

# **Bass Master Issuer**

*Report date: 31 December 2020*

## **MORTGAGE PORTFOLIO REPORT**

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

**Bass Master Issuer**  
December 2020

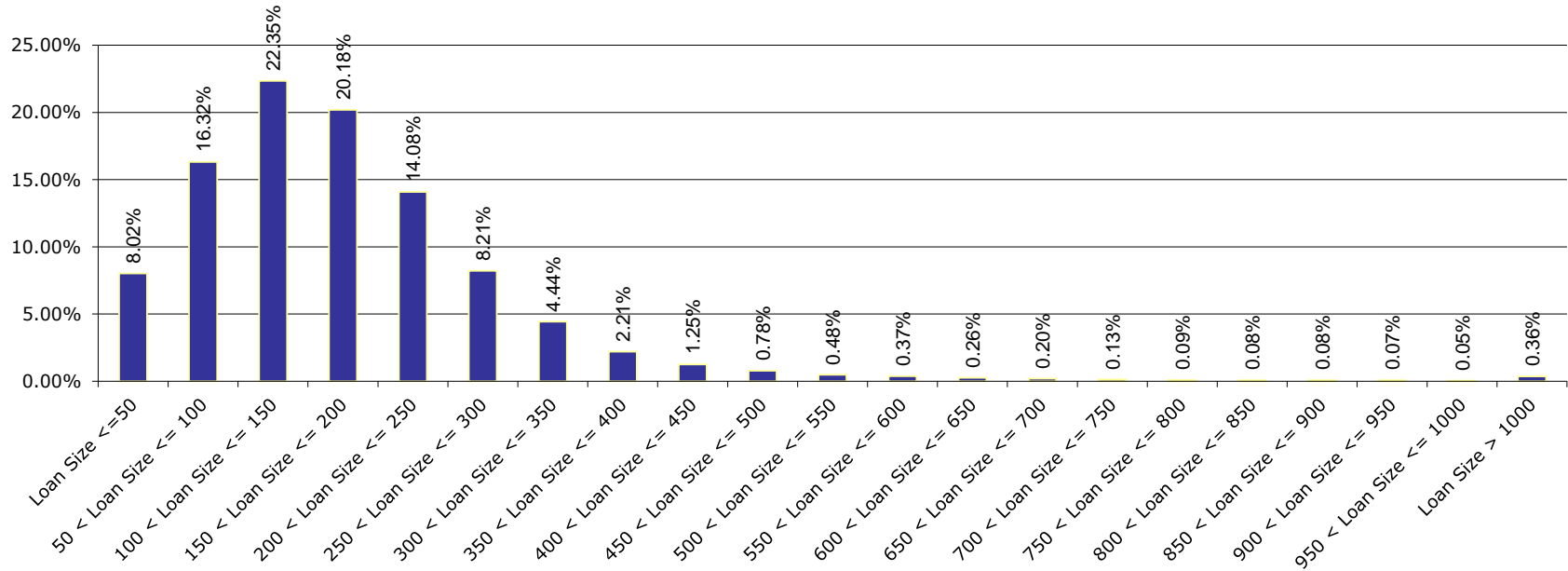
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**Key Characteristics**

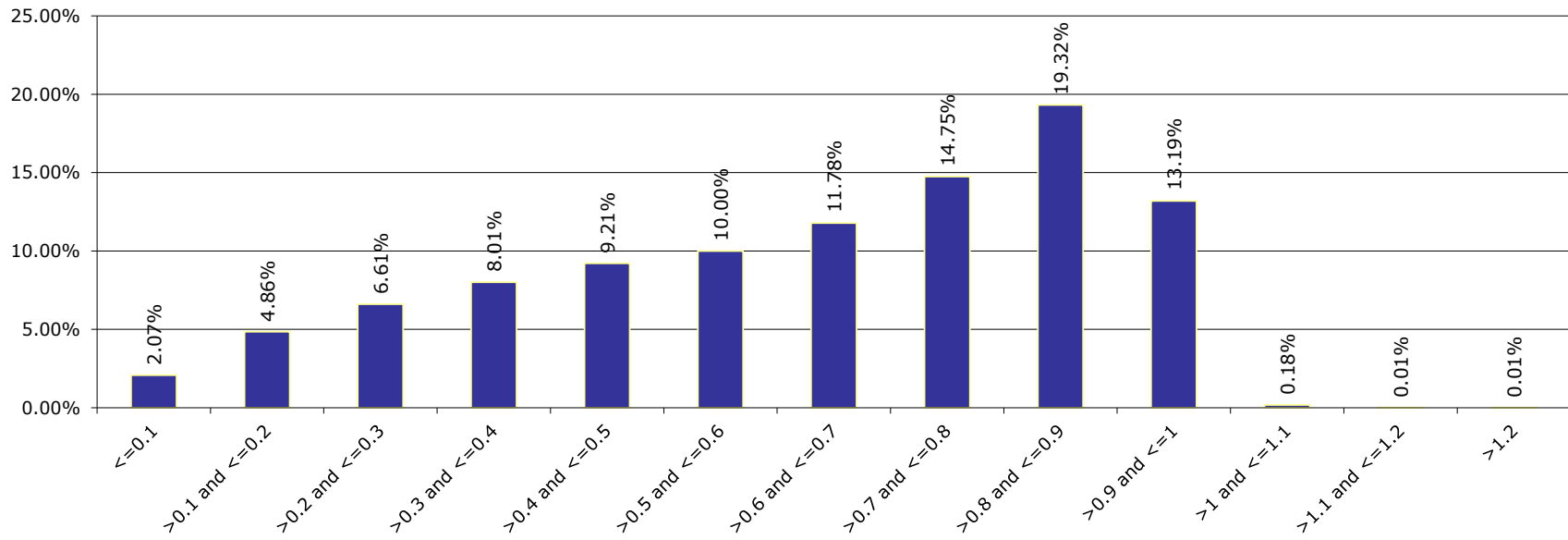
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Oustanding Principal Balance (EUR)	21,618,832,566
Average Borrower Balance (EUR)	97,852
Maximum Borrower Balance (EUR)	1,854,052
Number of Borrowers	220,933
Number of Advances	351,398
Weighted Average Seasoning (years)	4.95
Weighted Average Remaining Maturity (years)	16.2
Weighted Average Coupon (%)	2.23
Weighted Average DTI	37.6%
Weighted Average LTV	62.8%
Weighted Mortgage Coverage Ratio	126.37

