

Bass Master Issuer

Report date: 30 September 2024

MORTGAGE PORTFOLIO REPORT

Mortgage Portfolio Report:

Reporting month as of ultimo:

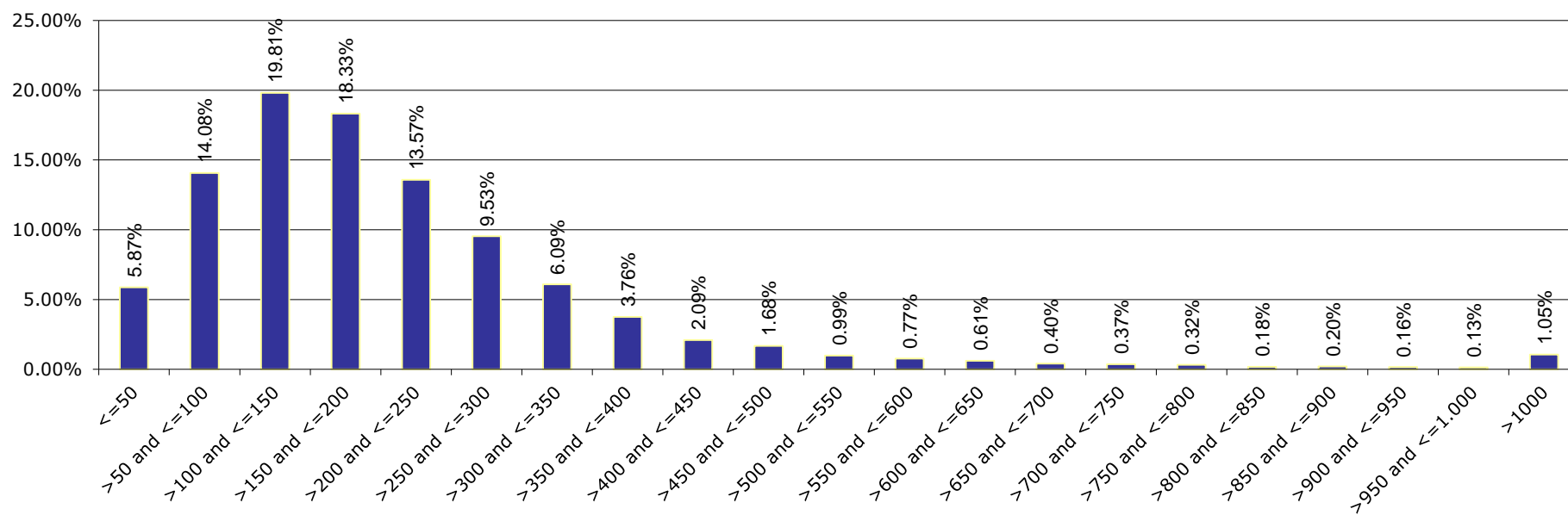
Bass Master Issuer

September 2024

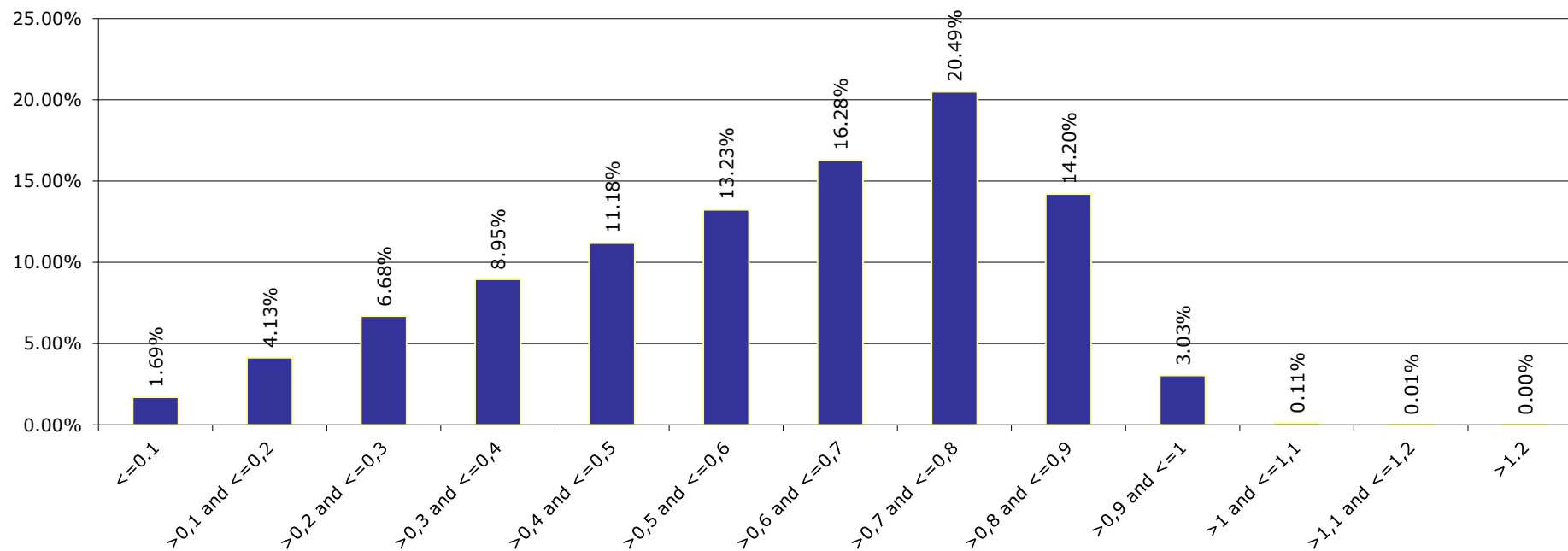
Key Characteristics

Oustanding Principal Balance (EUR)	21,809,521,974
Average Borrower Balance (EUR)	113,187
Maximum Borrower Balance (EUR)	1,979,448
Number of Borrowers	192,685
Number of Advances	335,243
Weighted Average Seasoning (years)	5.92
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.49
Weighted Average DTI	38.5%
Weighted Average LTV	58.9%
Weighted Mortgage Coverage Ratio	121.12

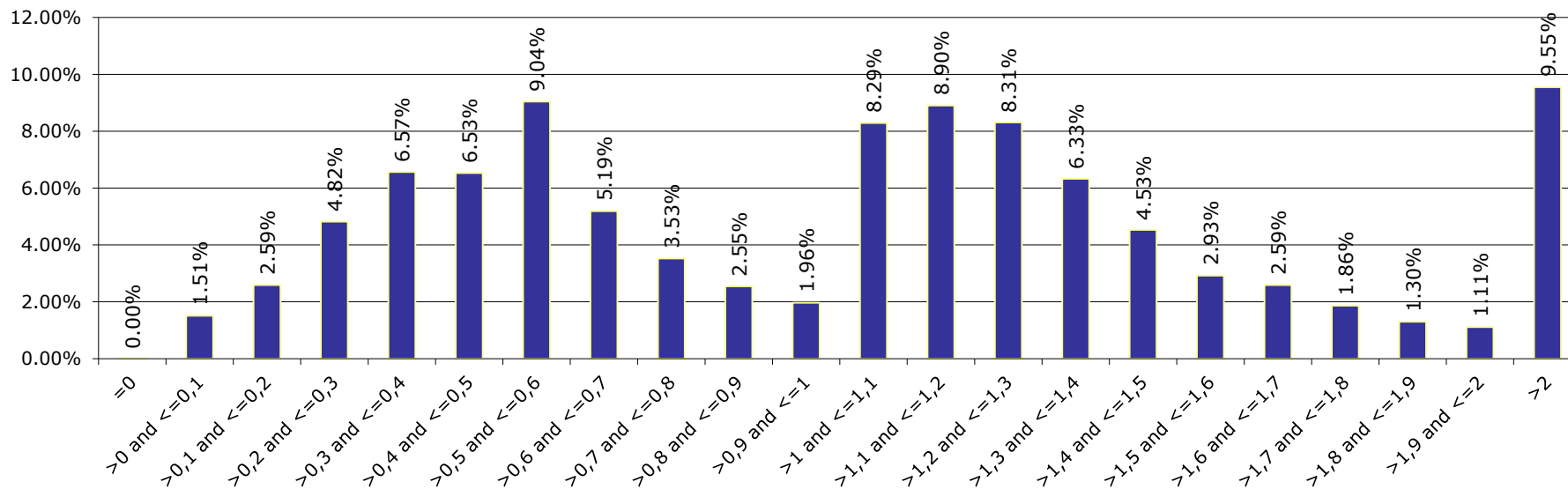
Loan Size per Borrower (in 1000€)



