

Bass Master Issuer

Report date: 31 December 2019

MORTGAGE PORTFOLIO REPORT

Mortgage Portfolio Report:

Reporting month as of ultimo:

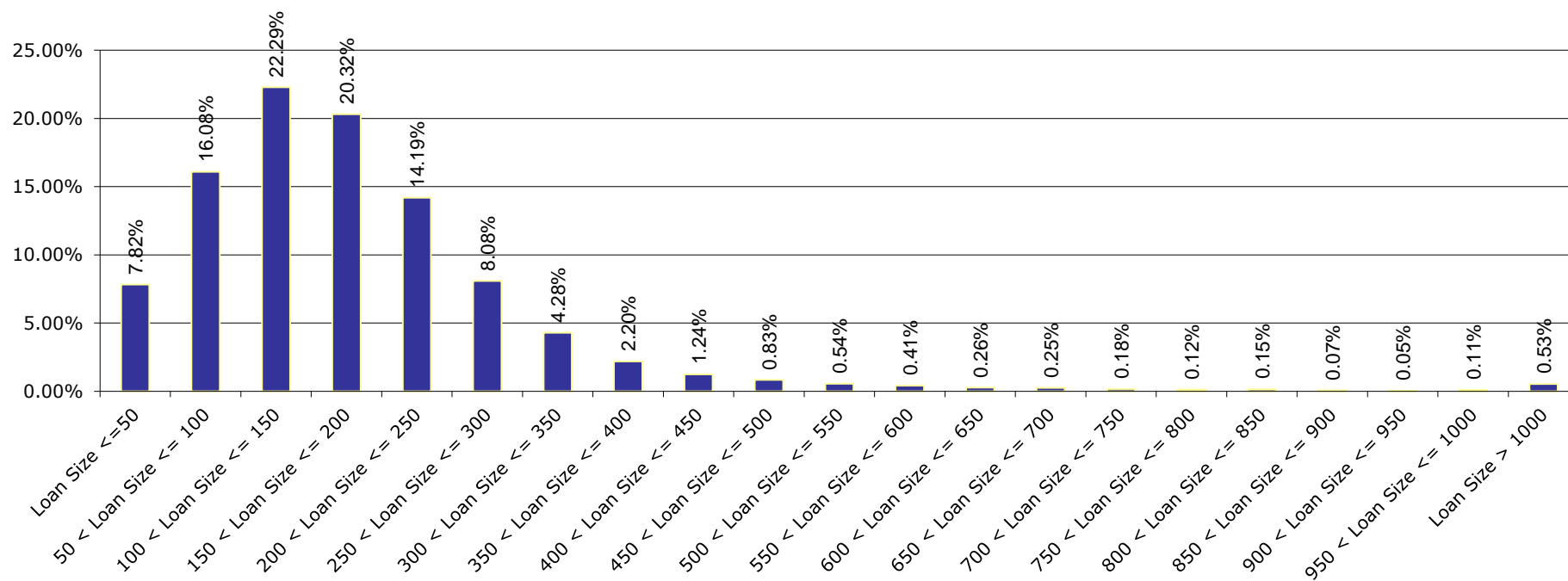
Bass Master Issuer

December 2019

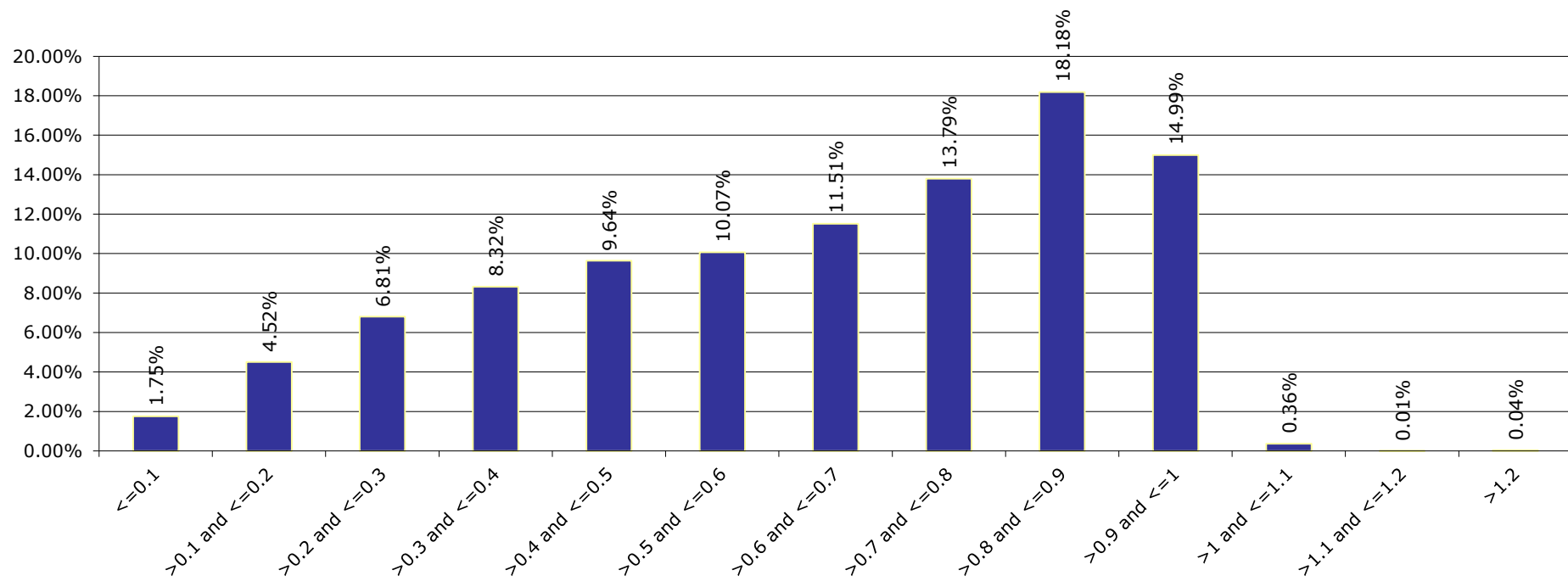
Key Characteristics

Oustanding Principal Balance (EUR)	27,281,722,860
Average Borrower Balance (EUR)	99,470
Maximum Borrower Balance (EUR)	2,000,000
Number of Borrowers	274,272
Number of Advances	443,616
Weighted Average Seasoning (years)	4.47
Weighted Average Remaining Maturity (years)	16.2
Weighted Average Coupon (%)	2.28
Weighted Average DTI	37.8%
Weighted Average LTV	63.4%
Weighted Mortgage Coverage Ratio	122.30

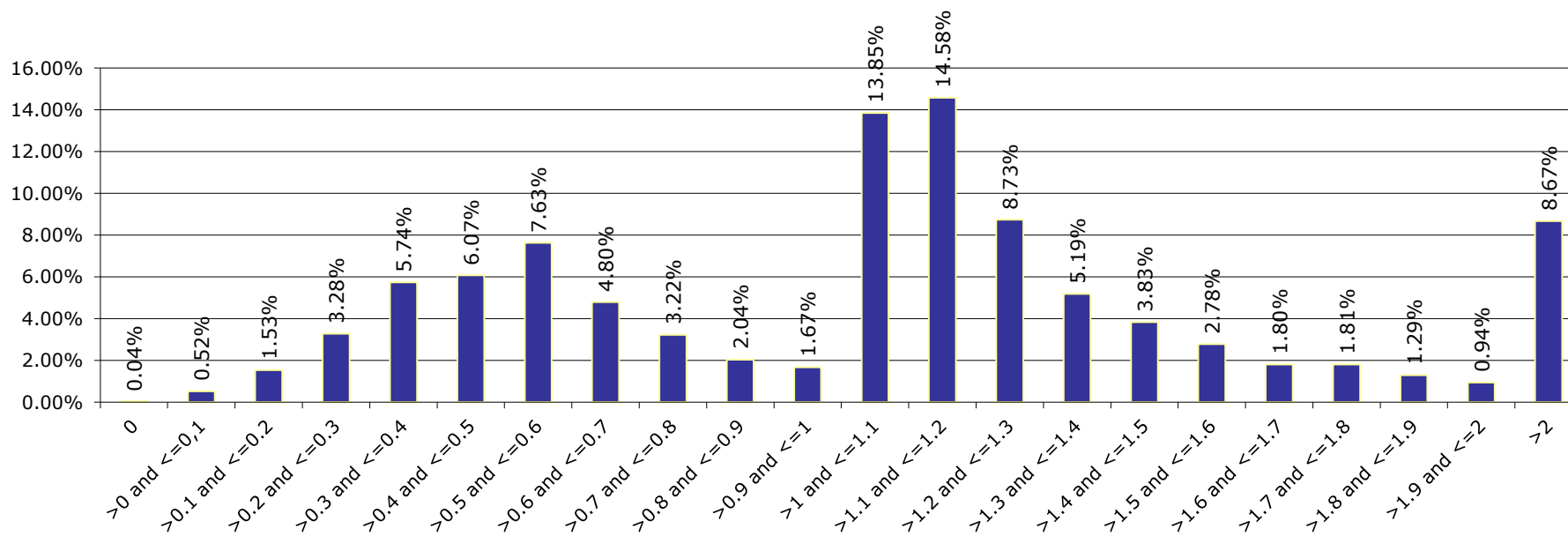
Loan Size per Borrower (in 1000€)