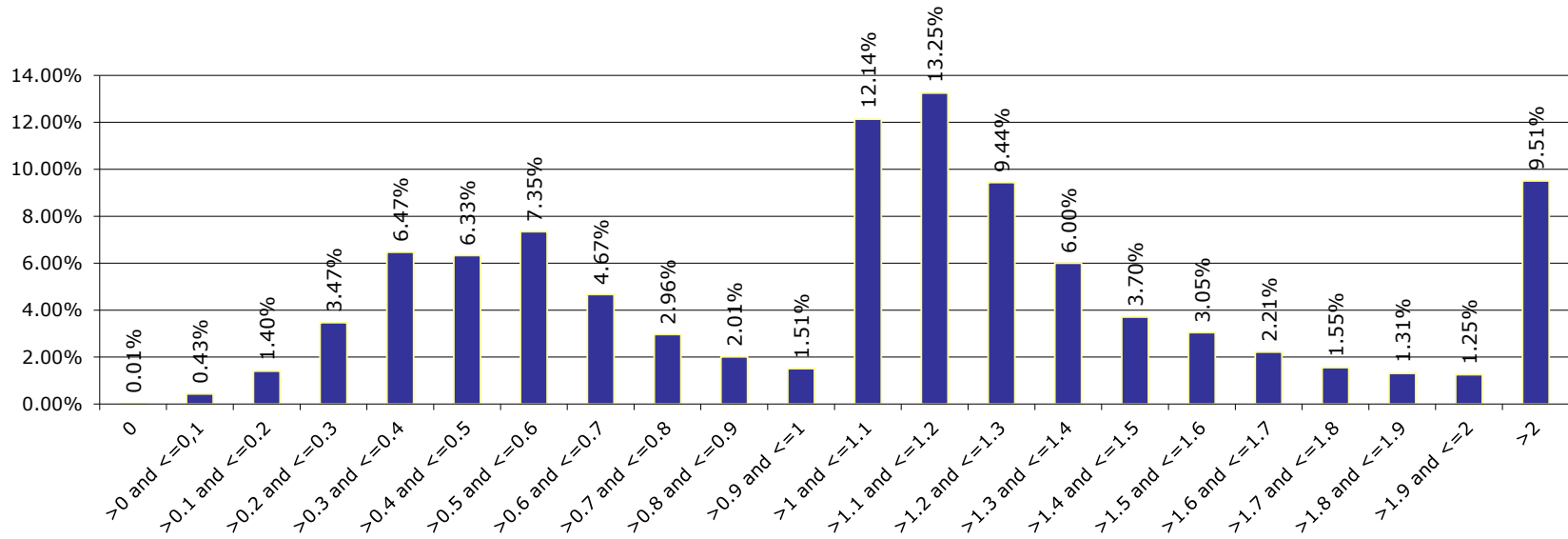
**Loan Size per Borrower (in 1000€)**



**Loan to Value**



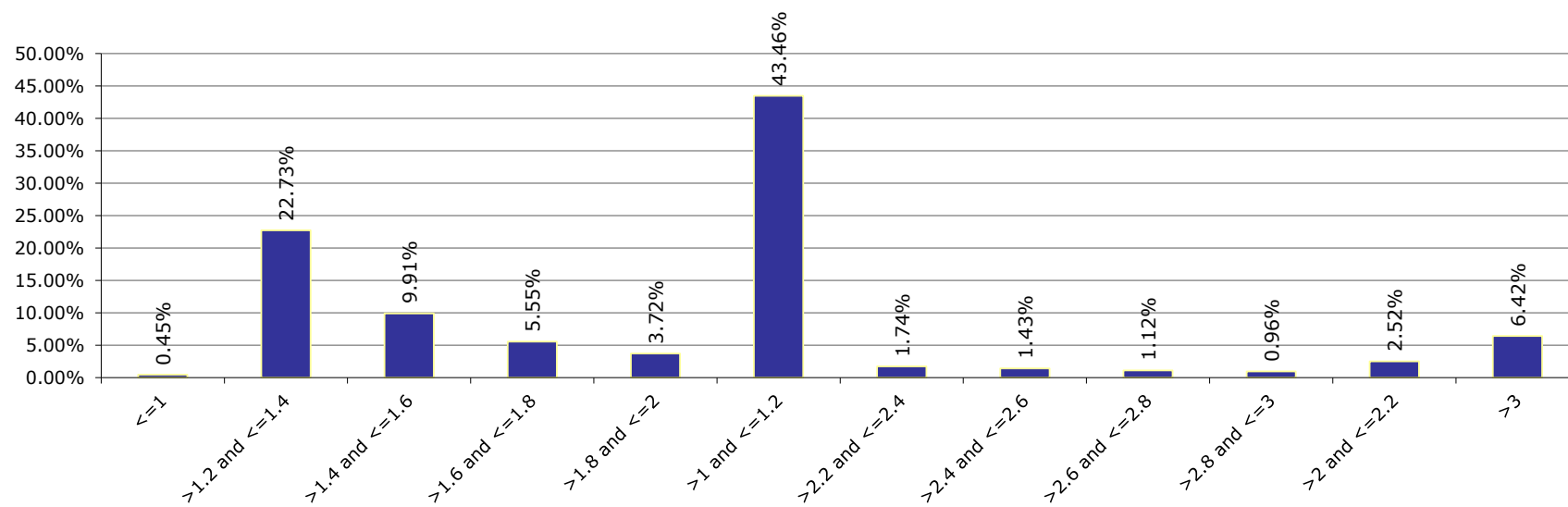
**Mortgage Coverage Ratio**



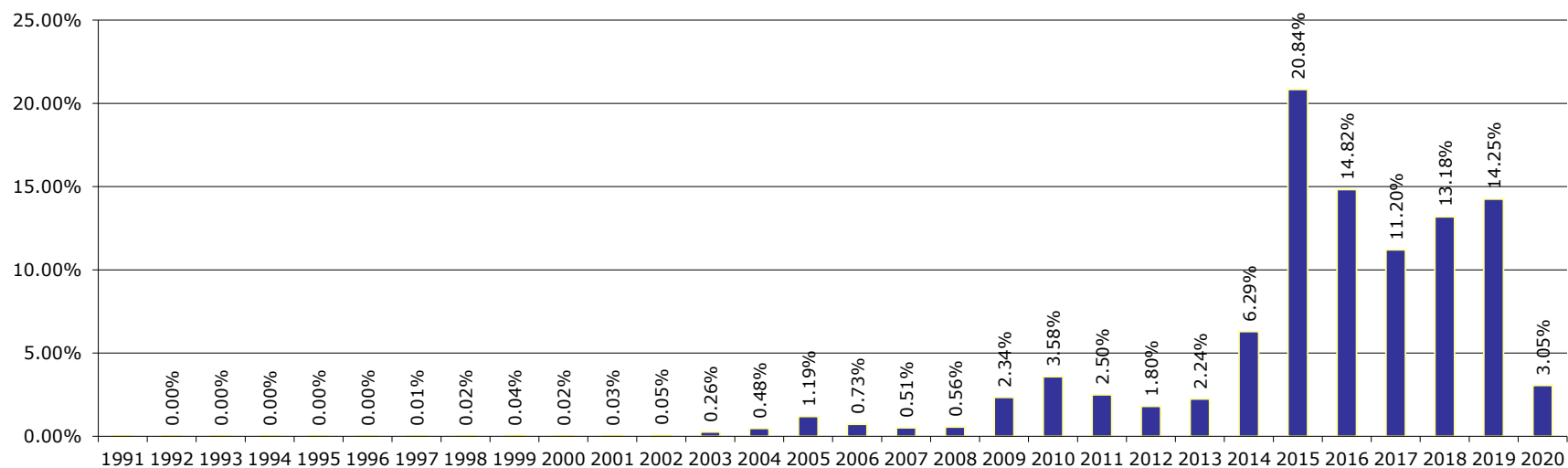
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**Total Coverage Ratio**

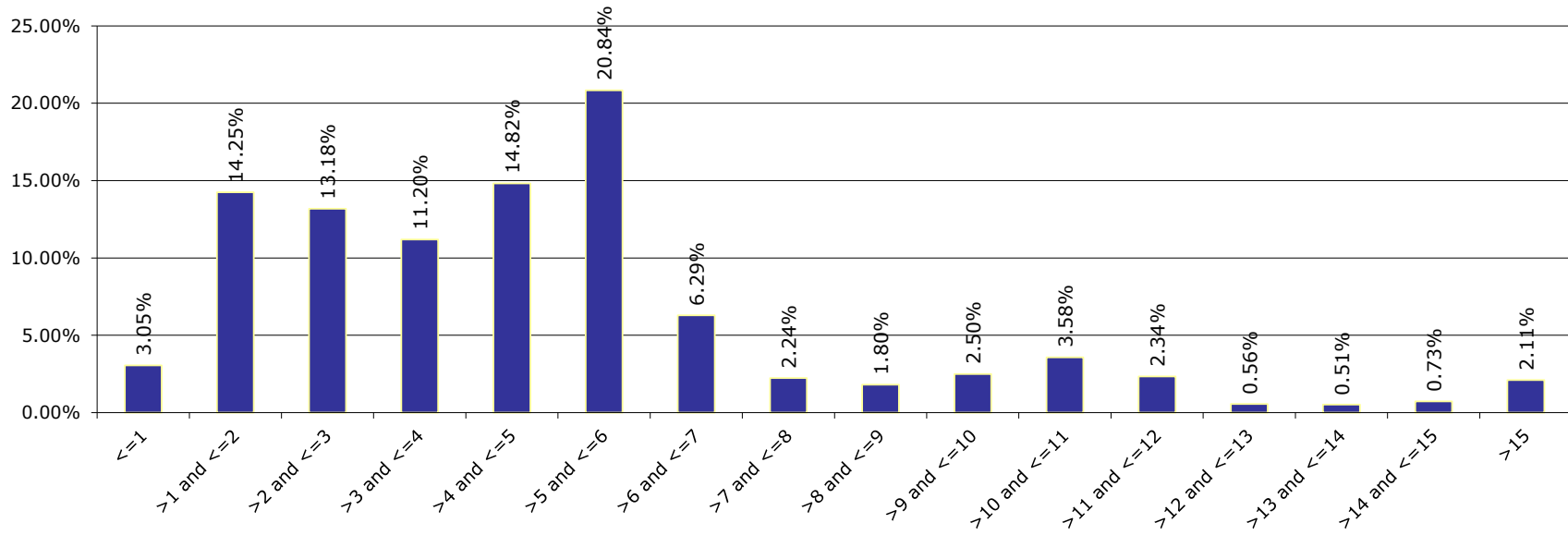
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**Origination Year**