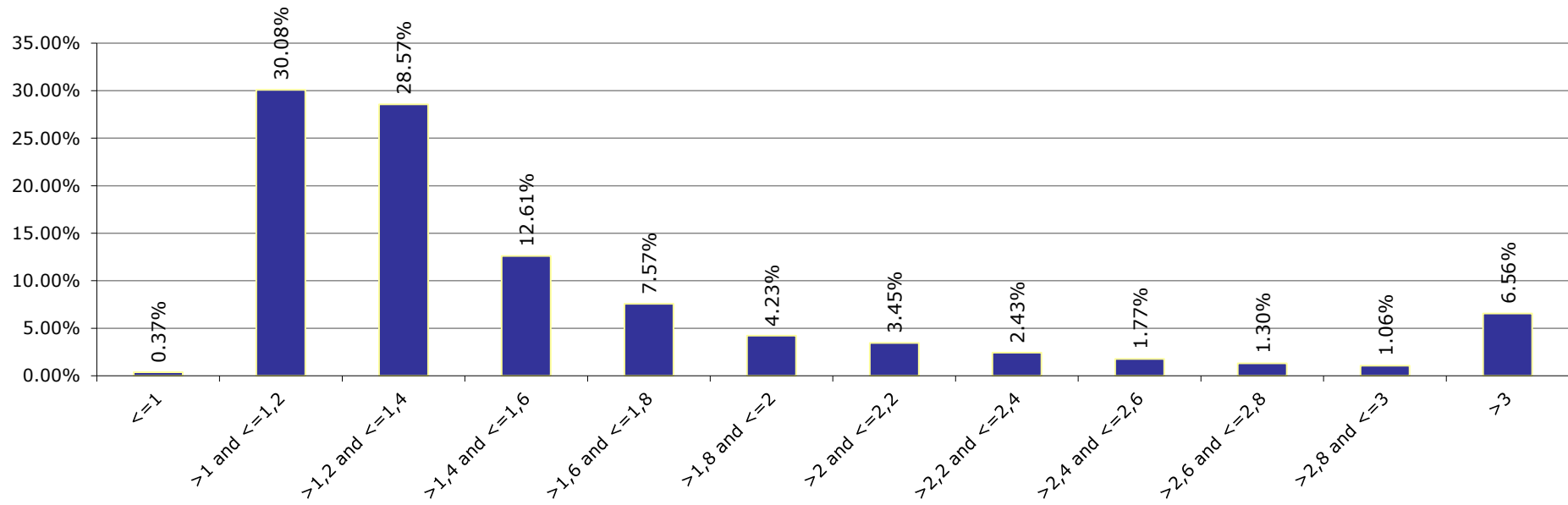
Loan to Value



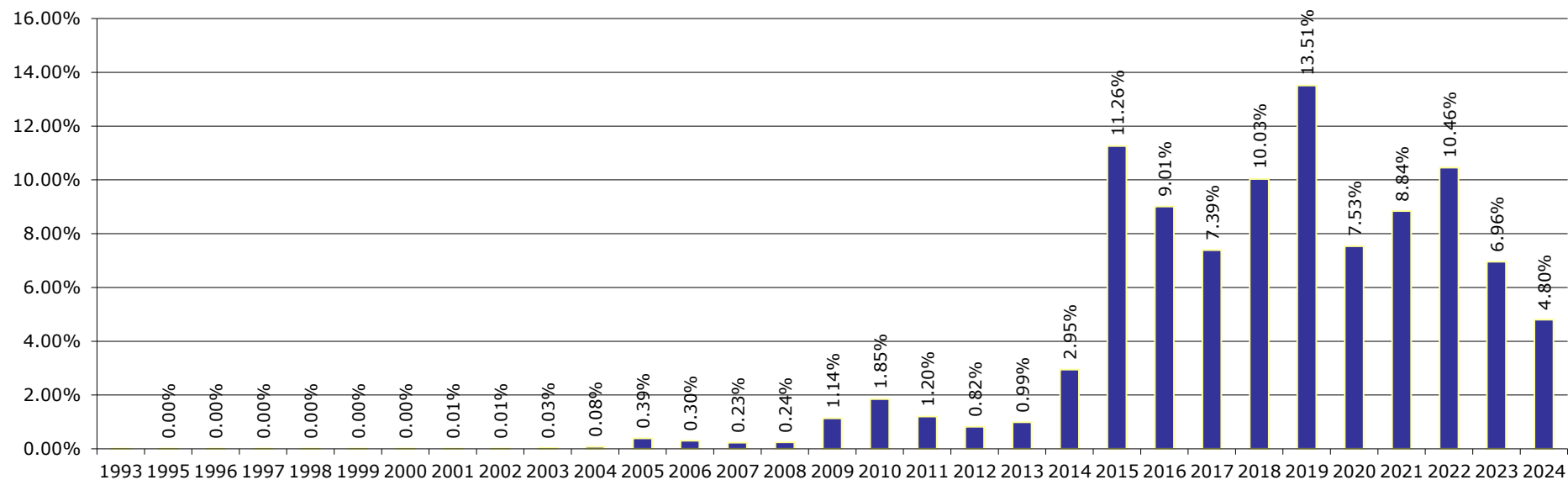
Mortgage Coverage Ratio



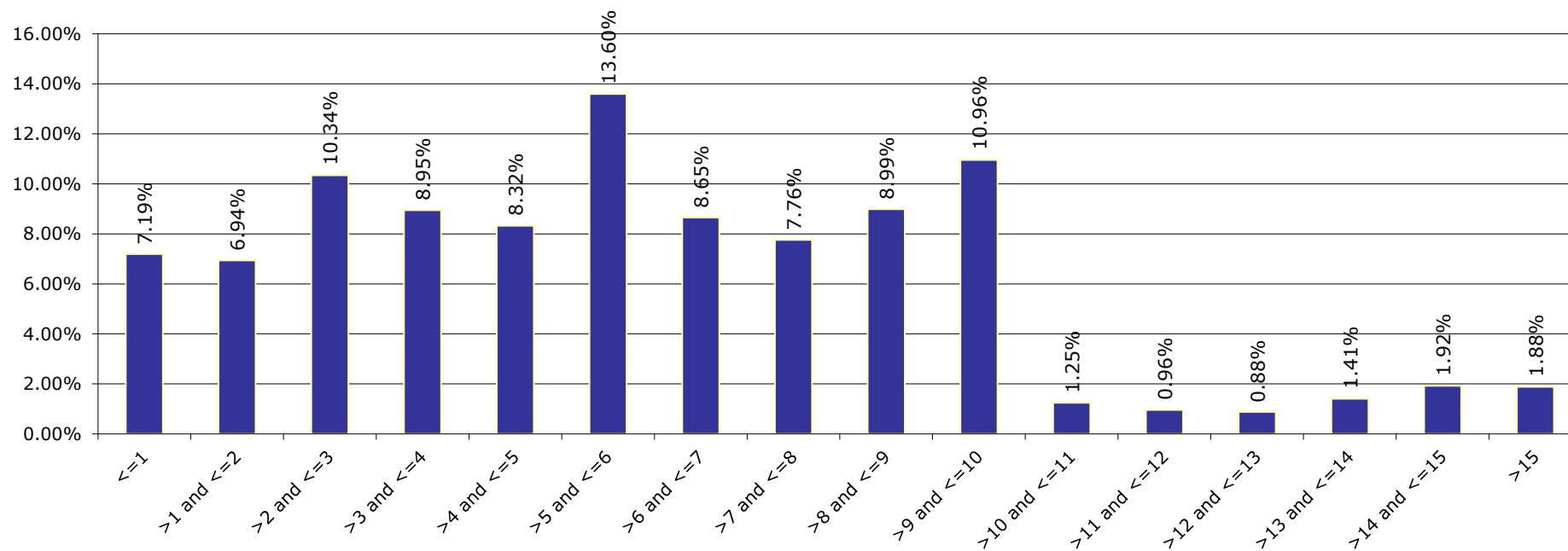
Total Coverage Ratio



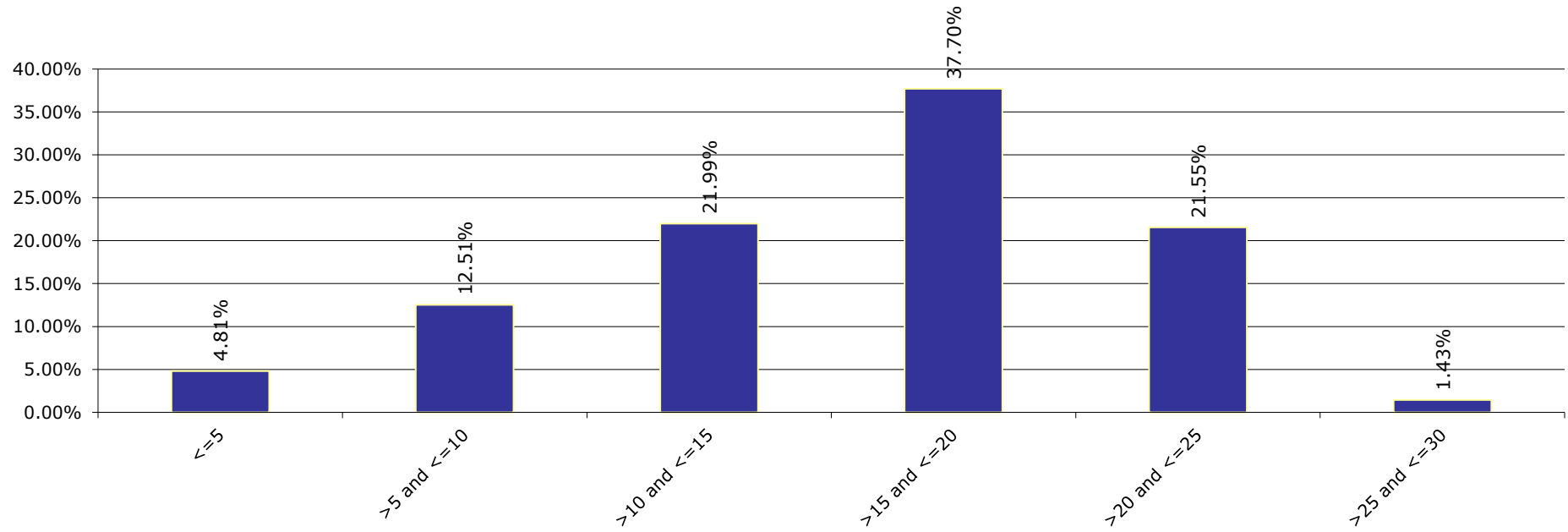
Origination Year



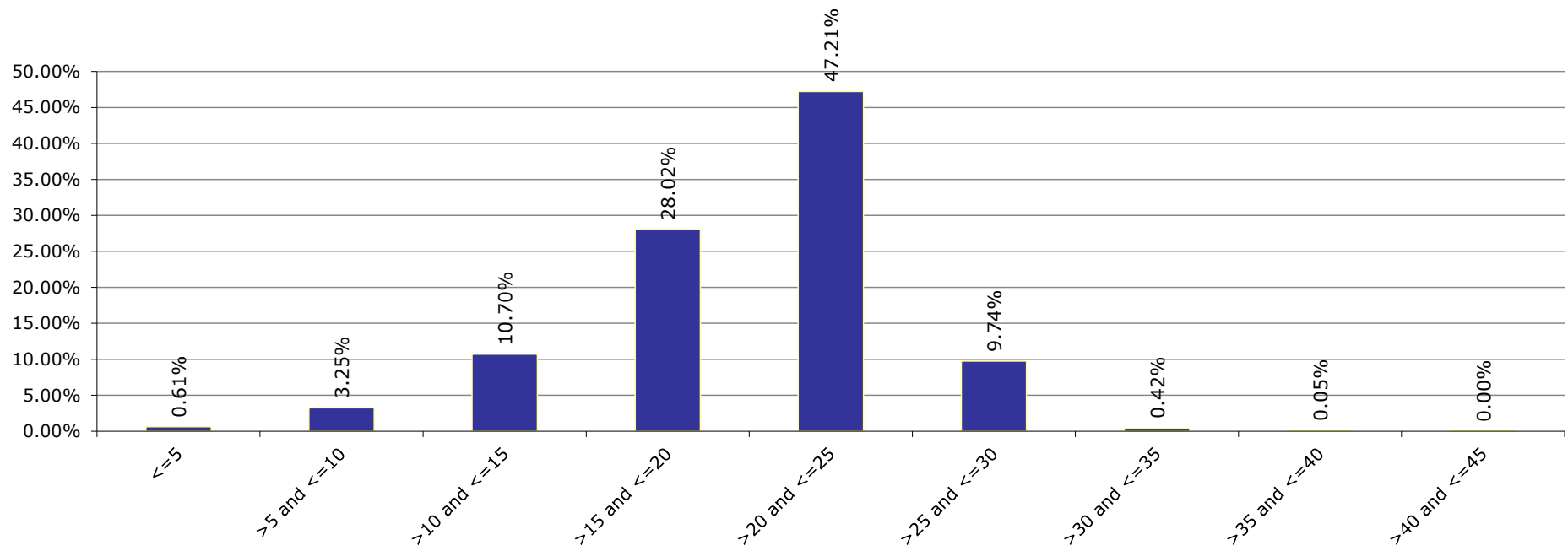
Seasoning