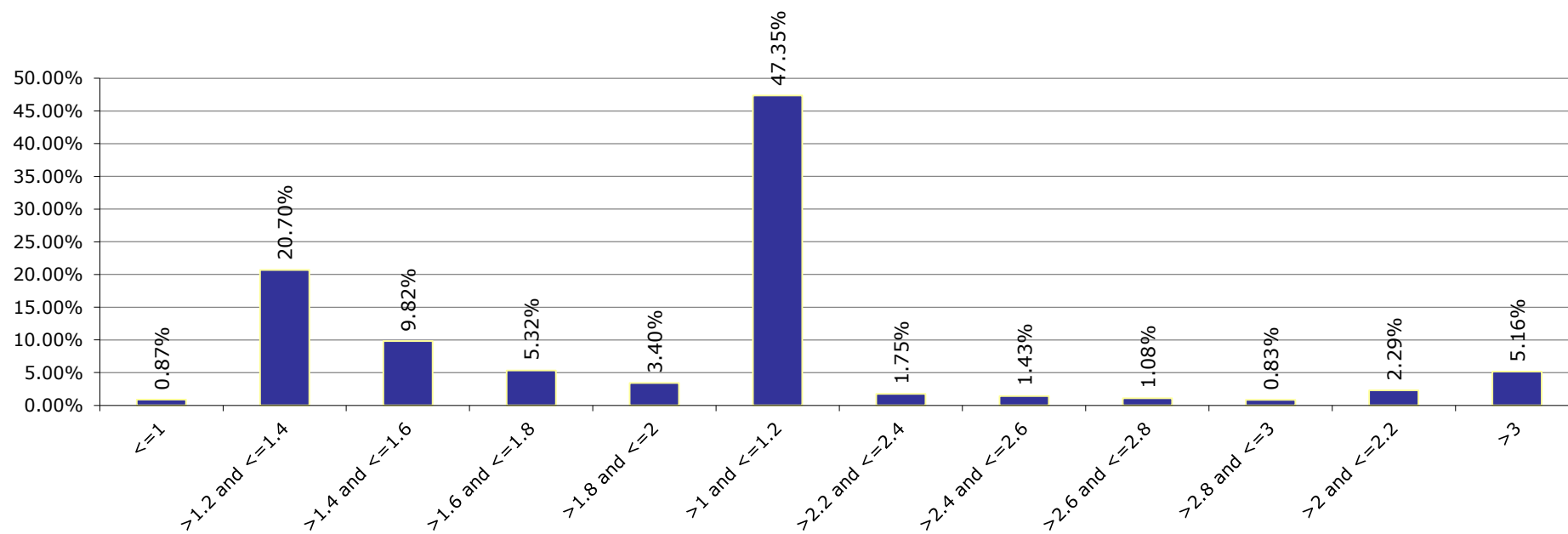
Loan to Value



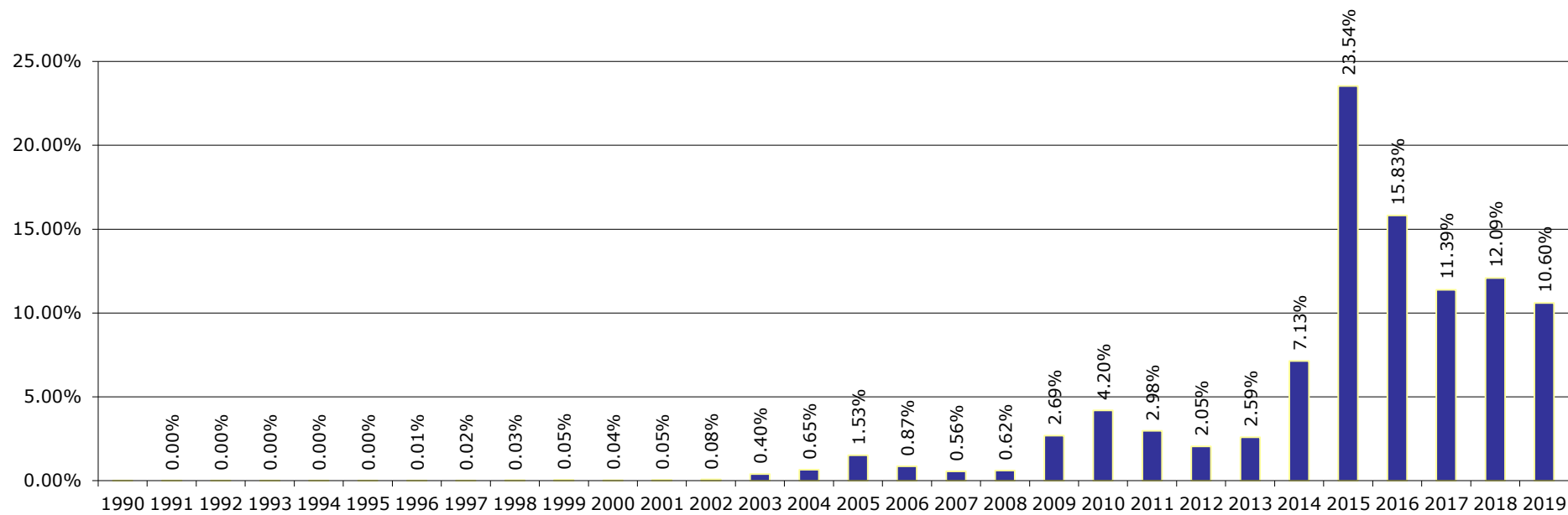
Mortgage Coverage Ratio



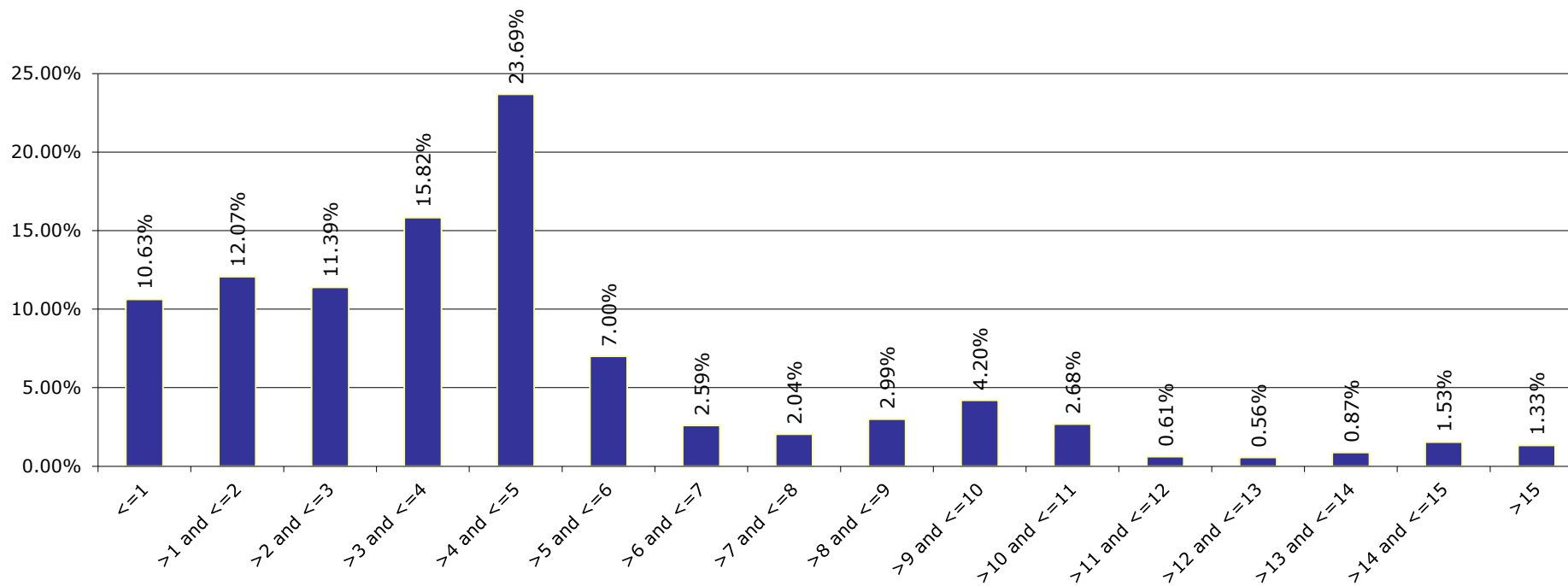