**Seasoning**

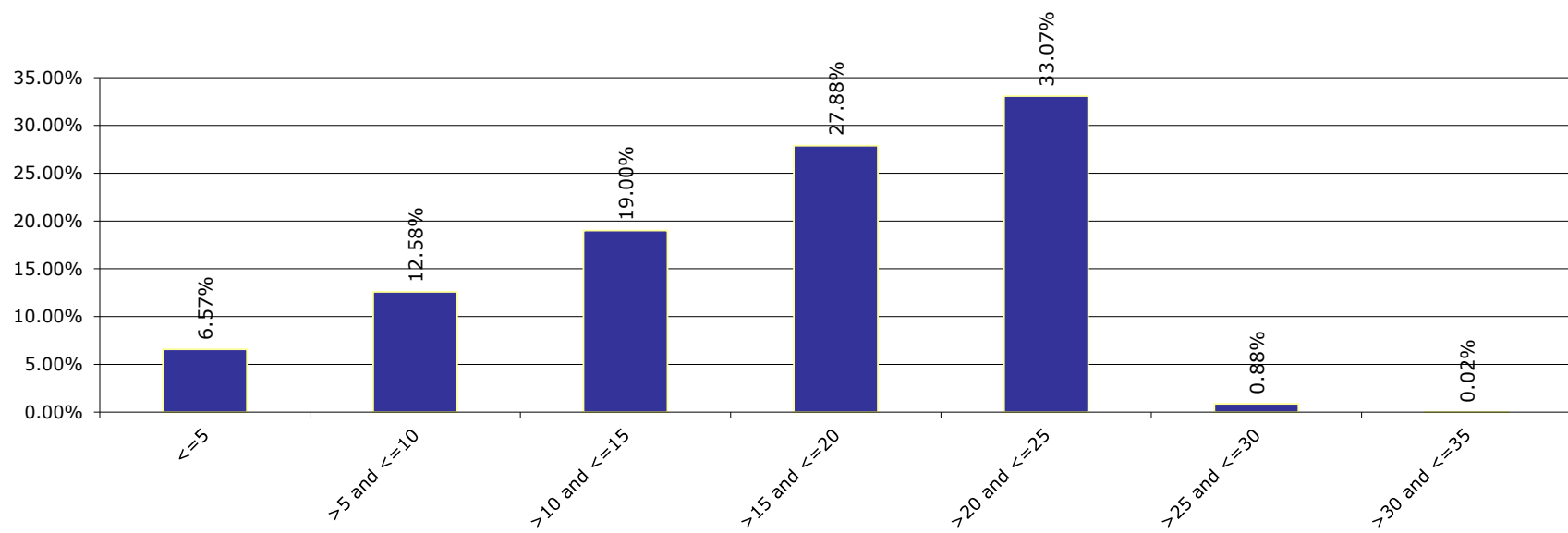




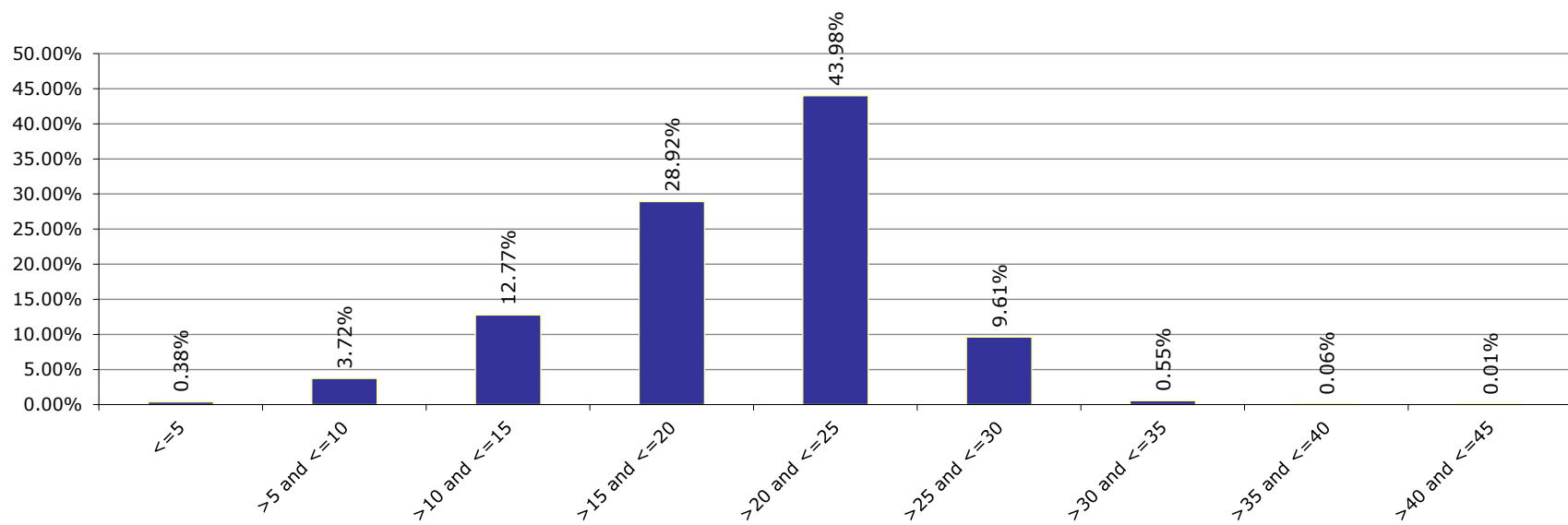
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**Remaining Maturity**

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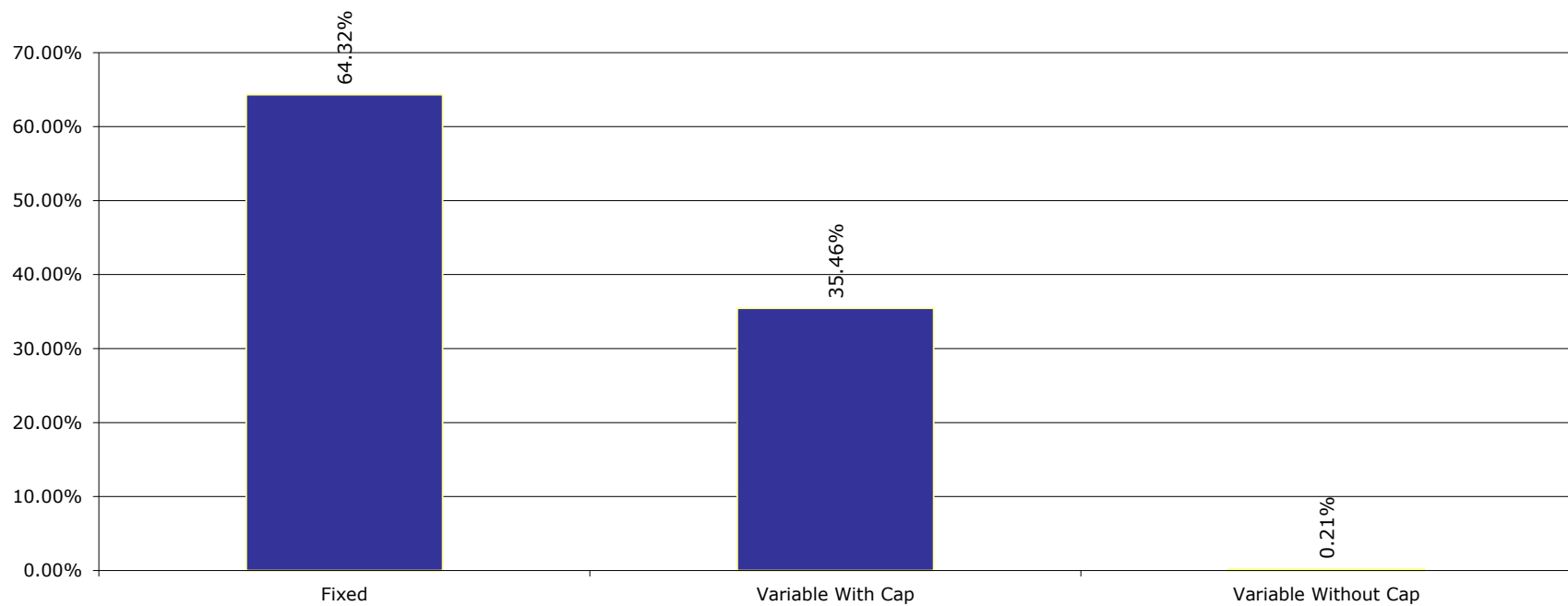