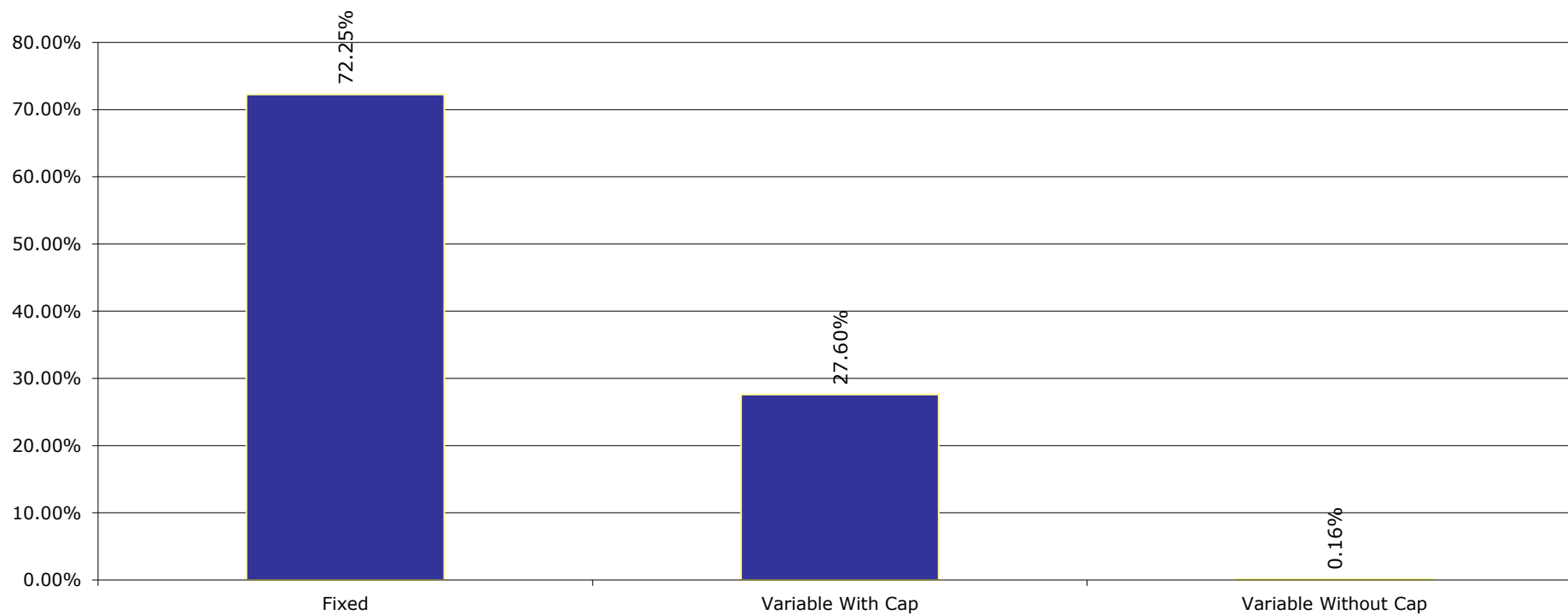
Remaining Maturity



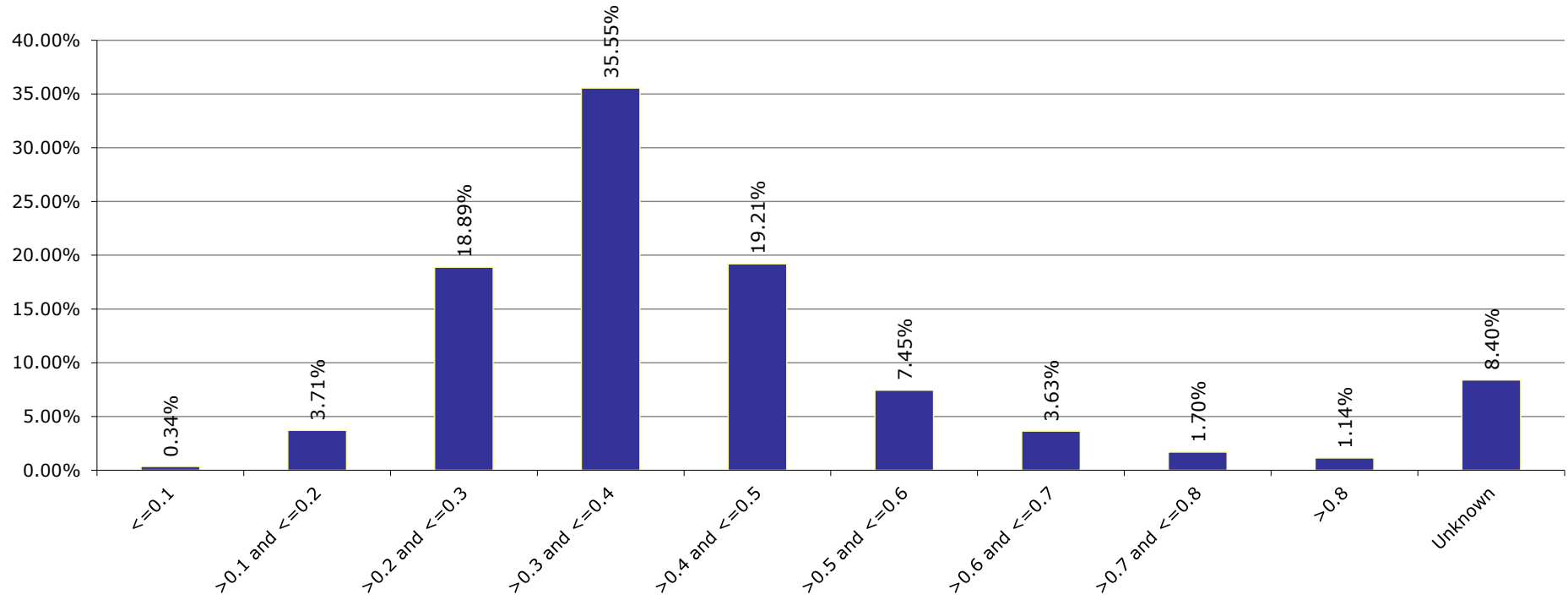
Original Maturity



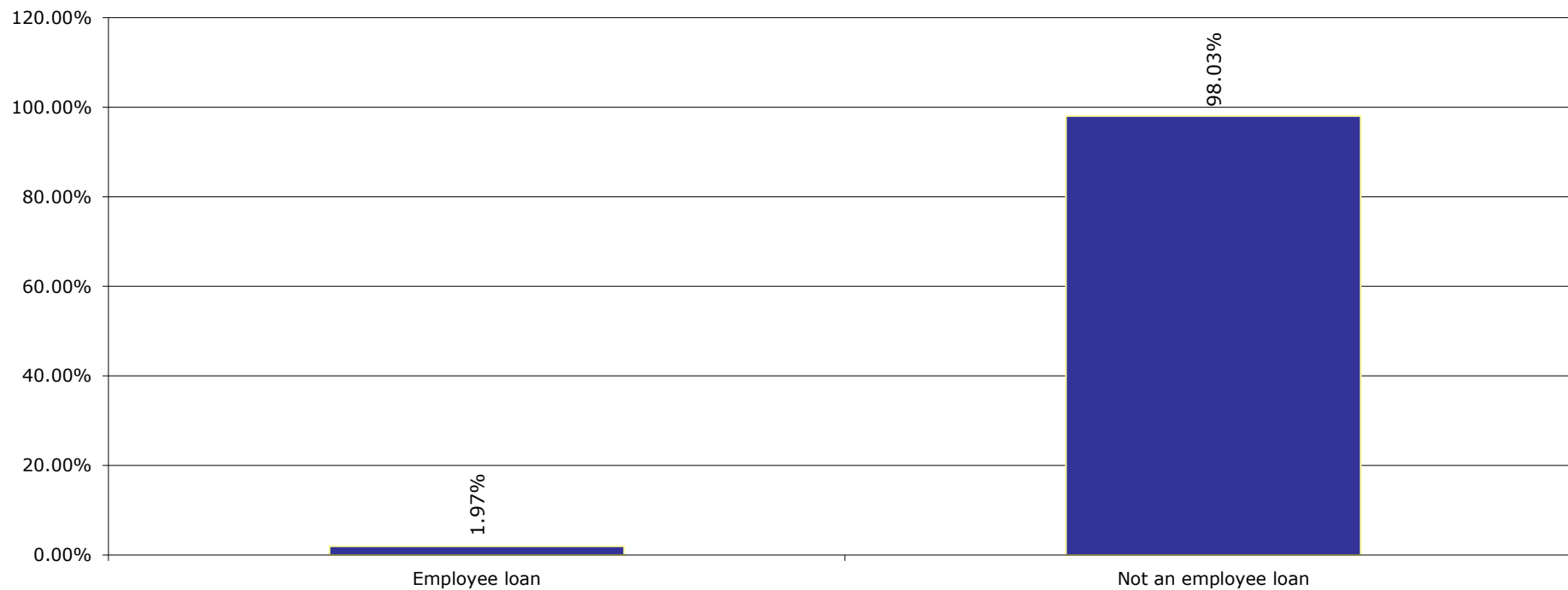
Interest Type



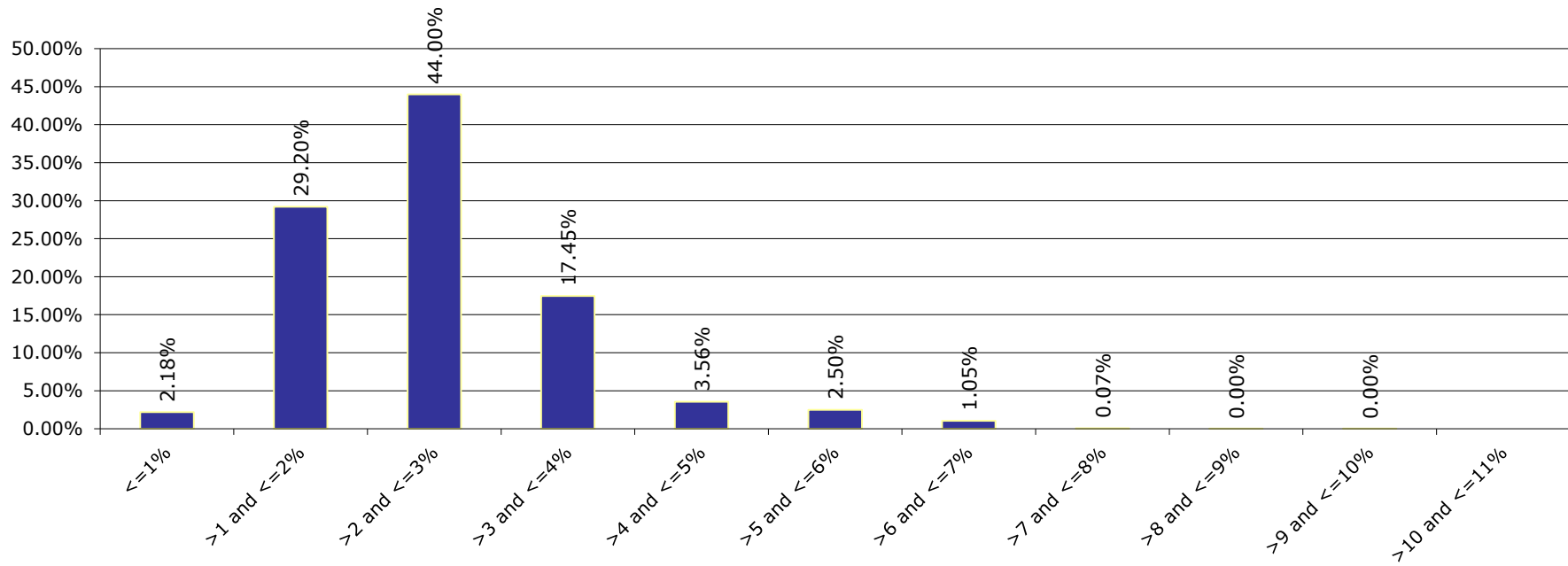
Debt to Income



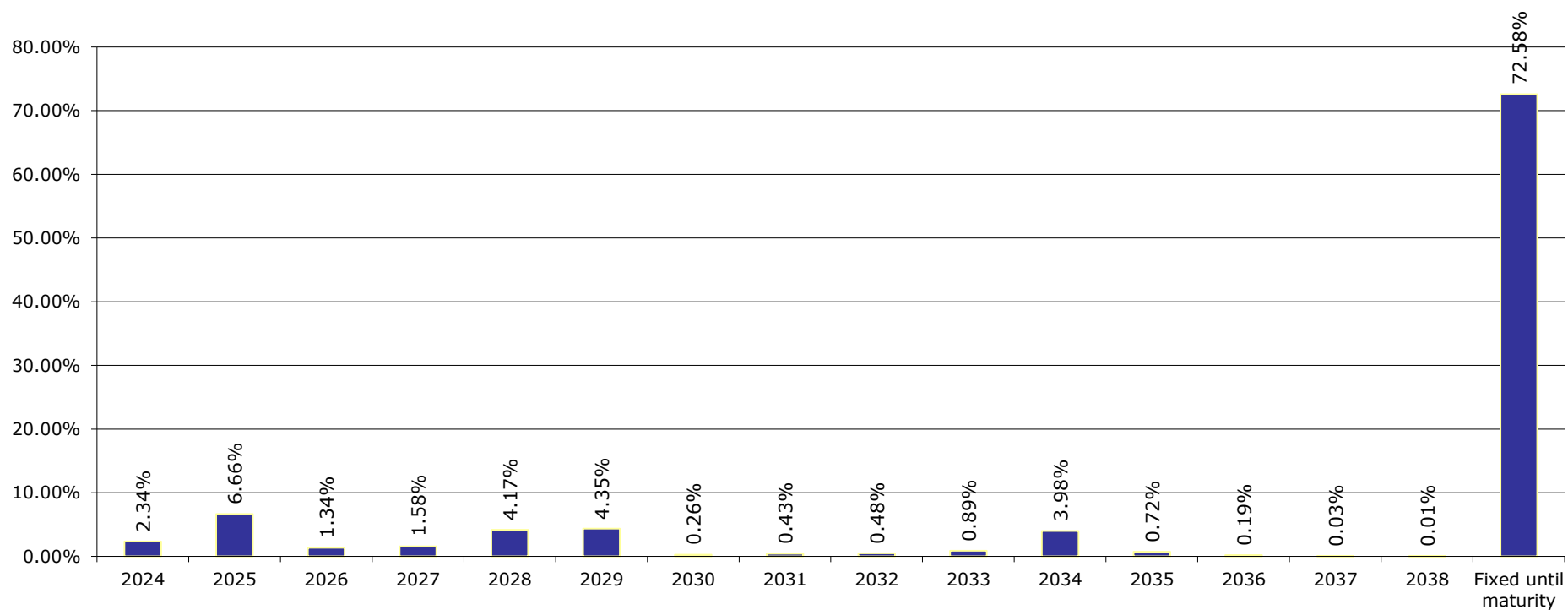
Employee Loans



