

# **Bass Master Issuer**

*Report date: 30 June 2024*

## **MORTGAGE PORTFOLIO REPORT**

**Mortgage Portfolio Report:**  
Reporting month as of ultimo:

**Bass Master Issuer**  
June 2024

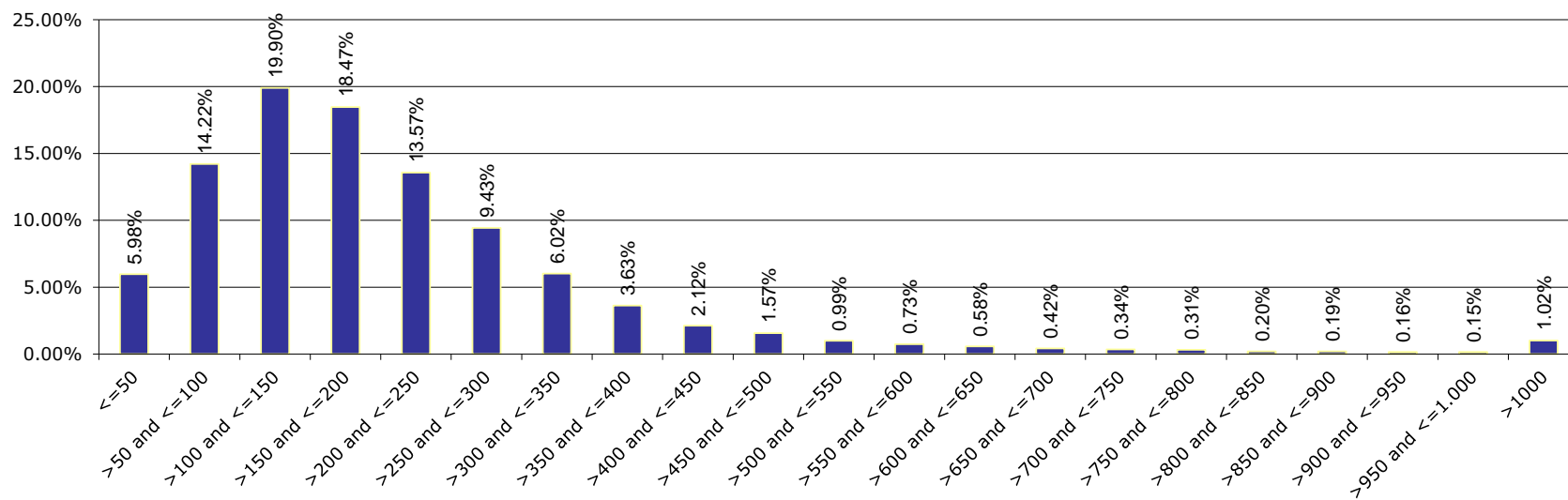
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**Key Characteristics**

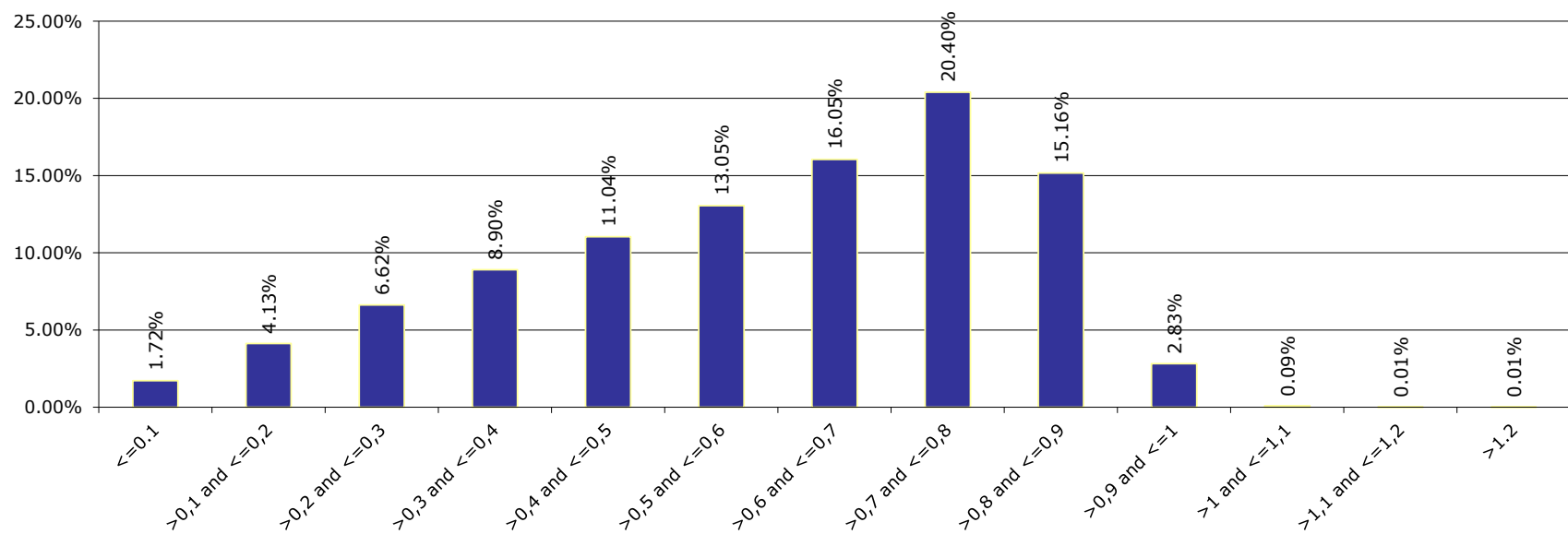
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Oustanding Principal Balance (EUR)	21,808,562,062
Average Borrower Balance (EUR)	112,249
Maximum Borrower Balance (EUR)	1,987,382
Number of Borrowers	194,288
Number of Advances	337,727
Weighted Average Seasoning (years)	5.85
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.46
Weighted Average DTI	38.4%
Weighted Average LTV	59.1%
Weighted Mortgage Coverage Ratio	121.28