Total Coverage Ratio



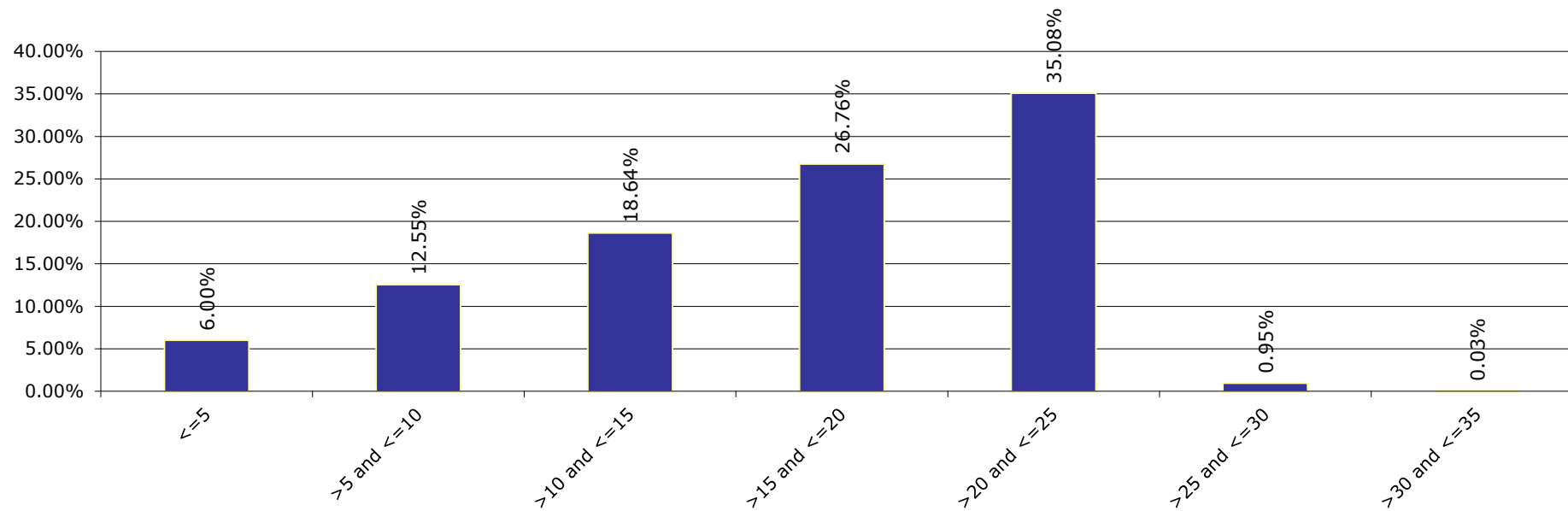
Origination Year



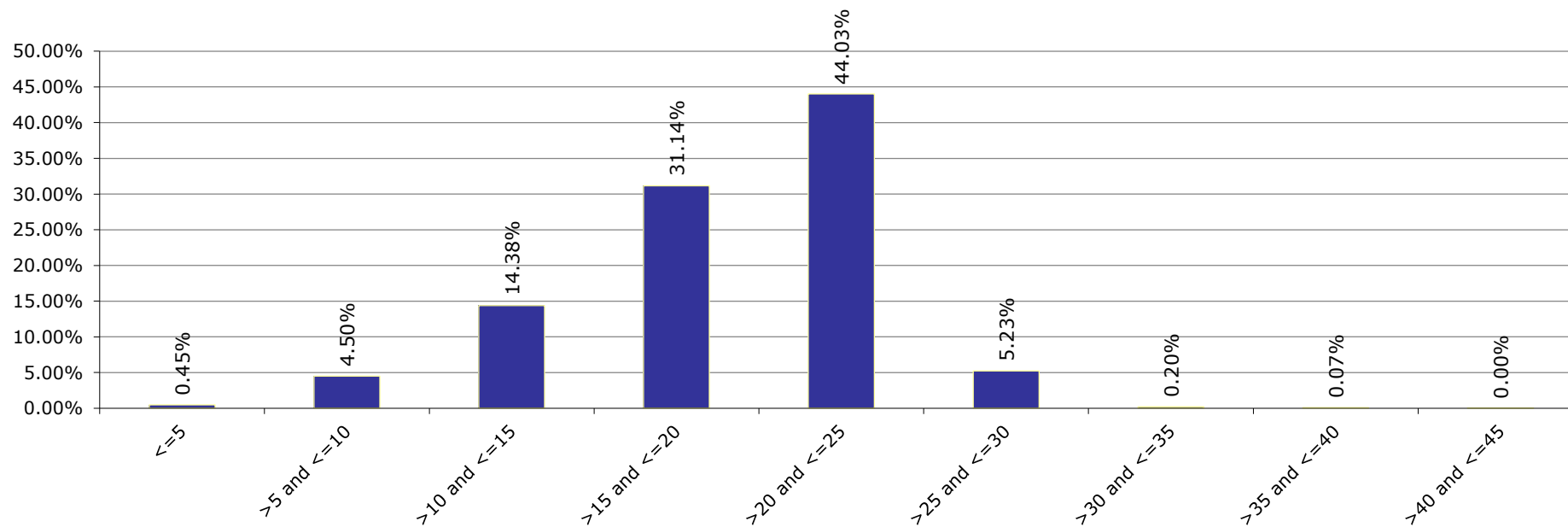
Seasoning



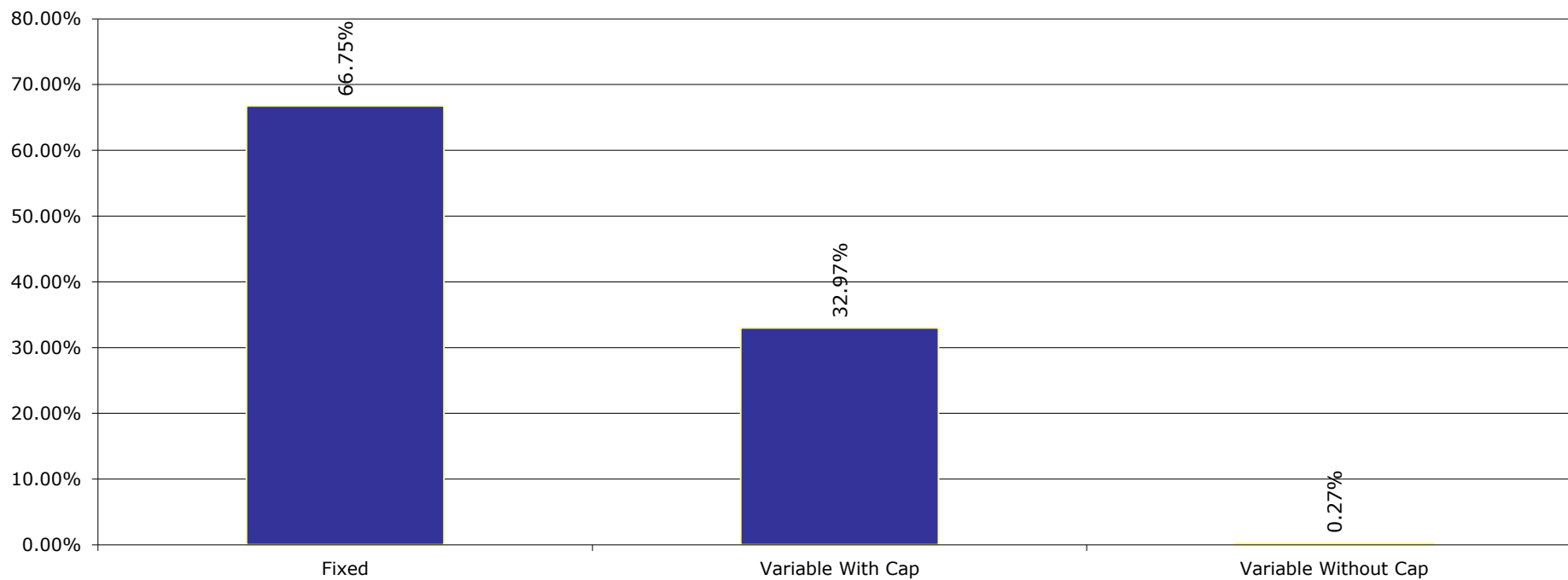
