

E-MAC Program II B.V. - Compartment NL 2008-IV Investor report January 2016

Cashflow analysis for the period

Total interest received	1,992,065	
Interest received on transaction accounts	(50)	
Liquidity available	3,843,750	
Reserve account available	3,485,000	
Receivables under hedging arrangements	-	
Total funds available		9,320,765
Company management expenses	721	
Administration fee	15,081	
MPT fee	24,640	
Third party fees	16,242	
Liquidity Facility fee	6,727	
Payments under hedging arrangements	1,121,566	
Interest on the Notes Class A-E	510,329	
Principal Redemption on the Notes Class E	-	
Making good on shortfall Class D PDL	314,504	
Residual Class Revenue Amount	-	
Total funds distributed		2,009,809
Available after distribution of funds		7,310,956
Liquidity Facility	3,843,750	*
Reserve account	3,467,206	
Available liquidity		7,310,956
Net cashflow		-

Principal Deficiency Ledger

Class A	0
Class B	0
Class C	0
Class D	0
Total	0

Collateral

Starting principal balance	143,999,017
Principal redemptions and repayments	(4,701,396)
Losses for the period	(314,504)
Ending principal balance	139,612,125
Balance Reset Participation	-
Balance Further Advance Participation	-
Total balance E-MAC NL 2008-IV	139,612,125
Repurchases	-
Total collateral balance Notes E-MAC Program II Comp.NL 2008-IV	139,612,125

Performance

	Last period	This period	Since issue
Prepayment rate	16.55%	11.51%	7.79%

Delinquency table	Number of loans	Balance	Percentage of total
Current	695	136,331,152	97.65%
31 - 60 days	2	555,348	0.40%
61 - 90 days	1	233,000	0.17%
91 - 120 days	1	360,000	0.26%
120+ days	8	2,132,625	1.53%
In repossession	-	-	0.00%
Total	707	139,612,125	100.00%

	Last period	This period	Recovered	Total
Aggregate principal losses	2,167,547	314,504	13,805	2,468,246

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Overview**

Number of borrowers	707		
Number of loanparts	1036		
	(weighted) average	Minimum	Maximum
Loan size borrower	197,471	25,709	918,000
Loan part size	134,761	515	918,000
Coupon	5,34%	0,65%	6,75%
Remaining maturity (months)	257	-86	266
Remaining interest period (months)	88	1	267
Original interest period (months)	177	10	363
Seasoning (months)	7.4	0.2	9.0
Loan to Original Foreclosure Value (1)	94.2%	7.1%	128.0%

Redemption Type

Redemption Type	Value	As % of total	no. parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,163,876	0.83%	24	2.32%	48,494.82	5.41%	238.31
Bridge Loan	163,986	0.12%	3	0.29%	54,662.08	6.34%	55.15)
Hybride	317,817	0.23%	5	0.48%	63,563.43	5.64%	208.41
Interest only	121,201,427	86.81%	792	76.45%	153,032.10	5.32%	259.83
Investment	1,300,410	0.93%	18	1.74%	72,245.03	5.30%	255.90
Life	7,252,980	5.20%	93	8.98%	77,989.04	5.29%	230.72
Life (external policy)	90,000	0.06%	1	0.10%	90,000.00	5.05%	265.00
Savings	5,084,275	3.64%	67	6.47%	75,884.69	5.65%	248.35
STAR Aflossingsvrij	1,208,350	0.87%	8	0.77%	151,043.75	5.55%	262.31
Universal Life	1,829,003	1.31%	25	2.41%	73,160.13	5.32%	215.41
Total	139,612,125	100.00%	1,036	100.00%	134,760.74	5.34%	256.64