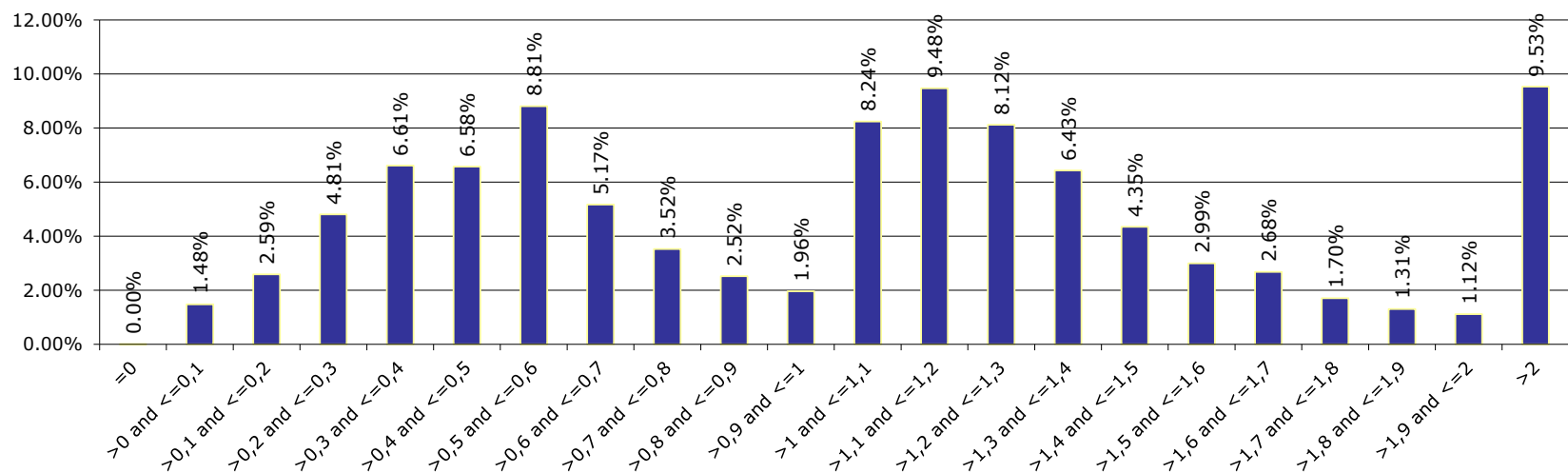
**Loan Size per Borrower (in 1000€)**



**Loan to Value**



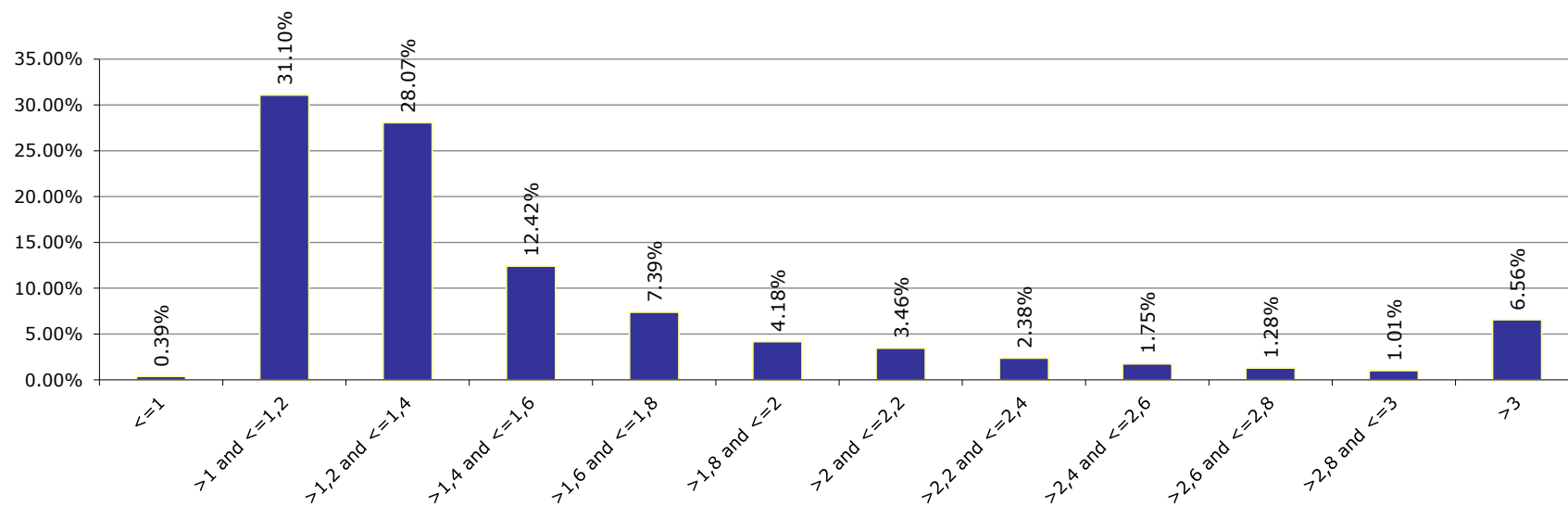
**Mortgage Coverage Ratio**



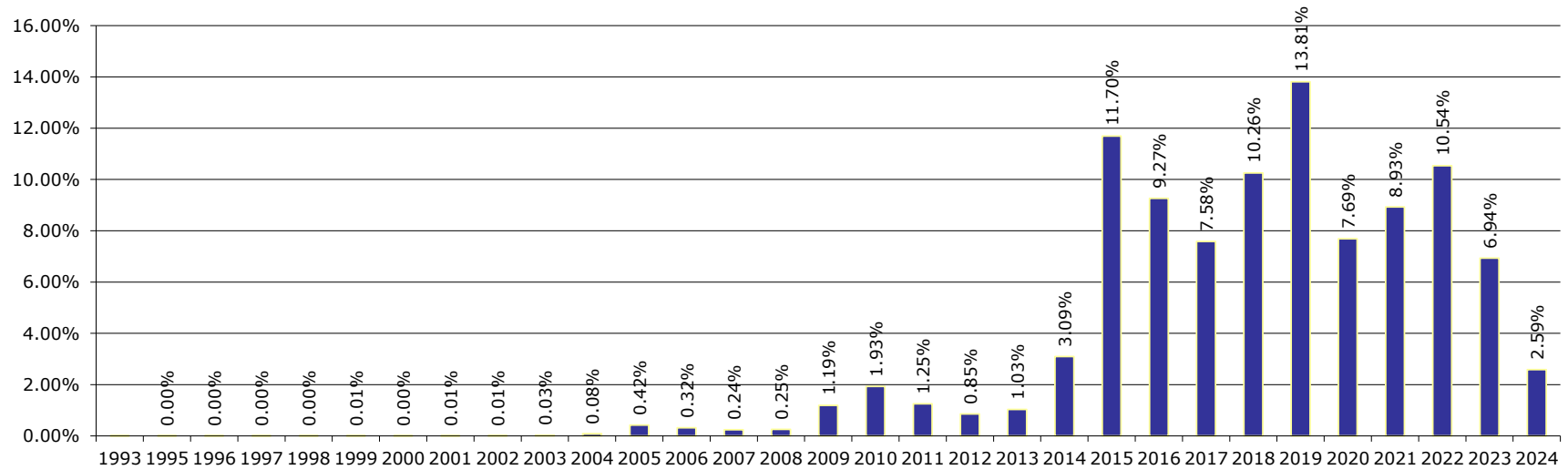
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**Total Coverage Ratio**

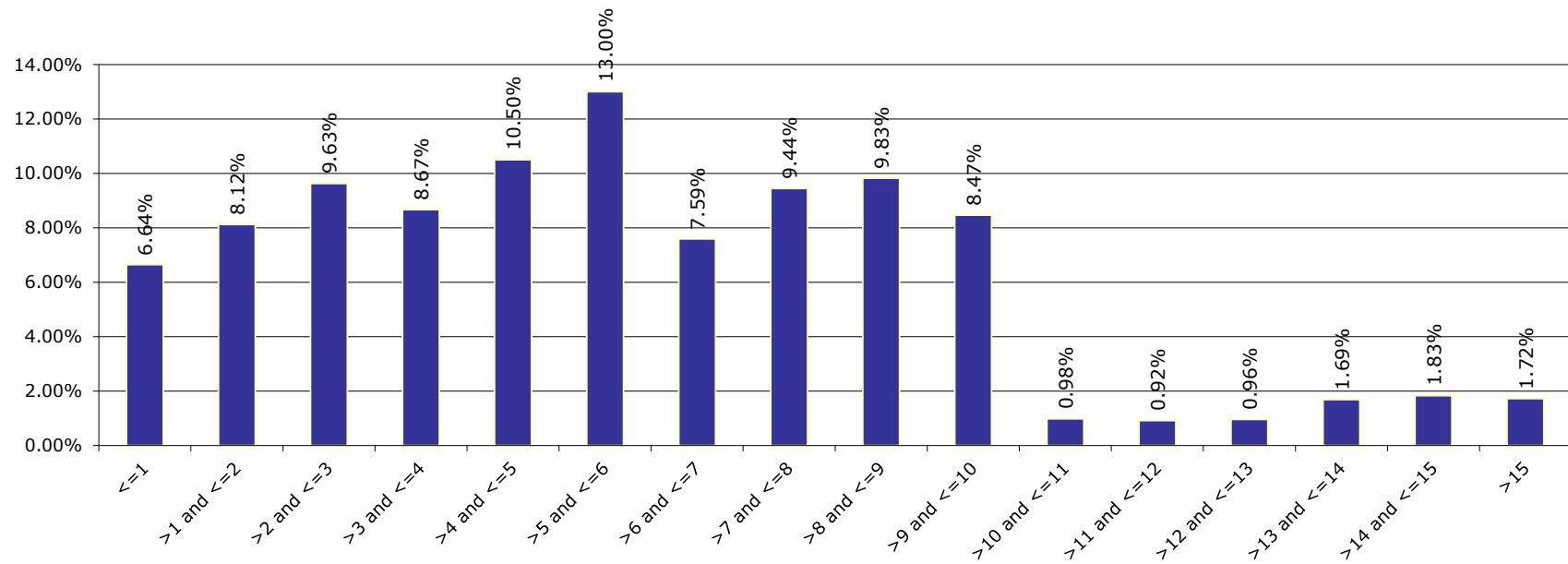
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**Origination Year**