**Original Maturity**

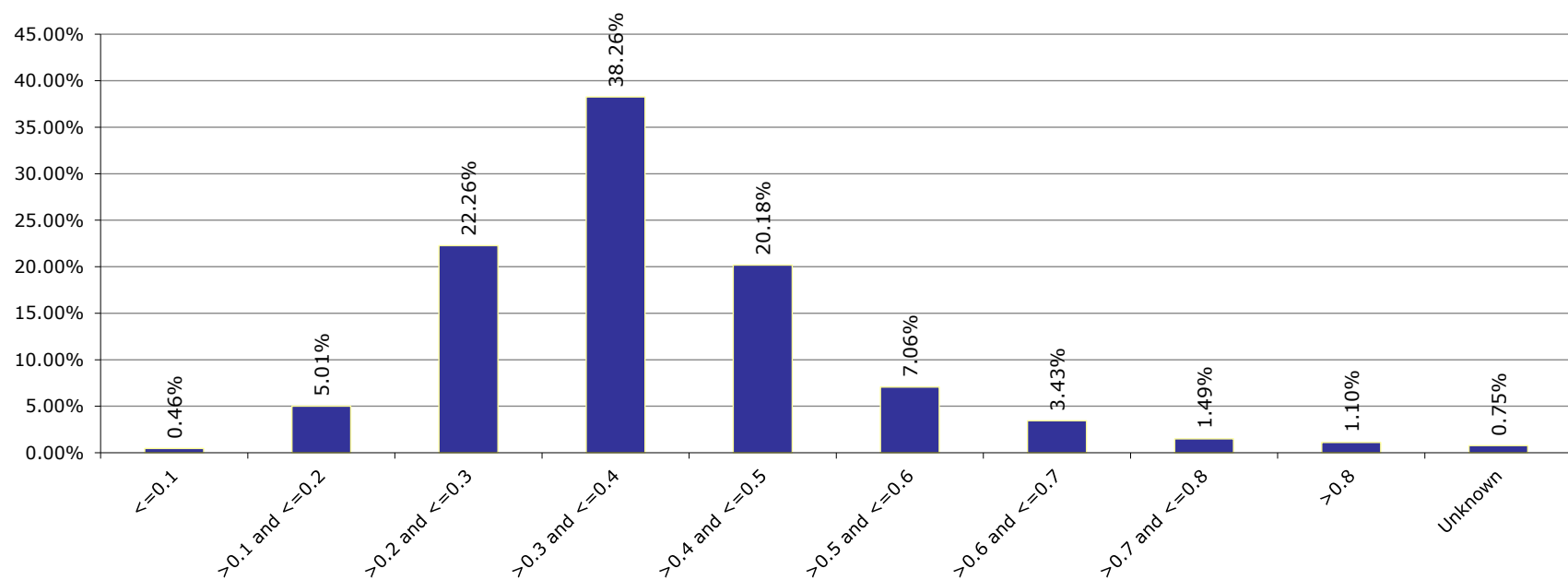


**Interest Type**

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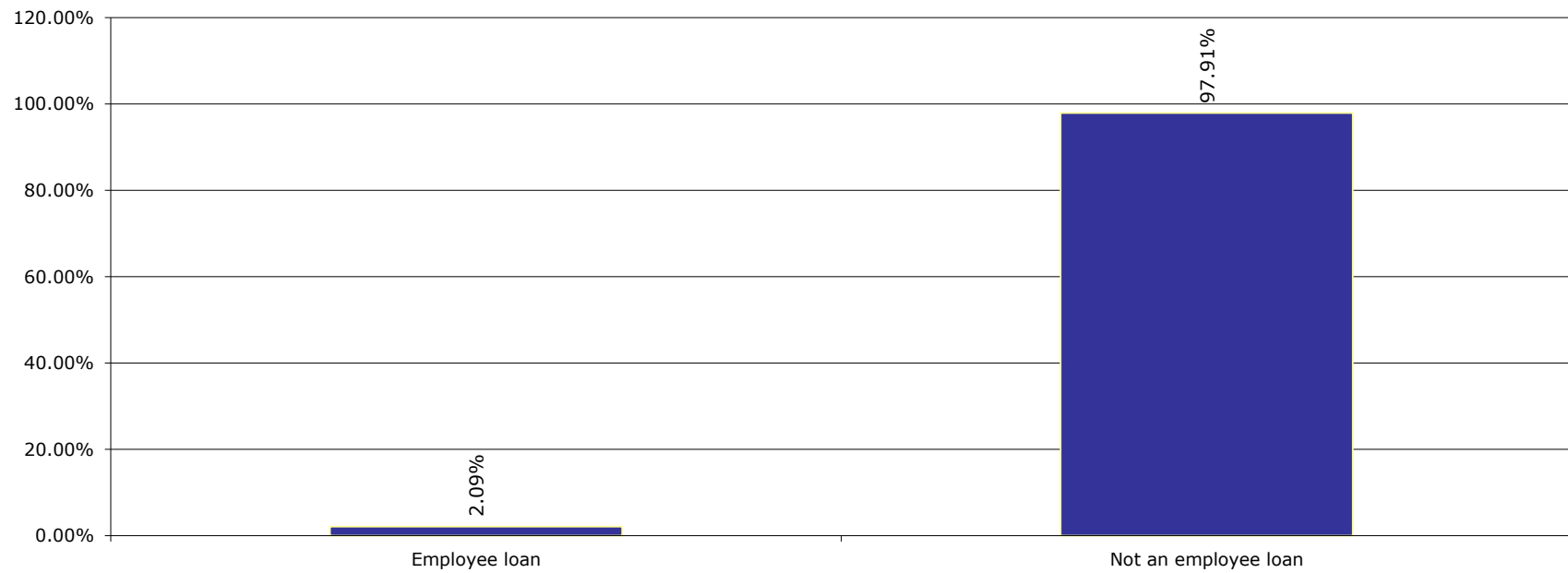


**Debt to Income**



**Employee Loans**

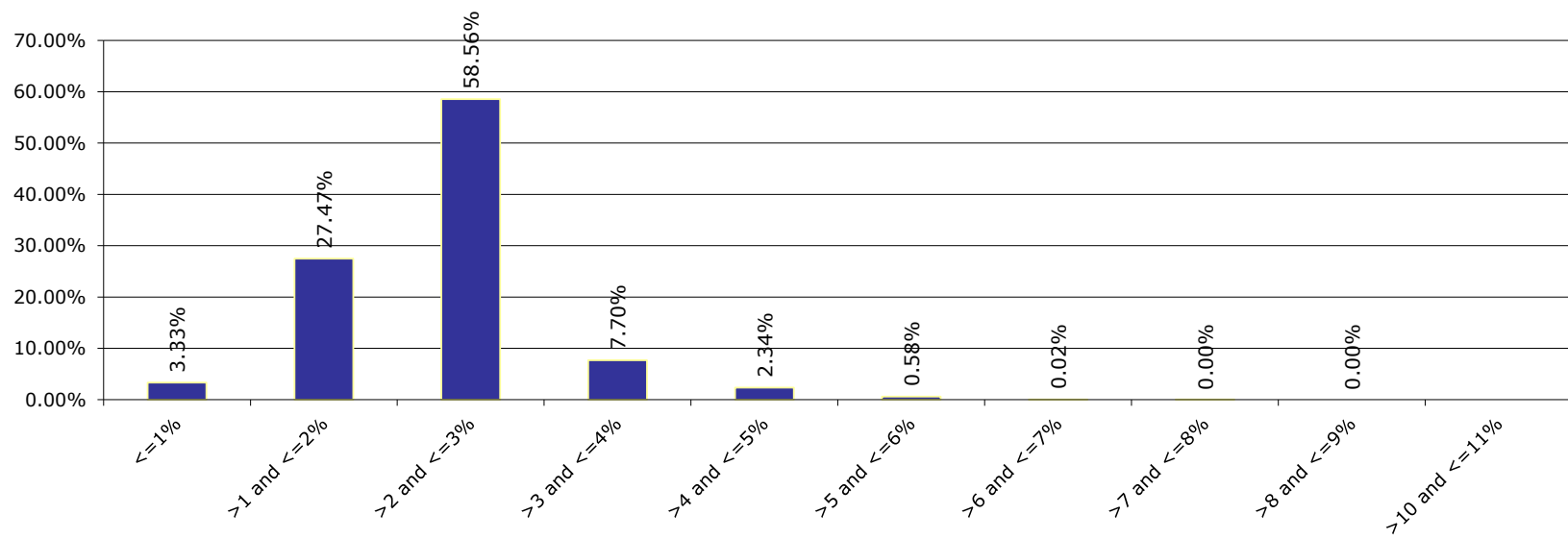
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**Interest Rate**