Remaining Maturity



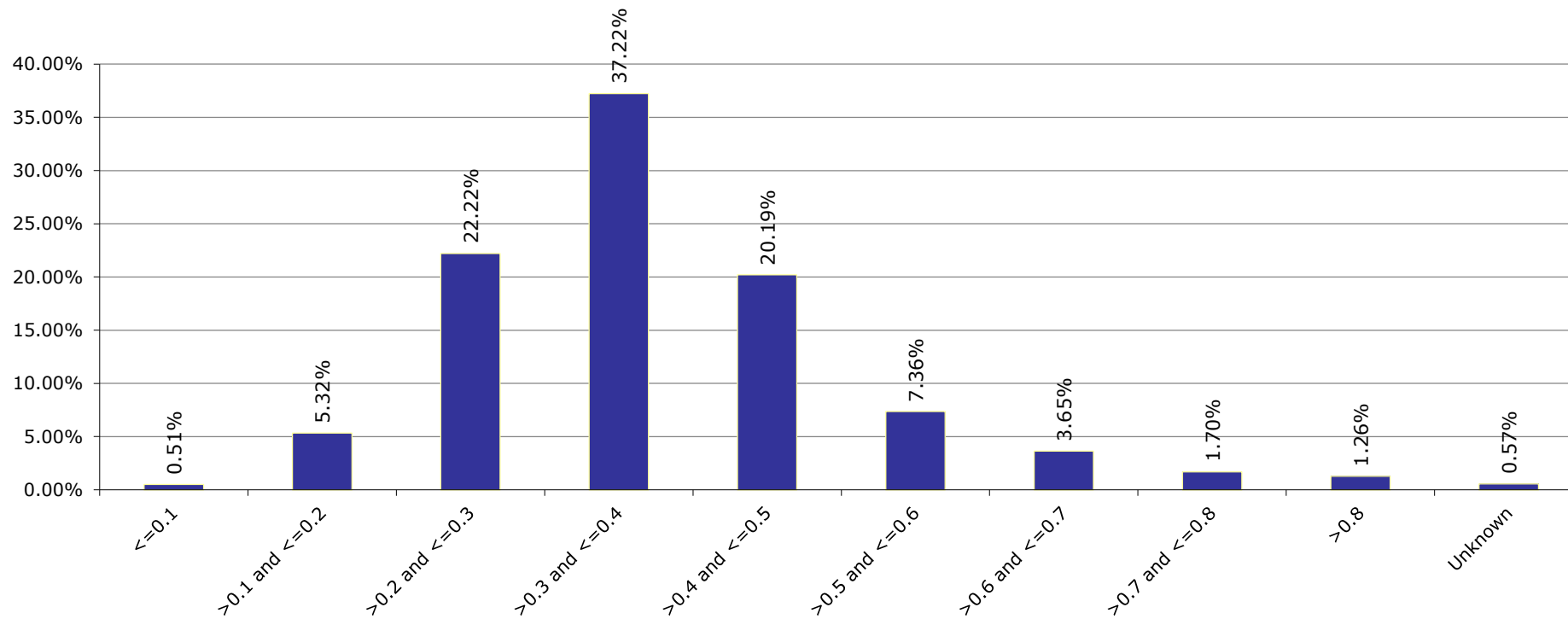
Original Maturity



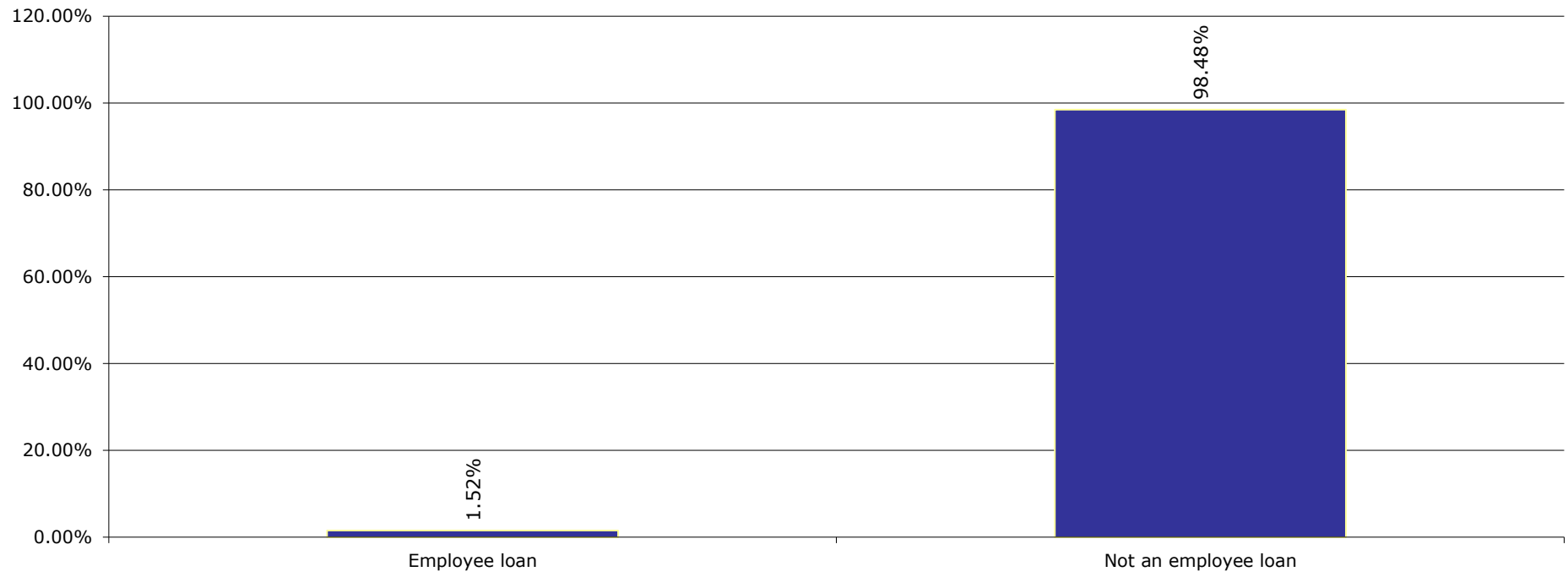
Interest Type



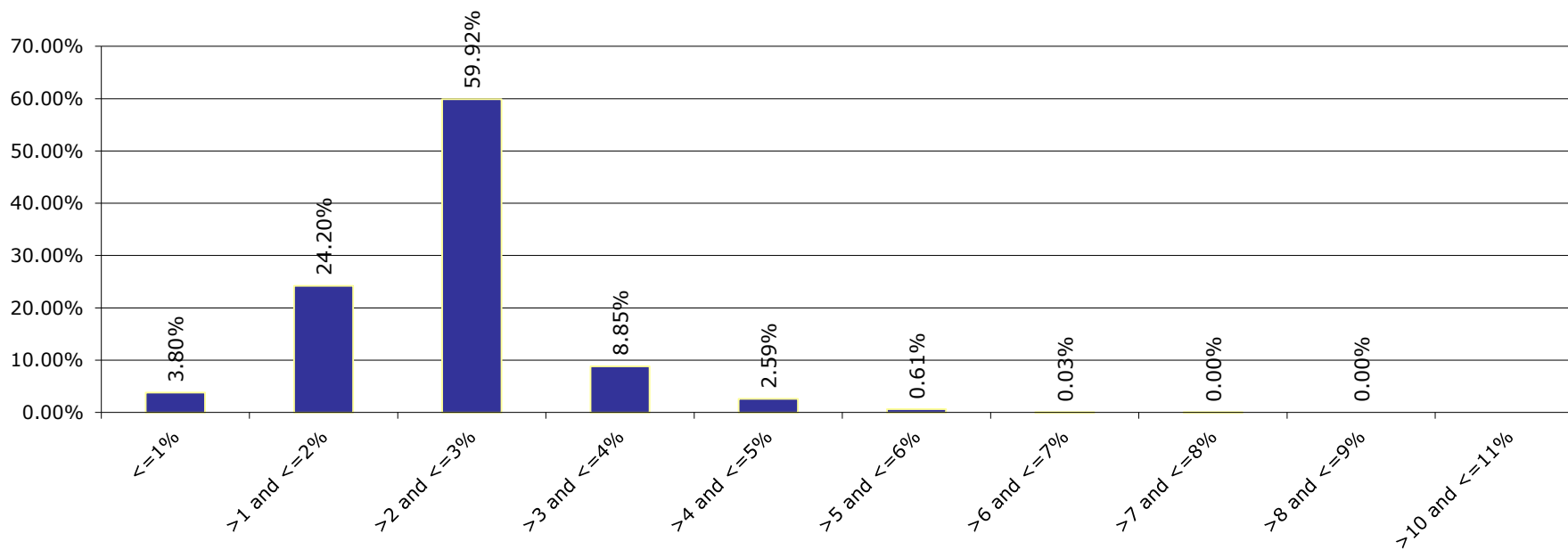