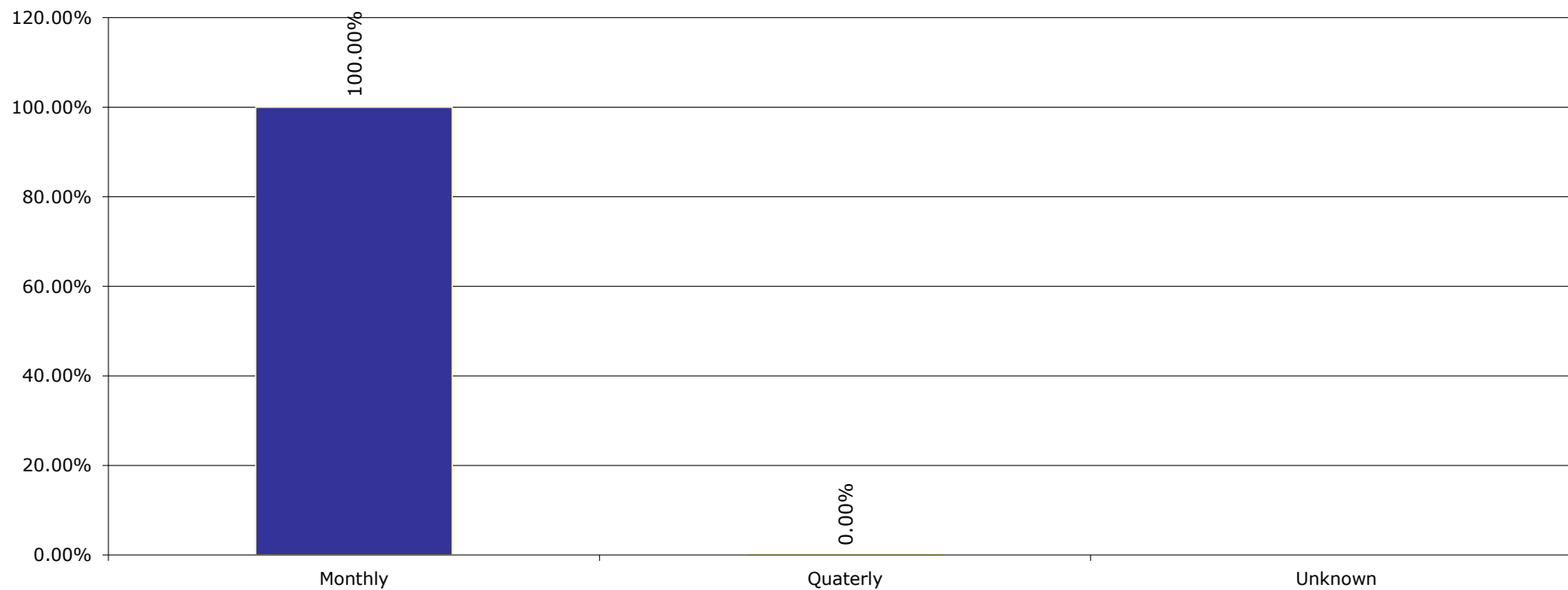
Interest Rate



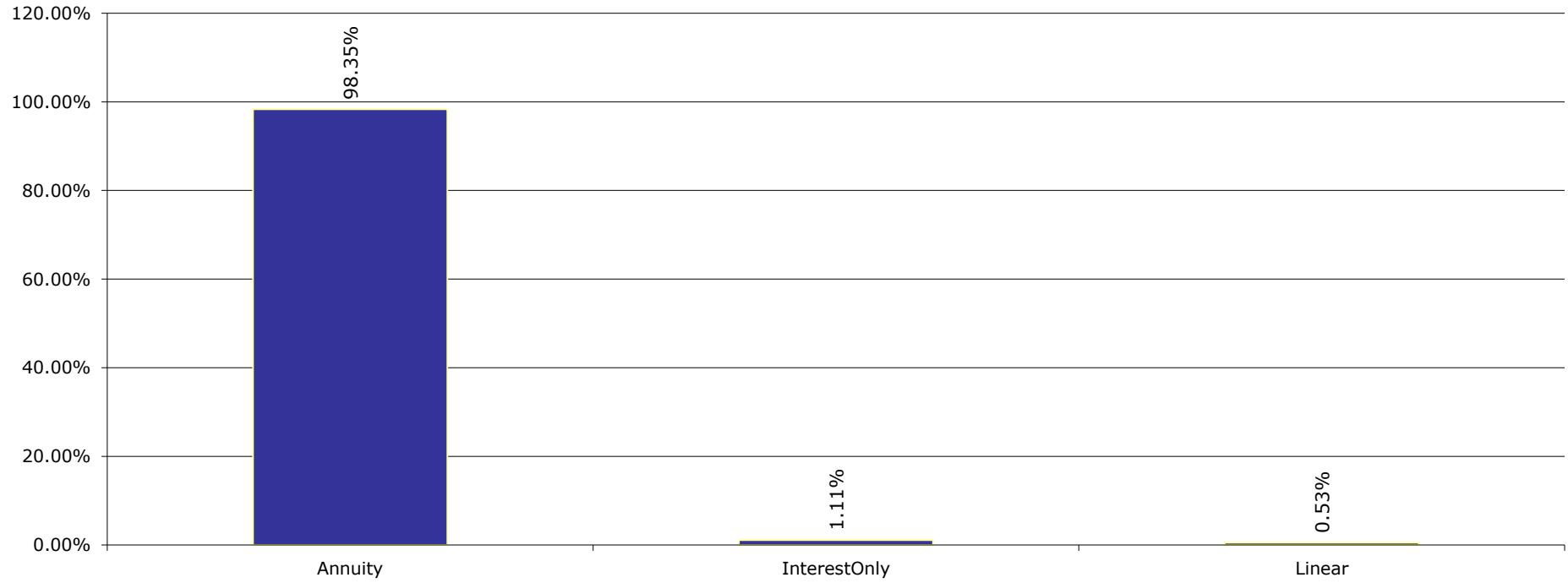
Next Reset Year



Interest Payment Frequency



Redemption Type



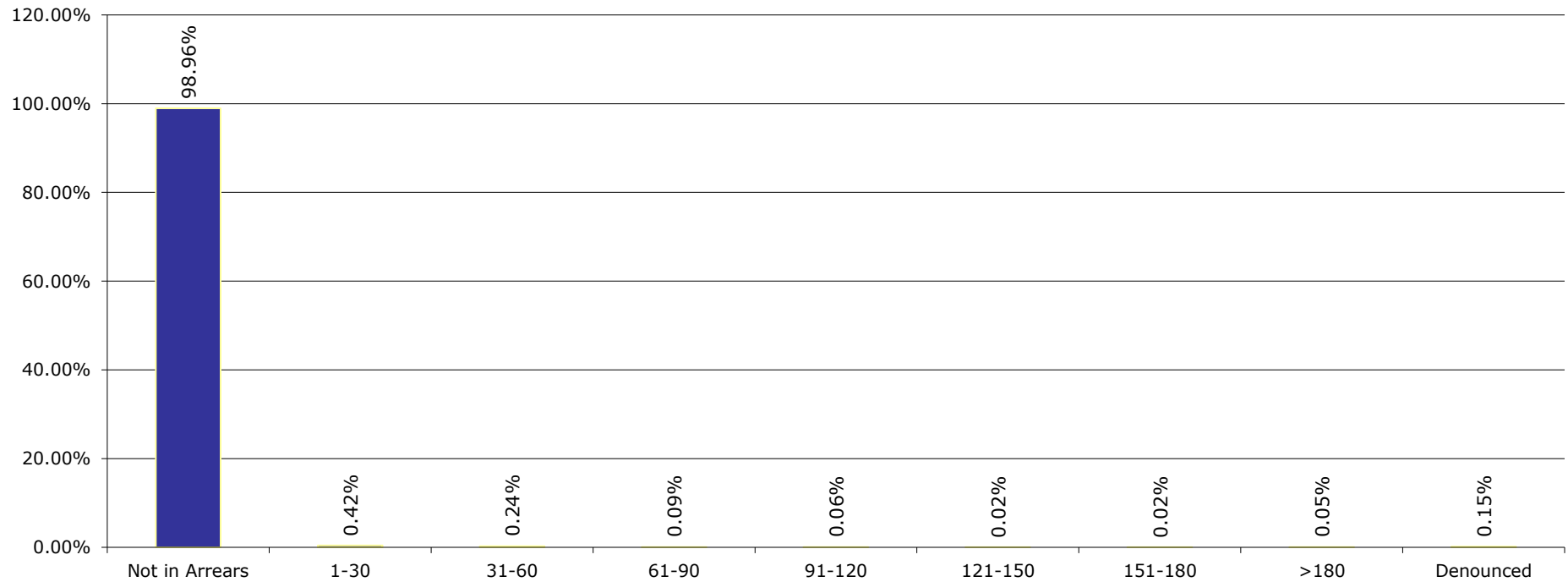
Mortgage Portfolio Report:

Reporting month as of ultimo:

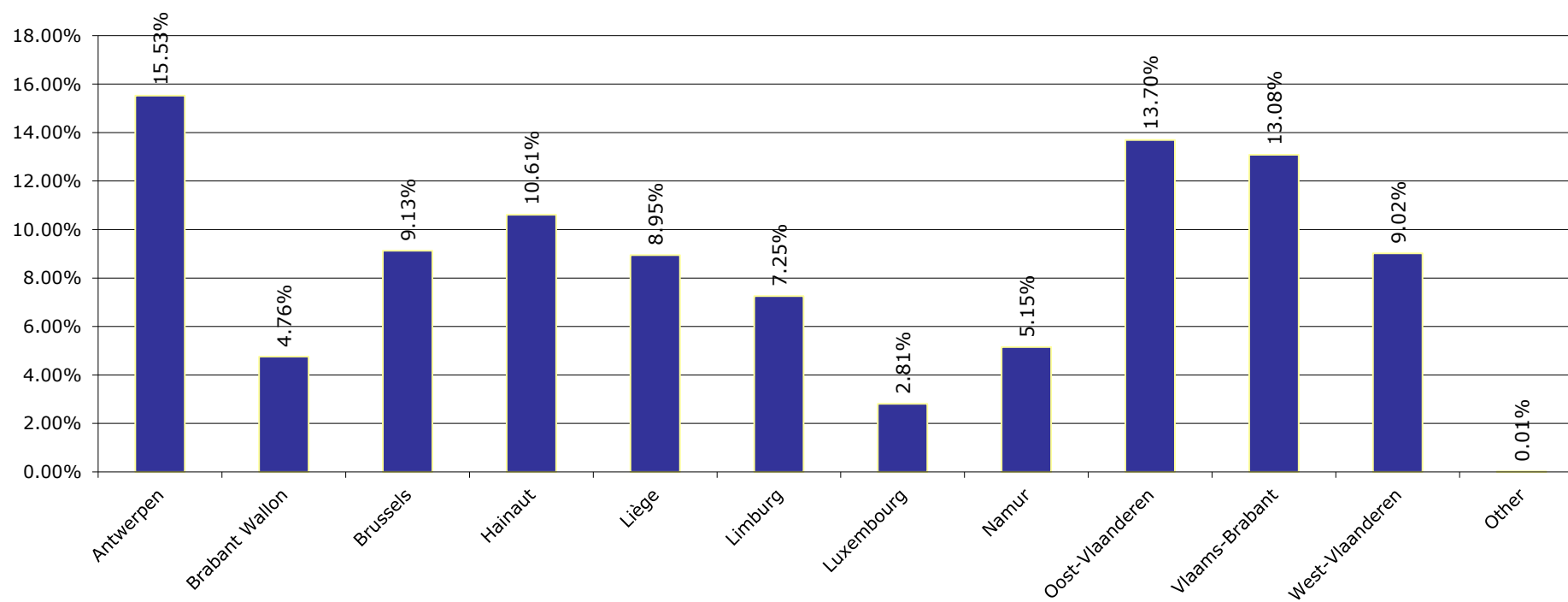
Bass Master Issuer

September 2024

Days in Arrears



Borrower Province



Bass Master Issuer

Pool Characteristics

Mortgage pool as of:

30/09/2024

1. Key characteristics

Outstanding Principal Balance (EUR)	21,809,521,974
Average Borrower Balance (EUR)	113,187
Maximum Borrower Balance (EUR)	1,979,447.73
Number of Borrowers	192,685
Number of Advances	335,243
Weighted Average Seasoning (years)	5.92
Weighted Average Remaining Maturity (years)	15.7
Weighted Average Coupon (%)	2.49
Weighted Average DTI	38.5%
Weighted Average Loan-to-Value	58.89%
Weighted Average Indexed Loan-to-Value	0.0%
Weighted Average Mortgage Coverage Ratio	121.12