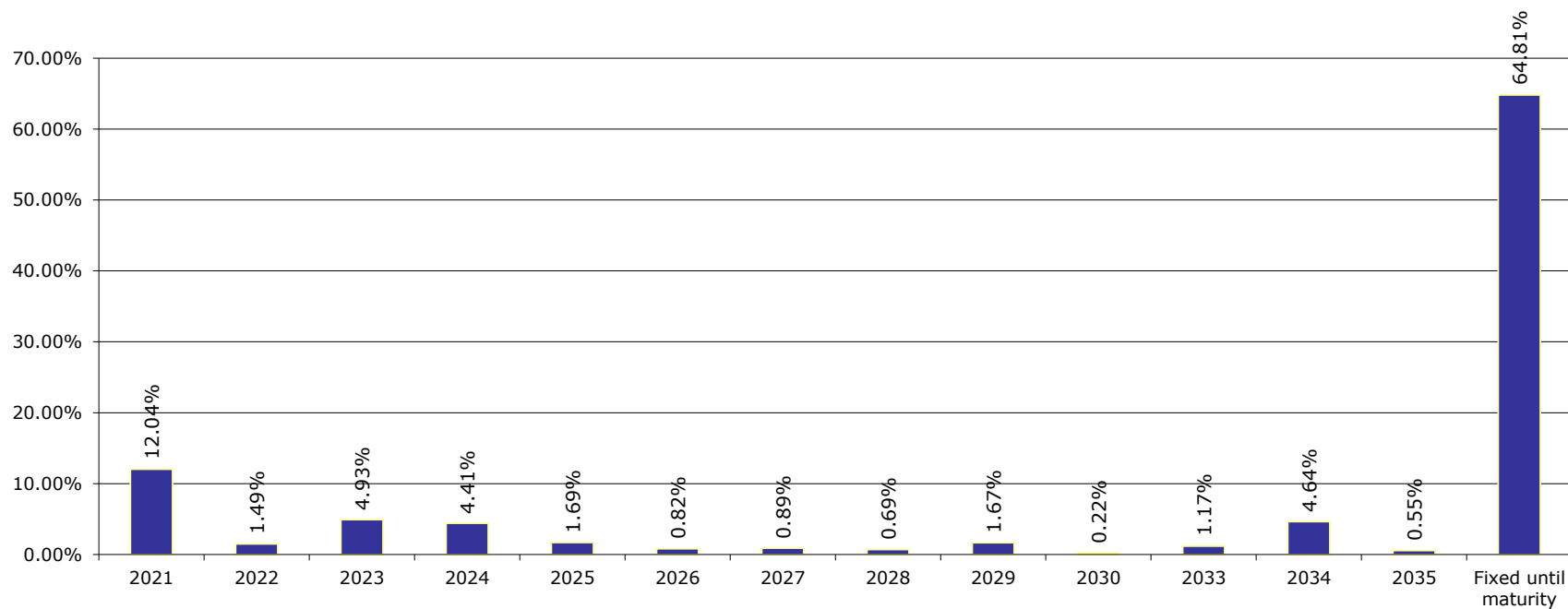
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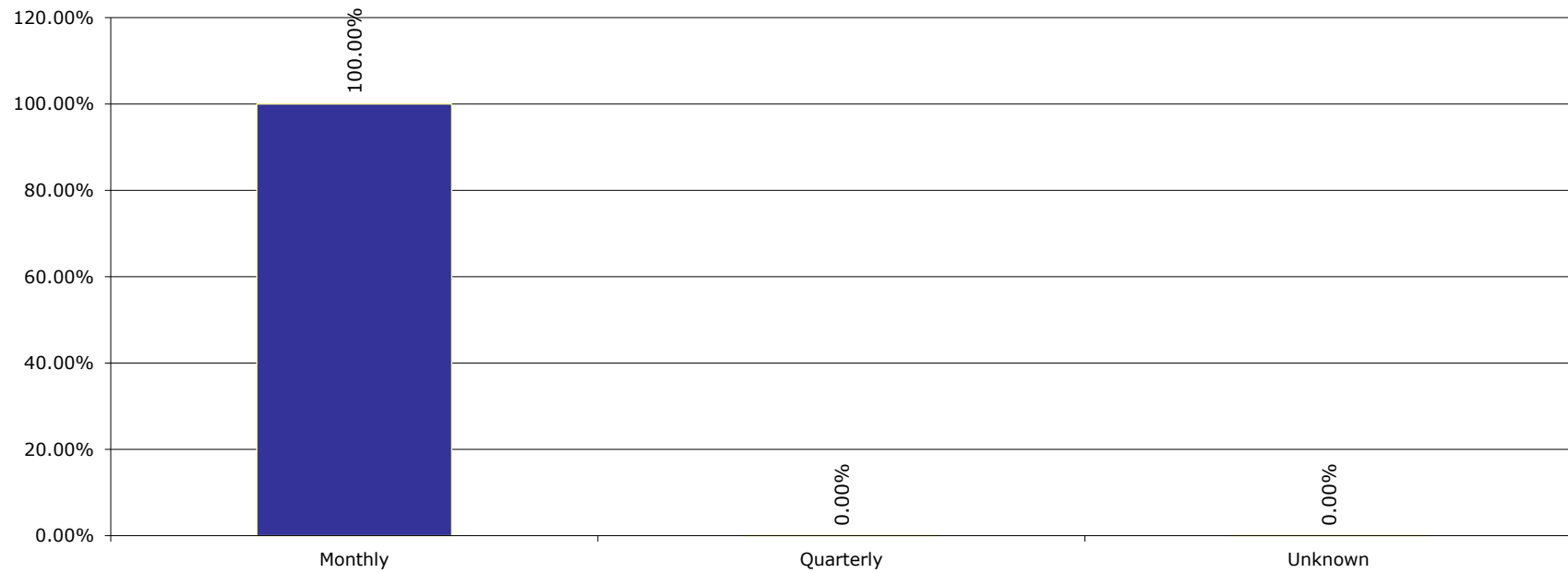
**Next Reset Year**

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***Interest Payment Frequency***

