

Bass Master Issuer

Report date: 30 September 2020

MORTGAGE PORTFOLIO REPORT

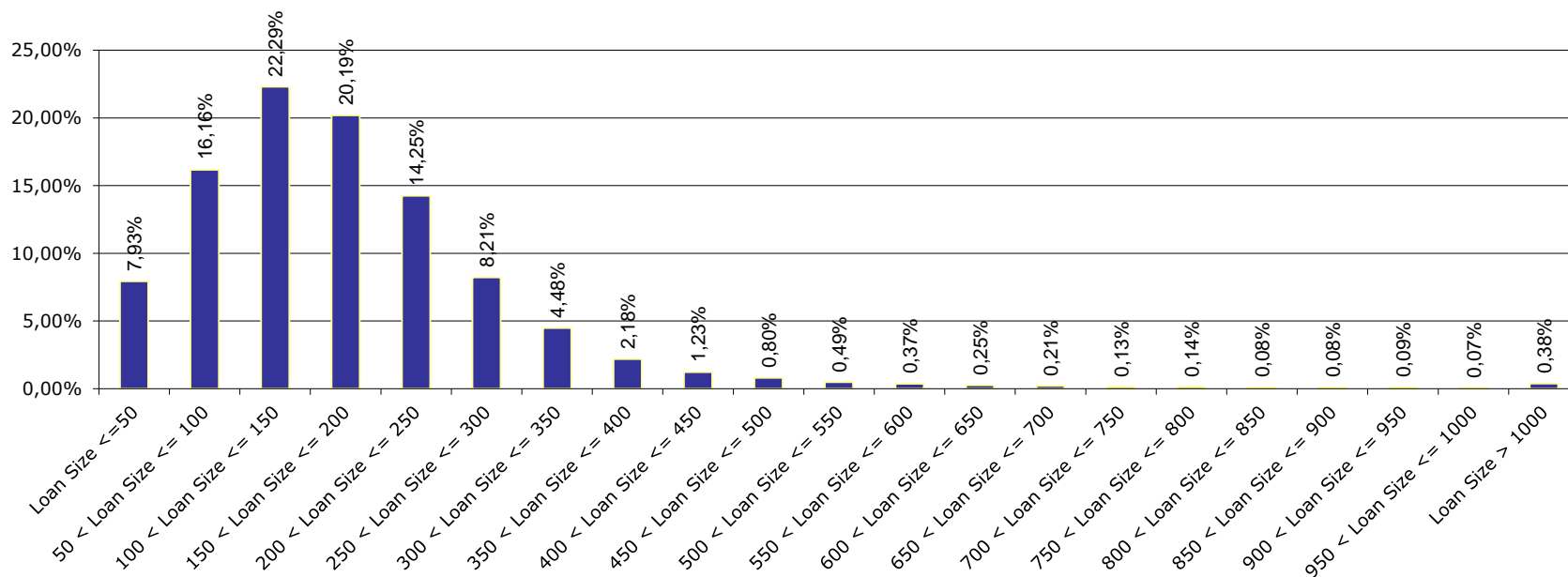
Mortgage Portfolio Report:
Reporting month as of ultimo:

Bass Master Issuer
September 2020

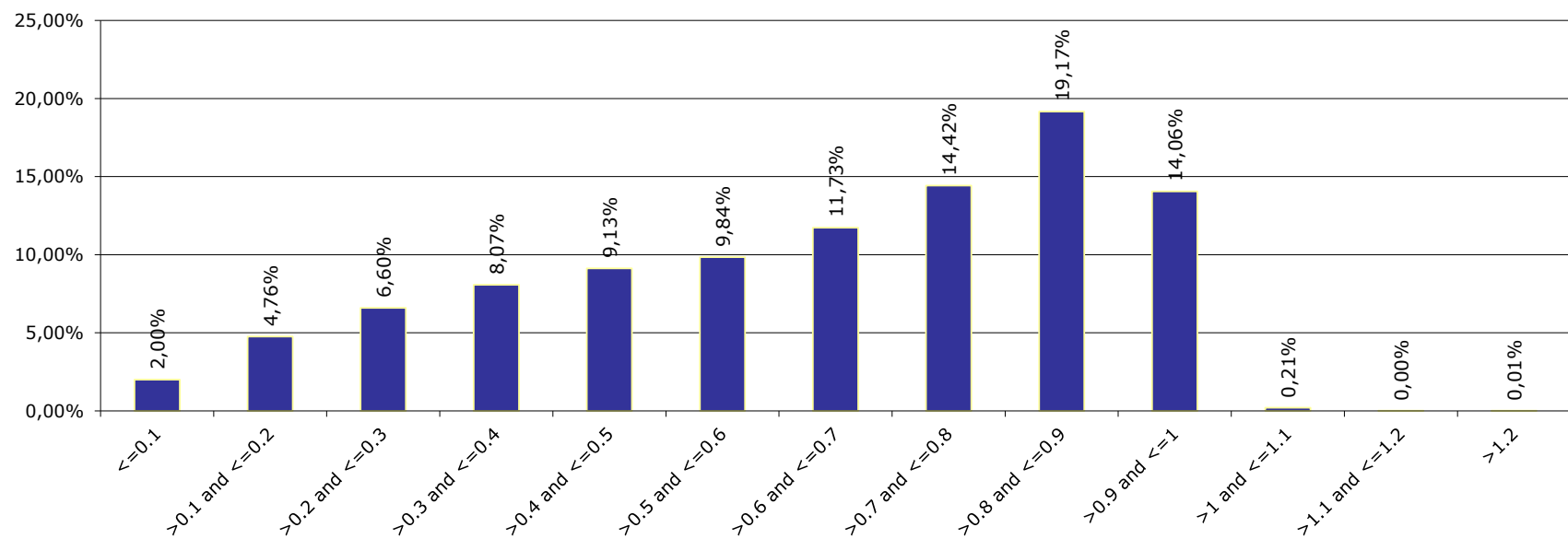
Key Characteristics

Oustanding Principal Balance (EUR)	21.674.273.849
Average Borrower Balance (EUR)	98.596
Maximum Borrower Balance (EUR)	1.884.121
Number of Borrowers	219.829
Number of Advances	350.817
Weighted Average Seasoning (years)	4,83
Weighted Average Remaining Maturity (years)	16,2
Weighted Average Coupon (%)	2,25
Weighted Average DTI	37,6%
Weighted Average LTV	63,1%
Weighted Mortgage Coverage Ratio	125,49

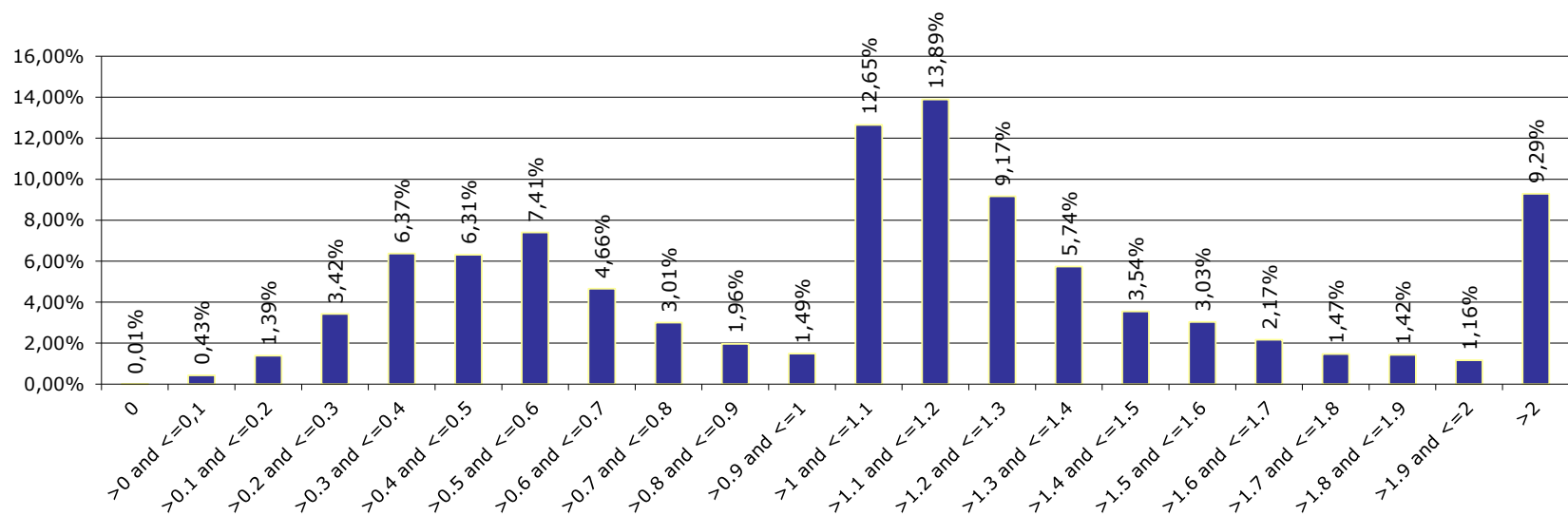
Loan Size per Borrower (in 1000€)