**Seasoning**

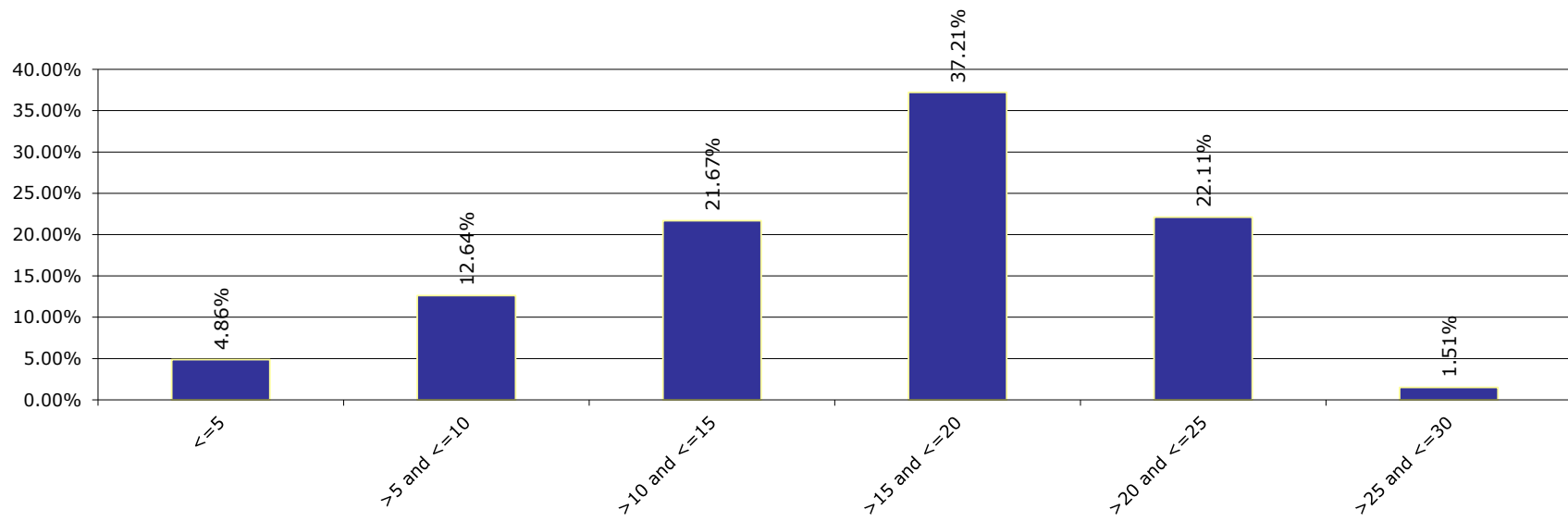




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**Remaining Maturity**

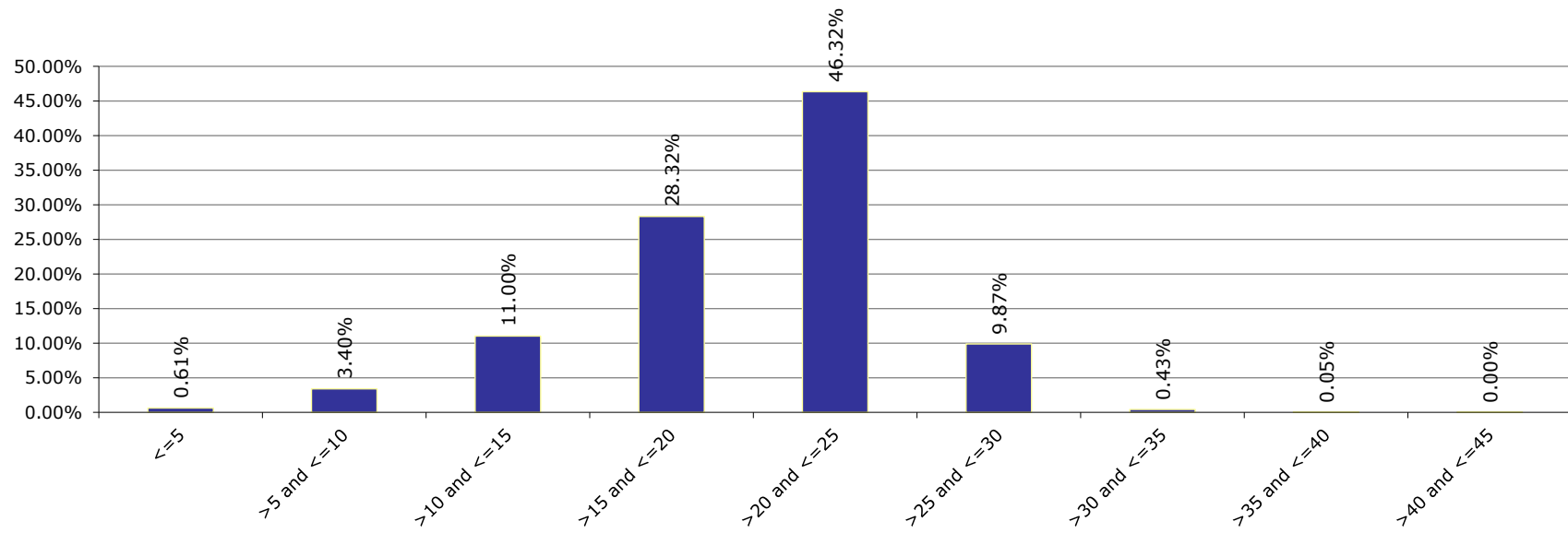
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**Original Maturity**