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Bass Master Issuer

Pool Characteristics

30/09/2024

2. Loan Size

Loan Size per Borrower (in 1000€)	Outstanding Principal	%	No. of Borrowers	%
<=50	1,280,692,046.41	5.87%	62,803	32.59%
>50 and <=100	3,069,759,074.89	14.08%	41,248	21.41%
>100 and <=150	4,320,131,810.28	19.81%	34,846	18.08%
>150 and <=200	3,996,794,199.88	18.33%	23,121	12.00%
>200 and <=250	2,960,388,307.89	13.57%	13,276	6.89%
>250 and <=300	2,079,528,026.26	9.53%	7,624	3.96%
>300 and <=350	1,328,603,817.57	6.09%	4,122	2.14%
>350 and <=400	819,805,771.45	3.76%	2,201	1.14%
>400 and <=450	456,784,217.66	2.09%	1,080	0.56%
>450 and <=500	367,107,199.12	1.68%	776	0.40%
>500 and <=550	215,296,661.08	0.99%	411	0.21%
>550 and <=600	167,037,289.24	0.77%	291	0.15%
>600 and <=650	132,420,765.82	0.61%	212	0.11%
>650 and <=700	87,601,688.61	0.40%	130	0.07%
>700 and <=750	80,226,605.68	0.37%	111	0.06%
>750 and <=800	70,586,909.93	0.32%	91	0.05%
>800 and <=850	39,624,508.20	0.18%	48	0.02%
>850 and <=900	44,428,060.47	0.20%	51	0.03%
>900 and <=950	35,193,715.53	0.16%	38	0.02%
>950 and <=1.000	28,289,753.73	0.13%	29	0.02%
>1000	229,221,544.05	1.05%	176	0.09%
TOTAL	21,809,521,973.75	100%	192,685	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	369,451,477.15	1.69%	32,135	16.68%
>0,1 and <=0,2	901,265,264.92	4.13%	21,396	11.10%
>0,2 and <=0,3	1,456,334,259.85	6.68%	19,779	10.26%
>0,3 and <=0,4	1,951,798,105.39	8.95%	18,807	9.76%
>0,4 and <=0,5	2,439,106,808.78	11.18%	18,886	9.80%
>0,5 and <=0,6	2,886,395,718.71	13.23%	19,197	9.96%
>0,6 and <=0,7	3,550,592,359.39	16.28%	21,158	10.98%
>0,7 and <=0,8	4,469,638,514.55	20.49%	24,060	12.49%
>0,8 and <=0,9	3,096,823,692.14	14.20%	14,498	7.52%
>0,9 and <=1	661,096,088.97	3.03%	2,669	1.39%
>1 and <=1,1	24,715,800.39	0.11%	88	0.05%
>1,1 and <=1,2	2,035,446.57	0.01%	9	0.00%
>1.2	268,436.94	0.00%	3	0.00%
Total	21,809,521,973.75	100 %	192,685	100 %

Bass Master Issuer

Pool Characteristics

30/09/2024

4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
=0	681,174.44	0.00%	955.00	0.50%
>0 and <=0,1	330,254,997.89	1.51%	596.00	0.31%
>0,1 and <=0,2	565,315,527.69	2.59%	1,504.00	0.78%
>0,2 and <=0,3	1,051,929,970.95	4.82%	3,199.00	1.66%
>0,3 and <=0,4	1,432,536,067.08	6.57%	5,222.00	2.71%
>0,4 and <=0,5	1,423,744,654.52	6.53%	6,049.00	3.14%
>0,5 and <=0,6	1,971,950,494.68	9.04%	8,376.00	4.35%
>0,6 and <=0,7	1,132,407,739.33	5.19%	5,903.00	3.06%
>0,7 and <=0,8	768,964,162.59	3.53%	4,417.00	2.29%
>0,8 and <=0,9	555,742,723.48	2.55%	3,515.00	1.82%
>0,9 and <=1	428,481,773.96	1.96%	2,891.00	1.50%
>1 and <=1,1	1,807,014,829.37	8.29%	10,793.00	5.60%
>1,1 and <=1,2	1,941,654,415.59	8.90%	12,539.00	6.51%
>1,2 and <=1,3	1,811,819,996.36	8.31%	13,219.00	6.86%
>1,3 and <=1,4	1,380,270,674.00	6.33%	11,649.00	6.05%
>1,4 and <=1,5	988,157,789.86	4.53%	9,213.00	4.78%
>1,5 and <=1,6	637,963,859.15	2.93%	6,709.00	3.48%
>1,6 and <=1,7	565,182,115.35	2.59%	6,318.00	3.28%
>1,7 and <=1,8	406,172,901.67	1.86%	5,017.00	2.60%
>1,8 and <=1,9	284,157,327.59	1.30%	3,759.00	1.95%
>1,9 and <=2	242,153,276.14	1.11%	3,420.00	1.77%
>2	2,082,965,502.06	9.55%	67,422.00	34.99%
Total	21,809,521,973.75	100%	192,685	100%

Bass Master Issuer

Pool Characteristics

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5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	81,759,373.93	0.37%	1,264.00	0.66%
>1 and <=1,2	6,561,393,292.98	30.08%	30,569.00	15.86%
>1,2 and <=1,4	6,231,468,850.83	28.57%	36,991.00	19.20%
>1,4 and <=1,6	2,750,242,195.00	12.61%	20,756.00	10.77%
>1,6 and <=1,8	1,649,922,872.50	7.57%	14,494.00	7.52%
>1,8 and <=2	922,047,022.55	4.23%	8,965.00	4.65%
>2 and <=2,2	751,608,226.45	3.45%	7,797.00	4.05%
>2,2 and <=2,4	529,991,544.07	2.43%	5,932.00	3.08%
>2,4 and <=2,6	386,634,521.19	1.77%	5,259.00	2.73%
>2,6 and <=2,8	283,975,434.82	1.30%	4,044.00	2.10%
>2,8 and <=3	230,280,289.19	1.06%	3,469.00	1.80%
>3	1,430,198,350.24	6.56%	53,145.00	27.58%
Total	21,809,521,973.75	100.00 %	192,685	100.00 %