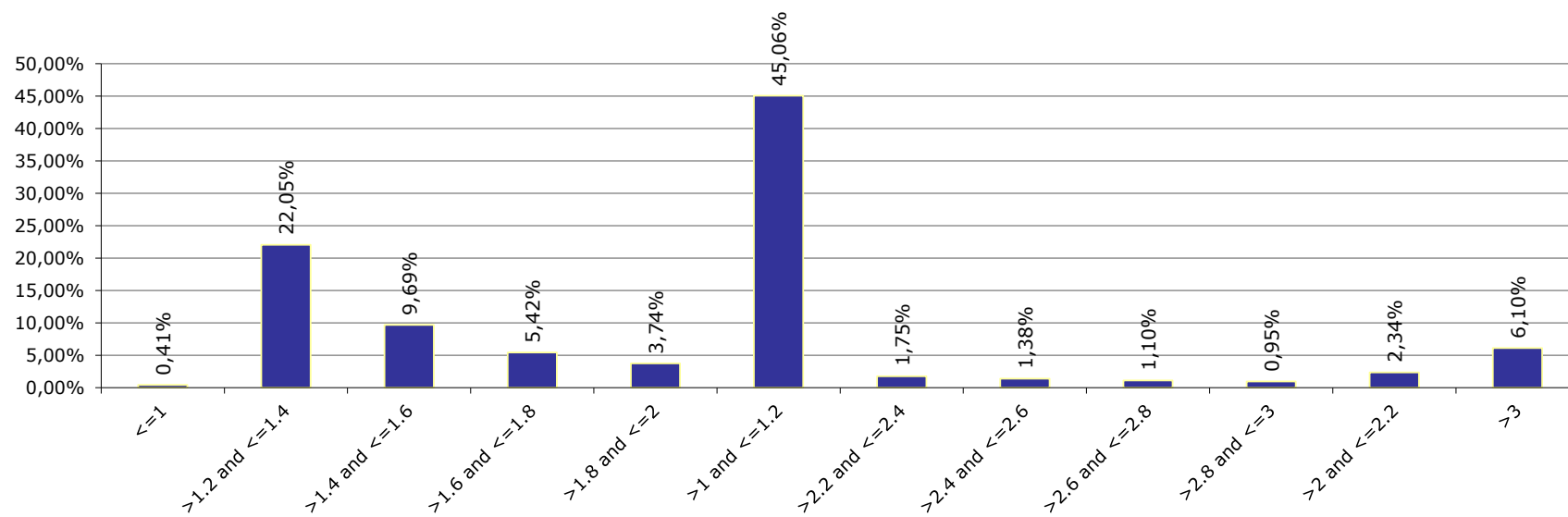
Loan to Value



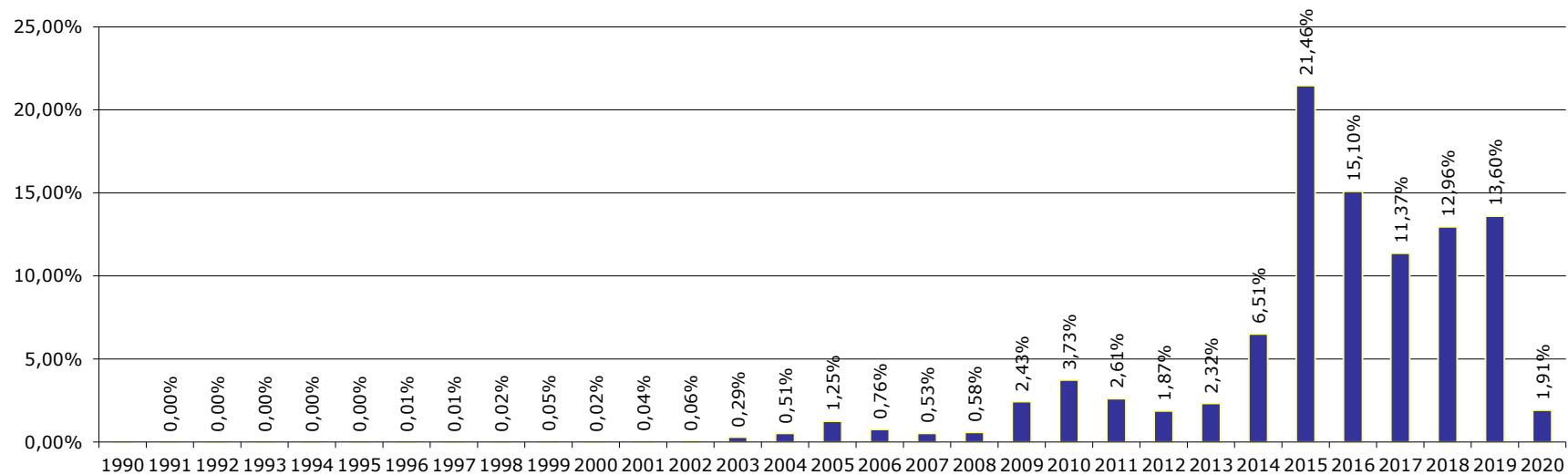
Mortgage Coverage Ratio



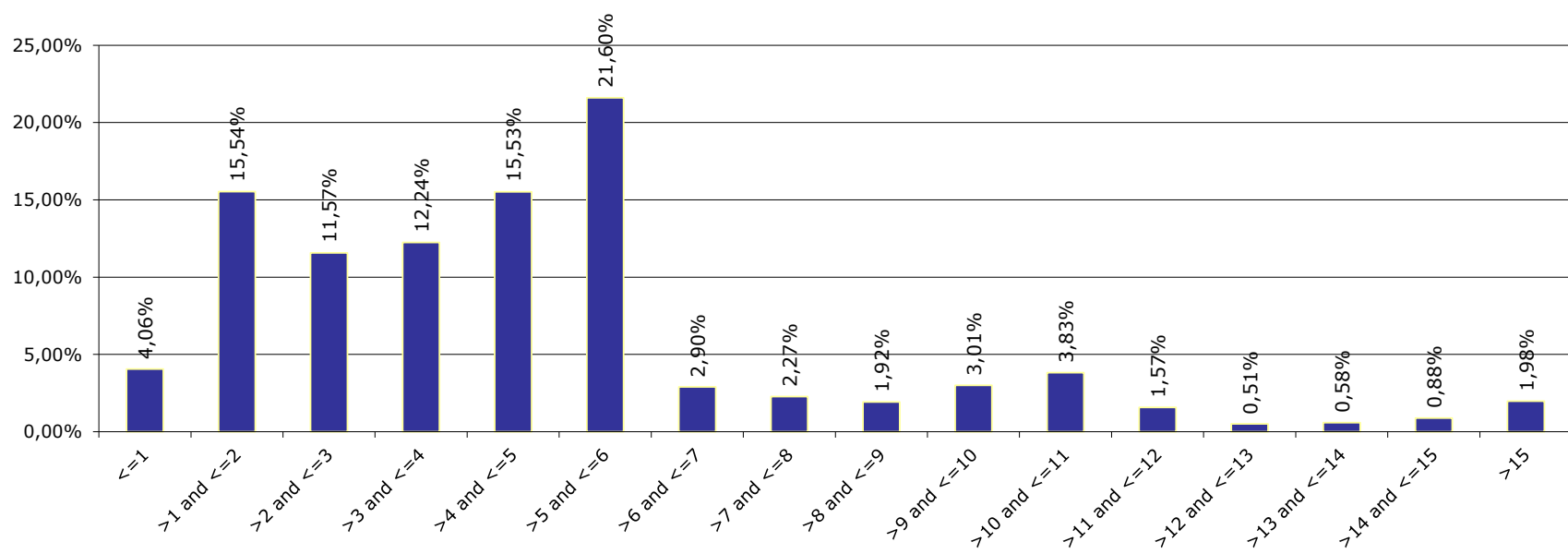
Total Coverage Ratio