Debt to Income



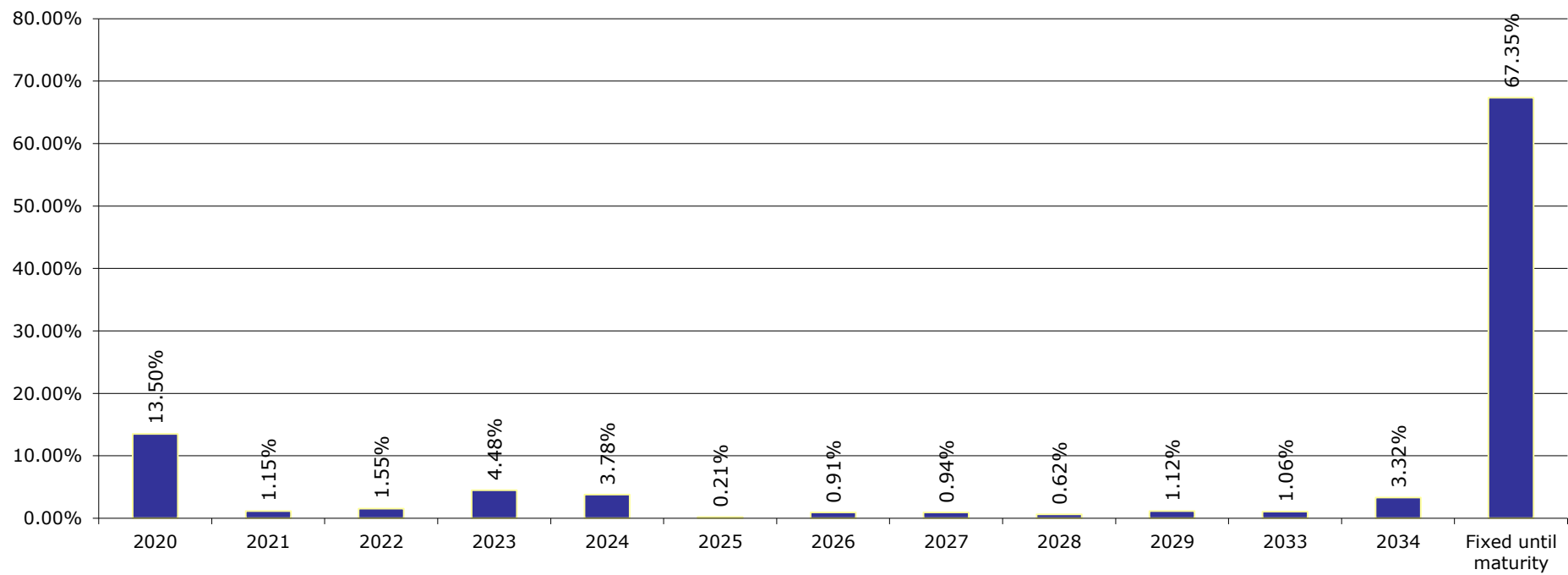
Employee Loans



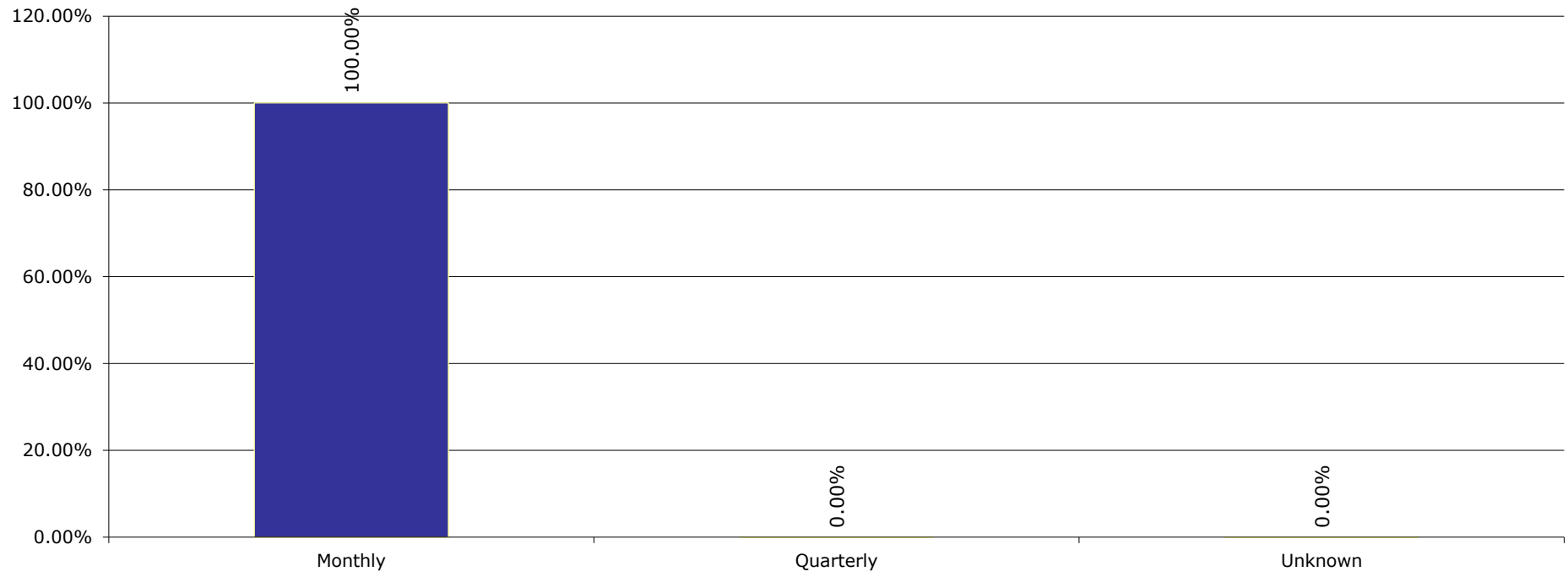
Interest Rate



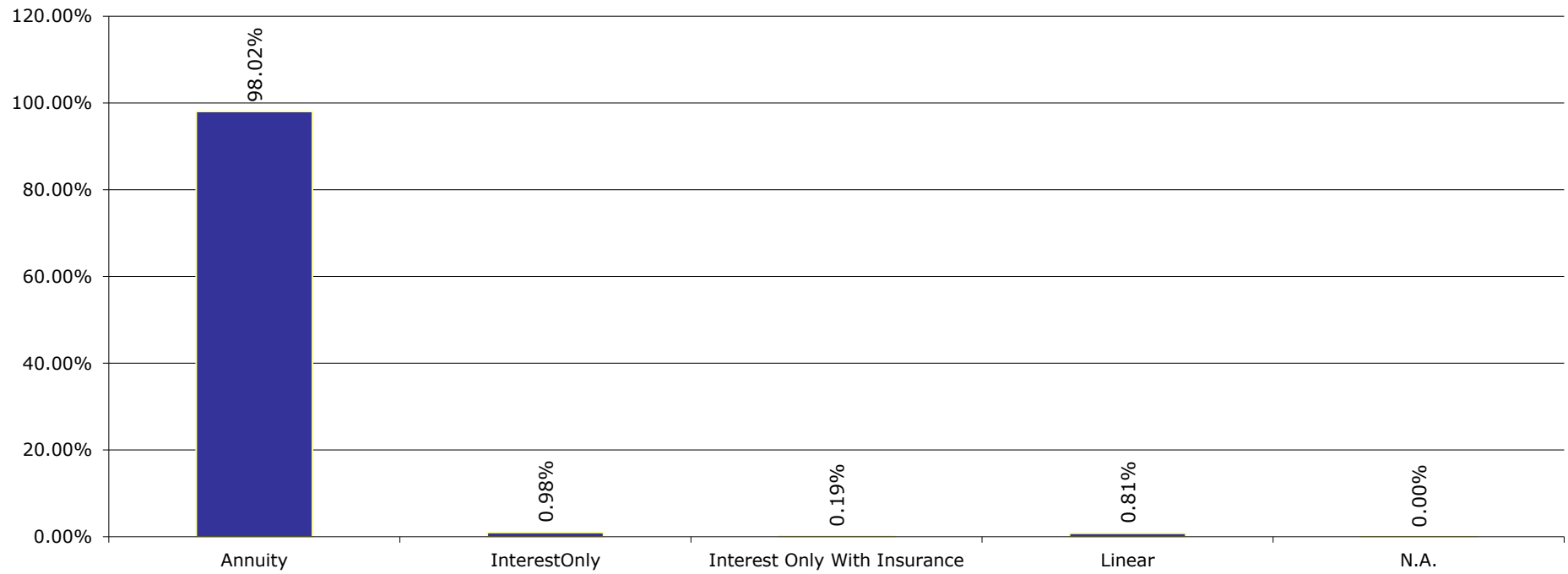