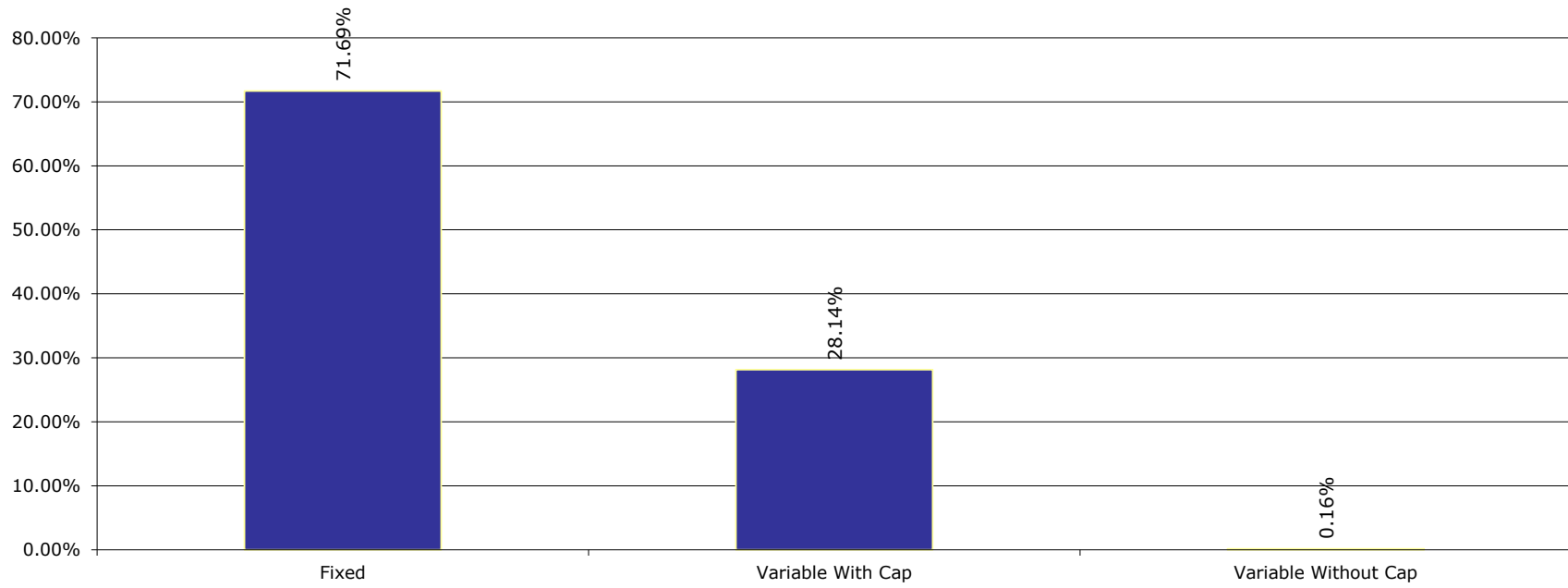
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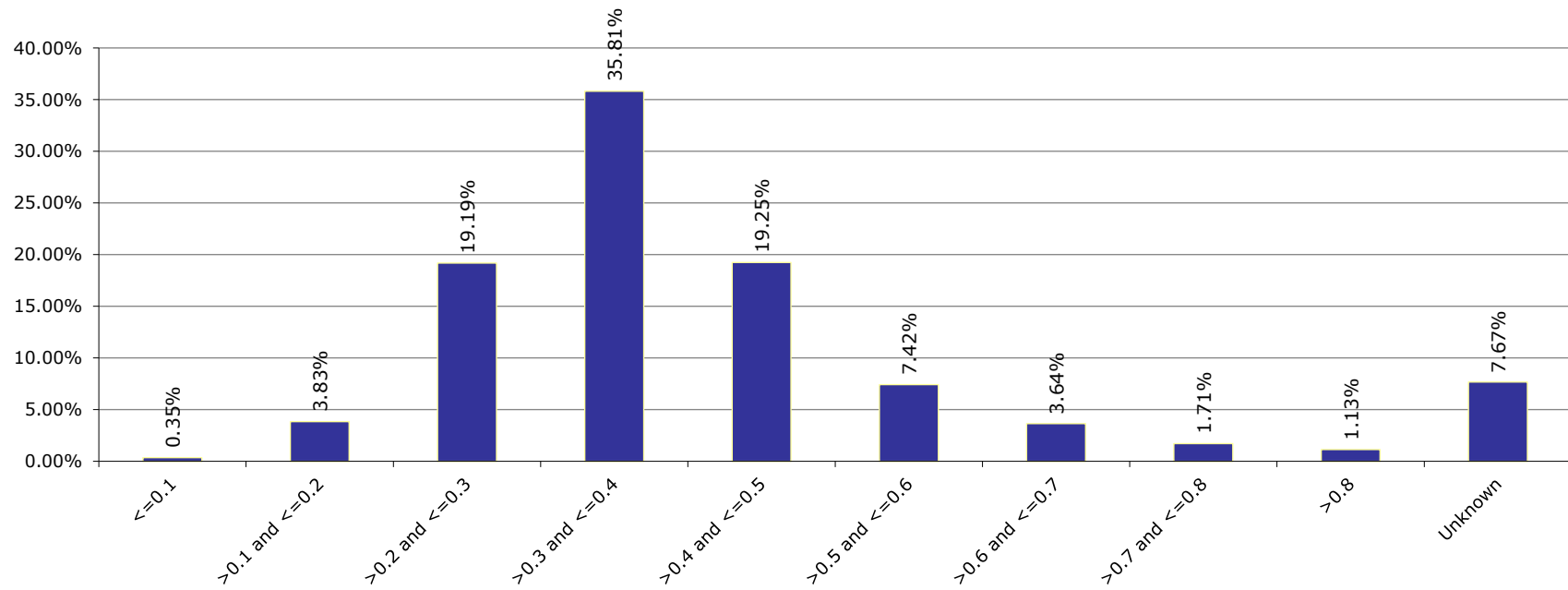
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**Interest Type**

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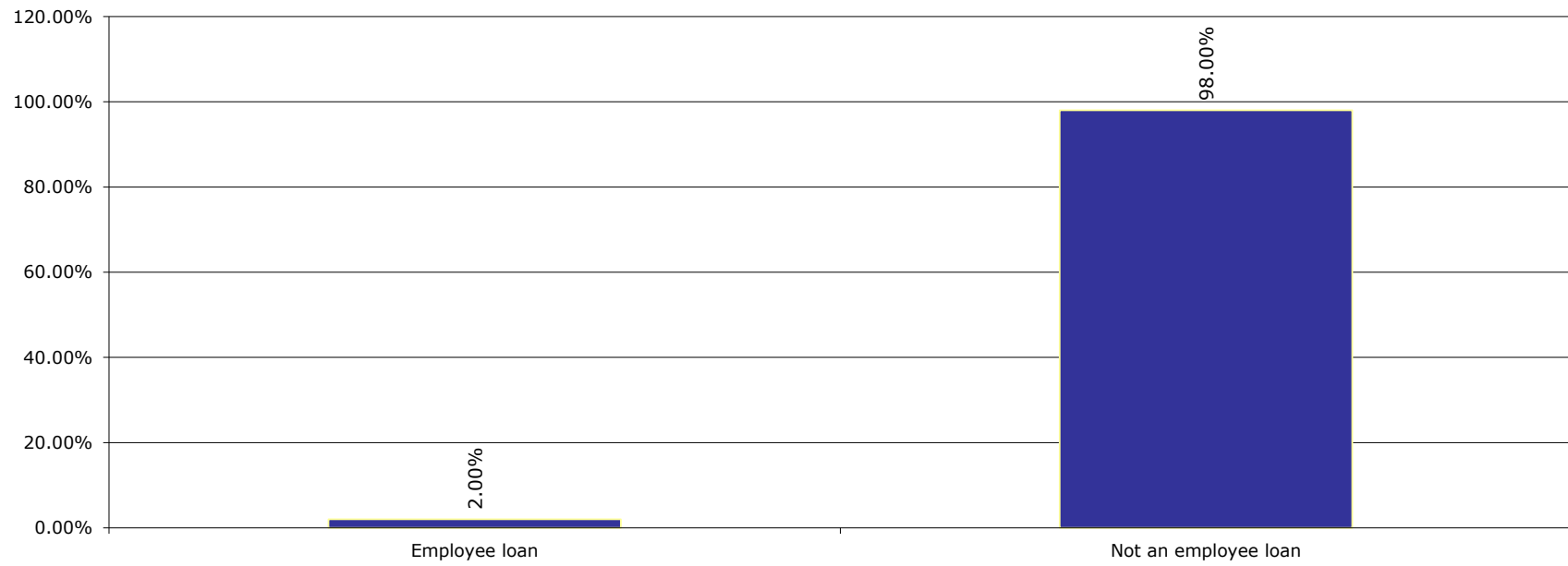
**Debt to Income**



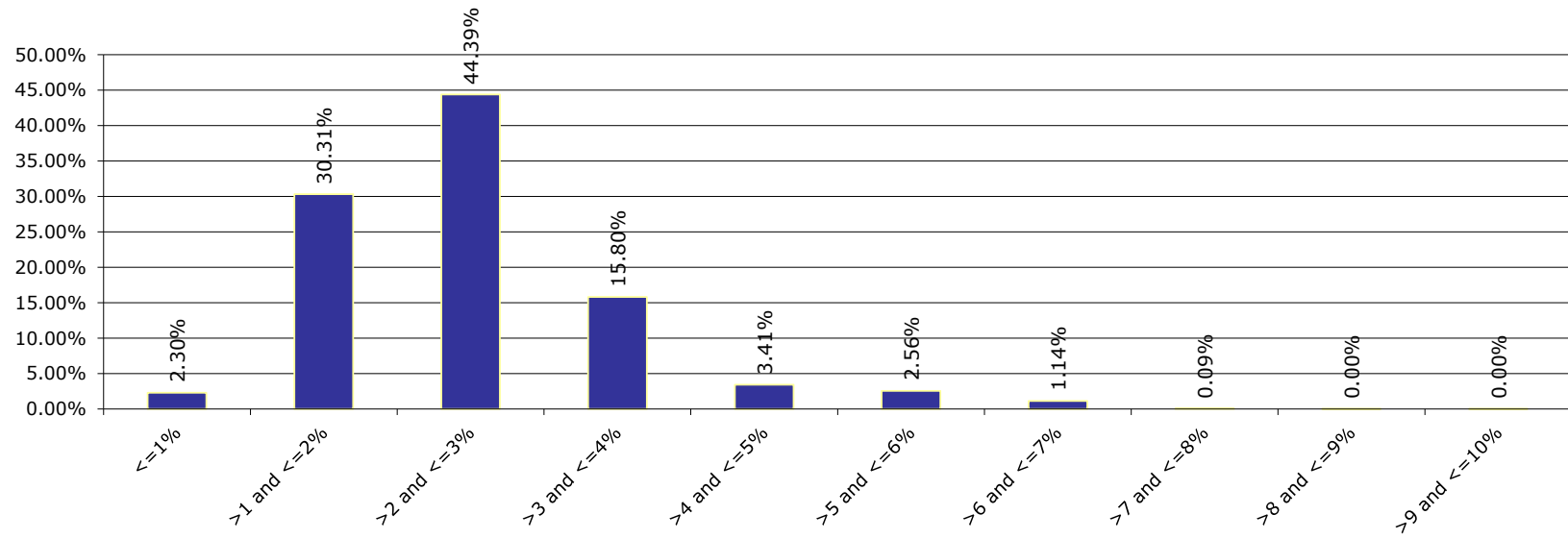
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**Employee Loans**