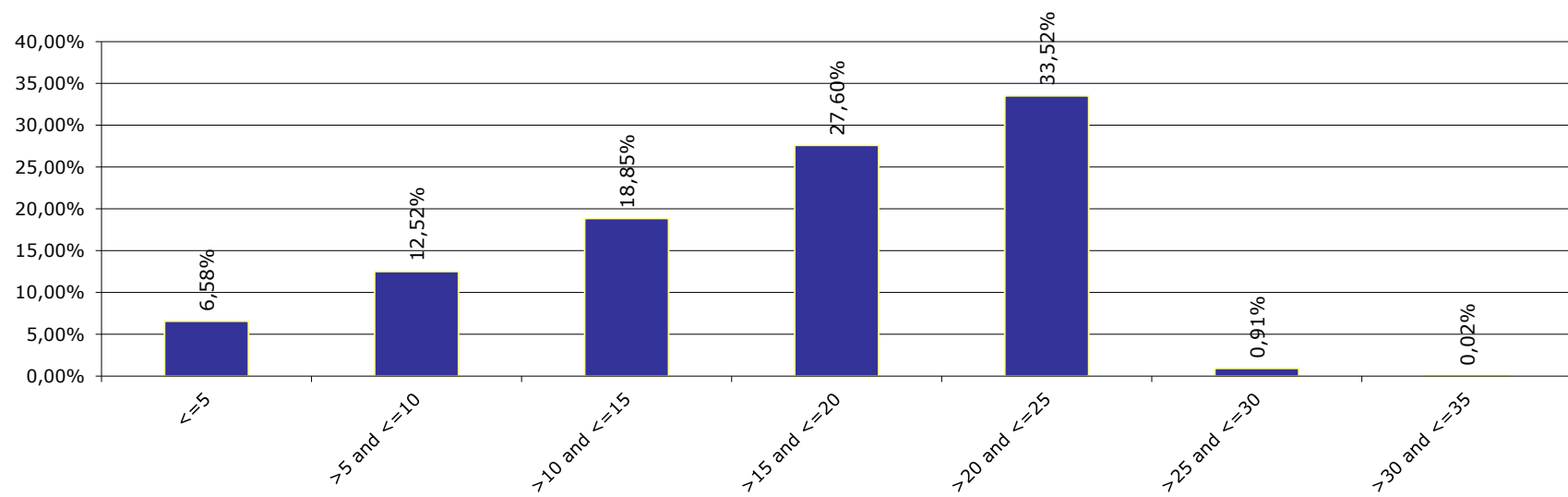
Origination Year



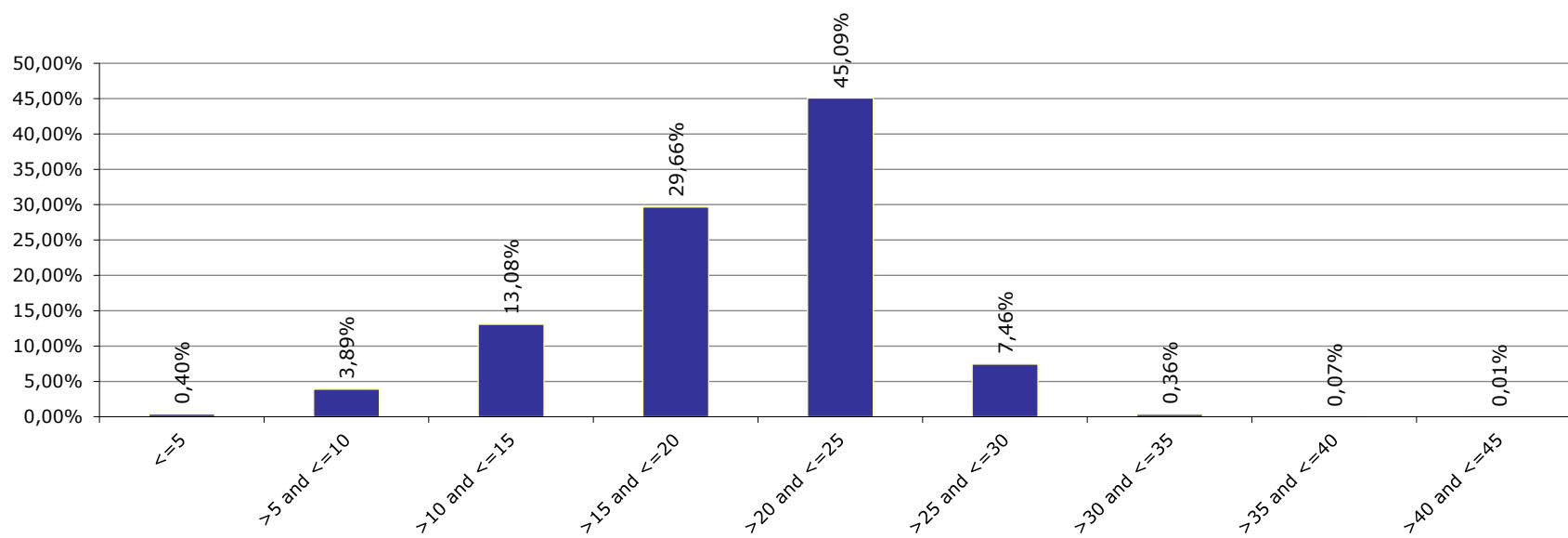
Seasoning



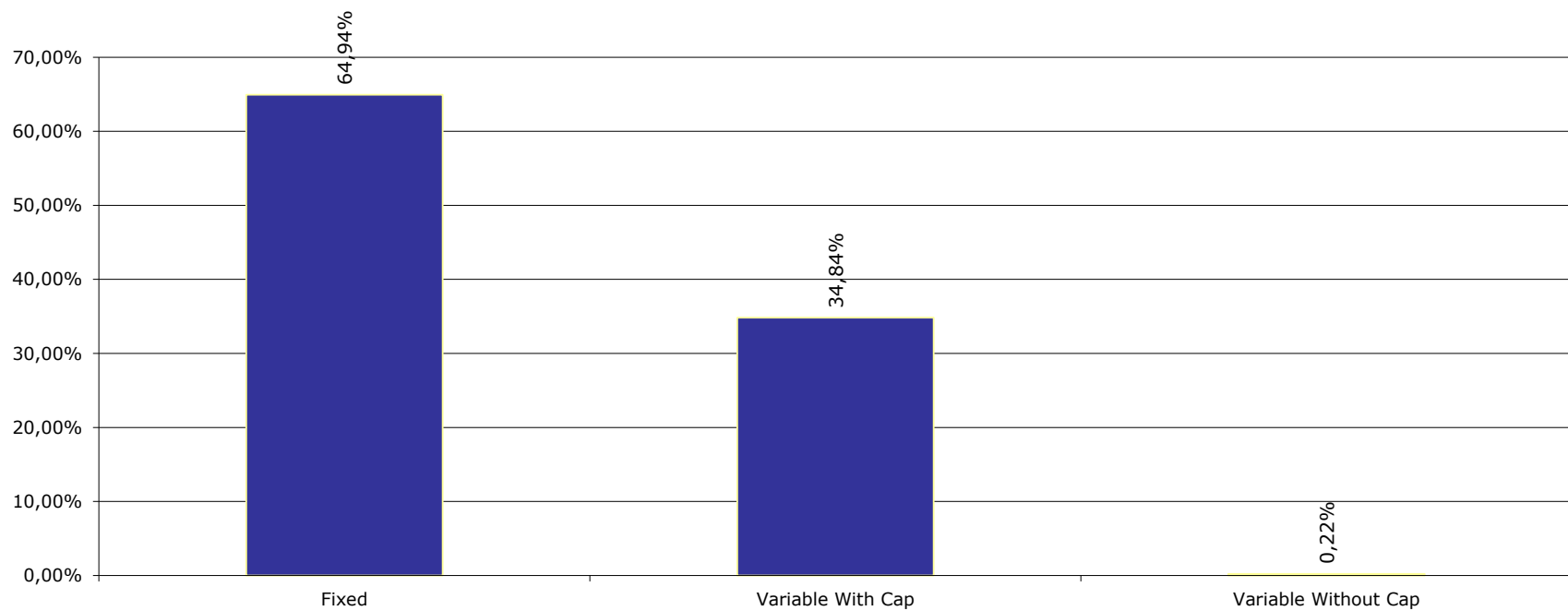
Remaining Maturity



