%
>0.4 and <=0.5	5,510,385,887.23	19.98%	75,985.00	16.43%
>0.5 and <=0.6	2,058,473,215.64	7.46%	28,848.00	6.24%
>0.6 and <=0.7	1,024,721,055.95	3.72%	13,802.00	2.98%
>0.7 and <=0.8	484,952,318.95	1.76%	6,635.00	1.43%
>0.8	380,680,997.47	1.38%	5,735.00	1.24%
Unknown	229,633,526.93	0.83%	20,389.00	4.41%
Total	27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

31/12/2018

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	477,045,618.69	1.73%	10,717.00	2.32%
Not an employee loan	27,101,964,512.10	98.27%	451,825.00	97.68%
Total	27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

31/12/2018

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	1,036,441,137.40	3.76%	29,110.00	6.29%
>1 and <=2%	4,586,688,091.96	16.63%	70,397.00	15.22%
>2 and <=3%	17,554,121,642.96	63.65%	233,844.00	50.56%
>3 and <=4%	3,211,996,122.77	11.65%	75,628.00	16.35%
>4 and <=5%	957,133,888.65	3.47%	42,374.00	9.16%
>5 and <=6%	216,729,647.05	0.79%	9,370.00	2.03%
>6 and <=7%	14,399,455.92	0.05%	1,660.00	0.36%
>7 and <=8%	565,334.34	0.00%	87.00	0.02%
>8 and <=9%	4,416.31	0.00%	3.00	0.00%
>10 and <=11%	0.00	0.00%	1.00	0.00%
>11%	930,393.43	0.00%	68.00	0.01%
Total	27,579,010,130.79	100%	462,542	100%

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Pool Characteristics

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14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2018	0.00	0.00%	0.00	0.00%
2019	4,103,580,590.45	14.88%	79,590.00	17.21%
2020	368,077,978.02	1.33%	4,640.00	1.00%
2021	327,035,628.92	1.19%	3,671.00	0.79%
2022	430,265,240.82	1.56%	4,241.00	0.92%
2023	930,920,125.22	3.38%	8,522.00	1.84%
2024	60,815,593.80	0.22%	686.00	0.15%
2025	73,569,382.20	0.27%	846.00	0.18%
2026	257,017,307.44	0.93%	2,296.00	0.50%
2027	257,152,319.02	0.93%	2,266.00	0.49%
2028	126,920,683.32	0.46%	970.00	0.21%
2033	131,374,329.31	0.48%	1,101.00	0.24%
Fixed until maturity	20,512,280,952.27	74.38%	353,713.00	76.47%
Total	27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

31/12/2018

15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	27,577,598,917.65	99.99%	462,371.00	99.96%
Unknown	1,411,213.14	0.01%	171.00	0.04%
Total	27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

31/12/2018

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	26,999,443,240.71	97.90%	449,221.00	97.12%
InterestOnly	266,867,533.61	0.97%	2,436.00	0.53%
Interest Only With Insurance	53,534,857.08	0.19%	450.00	0.10%
Linear	259,104,398.14	0.94%	10,432.00	2.26%
N.A.	60,101.25	0.00%	3.00	0.00%
Total	27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

31/12/2018

17. Days in Arrears

No. of Days		Outstanding Principal	%	No. of Advances	%
Not in Arrears		27,205,398,174.07	98.65%	457,163.00	98.84%
1-30		150,946,778.84	0.55%	1,805.00	0.39%
31-60		56,368,365.79	0.20%	672.00	0.15%
61-90		33,934,757.90	0.12%	389.00	0.08%
91-120		22,325,207.48	0.08%	247.00	0.05%
121-150		13,440,890.39	0.05%	155.00	0.03%
151-180		9,031,426.18	0.03%	102.00	0.02%
>180		20,542,048.87	0.07%	274.00	0.06%
Denounced		67,022,481.27	0.24%	1,735.00	0.38%
Total		27,579,010,130.79	100%	462,542	100%

Bass Master Issuer

Pool Characteristics

31/12/2018

18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	4,092,176,973.48	14.84%	66,767.00	14.43%
Brabant Wallon	1,408,845,742.24	5.11%	20,275.00	4.38%
Brussels	2,458,108,059.22	8.91%	29,004.00	6.27%
Hainaut	3,357,861,657.39	12.18%	61,743.00	13.35%
Liège	2,668,152,972.70	9.67%	45,741.00	9.89%
Limburg	2,040,012,873.29	7.40%	37,717.00	8.15%
Luxembourg	744,389,979.08	2.70%	12,174.00	2.63%
Namur	1,537,410,290.68	5.57%	26,083.00	5.64%
Oost-Vlaanderen	3,510,869,243.76	12.73%	62,926.00	13.60%
Vlaams-Brabant	3,377,728,758.36	12.25%	55,064.00	11.90%
West-Vlaanderen	2,379,794,524.72	8.63%	44,989.00	9.73%
Other	3,659,055.87	0.01%	59.00	0.01%
Total	27,579,010,130.79	100%	462,542	100%