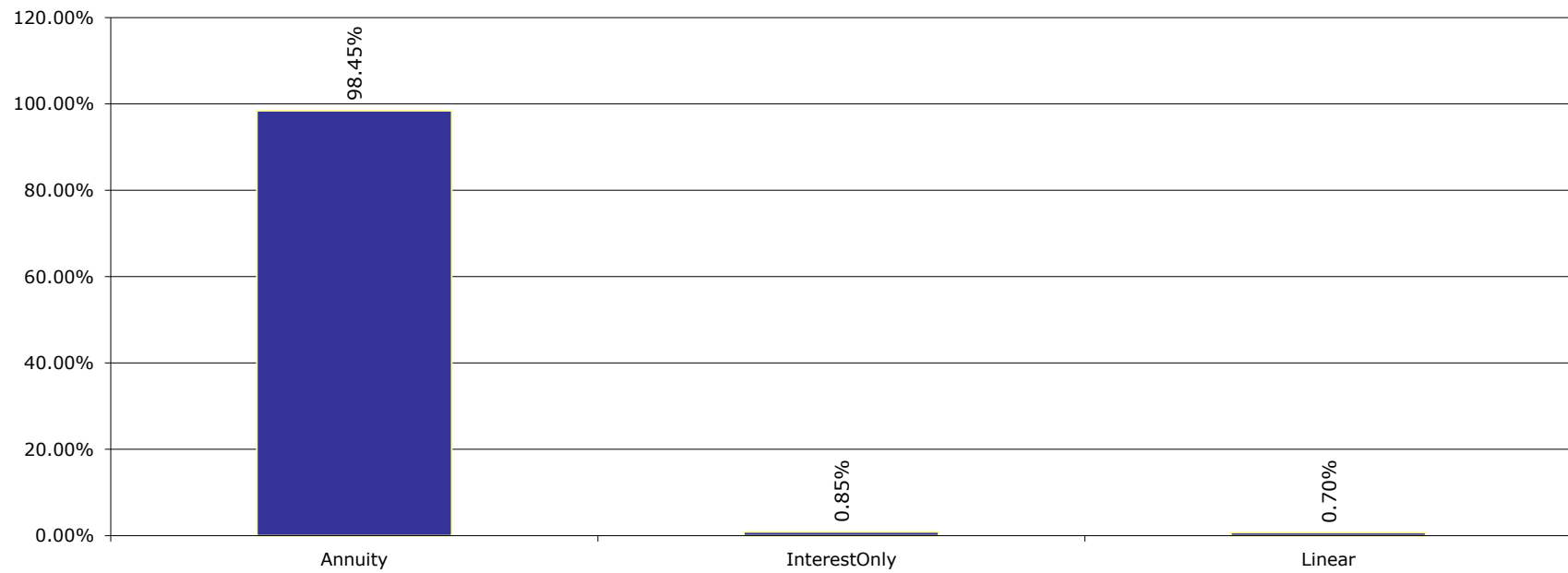
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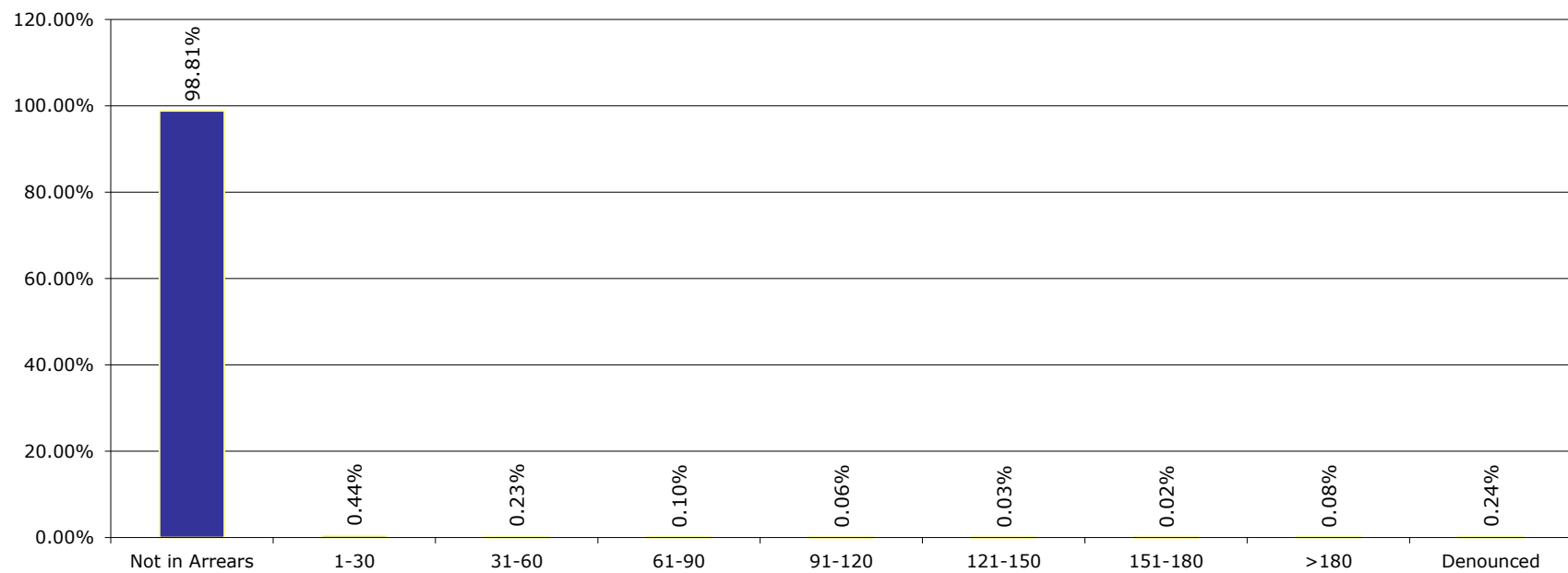
**Redemption Type**

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**Days in Arrears**

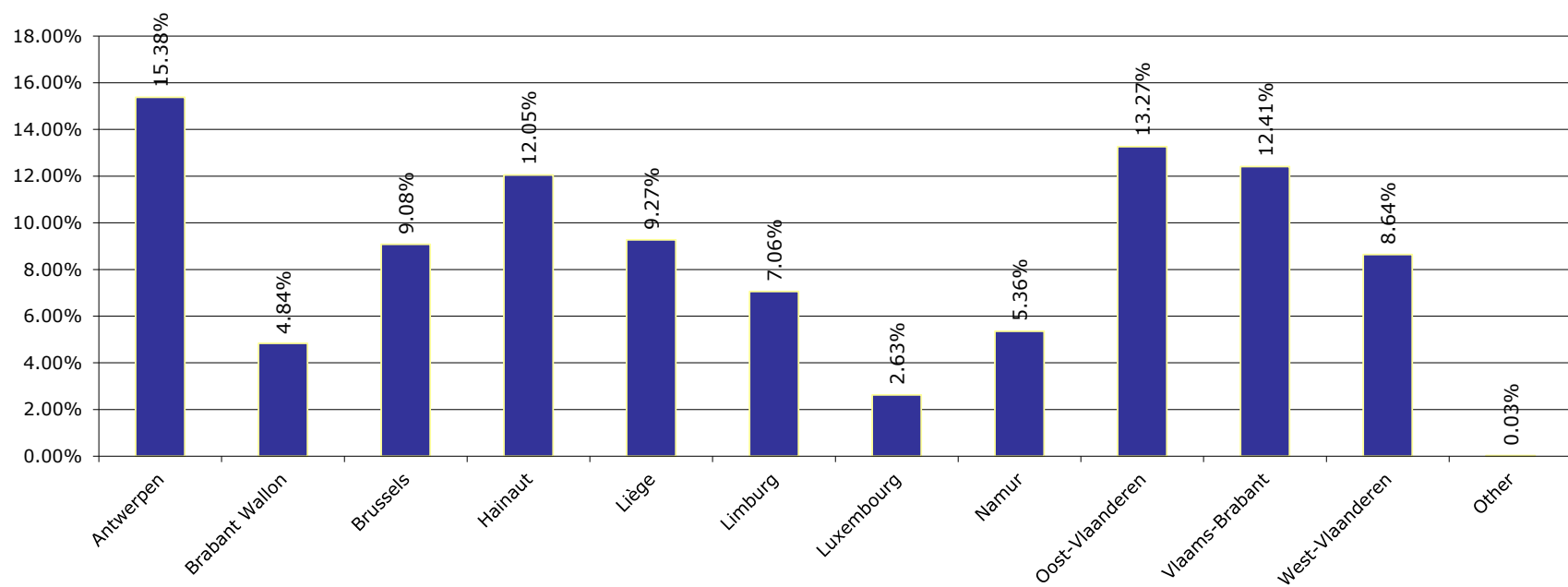
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**Borrower Province**

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# Bass Master Issuer

## Pool Characteristics

**Mortgage pool as of:**

**31/12/2020**

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### 1. Key characteristics

Outstanding Principal Balance (EUR)	21,618,832,566
Average Borrower Balance (EUR)	97,852
Maximum Borrower Balance (EUR)	1,854,052.33
Number of Borrowers	220,933
Number of Advances	351,398
Weighted Average Seasoning (years)	4.95
Weighted Average Remaining Maturity (years)	16.2
Report date: 30 September 2020	2.23
Weighted Average DTI	37.6%
Weighted Average Loan-to-Value	62.81%
Weighted Average Indexed Loan-to-Value	
Weighted Average Mortgage Coverage Ratio	126.37