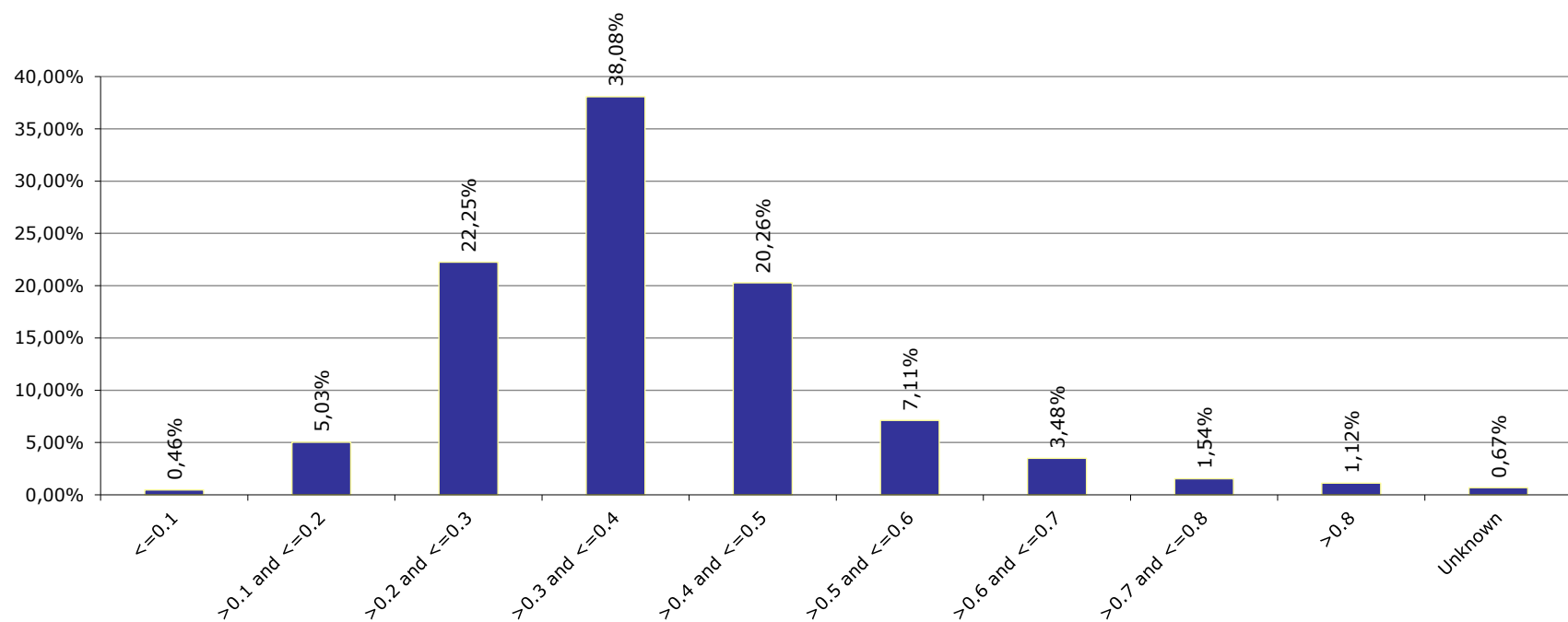
Original Maturity



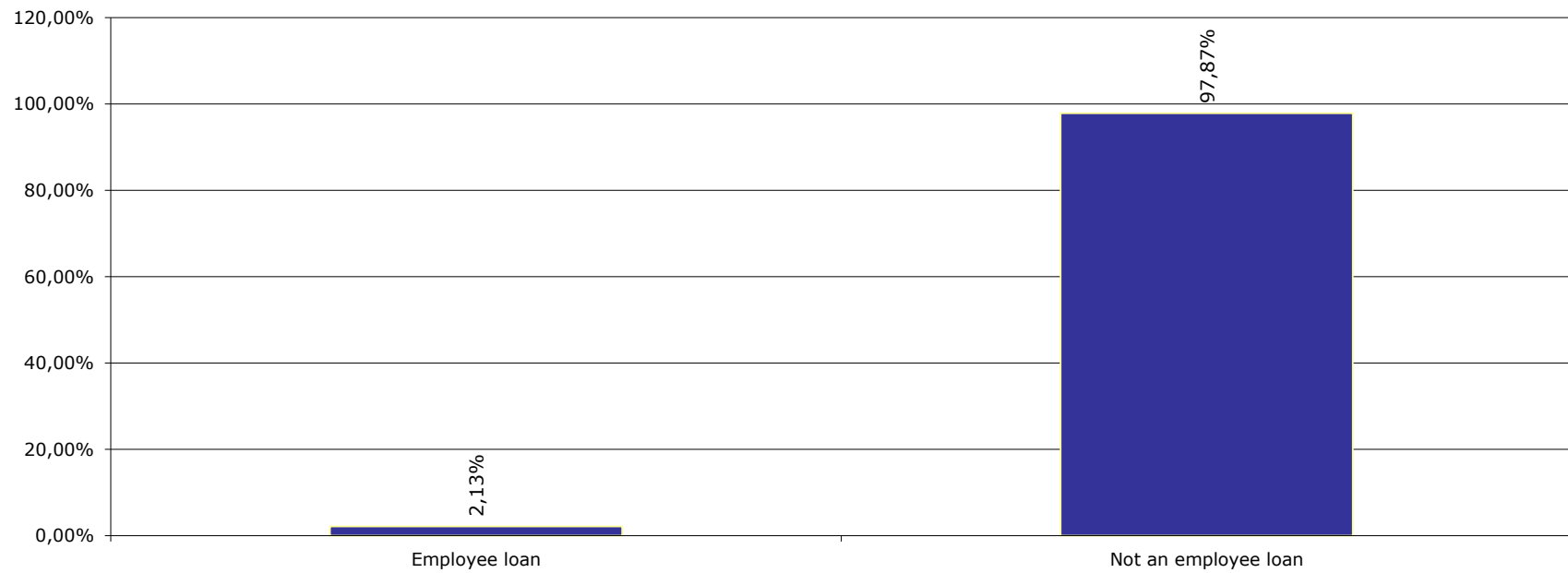
Interest Type



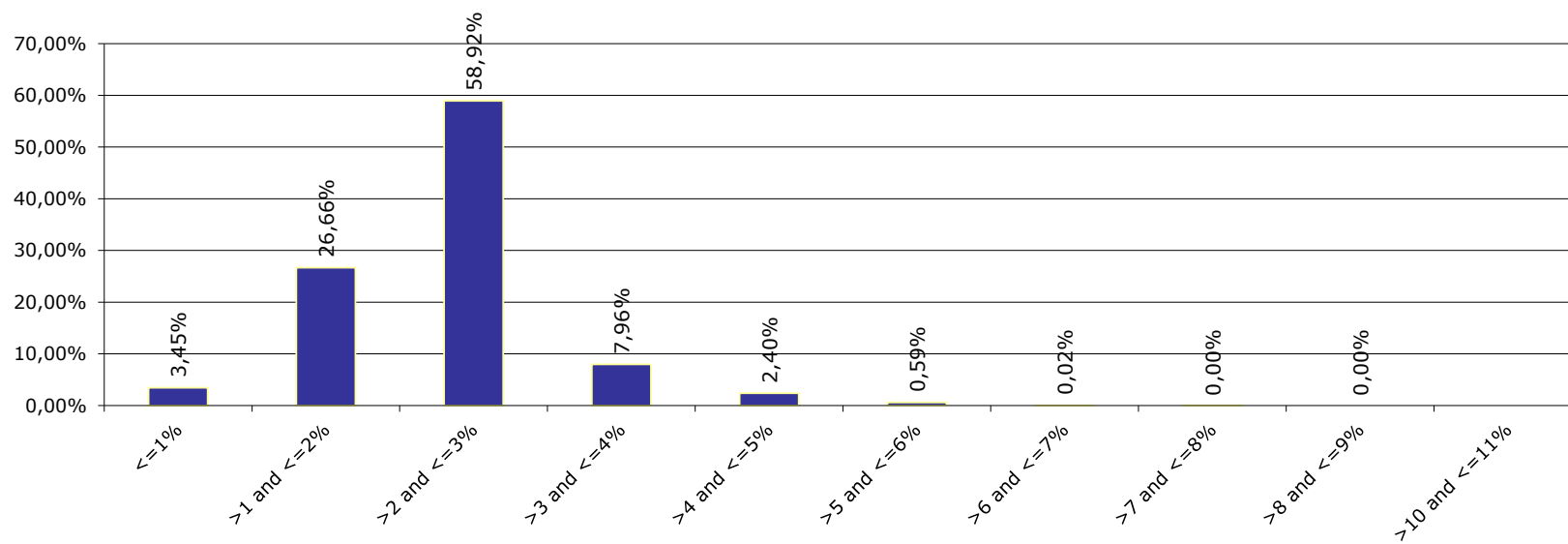
Debt to Income