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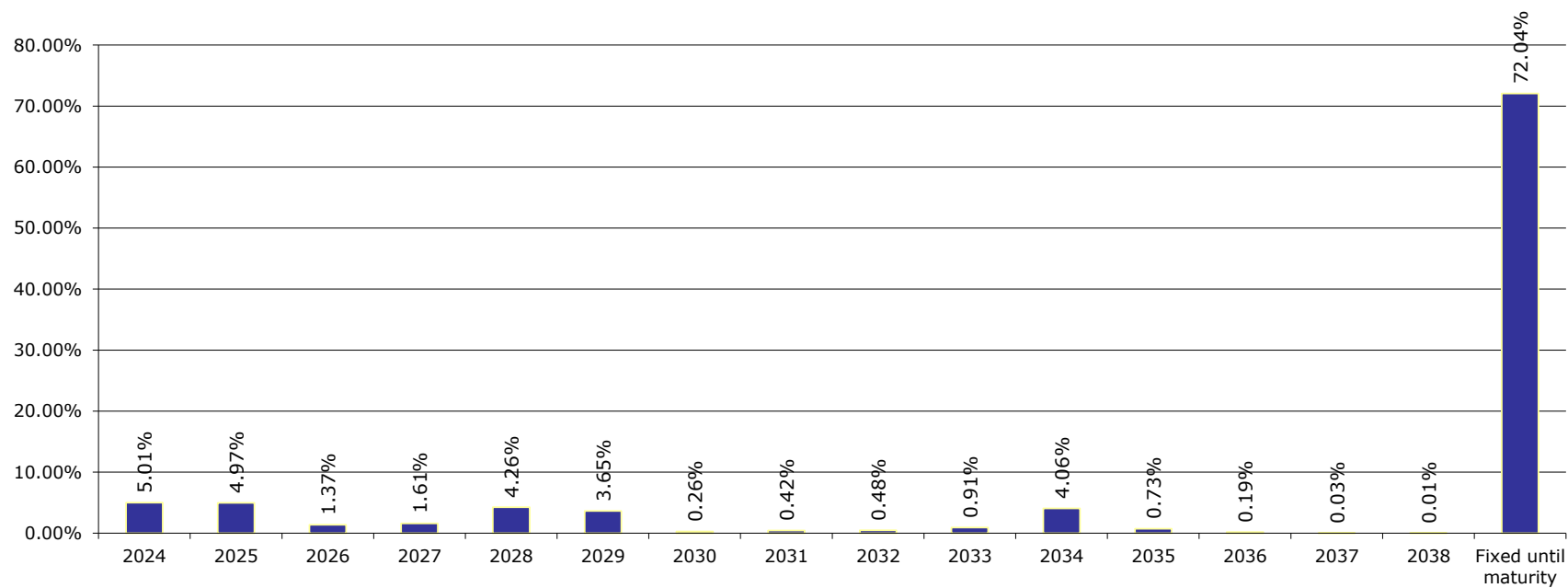
**Interest Rate**



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**Next Reset Year**

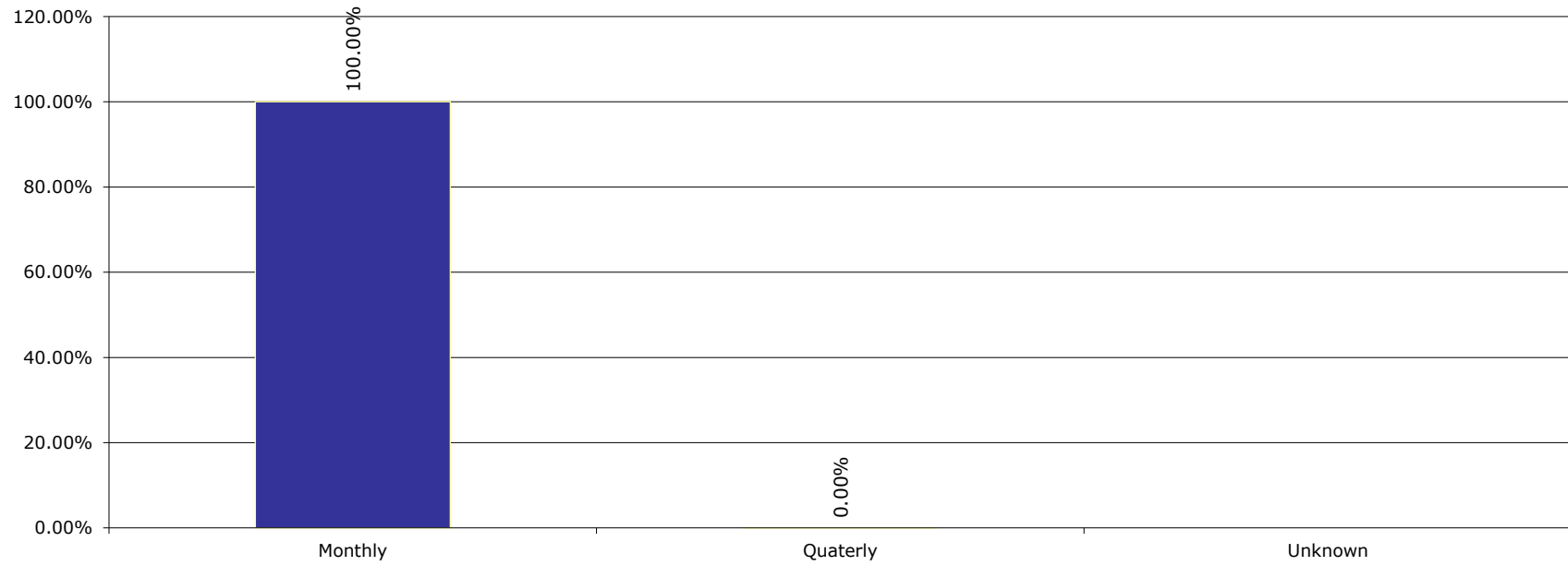
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**Interest Payment Frequency**