# Bass Master Issuer

## Pool Characteristics

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### 2. Loan Size

<b>Loan Size per Borrower (in 1000€)</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Borrowers</b>	<b>%</b>
Loan Size <=50	1,732,857,344.08	8.02%	83,005	37.57%
50 < Loan Size <= 100	3,528,521,406.91	16.32%	47,439	21.47%
100 < Loan Size <= 150	4,831,264,024.30	22.35%	39,033	17.67%
150 < Loan Size <= 200	4,363,681,228.29	20.18%	25,282	11.44%
200 < Loan Size <= 250	3,043,561,171.38	14.08%	13,694	6.20%
250 < Loan Size <= 300	1,775,048,460.51	8.21%	6,527	2.95%
300 < Loan Size <= 350	959,260,486.51	4.44%	2,985	1.35%
350 < Loan Size <= 400	476,887,062.96	2.21%	1,284	0.58%
400 < Loan Size <= 450	271,112,300.53	1.25%	641	0.29%
450 < Loan Size <= 500	168,200,852.69	0.78%	356	0.16%
500 < Loan Size <= 550	104,003,102.08	0.48%	199	0.09%
550 < Loan Size <= 600	80,229,710.14	0.37%	140	0.06%
600 < Loan Size <= 650	56,198,241.32	0.26%	90	0.04%
650 < Loan Size <= 700	42,693,424.91	0.20%	63	0.03%
700 < Loan Size <= 750	28,268,661.88	0.13%	39	0.02%
750 < Loan Size <= 800	20,112,884.60	0.09%	26	0.01%
800 < Loan Size <= 850	16,463,492.55	0.08%	20	0.01%
850 < Loan Size <= 900	16,565,147.97	0.08%	19	0.01%
900 < Loan Size <= 950	15,676,339.57	0.07%	17	0.01%
950 < Loan Size <= 1000	10,791,154.47	0.05%	11	0.00%
Loan Size > 1000	77,436,068.84	0.36%	63	0.03%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100 %</b>	<b>220,933</b>	<b>100 %</b>

# Bass Master Issuer

## Pool Characteristics

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### 3. Loan to Value

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=0.1	447,942,409.92	2.07%	35,612.00	16.12%
>0.1 and <=0.2	1,049,744,424.18	4.86%	29,517.00	13.36%
>0.2 and <=0.3	1,428,751,361.24	6.61%	23,094.00	10.45%
>0.3 and <=0.4	1,731,849,107.34	8.01%	19,997.00	9.05%
>0.4 and <=0.5	1,991,535,645.43	9.21%	18,260.00	8.26%
>0.5 and <=0.6	2,162,677,822.72	10.00%	17,554.00	7.95%
>0.6 and <=0.7	2,546,652,022.19	11.78%	18,237.00	8.25%
>0.7 and <=0.8	3,187,714,376.12	14.75%	20,312.00	9.19%
>0.8 and <=0.9	4,176,039,312.56	19.32%	23,997.00	10.86%
>0.9 and <=1	2,852,444,344.03	13.19%	14,149.00	6.40%
>1 and <=1.1	39,314,369.56	0.18%	176.00	0.08%
>1.1 and <=1.2	1,250,176.19	0.01%	5.00	0.00%
>1.2	2,917,195.01	0.01%	23.00	0.01%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100 %</b>	<b>220,933</b>	<b>100 %</b>

# Bass Master Issuer

## Pool Characteristics

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### 4. Mortgage Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
0	2,248,658.63	0.01%	725.00	0.33%
>0 and <=0,1	92,756,468.13	0.43%	215.00	0.10%
>0.1 and <=0.2	302,603,550.74	1.40%	952.00	0.43%
>0.2 and <=0.3	749,506,046.28	3.47%	2,700.00	1.22%
>0.3 and <=0.4	1,399,095,660.93	6.47%	5,686.00	2.57%
>0.4 and <=0.5	1,368,486,209.98	6.33%	6,391.00	2.89%
>0.5 and <=0.6	1,588,165,676.21	7.35%	7,925.00	3.59%
>0.6 and <=0.7	1,009,687,809.79	4.67%	5,844.00	2.65%
>0.7 and <=0.8	640,966,359.29	2.96%	4,198.00	1.90%
>0.8 and <=0.9	434,100,613.52	2.01%	3,145.00	1.42%
>0.9 and <=1	325,643,678.67	1.51%	2,519.00	1.14%
>1 and <=1.1	2,624,532,467.02	12.14%	16,362.00	7.41%
>1.1 and <=1.2	2,863,845,337.55	13.25%	20,379.00	9.22%
>1.2 and <=1.3	2,040,105,803.73	9.44%	16,930.00	7.66%
>1.3 and <=1.4	1,296,420,614.78	6.00%	12,420.00	5.62%
>1.4 and <=1.5	800,901,681.48	3.70%	8,745.00	3.96%
>1.5 and <=1.6	658,733,453.58	3.05%	7,986.00	3.61%
>1.6 and <=1.7	477,770,920.27	2.21%	6,079.00	2.75%
>1.7 and <=1.8	335,207,427.51	1.55%	4,781.00	2.16%
>1.8 and <=1.9	282,769,273.74	1.31%	4,267.00	1.93%
>1.9 and <=2	269,539,728.14	1.25%	4,365.00	1.98%
>2	2,055,745,126.52	9.51%	78,319.00	35.45%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>220,933</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 5. Total Coverage Ratio

Ranges	Outstanding Principal	%	No. of Borrowers	%
<=1	96,363,821.43	0.45%	1,237.00	0.56%
>1.2 and <=1.4	4,912,930,396.03	22.73%	36,499.00	16.52%
>1.4 and <=1.6	2,141,599,397.53	9.91%	20,006.00	9.06%
>1.6 and <=1.8	1,200,805,106.19	5.55%	12,842.00	5.81%
>1.8 and <=2	805,040,532.65	3.72%	9,952.00	4.50%
>1 and <=1.2	9,395,689,455.72	43.46%	51,565.00	23.34%
>2.2 and <=2.4	376,447,084.86	1.74%	5,836.00	2.64%
>2.4 and <=2.6	308,495,676.36	1.43%	5,472.00	2.48%
>2.6 and <=2.8	242,364,606.99	1.12%	4,701.00	2.13%
>2.8 and <=3	206,494,458.26	0.96%	4,416.00	2.00%
>2 and <=2.2	543,741,887.94	2.52%	7,459.00	3.38%
>3	1,388,860,142.53	6.42%	60,948.00	27.59%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>220,933</b>	<b>100%</b>



# Bass Master Issuer

## Pool Characteristics

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### 6. Origination Year

Ranges	Outstanding Principal	%	No. of Advances	%
1991	18,925.63	0.00%	18.00	0.01%
1992	23,675.79	0.00%	9.00	0.00%
1993	124,931.99	0.00%	25.00	0.01%
1994	71,989.00	0.00%	10.00	0.00%
1995	171,281.93	0.00%	15.00	0.00%
1996	935,514.90	0.00%	228.00	0.06%
1997	2,227,878.56	0.01%	260.00	0.07%
1998	4,537,419.86	0.02%	407.00	0.12%
1999	9,235,399.22	0.04%	588.00	0.17%
2000	4,580,470.01	0.02%	241.00	0.07%
2001	6,543,919.29	0.03%	1,073.00	0.31%
2002	11,503,762.17	0.05%	1,081.00	0.31%
2003	55,774,155.52	0.26%	4,966.00	1.41%
2004	103,316,034.68	0.48%	5,481.00	1.56%
2005	257,611,181.99	1.19%	9,715.00	2.76%
2006	157,299,796.27	0.73%	7,480.00	2.13%
2007	111,124,934.87	0.51%	4,369.00	1.24%
2008	121,269,109.06	0.56%	4,450.00	1.27%
2009	505,485,162.52	2.34%	12,217.00	3.48%
2010	773,680,415.55	3.58%	16,793.00	4.78%
2011	539,496,487.32	2.50%	17,333.00	4.93%
2012	389,969,136.67	1.80%	14,418.00	4.10%
2013	484,807,139.98	2.24%	14,384.00	4.09%
2014	1,360,507,572.93	6.29%	29,790.00	8.48%
2015	4,504,623,662.98	20.84%	74,416.00	21.18%
2016	3,203,282,783.40	14.82%	42,959.00	12.23%
2017	2,420,572,061.63	11.20%	27,881.00	7.93%
2018	2,849,324,002.01	13.18%	27,468.00	7.82%
2019	3,080,711,703.21	14.25%	27,480.00	7.82%
2020	660,002,057.55	3.05%	5,843.00	1.66%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