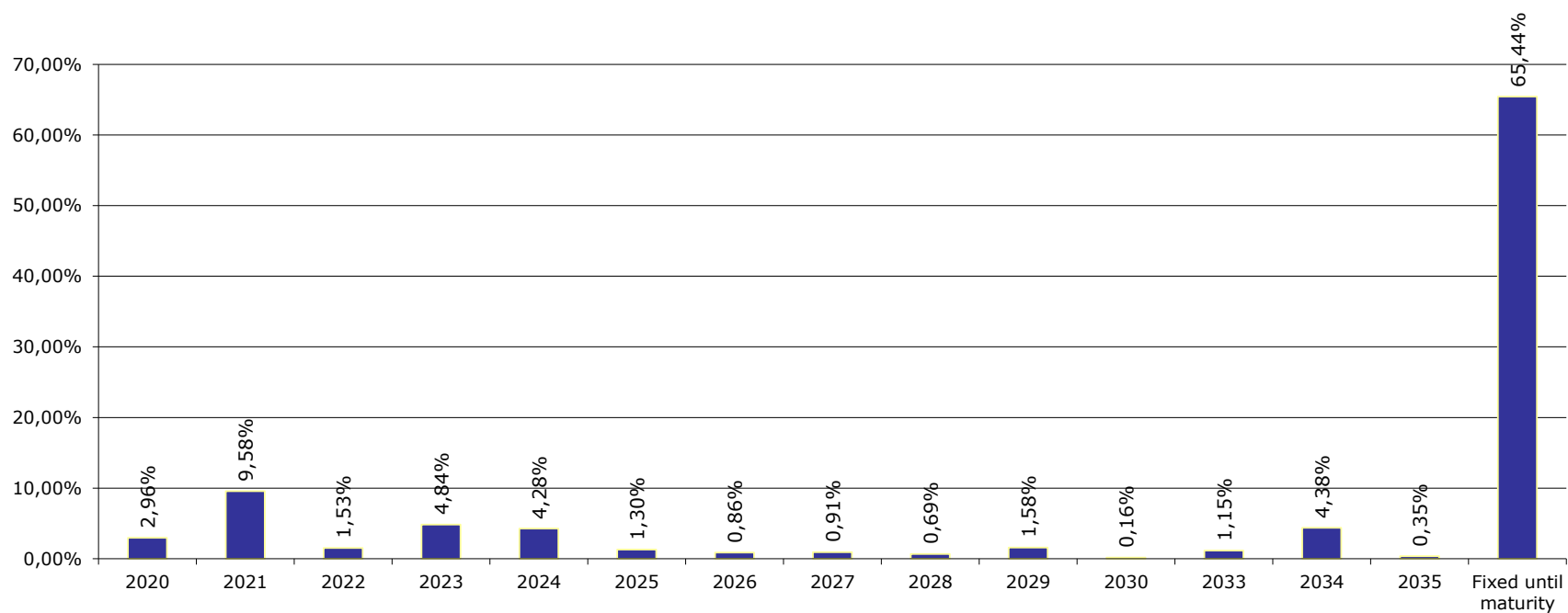
Employee Loans



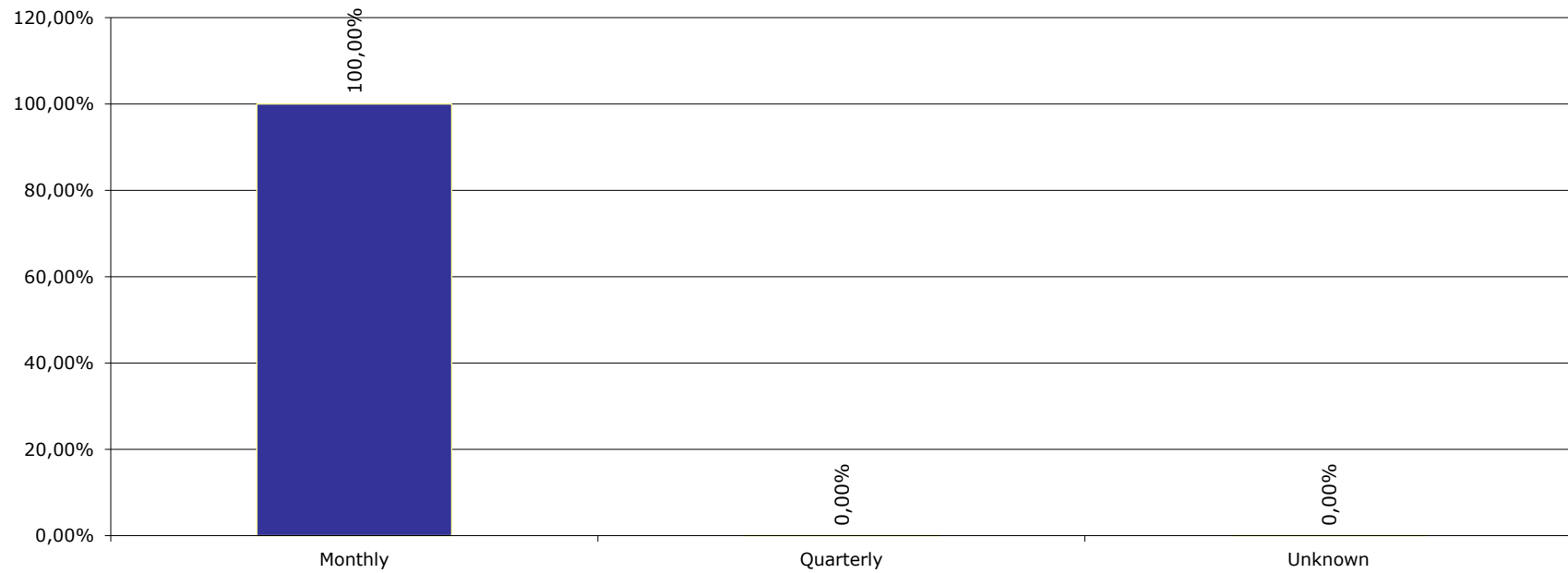
Interest Rate



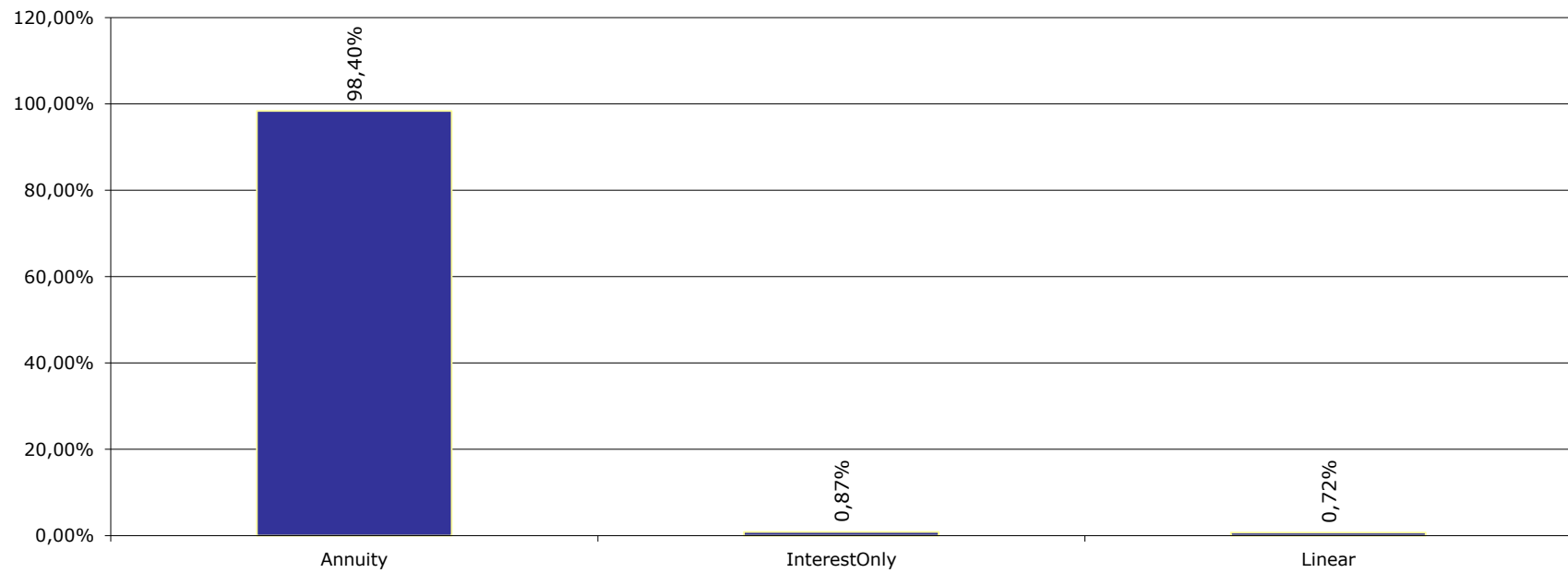
Next Reset Year