Bass Master Issuer

Pool Characteristics

30/09/2024

6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1993	1,479.06	0.00%	1.00	0.00%
1995	22,662.18	0.00%	8.00	0.00%
1996	51,144.84	0.00%	10.00	0.00%
1997	143,371.64	0.00%	16.00	0.00%
1998	205,592.87	0.00%	20.00	0.01%
1999	959,813.81	0.00%	141.00	0.04%
2000	820,596.26	0.00%	187.00	0.06%
2001	1,230,510.86	0.01%	176.00	0.05%
2002	2,270,965.59	0.01%	192.00	0.06%
2003	5,968,893.87	0.03%	345.00	0.10%
2004	16,505,495.73	0.08%	1,243.00	0.37%
2005	84,354,926.55	0.39%	5,569.00	1.66%
2006	65,144,045.98	0.30%	3,276.00	0.98%
2007	49,192,036.17	0.23%	2,222.00	0.66%
2008	52,917,186.03	0.24%	2,098.00	0.63%
2009	247,873,791.45	1.14%	7,469.00	2.23%
2010	402,820,086.71	1.85%	11,758.00	3.51%
2011	261,544,715.74	1.20%	8,511.00	2.54%
2012	178,417,718.66	0.82%	6,035.00	1.80%
2013	215,480,289.31	0.99%	6,101.00	1.82%
2014	642,835,423.27	2.95%	19,407.00	5.79%
2015	2,456,283,409.17	11.26%	57,816.00	17.25%
2016	1,964,253,225.97	9.01%	35,480.00	10.58%
2017	1,611,163,810.29	7.39%	23,940.00	7.14%
2018	2,187,588,796.84	10.03%	26,233.00	7.83%
2019	2,945,979,898.39	13.51%	35,283.00	10.52%
2020	1,642,290,772.65	7.53%	20,694.00	6.17%
2021	1,927,601,336.39	8.84%	21,697.00	6.47%
2022	2,280,924,166.68	10.46%	20,381.00	6.08%
2023	1,517,326,387.83	6.96%	11,948.00	3.56%
2024	1,047,349,422.96	4.80%	6,986.00	2.08%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	1,568,574,979.20	7.19%	10,710.00	3.19%
>1 and <=2	1,513,668,915.64	6.94%	12,525.00	3.74%
>2 and <=3	2,256,087,369.92	10.34%	21,264.00	6.34%
>3 and <=4	1,950,899,837.19	8.95%	22,439.00	6.69%
>4 and <=5	1,815,541,667.92	8.32%	23,136.00	6.90%
>5 and <=6	2,965,550,053.76	13.60%	34,994.00	10.44%
>6 and <=7	1,887,554,730.47	8.65%	23,627.00	7.05%
>7 and <=8	1,692,774,289.45	7.76%	26,496.00	7.90%
>8 and <=9	1,960,329,765.55	8.99%	36,861.00	11.00%
>9 and <=10	2,389,606,365.87	10.96%	61,897.00	18.46%
>10 and <=11	271,675,624.65	1.25%	7,219.00	2.15%
>11 and <=12	209,688,672.55	0.96%	6,177.00	1.84%
>12 and <=13	191,659,300.20	0.88%	6,534.00	1.95%
>13 and <=14	306,839,902.75	1.41%	9,720.00	2.90%
>14 and <=15	418,788,609.79	1.92%	11,720.00	3.50%
>15	410,281,888.84	1.88%	19,924.00	5.94%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,049,732,329.68	4.81%	75,995.00	22.67%
>5 and <=10	2,729,455,270.60	12.51%	67,644.00	20.18%
>10 and <=15	4,794,905,528.63	21.99%	70,720.00	21.10%
>15 and <=20	8,223,253,080.33	37.70%	85,451.00	25.49%
>20 and <=25	4,699,728,120.78	21.55%	33,400.00	9.96%
>25 and <=30	312,447,643.73	1.43%	2,033.00	0.61%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	133,221,360.94	0.61%	2,134.00	0.64%
>5 and <=10	708,116,400.59	3.25%	34,371.00	10.25%
>10 and <=15	2,332,772,762.64	10.70%	72,211.00	21.54%
>15 and <=20	6,111,935,459.06	28.02%	99,710.00	29.74%
>20 and <=25	10,297,263,308.18	47.21%	103,113.00	30.76%
>25 and <=30	2,123,495,514.90	9.74%	22,490.00	6.71%
>30 and <=35	91,832,726.23	0.42%	1,080.00	0.32%
>35 and <=40	9,901,365.90	0.05%	124.00	0.04%
>40 and <=45	983,075.31	0.00%	10.00	0.00%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

10. Interest Type

Interest Type	Outstanding Principal	%	No. of Advances	%
Fixed	15,756,404,011.60	72.25%	255,336.00	76.16%
Variable With Cap	6,019,168,789.47	27.60%	74,617.00	22.26%
Variable Without Cap	33,949,172.68	0.16%	5,290.00	1.58%
TOTAL	21,809,521,973.75	100%	335,243.00	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	73,818,103.91	0.34%	3,429.00	1.02%
>0.1 and <=0.2	808,105,237.93	3.71%	25,777.00	7.69%
>0.2 and <=0.3	4,119,886,793.07	18.89%	78,206.00	23.33%
>0.3 and <=0.4	7,752,718,965.83	35.55%	112,597.00	33.59%
>0.4 and <=0.5	4,188,837,272.67	19.21%	59,996.00	17.90%
>0.5 and <=0.6	1,624,336,115.28	7.45%	22,475.00	6.70%
>0.6 and <=0.7	791,423,044.63	3.63%	10,378.00	3.10%
>0.7 and <=0.8	370,020,779.66	1.70%	4,888.00	1.46%
>0.8	247,591,091.03	1.14%	3,338.00	1.00%
Unknown	1,832,784,569.74	8.40%	14,159.00	4.22%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

12. Employee Loans

Employees	Outstanding Principal	%	No. of Advances	%
Employee loan	429,631,899.60	1.97%	8,840.00	2.64%
Not an employee loan	21,379,890,074.15	98.03%	326,403.00	97.36%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	474,634,921.90	2.18%	6,544.00	1.95%
>1 and <=2%	6,368,235,013.30	29.20%	78,690.00	23.47%
>2 and <=3%	9,596,091,811.89	44.00%	157,642.00	47.02%
>3 and <=4%	3,805,901,069.91	17.45%	48,359.00	14.43%
>4 and <=5%	775,865,148.26	3.56%	21,297.00	6.35%
>5 and <=6%	544,759,613.77	2.50%	16,037.00	4.78%
>6 and <=7%	228,667,746.45	1.05%	6,196.00	1.85%
>7 and <=8%	15,146,570.28	0.07%	456.00	0.14%
>8 and <=9%	213,642.01	0.00%	20.00	0.01%
>9 and <=10%	6,435.98	0.00%	1.00	0.00%
>10 and <=11%	0.00	0.00%	1.00	0.00%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2024	511,252,557.00	2.34%	9,003.00	2.69%
2025	1,452,532,138.68	6.66%	24,899.00	7.43%
2026	292,888,937.93	1.34%	3,545.00	1.06%
2027	343,836,480.86	1.58%	4,002.00	1.19%
2028	908,799,160.76	4.17%	9,390.00	2.80%
2029	947,865,392.93	4.35%	8,935.00	2.67%
2030	56,834,437.90	0.26%	464.00	0.14%
2031	93,077,356.96	0.43%	632.00	0.19%
2032	105,024,771.85	0.48%	697.00	0.21%
2033	193,932,483.12	0.89%	2,057.00	0.61%
2034	868,486,973.75	3.98%	8,458.00	2.52%
2035	156,610,291.72	0.72%	1,240.00	0.37%
2036	41,636,408.37	0.19%	324.00	0.10%
2037	6,804,705.41	0.03%	58.00	0.02%
2038	1,232,647.66	0.01%	7.00	0.00%
Fixed until maturity	15,828,707,228.85	72.58%	261,532.00	78.01%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

15. Interest Payment Frequency

Frequency	Outstanding Principal	%	No. of Advances	%
Monthly	21,809,400,763.07	100.00%	335,231.00	100.00%
Quarterly	121,210.68	0.00%	11.00	0.00%
Unknown	0.00	0.00%	1.00	0.00%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

16. Redemption Type

Redemption Type	Outstanding Principal	%	No. of Advances	%
Annuity	21,450,474,472.36	98.35%	329,857.00	98.39%
InterestOnly	242,777,213.72	1.11%	2,013.00	0.60%
Linear	116,270,287.67	0.53%	3,373.00	1.01%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21,582,949,933.08	98.96%	331,459.00	98.87%
1-30	90,710,330.11	0.42%	1,061.00	0.32%
31-60	52,323,632.12	0.24%	609.00	0.18%
61-90	19,475,788.92	0.09%	236.00	0.07%
91-120	11,999,044.86	0.06%	132.00	0.04%
121-150	4,768,304.24	0.02%	67.00	0.02%
151-180	3,797,577.26	0.02%	49.00	0.01%
>180	9,886,329.16	0.05%	137.00	0.04%
Denounced	33,611,034.00	0.15%	1,493.00	0.45%
Total	21,809,521,973.75	100%	335,243	100%

Bass Master Issuer

Pool Characteristics

30/09/2024

18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3,386,274,555.65	15.53%	49,699.00	14.82%
Brabant Wallon	1,037,842,753.57	4.76%	14,104.00	4.21%
Brussels	1,990,712,316.13	9.13%	21,233.00	6.33%
Hainaut	2,314,811,203.65	10.61%	41,978.00	12.52%
Liège	1,950,883,144.09	8.95%	32,054.00	9.56%
Limburg	1,581,768,391.17	7.25%	26,945.00	8.04%
Luxembourg	613,493,650.96	2.81%	9,495.00	2.83%
Namur	1,123,214,469.07	5.15%	18,812.00	5.61%
Oost-Vlaanderen	2,986,873,314.56	13.70%	47,067.00	14.04%
Vlaams-Brabant	2,853,333,986.77	13.08%	40,815.00	12.17%
West-Vlaanderen	1,967,083,407.91	9.02%	32,999.00	9.84%
Other	3,230,780.22	0.01%	42.00	0.01%
Total	21,809,521,973.75	100%	335,243	100%