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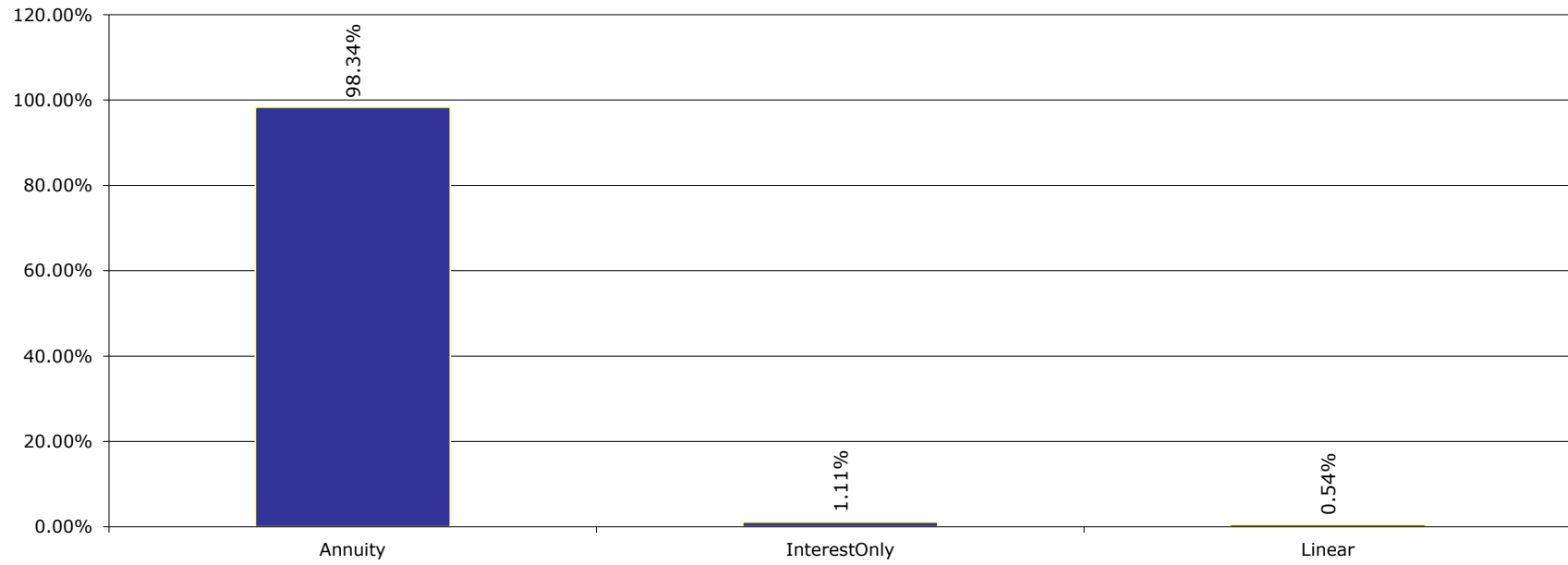




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**Redemption Type**

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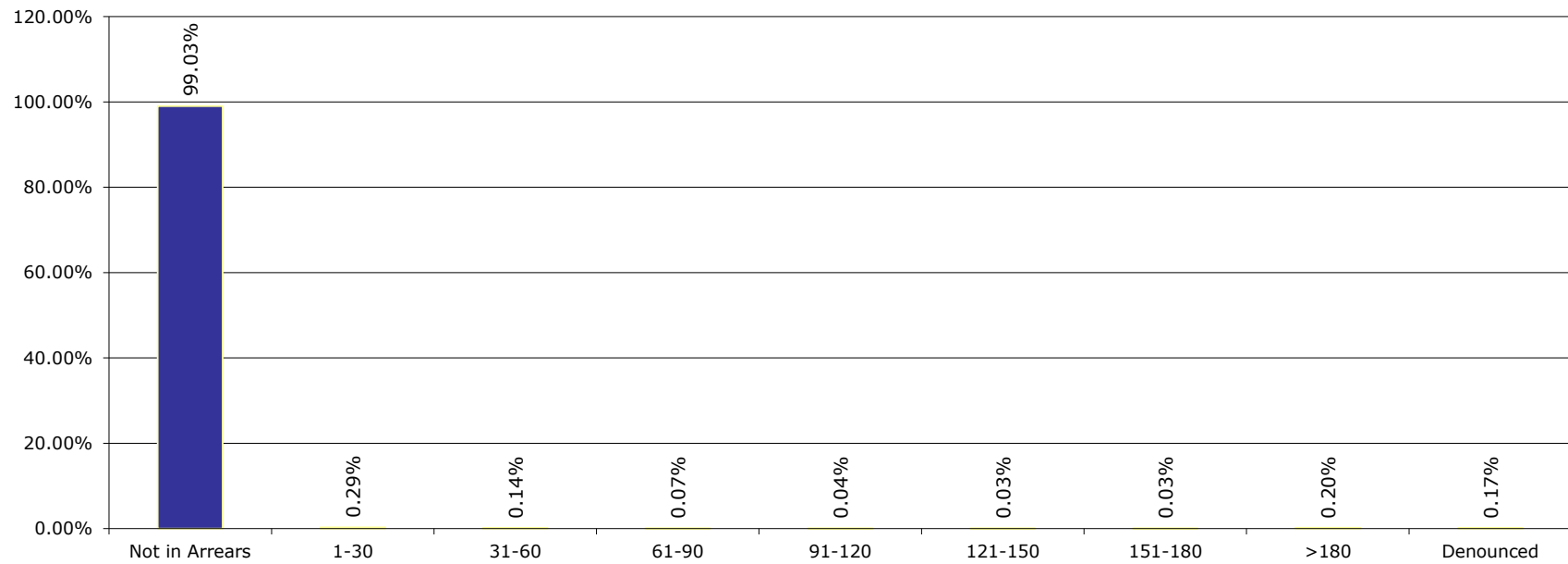
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**Days in Arrears**

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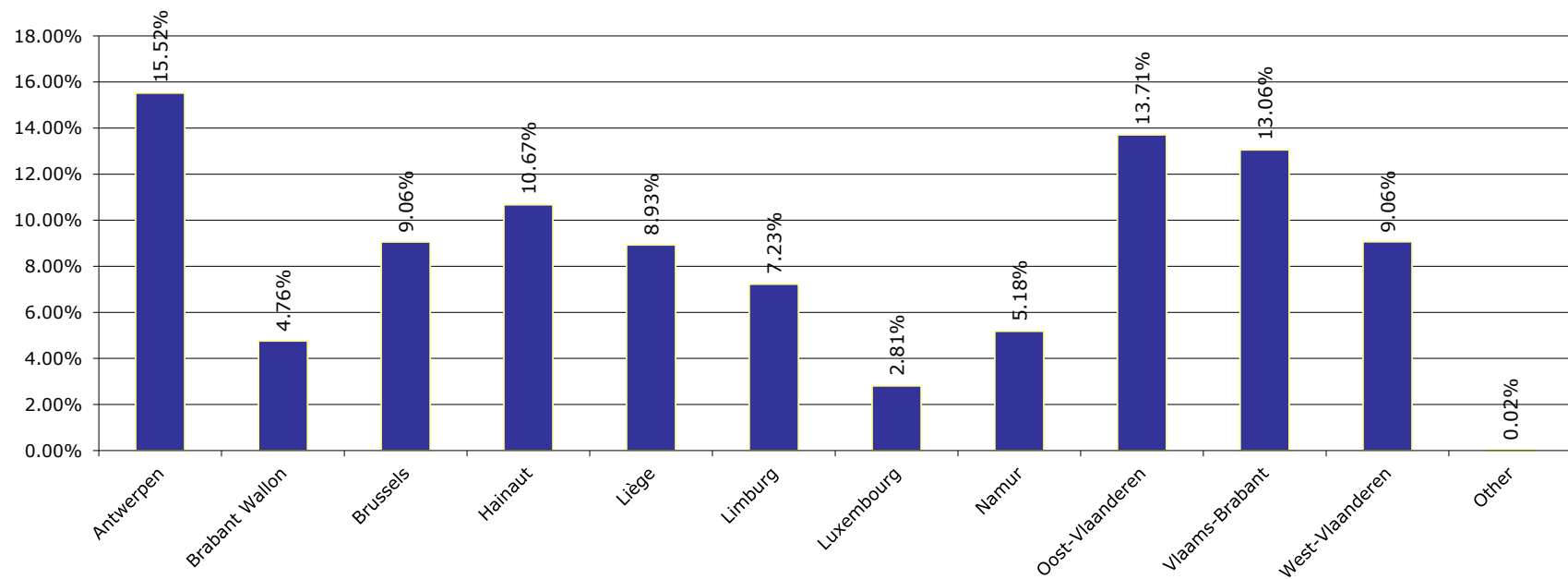
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**Borrower Province**