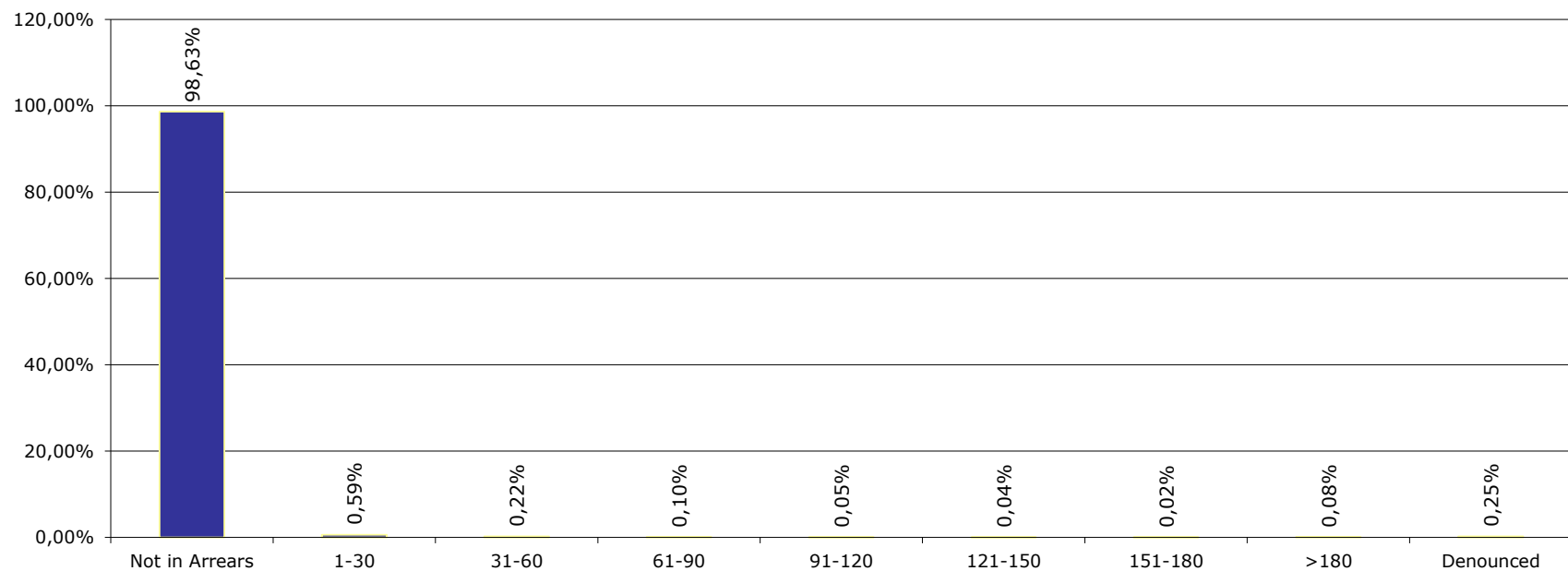
Interest Payment Frequency



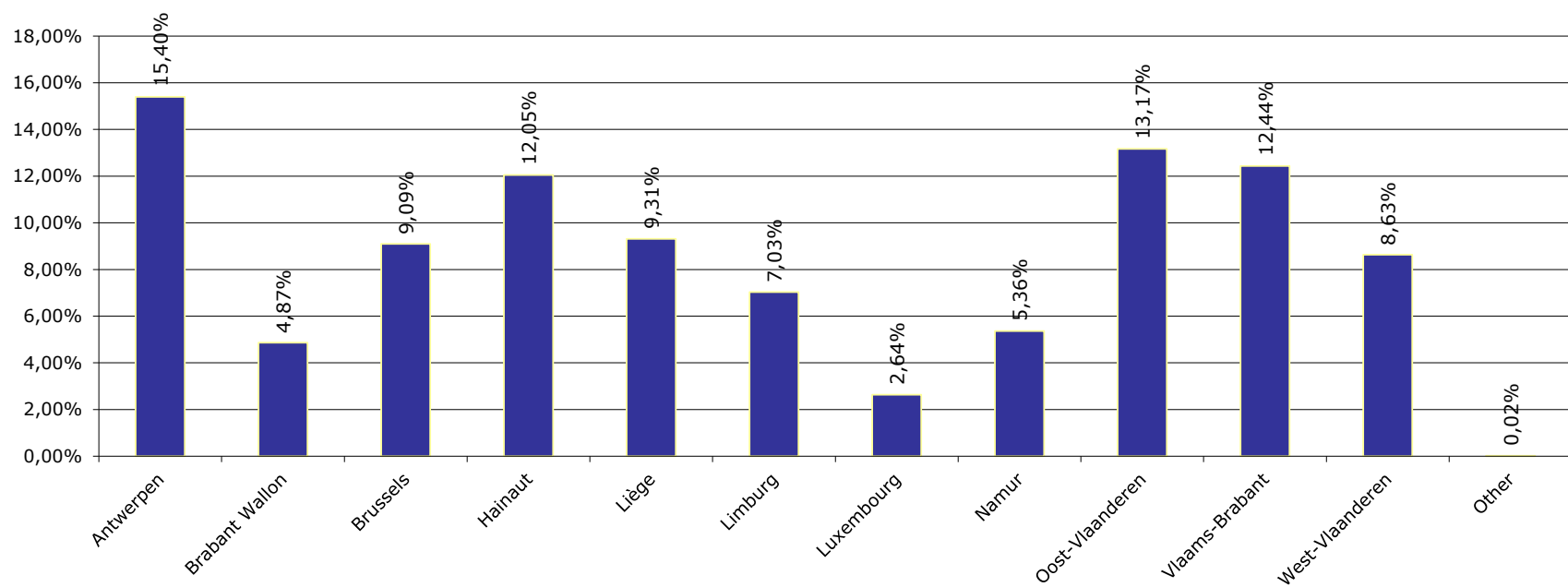
Redemption Type



Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:

30/09/2020

1. Key characteristics

Outstanding Principal Balance (EUR)	21.674.273.849
Average Borrower Balance (EUR)	98.596
Maximum Borrower Balance (EUR)	1.884.121,31
Number of Borrowers	219.829
Number of Advances	350.817
Weighted Average Seasoning (years)	4,83
Weighted Average Remaining Maturity (years)	16,2
Report date: 30 September 2020	2,25
Weighted Average DTI	37,6%
Weighted Average Loan-to-Value	63,14%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	125,49

Bass Master Issuer

Pool Characteristics

30/09/2020

2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
Loan Size <=50	1.718.695.036,87	7,93%	81.951	37,28%
50 < Loan Size <= 100	3.501.882.100,78	16,16%	47.049	21,40%
100 < Loan Size <= 150	4.832.162.327,45	22,29%	39.023	17,75%
150 < Loan Size <= 200	4.376.083.624,06	20,19%	25.347	11,53%
200 < Loan Size <= 250	3.088.773.002,31	14,25%	13.898	6,32%
250 < Loan Size <= 300	1.780.515.303,47	8,21%	6.555	2,98%
300 < Loan Size <= 350	971.701.406,42	4,48%	3.023	1,38%
350 < Loan Size <= 400	473.121.848,19	2,18%	1.274	0,58%
400 < Loan Size <= 450	265.976.409,65	1,23%	629	0,29%
450 < Loan Size <= 500	173.122.264,00	0,80%	366	0,17%
500 < Loan Size <= 550	105.644.010,25	0,49%	202	0,09%
550 < Loan Size <= 600	79.791.815,49	0,37%	139	0,06%
600 < Loan Size <= 650	54.181.897,25	0,25%	87	0,04%
650 < Loan Size <= 700	45.165.640,40	0,21%	67	0,03%
700 < Loan Size <= 750	28.792.345,26	0,13%	40	0,02%
750 < Loan Size <= 800	29.324.241,42	0,14%	38	0,02%
800 < Loan Size <= 850	16.444.506,22	0,08%	20	0,01%
850 < Loan Size <= 900	16.591.424,88	0,08%	19	0,01%
900 < Loan Size <= 950	18.482.119,67	0,09%	20	0,01%
950 < Loan Size <= 1000	14.696.175,37	0,07%	15	0,01%
Loan Size > 1000	83.126.349,79	0,38%	67	0,03%
Total	21.674.273.849,20	100 %	219.829	100 %

Bass Master Issuer

Pool Characteristics

30/09/2020

3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	433.121.221,48	2,00%	34.655,00	15,76%
>0.1 and <=0.2	1.032.619.232,17	4,76%	29.019,00	13,20%
>0.2 and <=0.3	1.429.917.669,12	6,60%	23.145,00	10,53%
>0.3 and <=0.4	1.748.651.137,03	8,07%	20.034,00	9,11%
>0.4 and <=0.5	1.978.810.891,94	9,13%	18.101,00	8,23%
>0.5 and <=0.6	2.133.389.758,35	9,84%	17.332,00	7,88%
>0.6 and <=0.7	2.542.687.657,30	11,73%	18.198,00	8,28%
>0.7 and <=0.8	3.125.874.287,14	14,42%	19.961,00	9,08%
>0.8 and <=0.9	4.154.785.623,74	19,17%	24.005,00	10,92%
>0.9 and <=1	3.046.820.396,89	14,06%	15.158,00	6,90%
>1 and <=1.1	44.836.736,44	0,21%	200,00	0,09%
>1.1 and <=1.2	1.015.910,83	0,00%	7,00	0,00%
>1.2	1.743.326,77	0,01%	14,00	0,01%
Total	21.674.273.849,20	100 %	219.829	100 %