31/12/2020

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### 7. Seasoning

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=1	660,002,057.55	3.05%	5,843.00	1.66%
>1 and <=2	3,080,711,703.21	14.25%	27,480.00	7.82%
>2 and <=3	2,849,324,002.01	13.18%	27,468.00	7.82%
>3 and <=4	2,420,572,061.63	11.20%	27,881.00	7.93%
>4 and <=5	3,203,282,783.40	14.82%	42,959.00	12.23%
>5 and <=6	4,504,623,662.98	20.84%	74,416.00	21.18%
>6 and <=7	1,360,507,572.93	6.29%	29,790.00	8.48%
>7 and <=8	484,807,139.98	2.24%	14,384.00	4.09%
>8 and <=9	389,969,136.67	1.80%	14,418.00	4.10%
>9 and <=10	539,496,487.32	2.50%	17,333.00	4.93%
>10 and <=11	773,680,415.55	3.58%	16,793.00	4.78%
>11 and <=12	505,485,162.52	2.34%	12,217.00	3.48%
>12 and <=13	121,269,109.06	0.56%	4,450.00	1.27%
>13 and <=14	111,124,934.87	0.51%	4,369.00	1.24%
>14 and <=15	157,299,796.27	0.73%	7,480.00	2.13%
>15	456,676,540.54	2.11%	24,117.00	6.86%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

31/12/2020

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### 8. Remaining Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	1,419,819,050.43	6.57%	94,568.00	26.91%
>5 and <=10	2,719,204,426.65	12.58%	68,507.00	19.50%
>10 and <=15	4,108,293,154.99	19.00%	61,783.00	17.58%
>15 and <=20	6,026,913,989.74	27.88%	65,580.00	18.66%
>20 and <=25	7,150,318,255.27	33.07%	59,360.00	16.89%
>25 and <=30	190,322,396.16	0.88%	1,560.00	0.44%
>30 and <=35	3,961,293.25	0.02%	40.00	0.01%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 9. Original Maturity

Ranges (in year)	Outstanding Principal	%	No. of Advances	%
<=5	81,438,762.06	0.38%	1,683.00	0.48%
>5 and <=10	804,689,738.26	3.72%	38,839.00	11.05%
>10 and <=15	2,760,275,556.40	12.77%	90,570.00	25.77%
>15 and <=20	6,251,978,244.51	28.92%	104,400.00	29.71%
>20 and <=25	9,508,335,517.60	43.98%	94,516.00	26.90%
>25 and <=30	2,078,516,421.52	9.61%	19,989.00	5.69%
>30 and <=35	118,271,613.14	0.55%	1,225.00	0.35%
>35 and <=40	13,834,746.69	0.06%	162.00	0.05%
>40 and <=45	1,491,966.31	0.01%	14.00	0.00%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

31/12/2020

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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	13,906,042,276.17	64.32%	249,075.00	70.88%
Variable With Cap	7,666,869,617.83	35.46%	98,723.00	28.09%
Variable Without Cap	45,920,672.49	0.21%	3,600.00	1.02%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

31/12/2020

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### 11. Debt to Income

Ranges	Outstanding Principal	%	No. of Advances	%
<=0.1	99,188,291.37	0.46%	5,020.00	1.43%
>0.1 and <=0.2	1,082,966,135.34	5.01%	34,085.00	9.70%
>0.2 and <=0.3	4,811,475,151.85	22.26%	87,996.00	25.04%
>0.3 and <=0.4	8,270,423,745.11	38.26%	115,148.00	32.77%
>0.4 and <=0.5	4,362,101,025.07	20.18%	60,170.00	17.12%
>0.5 and <=0.6	1,526,769,059.69	7.06%	21,925.00	6.24%
>0.6 and <=0.7	742,215,621.03	3.43%	10,188.00	2.90%
>0.7 and <=0.8	322,748,191.90	1.49%	4,833.00	1.38%
>0.8	238,033,062.04	1.10%	3,907.00	1.11%
Unknown	162,912,283.09	0.75%	8,126.00	2.31%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

31/12/2020

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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	451,527,767.74	2.09%	10,210.00	2.91%
Not an employee loan	21,167,304,798.75	97.91%	341,188.00	97.09%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 13. Interest Rate

Ranges	Outstanding Principal	%	No. of Advances	%
<=1%	720,304,888.91	3.33%	18,964	5.40%
>1 and <=2%	5,938,522,479.89	27.47%	70,734	20.13%
>2 and <=3%	12,661,034,712.52	58.56%	187,140	53.26%
>3 and <=4%	1,665,080,901.58	7.70%	47,735	13.58%
>4 and <=5%	505,608,789.17	2.34%	20,535	5.84%
>5 and <=6%	124,502,455.62	0.58%	5,378	1.53%
>6 and <=7%	3,660,082.86	0.02%	871	0.25%
>7 and <=8%	117,300.53	0.00%	38	0.01%
>8 and <=9%	955.41	0.00%	2	0.00%
>10 and <=11%	0.00	0.00%	1	0.00%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>



# Bass Master Issuer

## Pool Characteristics

31/12/2020

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### 14. Next Reset Year

Year	Outstanding Principal	%	No. of Advances	%
2021	2,602,574,173.63	12.04%	52,821	15.03%
2022	321,987,376.75	1.49%	3,453	0.98%
2023	1,065,843,091.83	4.93%	9,765	2.78%
2024	953,367,387.33	4.41%	8,578	2.44%
2025	364,316,680.14	1.69%	3,765	1.07%
2026	177,078,508.62	0.82%	1,696	0.48%
2027	191,515,706.06	0.89%	1,847	0.53%
2028	149,027,929.53	0.69%	1,230	0.35%
2029	361,233,853.67	1.67%	2,807	0.80%
2030	47,009,425.95	0.22%	319	0.09%
2033	253,116,790.70	1.17%	2,243	0.64%
2034	1,002,436,134.09	4.64%	8,231	2.34%
2035	118,764,715.35	0.55%	804	0.23%
Fixed until maturity	14,010,560,792.84	64.81%	253,839	72.24%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

31/12/2020

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### 15. Interest Payment Frequency

<b>Frequency</b>	<b>Outstanding Principal</b>	<b>%</b>	<b>No. of Advances</b>	<b>%</b>
Monthly	21,618,285,543.01	100.00%	351,313	99.98%
Quarterly	356,884.41	0.00%	33	0.01%
Unknown	190,139.07	0.00%	52	0.01%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

31/12/2020

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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	21,283,340,839.88	98.45%	343,982	97.89%
InterestOnly	184,046,022.24	0.85%	1,685	0.48%
Linear	151,445,704.37	0.70%	5,731	1.63%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

31/12/2020

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### 17. Days in Arrears

No. of Days	Outstanding Principal	%	No. of Advances	%
Not in Arrears	21,360,562,939.76	98.81%	347,366	98.85%
1-30	95,237,483.16	0.44%	1,118	0.32%
31-60	49,309,883.87	0.23%	539	0.15%
61-90	20,656,014.38	0.10%	239	0.07%
91-120	12,211,704.65	0.06%	113	0.03%
121-150	5,792,442.79	0.03%	87	0.02%
151-180	5,361,428.92	0.02%	70	0.02%
>180	17,972,003.74	0.08%	229	0.07%
Denounced	51,728,665.22	0.24%	1,637	0.47%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>

# Bass Master Issuer

## Pool Characteristics

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### 18. Borrower Province

Province	Outstanding Principal	%	No. of Advances	%
Antwerpen	3,324,269,339.66	15.38%	51,265	14.59%
Brabant Wallon	1,045,507,446.95	4.84%	15,188	4.32%
Brussels	1,962,949,181.32	9.08%	22,903	6.52%
Hainaut	2,605,279,962.73	12.05%	48,053	13.67%
Liège	2,004,237,095.93	9.27%	34,681	9.87%
Limburg	1,526,061,700.59	7.06%	27,298	7.77%
Luxembourg	568,060,400.11	2.63%	9,376	2.67%
Namur	1,158,181,192.17	5.36%	19,865	5.65%
Oost-Vlaanderen	2,867,978,820.34	13.27%	47,937	13.64%
Vlaams-Brabant	2,682,372,618.74	12.41%	41,423	11.79%
West-Vlaanderen	1,868,204,593.02	8.64%	33,339	9.49%
Other	5,730,214.93	0.03%	70	0.02%
<b>Total</b>	<b>21,618,832,566.49</b>	<b>100%</b>	<b>351,398</b>	<b>100%</b>