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# Bass Master Issuer

## Pool Characteristics

**Mortgage pool as of:**  
**30/06/2024**

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### 1. Key characteristics

Outstanding Principal Balance (EUR)	21,808,562,062
Average Borrower Balance (EUR)	112,249
Maximum Borrower Balance (EUR)	1,987,382.16
Number of Borrowers	194,288
Number of Advances	337,727
Weighted Average Seasoning (years)	5.85
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.46
Weighted Average DTI	38.4%
Weighted Average Loan-to-Value	59.06%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	121.28

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
<=50	1,303,681,134.36	5.98 %	63,960	32.92 %
>50 and <=100	3,100,612,747.46	14.22 %	41,647	21.44 %
>100 and <=150	4,340,024,232.03	19.90 %	34,997	18.01 %
>150 and <=200	4,027,293,779.25	18.47 %	23,298	11.99 %
>200 and <=250	2,960,020,365.02	13.57 %	13,276	6.83 %
>250 and <=300	2,056,643,952.50	9.43 %	7,542	3.88 %
>300 and <=350	1,312,737,910.48	6.02 %	4,070	2.09 %
>350 and <=400	791,099,858.86	3.63 %	2,122	1.09 %
>400 and <=450	463,419,567.52	2.12 %	1,095	0.56 %
>450 and <=500	342,867,030.08	1.57 %	723	0.37 %
>500 and <=550	215,914,623.31	0.99 %	412	0.21 %
>550 and <=600	159,761,848.37	0.73 %	278	0.14 %
>600 and <=650	125,484,809.83	0.58 %	201	0.10 %
>650 and <=700	91,622,212.74	0.42 %	136	0.07 %
>700 and <=750	74,574,384.75	0.34 %	103	0.05 %
>750 and <=800	67,412,009.47	0.31 %	87	0.04 %
>800 and <=850	44,373,698.06	0.20 %	54	0.03 %
>850 and <=900	41,944,256.97	0.19 %	48	0.02 %
>900 and <=950	34,268,288.80	0.16 %	37	0.02 %
>950 and <=1.000	33,267,664.44	0.15 %	34	0.02 %
>1000	221,537,687.81	1.02 %	168	0.09 %
<b>TOTAL</b>	<b>21,808,562,062.11</b>	<b>1.00</b>	<b>194,288</b>	<b>1.00</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	375,791,239.30	1.72 %	32,790	16.88 %
>0,1 and <=0,2	900,082,065.33	4.13 %	21,643	11.14 %
>0,2 and <=0,3	1,444,777,171.02	6.62 %	19,710	10.14 %
>0,3 and <=0,4	1,941,447,027.81	8.90 %	18,801	9.68 %
>0,4 and <=0,5	2,406,803,715.99	11.04 %	18,852	9.70 %
>0,5 and <=0,6	2,846,613,027.48	13.05 %	19,065	9.81 %
>0,6 and <=0,7	3,499,337,528.22	16.05 %	20,929	10.77 %
>0,7 and <=0,8	4,448,562,692.79	20.40 %	24,240	12.48 %
>0,8 and <=0,9	3,306,822,447.46	15.16 %	15,693	8.08 %
>0,9 and <=1	616,198,225.96	2.83 %	2,483	1.28 %
>1 and <=1,1	19,447,358.78	0.09 %	65	0.03 %
>1,1 and <=1,2	1,398,698.33	0.01 %	7	0.00 %
>1.2	1,280,863.64	0.01 %	10	0.01 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100 %</b>	<b>194,288</b>	<b>100 %</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
=0	315,128.15	0.00 %	797	0.41 %
>0 and <=0,1	323,014,777.69	1.48 %	589	0.30 %
>0,1 and <=0,2	564,213,677.04	2.59 %	1,502	0.77 %
>0,2 and <=0,3	1,048,882,130.81	4.81 %	3,209	1.65 %
>0,3 and <=0,4	1,441,880,844.61	6.61 %	5,264	2.71 %
>0,4 and <=0,5	1,434,390,316.00	6.58 %	6,108	3.14 %
>0,5 and <=0,6	1,920,543,810.11	8.81 %	8,215	4.23 %
>0,6 and <=0,7	1,127,882,905.27	5.17 %	5,922	3.05 %
>0,7 and <=0,8	768,019,602.21	3.52 %	4,451	2.29 %
>0,8 and <=0,9	549,182,717.35	2.52 %	3,442	1.77 %
>0,9 and <=1	428,381,123.28	1.96 %	2,904	1.49 %
>1 and <=1,1	1,797,723,954.77	8.24 %	10,797	5.56 %
>1,1 and <=1,2	2,066,373,057.65	9.48 %	13,404	6.90 %
>1,2 and <=1,3	1,770,422,611.49	8.12 %	13,093	6.74 %
>1,3 and <=1,4	1,403,214,880.30	6.43 %	11,867	6.11 %
>1,4 and <=1,5	948,743,578.84	4.35 %	8,906	4.58 %
>1,5 and <=1,6	652,750,606.67	2.99 %	6,885	3.54 %
>1,6 and <=1,7	583,986,118.40	2.68 %	6,623	3.41 %
>1,7 and <=1,8	371,348,813.26	1.70 %	4,568	2.35 %
>1,8 and <=1,9	284,752,502.72	1.31 %	3,831	1.97 %
>1,9 and <=2	244,053,794.36	1.12 %	3,395	1.75 %
>2	2,078,485,111.13	9.53 %	68,516	35.27 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>194,288</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	84,960,948.45	0.39 %	1,119	0.58 %
>1 and <=1,2	6,782,025,154.38	31.10 %	32,002	16.47 %
>1,2 and <=1,4	6,122,387,175.88	28.07 %	36,751	18.92 %
>1,4 and <=1,6	2,708,222,223.30	12.42 %	20,615	10.61 %
>1,6 and <=1,8	1,612,142,967.94	7.39 %	14,183	7.30 %
>1,8 and <=2	912,062,091.78	4.18 %	8,979	4.62 %
>2 and <=2,2	755,118,440.63	3.46 %	7,895	4.06 %
>2,2 and <=2,4	518,220,443.86	2.38 %	6,141	3.16 %
>2,4 and <=2,6	382,446,324.47	1.75 %	5,094	2.62 %
>2,6 and <=2,8	280,161,448.65	1.28 %	4,040	2.08 %
>2,8 and <=3	221,089,329.28	1.01 %	3,426	1.76 %
>3	1,429,725,513.49	6.56 %	54,043	27.82 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100.00 %</b>	<b>194,288</b>	<b>100.00 %</b>