Next Reset Year



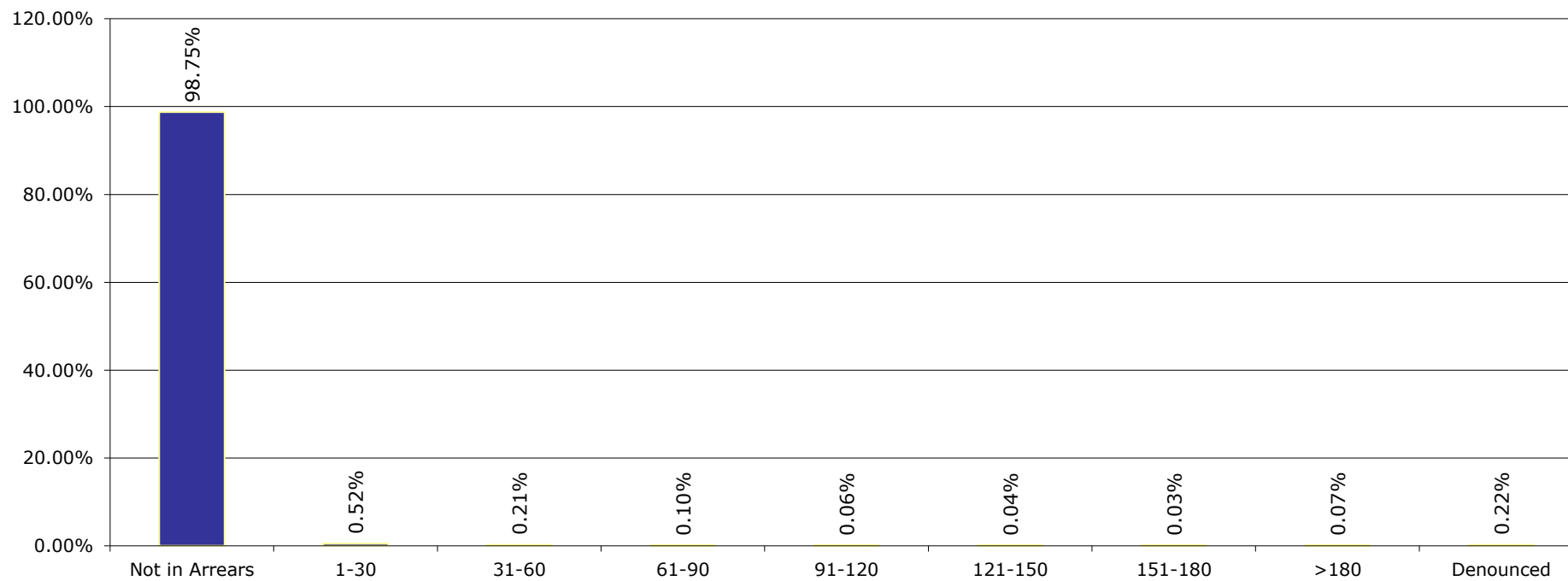
Interest Payment Frequency



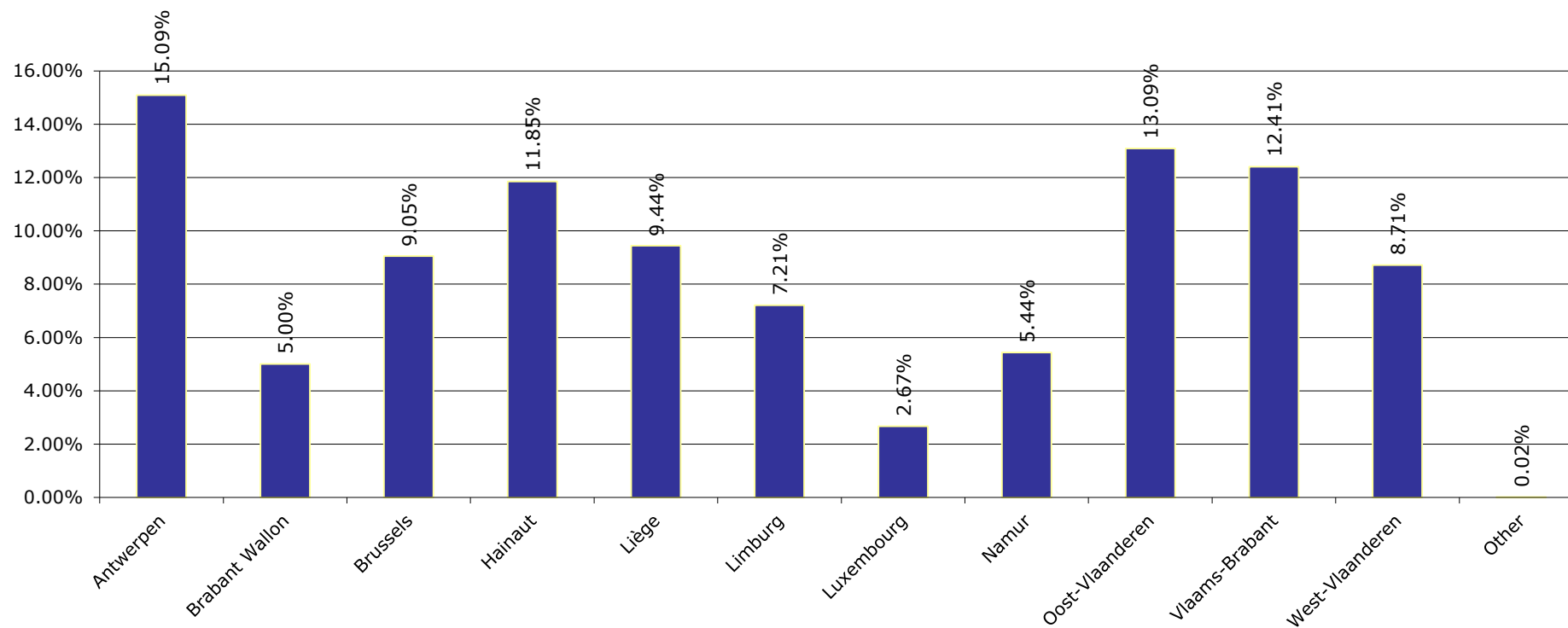
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:

31/12/2019

1. Key characteristics

Outstanding Principal Balance (EUR)	27,281,722,860
Average Borrower Balance (EUR)	99,470
Maximum Borrower Balance (EUR)	2,000,000.00
Number of Borrowers	274,272
Number of Advances	443,616
Weighted Average Seasoning (years)	4.47
Weighted Average Remaining Maturity (years)	16.2
Weighted Average Coupon (%)	2.28
Weighted Average DTI	37.8%
Weighted Average Loan-to-Value	63.36%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	122.30

Bass Master Issuer

Pool Characteristics

31/12/2019

2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
Loan Size <=50	2,132,620,803.40	7.82%	101,121	36.87%
50 < Loan Size <= 100	4,386,581,606.14	16.08%	58,955	21.50%
100 < Loan Size <= 150	6,081,250,802.73	22.29%	49,065	17.89%
150 < Loan Size <= 200	5,543,121,932.39	20.32%	32,067	11.69%
200 < Loan Size <= 250	3,869,921,280.08	14.19%	17,399	6.34%
250 < Loan Size <= 300	2,205,701,721.75	8.08%	8,119	2.96%
300 < Loan Size <= 350	1,168,896,426.42	4.28%	3,629	1.32%
350 < Loan Size <= 400	599,321,748.24	2.20%	1,609	0.59%
400 < Loan Size <= 450	337,589,772.45	1.24%	796	0.29%
450 < Loan Size <= 500	226,103,684.88	0.83%	476	0.17%
500 < Loan Size <= 550	148,535,223.90	0.54%	283	0.10%
550 < Loan Size <= 600	112,656,508.30	0.41%	196	0.07%
600 < Loan Size <= 650	71,183,138.10	0.26%	114	0.04%
650 < Loan Size <= 700	68,030,919.88	0.25%	101	0.04%
700 < Loan Size <= 750	47,777,750.40	0.18%	66	0.02%
750 < Loan Size <= 800	32,535,263.74	0.12%	42	0.02%
800 < Loan Size <= 850	40,422,136.63	0.15%	49	0.02%
850 < Loan Size <= 900	20,087,441.71	0.07%	23	0.01%
900 < Loan Size <= 950	14,726,398.09	0.05%	16	0.01%
950 < Loan Size <= 1000	31,122,250.93	0.11%	32	0.01%
Loan Size > 1000	143,536,049.94	0.53%	114	0.04%
Total	27,281,722,860.10	100 %	274,272	100 %

Bass Master Issuer

Pool Characteristics

31/12/2019

3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	477,782,179.13	1.75%	40,137.00	14.63%
>0.1 and <=0.2	1,231,827,833.14	4.52%	34,200.00	12.47%
>0.2 and <=0.3	1,856,655,425.81	6.81%	30,371.00	11.07%
>0.3 and <=0.4	2,269,792,333.06	8.32%	25,905.00	9.45%
>0.4 and <=0.5	2,630,662,648.29	9.64%	23,897.00	8.71%
>0.5 and <=0.6	2,747,187,574.46	10.07%	22,150.00	8.08%
>0.6 and <=0.7	3,139,028,995.15	11.51%	22,564.00	8.23%
>0.7 and <=0.8	3,763,430,022.20	13.79%	24,218.00	8.83%
>0.8 and <=0.9	4,960,699,171.21	18.18%	29,241.00	10.66%
>0.9 and <=1	4,090,557,499.10	14.99%	20,940.00	7.63%
>1 and <=1.1	99,113,097.34	0.36%	498.00	0.18%
>1.1 and <=1.2	3,700,256.36	0.01%	45.00	0.02%
>1.2	11,285,824.85	0.04%	106.00	0.04%
Total	27,281,722,860.10	100 %	274,272	100 %

Bass Master Issuer

Pool Characteristics

31/12/2019

4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	9,871,807.07	0.04%	1,374.00	0.50%
>0 and <=0,1	142,342,050.95	0.52%	339.00	0.12%
>0.1 and <=0.2	416,995,661.53	1.53%	1,326.00	0.48%
>0.2 and <=0.3	893,569,119.41	3.28%	3,245.00	1.18%
>0.3 and <=0.4	1,566,847,416.06	5.74%	6,556.00	2.39%
>0.4 and <=0.5	1,655,911,236.62	6.07%	7,771.00	2.83%
>0.5 and <=0.6	2,080,916,381.61	7.63%	10,508.00	3.83%
>0.6 and <=0.7	1,308,610,913.48	4.80%	7,622.00	2.78%
>0.7 and <=0.8	877,843,088.48	3.22%	5,735.00	2.09%
>0.8 and <=0.9	556,012,400.58	2.04%	3,964.00	1.45%
>0.9 and <=1	454,641,302.61	1.67%	3,438.00	1.25%
>1 and <=1.1	3,779,485,090.10	13.85%	24,112.00	8.79%
>1.1 and <=1.2	3,976,450,940.04	14.58%	28,873.00	10.53%
>1.2 and <=1.3	2,382,462,919.62	8.73%	20,465.00	7.46%
>1.3 and <=1.4	1,415,904,207.52	5.19%	14,019.00	5.11%
>1.4 and <=1.5	1,044,058,117.84	3.83%	11,564.00	4.22%
>1.5 and <=1.6	759,113,608.19	2.78%	9,155.00	3.34%
>1.6 and <=1.7	491,852,836.77	1.80%	6,645.00	2.42%
>1.7 and <=1.8	492,823,166.87	1.81%	6,950.00	2.53%
>1.8 and <=1.9	353,283,187.50	1.29%	5,626.00	2.05%
>1.9 and <=2	257,542,414.08	0.94%	4,512.00	1.65%
>2	2,365,184,993.17	8.67%	90,473.00	32.99%
Total	27,281,722,860.10	100%	274,272	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	238,061,949.65	0.87%	2,891.00	1.05%
>1.2 and <=1.4	5,648,279,749.42	20.70%	43,191.00	15.75%
>1.4 and <=1.6	2,679,432,912.82	9.82%	25,240.00	9.20%
>1.6 and <=1.8	1,450,961,965.68	5.32%	16,157.00	5.89%
>1.8 and <=2	928,596,804.66	3.40%	11,845.00	4.32%
>1 and <=1.2	12,917,946,702.36	47.35%	73,331.00	26.74%
>2.2 and <=2.4	476,330,416.18	1.75%	7,831.00	2.86%
>2.4 and <=2.6	389,245,458.31	1.43%	7,408.00	2.70%
>2.6 and <=2.8	294,248,035.40	1.08%	6,058.00	2.21%
>2.8 and <=3	225,540,361.11	0.83%	5,109.00	1.86%
>2 and <=2.2	624,744,408.45	2.29%	9,205.00	3.36%
>3	1,408,334,096.06	5.16%	66,006.00	24.07%
Total	27,281,722,860.10	100%	274,272	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1990	22,423.56	0.00%	17.00	0.00%
1991	58,477.92	0.00%	23.00	0.01%
1992	44,182.79	0.00%	14.00	0.00%
1993	189,534.66	0.00%	29.00	0.01%
1994	121,633.01	0.00%	16.00	0.00%
1995	704,282.62	0.00%	180.00	0.04%
1996	2,573,055.20	0.01%	306.00	0.07%
1997	4,432,619.14	0.02%	373.00	0.08%
1998	7,810,112.21	0.03%	596.00	0.13%
1999	14,695,073.76	0.05%	815.00	0.18%
2000	9,824,872.98	0.04%	1,528.00	0.34%
2001	13,643,268.97	0.05%	1,370.00	0.31%
2002	21,427,396.25	0.08%	1,943.00	0.44%
2003	109,300,635.49	0.40%	6,611.00	1.49%
2004	177,499,523.39	0.65%	7,245.00	1.63%
2005	416,611,305.67	1.53%	19,508.00	4.40%
2006	237,132,145.50	0.87%	9,329.00	2.10%
2007	153,622,042.55	0.56%	5,660.00	1.28%
2008	167,794,022.61	0.62%	5,489.00	1.24%
2009	733,495,058.30	2.69%	16,447.00	3.71%
2010	1,145,201,861.47	4.20%	28,609.00	6.45%
2011	813,948,942.15	2.98%	22,900.00	5.16%
2012	558,705,694.88	2.05%	17,504.00	3.95%
2013	707,827,042.70	2.59%	17,815.00	4.02%
2014	1,946,449,879.77	7.13%	37,496.00	8.45%
2015	6,422,945,318.38	23.54%	96,739.00	21.81%
2016	4,317,472,724.30	15.83%	54,567.00	12.30%
2017	3,106,817,099.65	11.39%	34,079.00	7.68%
2018	3,298,853,799.81	12.09%	31,384.00	7.07%
2019	2,892,498,830.41	10.60%	25,024.00	5.64%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	2,898,793,375.44	10.63%	25,088.00	5.66%
>1 and <=2	3,292,559,254.78	12.07%	31,320.00	7.06%
>2 and <=3	3,107,271,691.27	11.39%	34,087.00	7.68%
>3 and <=4	4,317,018,132.68	15.82%	54,559.00	12.30%
>4 and <=5	6,462,889,998.43	23.69%	97,417.00	21.96%
>5 and <=6	1,908,427,134.95	7.00%	36,874.00	8.31%
>6 and <=7	707,407,262.93	2.59%	17,801.00	4.01%
>7 and <=8	557,203,539.42	2.04%	17,462.00	3.94%
>8 and <=9	815,761,381.88	2.99%	22,966.00	5.18%
>9 and <=10	1,145,834,122.17	4.20%	28,599.00	6.45%
>10 and <=11	731,721,176.29	2.68%	16,406.00	3.70%
>11 and <=12	167,123,204.19	0.61%	5,474.00	1.23%
>12 and <=13	153,622,042.55	0.56%	5,660.00	1.28%
>13 and <=14	237,132,145.50	0.87%	9,329.00	2.10%
>14 and <=15	417,200,214.37	1.53%	19,522.00	4.40%
>15	361,758,183.25	1.33%	21,052.00	4.75%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,636,289,409.26	6.00%	109,209.00	24.62%
>5 and <=10	3,423,691,830.58	12.55%	91,229.00	20.56%
>10 and <=15	5,085,054,749.02	18.64%	78,287.00	17.65%
>15 and <=20	7,300,716,120.55	26.76%	80,985.00	18.26%
>20 and <=25	9,571,255,031.81	35.08%	81,708.00	18.42%
>25 and <=30	257,825,602.38	0.95%	2,126.00	0.48%
>30 and <=35	6,890,116.50	0.03%	72.00	0.02%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	122,621,227.07	0.45%	2,824.00	0.64%
>5 and <=10	1,226,394,848.71	4.50%	49,424.00	11.14%
>10 and <=15	3,923,103,209.64	14.38%	124,143.00	27.98%
>15 and <=20	8,496,120,678.88	31.14%	134,629.00	30.35%
>20 and <=25	12,011,415,393.58	44.03%	116,572.00	26.28%
>25 and <=30	1,426,948,281.29	5.23%	15,200.00	3.43%
>30 and <=35	55,600,778.47	0.20%	605.00	0.14%
>35 and <=40	18,817,849.02	0.07%	214.00	0.05%
>40 and <=45	700,593.44	0.00%	5.00	0.00%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