Bass Master Issuer

Pool Characteristics

30/09/2020

4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	1.463.479,77	0,01%	853,00	0,39%
>0 and <=0,1	92.961.092,15	0,43%	208,00	0,09%
>0.1 and <=0.2	302.071.924,08	1,39%	935,00	0,43%
>0.2 and <=0.3	741.763.626,73	3,42%	2.623,00	1,19%
>0.3 and <=0.4	1.381.216.985,37	6,37%	5.616,00	2,55%
>0.4 and <=0.5	1.368.694.610,37	6,31%	6.319,00	2,87%
>0.5 and <=0.6	1.605.347.911,53	7,41%	7.955,00	3,62%
>0.6 and <=0.7	1.009.383.878,67	4,66%	5.790,00	2,63%
>0.7 and <=0.8	651.807.359,81	3,01%	4.232,00	1,93%
>0.8 and <=0.9	424.724.545,69	1,96%	3.019,00	1,37%
>0.9 and <=1	322.868.786,21	1,49%	2.470,00	1,12%
>1 and <=1.1	2.740.881.672,79	12,65%	17.066,00	7,76%
>1.1 and <=1.2	3.011.376.364,52	13,89%	21.500,00	9,78%
>1.2 and <=1.3	1.987.992.161,02	9,17%	16.645,00	7,57%
>1.3 and <=1.4	1.244.559.261,02	5,74%	12.026,00	5,47%
>1.4 and <=1.5	768.316.903,03	3,54%	8.476,00	3,86%
>1.5 and <=1.6	657.345.313,69	3,03%	7.856,00	3,57%
>1.6 and <=1.7	469.487.371,82	2,17%	6.038,00	2,75%
>1.7 and <=1.8	318.302.762,89	1,47%	4.557,00	2,07%
>1.8 and <=1.9	308.839.926,28	1,42%	4.673,00	2,13%
>1.9 and <=2	252.184.451,71	1,16%	4.166,00	1,90%
>2	2.012.683.460,05	9,29%	76.806,00	34,94%
Total	21.674.273.849,20	100%	219.829	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	89.769.482,74	0,41%	1.268,00	0,58%
>1.2 and <=1.4	4.779.922.678,75	22,05%	35.742,00	16,26%
>1.4 and <=1.6	2.099.699.655,89	9,69%	19.598,00	8,92%
>1.6 and <=1.8	1.175.347.148,60	5,42%	12.567,00	5,72%
>1.8 and <=2	809.976.307,60	3,74%	10.179,00	4,63%
>1 and <=1.2	9.766.380.125,29	45,06%	53.849,00	24,50%
>2.2 and <=2.4	379.880.386,88	1,75%	6.191,00	2,82%
>2.4 and <=2.6	298.867.379,10	1,38%	5.329,00	2,42%
>2.6 and <=2.8	238.801.013,78	1,10%	4.759,00	2,16%
>2.8 and <=3	205.735.104,23	0,95%	4.475,00	2,04%
>2 and <=2.2	507.834.754,86	2,34%	6.987,00	3,18%
>3	1.322.059.811,48	6,10%	58.885,00	26,79%
Total	21.674.273.849,20	100%	219.829	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1990	3.342,50	0,00%	4,00	0,00%
1991	31.734,52	0,00%	21,00	0,01%
1992	26.553,27	0,00%	11,00	0,00%
1993	142.540,27	0,00%	26,00	0,01%
1994	78.933,18	0,00%	10,00	0,00%
1995	203.504,10	0,00%	58,00	0,02%
1996	1.222.613,97	0,01%	233,00	0,07%
1997	2.551.257,15	0,01%	272,00	0,08%
1998	4.994.928,77	0,02%	424,00	0,12%
1999	9.921.647,97	0,05%	604,00	0,17%
2000	5.058.202,65	0,02%	471,00	0,13%
2001	7.813.177,14	0,04%	1.081,00	0,31%
2002	12.846.963,10	0,06%	1.160,00	0,33%
2003	63.102.344,31	0,29%	5.066,00	1,44%
2004	111.537.183,27	0,51%	5.543,00	1,58%
2005	270.814.521,78	1,25%	10.785,00	3,07%
2006	165.542.025,16	0,76%	7.424,00	2,12%
2007	113.823.318,99	0,53%	4.396,00	1,25%
2008	126.370.972,41	0,58%	4.475,00	1,28%
2009	526.408.401,85	2,43%	12.345,00	3,52%
2010	808.108.182,29	3,73%	18.710,00	5,33%
2011	565.258.071,44	2,61%	17.267,00	4,92%
2012	404.388.487,63	1,87%	14.272,00	4,07%
2013	503.795.751,27	2,32%	14.276,00	4,07%
2014	1.410.635.554,03	6,51%	29.714,00	8,47%
2015	4.651.950.338,12	21,46%	74.736,00	21,30%
2016	3.272.106.485,36	15,10%	42.998,00	12,26%
2017	2.464.830.345,55	11,37%	27.904,00	7,95%
2018	2.808.815.832,20	12,96%	26.772,00	7,63%
2019	2.947.165.681,92	13,60%	26.074,00	7,43%
2020	414.724.953,03	1,91%	3.685,00	1,05%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	880.458.552,46	4,06%	7.536,00	2,15%
>1 and <=2	3.367.880.904,23	15,54%	30.245,00	8,62%
>2 and <=3	2.508.141.308,40	11,57%	24.902,00	7,10%
>3 and <=4	2.653.726.578,20	12,24%	31.224,00	8,90%
>4 and <=5	3.365.453.304,75	15,53%	45.323,00	12,92%
>5 and <=6	4.682.538.442,13	21,60%	80.613,00	22,98%
>6 and <=7	628.134.045,28	2,90%	15.112,00	4,31%
>7 and <=8	493.076.153,32	2,27%	14.657,00	4,18%
>8 and <=9	416.178.992,53	1,92%	14.760,00	4,21%
>9 and <=10	651.431.774,01	3,01%	19.537,00	5,57%
>10 and <=11	829.141.467,28	3,83%	16.800,00	4,79%
>11 and <=12	340.808.399,86	1,57%	9.301,00	2,65%
>12 and <=13	111.029.223,81	0,51%	4.173,00	1,19%
>13 and <=14	126.030.466,90	0,58%	4.871,00	1,39%
>14 and <=15	191.151.907,33	0,88%	9.030,00	2,57%
>15	429.092.328,71	1,98%	22.733,00	6,48%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1.425.443.584,56	6,58%	93.313,00	26,60%
>5 and <=10	2.713.244.609,45	12,52%	68.647,00	19,57%
>10 and <=15	4.085.043.401,87	18,85%	61.506,00	17,53%
>15 and <=20	5.983.061.965,77	27,60%	65.002,00	18,53%
>20 and <=25	7.264.803.608,99	33,52%	60.678,00	17,30%
>25 and <=30	198.049.565,75	0,91%	1.625,00	0,46%
>30 and <=35	4.627.112,81	0,02%	46,00	0,01%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	85.781.567,69	0,40%	1.745,00	0,50%
>5 and <=10	843.398.061,24	3,89%	38.960,00	11,11%
>10 and <=15	2.834.683.671,18	13,08%	91.668,00	26,13%
>15 and <=20	6.427.587.705,29	29,66%	105.455,00	30,06%
>20 and <=25	9.772.313.994,03	45,09%	95.864,00	27,33%
>25 and <=30	1.616.646.508,80	7,46%	16.120,00	4,59%
>30 and <=35	78.283.681,24	0,36%	826,00	0,24%
>35 and <=40	14.485.362,92	0,07%	169,00	0,05%
>40 and <=45	1.093.296,81	0,01%	10,00	0,00%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	14.074.386.764,88	64,94%	248.886,00	70,94%
Variable With Cap	7.551.585.968,81	34,84%	98.074,00	27,96%
Variable Without Cap	48.301.115,51	0,22%	3.857,00	1,10%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	100.564.661,10	0,46%	5.017,00	1,43%
>0.1 and <=0.2	1.089.753.887,54	5,03%	33.942,00	9,68%
>0.2 and <=0.3	4.821.494.175,58	22,25%	87.648,00	24,98%
>0.3 and <=0.4	8.252.645.319,62	38,08%	114.535,00	32,65%
>0.4 and <=0.5	4.392.116.083,66	20,26%	60.122,00	17,14%
>0.5 and <=0.6	1.541.751.434,74	7,11%	22.022,00	6,28%
>0.6 and <=0.7	755.038.233,61	3,48%	10.260,00	2,92%
>0.7 and <=0.8	333.276.002,39	1,54%	4.874,00	1,39%
>0.8	243.317.385,62	1,12%	3.951,00	1,13%
Unknown	144.316.665,34	0,67%	8.446,00	2,41%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	462.662.308,92	2,13%	10.453,00	2,98%
Not an employee loan	21.211.611.540,28	97,87%	340.364,00	97,02%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	747.477.200,09	3,45%	19.536	5,57%
>1 and <=2%	5.777.683.905,92	26,66%	69.527	19,82%
>2 and <=3%	12.770.163.848,90	58,92%	185.247	52,80%
>3 and <=4%	1.725.917.843,64	7,96%	49.360	14,07%
>4 and <=5%	519.695.329,17	2,40%	20.723	5,91%
>5 and <=6%	128.833.657,59	0,59%	5.415	1,54%
>6 and <=7%	4.363.227,74	0,02%	965	0,28%
>7 and <=8%	137.529,43	0,00%	41	0,01%
>8 and <=9%	1.306,72	0,00%	2	0,00%
>10 and <=11%	0,00	0,00%	1	0,00%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2020	640.837.441,30	2,96%	12.584	3,59%
2021	2.075.858.630,75	9,58%	41.574	11,85%
2022	331.910.582,92	1,53%	3.532	1,01%
2023	1.049.347.832,97	4,84%	9.575	2,73%
2024	927.415.017,23	4,28%	8.337	2,38%
2025	281.233.512,72	1,30%	3.097	0,88%
2026	186.296.667,05	0,86%	1.758	0,50%
2027	198.151.439,18	0,91%	1.895	0,54%
2028	148.563.124,25	0,69%	1.221	0,35%
2029	343.330.476,32	1,58%	2.654	0,76%
2030	34.410.378,08	0,16%	231	0,07%
2033	248.948.362,18	1,15%	2.186	0,62%
2034	949.199.085,93	4,38%	7.755	2,21%
2035	76.126.369,31	0,35%	518	0,15%
Fixed until maturity	14.182.644.929,01	65,44%	253.900	72,37%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	21.673.617.946,58	100,00%	350.722	99,97%
Quarterly	431.868,67	0,00%	36	0,01%
Unknown	224.033,95	0,00%	59	0,02%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	21.328.260.250,18	98,40%	343.179	97,82%
InterestOnly	189.586.623,58	0,87%	1.723	0,49%
Linear	156.426.975,44	0,72%	5.915	1,69%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21.377.789.166,63	98,63%	346.386	98,74%
1-30	127.983.613,57	0,59%	1.461	0,42%
31-60	48.460.883,10	0,22%	528	0,15%
61-90	22.515.575,93	0,10%	254	0,07%
91-120	11.846.772,56	0,05%	143	0,04%
121-150	9.201.642,48	0,04%	108	0,03%
151-180	5.246.099,75	0,02%	61	0,02%
>180	17.279.049,07	0,08%	238	0,07%
Denounced	53.951.046,11	0,25%	1.638	0,47%
Total	21.674.273.849,20	100%	350.817	100%

Bass Master Issuer

Pool Characteristics

30/09/2020

18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3.336.798.993,41	15,40%	51.338	14,63%
Brabant Wallon	1.054.706.276,49	4,87%	15.197	4,33%
Brussels	1.971.179.634,24	9,09%	22.870	6,52%
Hainaut	2.610.795.794,07	12,05%	47.801	13,63%
Liège	2.017.691.669,64	9,31%	34.619	9,87%
Limburg	1.524.732.398,02	7,03%	27.185	7,75%
Luxembourg	571.418.054,50	2,64%	9.341	2,66%
Namur	1.162.498.490,92	5,36%	19.821	5,65%
Oost-Vlaanderen	2.853.694.216,36	13,17%	47.755	13,61%
Vlaams-Brabant	2.695.491.711,49	12,44%	41.517	11,83%
West-Vlaanderen	1.870.827.770,93	8,63%	33.314	9,50%
Other	4.438.839,13	0,02%	59	0,02%
Total	21.674.273.849,20	100%	350.817	100%