# Bass Master Issuer

## Pool Characteristics

30/06/2024

### 6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1993	1,815.55	0.00 %	1	0.00 %
1995	30,676.87	0.00 %	8	0.00 %
1996	57,560.54	0.00 %	10	0.00 %
1997	157,443.60	0.00 %	16	0.00 %
1998	223,199.04	0.00 %	22	0.01 %
1999	1,212,332.08	0.01 %	244	0.07 %
2000	1,035,291.85	0.00 %	188	0.06 %
2001	1,409,292.38	0.01 %	178	0.05 %
2002	2,477,864.75	0.01 %	196	0.06 %
2003	6,364,922.40	0.03 %	350	0.10 %
2004	18,253,758.51	0.08 %	1,532	0.45 %
2005	92,318,340.41	0.42 %	5,668	1.68 %
2006	69,165,701.52	0.32 %	3,383	1.00 %
2007	51,688,828.64	0.24 %	2,243	0.66 %
2008	55,270,963.71	0.25 %	2,138	0.63 %
2009	259,368,693.97	1.19 %	7,949	2.35 %
2010	420,324,427.13	1.93 %	12,370	3.66 %
2011	273,378,483.95	1.25 %	8,745	2.59 %
2012	186,286,246.85	0.85 %	6,144	1.82 %
2013	224,309,483.61	1.03 %	6,184	1.83 %
2014	674,771,839.64	3.09 %	21,427	6.34 %
2015	2,551,001,982.38	11.70 %	58,558	17.34 %
2016	2,020,580,494.18	9.27 %	35,852	10.62 %
2017	1,653,068,929.00	7.58 %	24,144	7.15 %
2018	2,236,897,976.56	10.26 %	26,443	7.83 %
2019	3,011,476,204.07	13.81 %	35,566	10.53 %
2020	1,676,663,993.83	7.69 %	20,824	6.17 %
2021	1,946,601,117.71	8.93 %	21,593	6.39 %
2022	2,297,732,681.20	10.54 %	20,295	6.01 %
2023	1,512,650,382.32	6.94 %	11,721	3.47 %
2024	563,781,133.86	2.59 %	3,735	1.11 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	1,448,764,048.06	6.64 %	10,153	3.01 %
>1 and <=2	1,771,561,978.95	8.12 %	14,688	4.35 %
>2 and <=3	2,100,082,093.08	9.63 %	20,913	6.19 %
>3 and <=4	1,890,894,458.32	8.67 %	22,074	6.54 %
>4 and <=5	2,290,076,719.62	10.50 %	28,157	8.34 %
>5 and <=6	2,835,426,432.87	13.00 %	32,670	9.67 %
>6 and <=7	1,655,657,636.27	7.59 %	21,859	6.47 %
>7 and <=8	2,059,406,316.54	9.44 %	33,761	10.00 %
>8 and <=9	2,142,863,207.57	9.83 %	41,529	12.30 %
>9 and <=10	1,846,235,864.29	8.47 %	51,394	15.22 %
>10 and <=11	214,524,235.62	0.98 %	5,925	1.75 %
>11 and <=12	200,448,990.52	0.92 %	6,076	1.80 %
>12 and <=13	209,677,649.85	0.96 %	6,960	2.06 %
>13 and <=14	368,219,995.48	1.69 %	11,126	3.29 %
>14 and <=15	398,981,190.06	1.83 %	11,337	3.36 %
>15	375,741,245.01	1.72 %	19,105	5.66 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,060,363,561.55	4.86 %	77,301	22.89 %
>5 and <=10	2,755,655,534.41	12.64 %	68,275	20.22 %
>10 and <=15	4,726,799,956.97	21.67 %	69,996	20.73 %
>15 and <=20	8,114,915,696.17	37.21 %	84,735	25.09 %
>20 and <=25	4,821,851,121.37	22.11 %	35,246	10.44 %
>25 and <=30	328,976,191.64	1.51 %	2,174	0.64 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	132,942,753.66	0.61 %	2,168	0.64 %
>5 and <=10	742,199,977.47	3.40 %	35,882	10.62 %
>10 and <=15	2,399,966,774.79	11.00 %	74,132	21.95 %
>15 and <=20	6,175,160,549.52	28.32 %	99,996	29.61 %
>20 and <=25	10,102,246,643.07	46.32 %	101,706	30.11 %
>25 and <=30	2,151,487,386.45	9.87 %	22,620	6.70 %
>30 and <=35	93,612,884.58	0.43 %	1,089	0.32 %
>35 and <=40	9,956,819.75	0.05 %	124	0.04 %
>40 and <=45	988,272.82	0.00 %	10	0.00 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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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	15,635,349,941.95	71.69 %	256,091	75.83 %
Variable With Cap	6,137,992,204.82	28.14 %	76,300	22.59 %
Variable Without Cap	35,219,915.34	0.16 %	5,336	1.58 %
<b>TOTAL</b>	<b>21,809,920,815.00</b>	<b>100%</b>	<b>340,094</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	76,435,563.41	0.35 %	3,614	1.07 %
>0.1 and <=0.2	835,982,261.37	3.83 %	26,628	7.88 %
>0.2 and <=0.3	4,184,546,718.06	19.19 %	79,312	23.48 %
>0.3 and <=0.4	7,810,146,040.56	35.81 %	113,242	33.53 %
>0.4 and <=0.5	4,197,065,169.25	19.25 %	60,248	17.84 %
>0.5 and <=0.6	1,619,204,659.23	7.42 %	22,603	6.69 %
>0.6 and <=0.7	794,383,662.88	3.64 %	10,449	3.09 %
>0.7 and <=0.8	372,331,942.11	1.71 %	4,906	1.45 %
>0.8	246,771,562.00	1.13 %	3,368	1.00 %
Unknown	1,671,694,483.24	7.67 %	13,357	3.95 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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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	435,491,806.33	2.00 %	9,001	2.67 %
Not an employee loan	21,373,070,255.78	98.00 %	328,726	97.33 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	500,551,730.96	2.30 %	6,904	2.04 %
>1 and <=2%	6,610,265,202.31	30.31 %	80,187	23.74 %
>2 and <=3%	9,680,447,073.26	44.39 %	159,575	47.25 %
>3 and <=4%	3,446,046,623.80	15.80 %	45,746	13.55 %
>4 and <=5%	744,120,092.86	3.41 %	21,468	6.36 %
>5 and <=6%	559,177,615.89	2.56 %	16,599	4.91 %
>6 and <=7%	248,941,975.93	1.14 %	6,671	1.98 %
>7 and <=8%	18,781,610.17	0.09 %	555	0.16 %
>8 and <=9%	223,597.48	0.00 %	20	0.01 %
>9 and <=10%	6,539.45	0.00 %	1	0.00 %
>10 and <=11%	0.00	0.00 %	1	0.00 %
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>



# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2024	1,092,370,083.08	5.01%	18,334	5.43%
2025	1,083,022,579.28	4.97%	18,489	5.47%
2026	298,516,510.44	1.37%	3,564	1.06%
2027	350,674,633.78	1.61%	4,028	1.19%
2028	928,553,840.00	4.26%	9,467	2.80%
2029	796,796,820.54	3.65%	7,469	2.21%
2030	57,523,497.77	0.26%	465	0.14%
2031	92,518,296.87	0.42%	616	0.18%
2032	104,555,649.38	0.48%	695	0.21%
2033	197,999,061.48	0.91%	2,070	0.61%
2034	885,285,080.64	4.06%	8,513	2.52%
2035	159,284,623.23	0.73%	1,246	0.37%
2036	42,118,100.33	0.19%	325	0.10%
2037	6,612,332.02	0.03%	57	0.02%
2038	1,243,389.02	0.01%	7	0.00%
Fixed until maturity	15,711,487,564.25	72.04%	262,382	77.69%
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	21,808,430,028.81	100.00%	337,715	100.00%
Quarterly	132,033.30	0.00%	11	0.00%
Unknown	0.00	0.00%	1	0.00%
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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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	21,447,479,460.59	98.34%	332,132	98.34%
InterestOnly	242,996,156.66	1.11%	2,046	0.61%
Linear	118,086,444.86	0.54%	3,549	1.05%
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21,597,292,807.89	99.03%	334,067	98.92%
1-30	62,911,124.73	0.29%	871	0.26%
31-60	31,394,934.15	0.14%	413	0.12%
61-90	14,858,847.01	0.07%	197	0.06%
91-120	8,577,540.24	0.04%	115	0.03%
121-150	6,652,647.76	0.03%	73	0.02%
151-180	6,791,835.95	0.03%	83	0.02%
>180	43,886,327.26	0.20%	388	0.11%
Denounced	36,195,997.12	0.17%	1,520	0.45%
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

30/06/2024

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### 18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3,385,304,755.86	15.52%	50,060	14.82%
Brabant Wallon	1,037,797,942.59	4.76%	14,247	4.22%
Brussels	1,975,073,370.57	9.06%	21,366	6.33%
Hainaut	2,327,508,348.85	10.67%	42,414	12.56%
Liège	1,946,776,012.36	8.93%	32,290	9.56%
Limburg	1,576,521,749.48	7.23%	27,094	8.02%
Luxembourg	612,737,241.88	2.81%	9,546	2.83%
Namur	1,129,281,046.11	5.18%	18,962	5.61%
Oost-Vlaanderen	2,989,020,086.15	13.71%	47,386	14.03%
Vlaams-Brabant	2,847,648,320.08	13.06%	41,048	12.15%
West-Vlaanderen	1,976,346,507.34	9.06%	33,272	9.85%
Other	4,546,680.84	0.02%	42	0.01%
<b>Total</b>	<b>21,808,562,062.11</b>	<b>100%</b>	<b>337,727</b>	<b>100%</b>