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10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	18,211,568,597.83	66.75%	315,896.00	71.21%
Variable With Cap	8,995,959,749.70	32.97%	120,679.00	27.20%
Variable Without Cap	74,194,512.57	0.27%	7,041.00	1.59%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	139,610,563.67	0.51%	6,751.00	1.52%
>0.1 and <=0.2	1,452,437,776.90	5.32%	43,929.00	9.90%
>0.2 and <=0.3	6,061,369,768.36	22.22%	110,542.00	24.92%
>0.3 and <=0.4	10,154,769,958.49	37.22%	141,671.00	31.94%
>0.4 and <=0.5	5,509,006,662.41	20.19%	75,529.00	17.03%
>0.5 and <=0.6	2,008,324,908.07	7.36%	28,141.00	6.34%
>0.6 and <=0.7	994,602,557.65	3.65%	13,355.00	3.01%
>0.7 and <=0.8	462,767,433.90	1.70%	6,420.00	1.45%
>0.8	344,636,025.29	1.26%	5,206.00	1.17%
Unknown	154,197,205.36	0.57%	12,072.00	2.72%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	414,994,655.18	1.52%	9,546.00	2.15%
Not an employee loan	26,866,728,204.92	98.48%	434,070.00	97.85%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	1,037,420,850.82	3.80%	26,878	6.06%
>1 and <=2%	6,602,854,550.06	24.20%	83,835	18.90%
>2 and <=3%	16,347,069,089.55	59.92%	228,658	51.54%
>3 and <=4%	2,413,511,246.99	8.85%	66,458	14.98%
>4 and <=5%	706,281,140.51	2.59%	29,641	6.68%
>5 and <=6%	165,657,993.74	0.61%	6,665	1.50%
>6 and <=7%	8,624,005.96	0.03%	1,402	0.32%
>7 and <=8%	301,663.16	0.00%	76	0.02%
>8 and <=9%	2,319.31	0.00%	2	0.00%
>10 and <=11%	0.00	0.00%	1	0.00%
Total	27,281,722,860.10	100%	443,616.00	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2020	3,683,787,174.54	13.50%	71,704	16.16%
2021	313,289,585.29	1.15%	3,693	0.83%
2022	421,762,860.57	1.55%	4,342	0.98%
2023	1,221,434,978.94	4.48%	11,116	2.51%
2024	1,032,485,997.50	3.78%	9,203	2.07%
2025	57,250,595.12	0.21%	708	0.16%
2026	248,653,878.98	0.91%	2,304	0.52%
2027	257,127,061.05	0.94%	2,367	0.53%
2028	170,127,692.59	0.62%	1,396	0.31%
2029	306,549,286.36	1.12%	2,342	0.53%
2033	288,049,243.81	1.06%	2,526	0.57%
2034	906,084,978.51	3.32%	7,312	1.65%
Fixed until maturity	18,375,119,526.84	67.35%	324,603	73.17%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	27,280,750,202.59	100.00%	443,487	99.97%
Quarterly	632,474.47	0.00%	49	0.01%
Unknown	340,183.04	0.00%	80	0.02%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	26,740,716,269.17	98.02%	432,173	97.42%
InterestOnly	268,420,570.17	0.98%	2,451	0.55%
Interest Only With Insurance	51,748,651.91	0.19%	430	0.10%
Linear	220,772,368.85	0.81%	8,558	1.93%
N.A.	65,000.00	0.00%	4	0.00%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

31/12/2019

17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	26,939,380,353.19	98.75%	438,574	98.86%
1-30	142,558,828.25	0.52%	1,695	0.38%
31-60	58,255,252.20	0.21%	655	0.15%
61-90	26,945,822.55	0.10%	282	0.06%
91-120	15,178,494.62	0.06%	183	0.04%
121-150	11,247,640.46	0.04%	138	0.03%
151-180	8,587,815.83	0.03%	98	0.02%
>180	18,211,295.77	0.07%	262	0.06%
Denounced	61,357,357.23	0.22%	1,729	0.39%
Total	27,281,722,860.10	100%	443,616	100%

Bass Master Issuer

Pool Characteristics

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18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	4,117,362,785.84	15.09%	64,395	14.52%
Brabant Wallon	1,365,443,103.15	5.00%	19,322	4.36%
Brussels	2,469,985,226.28	9.05%	28,295	6.38%
Hainaut	3,233,205,008.62	11.85%	58,549	13.20%
Liège	2,576,512,317.58	9.44%	43,733	9.86%
Limburg	1,968,376,177.48	7.21%	35,652	8.04%
Luxembourg	728,676,111.74	2.67%	11,867	2.68%
Namur	1,484,435,563.39	5.44%	25,042	5.64%
Oost-Vlaanderen	3,571,448,911.28	13.09%	60,839	13.71%
Vlaams-Brabant	3,385,317,357.39	12.41%	52,814	11.91%
West-Vlaanderen	2,376,736,925.54	8.71%	43,033	9.70%
Other	4,223,371.81	0.02%	75	0.02%
Total	27,281,722,860.10	100%	443,616	100%