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		-	0.00%	-	0.00%	-	0.00%	-
1	1	-	0.00%	-	0.00%	-	0.00%	-
1	2	-	0.00%	-	0.00%	-	0.00%	-
2	3	-	0.00%	-	0.00%	-	0.00%	-
3	4	-	0.00%	-	0.00%	-	0.00%	-
4	5	-	0.00%	-	0.00%	-	0.00%	-
5	6	-	0.00%	-	0.00%	-	0.00%	-
6	7	-	0.00%	-	0.00%	-	0.00%	-
7	8	-	0.00%	-	0.00%	-	0.00%	-
8	9	-	0.00%	-	0.00%	-	0.00%	-
9	10	335,344	0.24%	2	0.19%	167,671.79	4.85%	252.12
10	11	-	0.00%	-	0.00%	-	0.00%	-
11	12	1,842,613	1.32%	11	1.06%	167,510.27	4.36%	263.26
12	13	-	0.00%	-	0.00%	-	0.00%	-
13	14	374,850	0.27%	1	0.10%	374,850.00	4.05%	263.00
14	15	-	0.00%	-	0.00%	-	0.00%	-
15	16	238,500	0.17%	1	0.10%	238,500.00	5.40%	261.00
16	17	-	0.00%	-	0.00%	-	0.00%	-
17	18	-	0.00%	-	0.00%	-	0.00%	-
18	19	-	0.00%	-	0.00%	-	0.00%	-
19	20	-	0.00%	-	0.00%	-	0.00%	-
20	21	-	0.00%	-	0.00%	-	0.00%	-
21	22	-	0.00%	-	0.00%	-	0.00%	-
22	23	-	0.00%	-	0.00%	-	0.00%	-
23	24	-	0.00%	-	0.00%	-	0.00%	-
24	25	-	0.00%	-	0.00%	-	0.00%	-
25	26	-	0.00%	-	0.00%	-	0.00%	-
26	27	-	0.00%	-	0.00%	-	0.00%	-
27	28	79,088	0.06%	2	0.19%	39,544.01	5.44%	203.33
28	29	87,428	0.06%	1	0.10%	87,427.83	5.95%	265.00
29	30	-	0.00%	-	0.00%	-	0.00%	-
30	31	-	0.00%	-	0.00%	-	0.00%	-
31	32	339,731	0.24%	1	0.10%	339,731.29	5.25%	262.00
32	33	-	0.00%	-	0.00%	-	0.00%	-
33	34	185,864	0.13%	1	0.10%	185,864.00	5.40%	265.00
34	35	215,000	0.15%	1	0.10%	215,000.00	4.00%	263.00
35	36	2,636,260	1.89%	15	1.45%	175,750.64	4.53%	262.52
36	37	-	0.00%	-	0.00%	-	0.00%	-
37	38	548,948	0.39%	3	0.29%	182,982.65	4.56%	263.00
38	39	-	0.00%	-	0.00%	-	0.00%	-
39	40	604,433	0.43%	4	0.39%	151,108.25	5.43%	219.66
40	41	-	0.00%	-	0.00%	-	0.00%	-
41	42	-	0.00%	-	0.00%	-	0.00%	-
42	43	-	0.00%	-	0.00%	-	0.00%	-
43	44	-	0.00%	-	0.00%	-	0.00%	-
44	45	-	0.00%	-	0.00%	-	0.00%	-
45	46	263,625	0.19%	2	0.19%	131,812.50	5.15%	265.00
46	47	-	0.00%	-	0.00%	-	0.00%	-
47	48	131,249	0.09%	2	0.19%	65,624.50	3.50%	262.00
48	49	-	0.00%	-	0.00%	-	0.00%	-
49	50	-	0.00%	-	0.00%	-	0.00%	-
50	51	-	0.00%	-	0.00%	-	0.00%	-
51	52	-	0.00%	-	0.00%	-	0.00%	-
52	53	203,331	0.15%	2	0.19%	101,665.66	6.45%	263.00
53	54	-	0.00%	-	0.00%	-	0.00%	-
54	55	-	0.00%	-	0.00%	-	0.00%	-
55	56	-	0.00%	-	0.00%	-	0.00%	-
56	57	113,358	0.08%	1	0.10%	113,357.66	5.60%	264.00
57	58	277,844	0.20%	3	0.29%	92,614.51	4.34%	242.73
58	59	-	0.00%	-	0.00%	-	0.00%	-
59	60	3,803,030	2.72%	28	2.70%	135,822.51	5.44%	256.13
60	61	-	0.00%	-	0.00%	-	0.00%	-
61	62	-	0.00%	-	0.00%	-	0.00%	-
62	63	691,079	0.49%	4	0.39%	172,769.73	4.61%	264.35
63	64	44,435	0.03%	1	0.10%	44,434.54	5.30%	263.00
64	65	338,369	0.24%	4	0.39%	84,592.28	5.30%	234.17
65	66	-	0.00%	-	0.00%	-	0.00%	-
66	67	-	0.00%	-	0.00%	-	0.00%	-
67	68	-	0.00%	-	0.00%	-	0.00%	-
68	69	-	0.00%	-	0.00%	-	0.00%	-
69	70	-	0.00%	-	0.00%	-	0.00%	-
70	71	-	0.00%	-	0.00%	-	0.00%	-
71	72	339,027	0.24%	3	0.29%	113,009.13	5.36%	240.00
72	73	255,000	0.18%	1	0.10%	255,000.00	5.80%	263.00
73	74	-	0.00%	-	0.00%	-	0.00%	-
74	75	66,500	0.05%	1	0.10%	66,500.00	5.30%	179.00
75	76	-	0.00%	-	0.00%	-	0.00%	-
76	77	-	0.00%	-	0.00%	-	0.00%	-
77	78	-	0.00%	-	0.00%	-	0.00%	-
78	79	-	0.00%	-	0.00%	-	0.00%	-
79	80	-	0.00%	-	0.00%	-	0.00%	-
80	81	-	0.00%	-	0.00%	-	0.00%	-
81	82	156,500	0.11%	1	0.10%	156,500.00	1.55%	264.00
82	83	-	0.00%	-	0.00%	-	0.00%	-
83	84	180,515	0.13%	2	0.19%	90,257.71	4.95%	264.37
84	85	160,000	0.11%	1	0.10%	160,000.00	4.95%	263.00
85	86	-	0.00%	-	0.00%	-	0.00%	-

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
86	87	-	0.00%	-	0.00%	-	0.00%	-
87	88	-	0.00%	-	0.00%	-	0.00%	-
88	89	50,000	0.04%	1	0.10%	50,000.00	5.15%	132.00
89	90	-	0.00%	-	0.00%	-	0.00%	-
90	91	-	0.00%	-	0.00%	-	0.00%	-
91	92	-	0.00%	-	0.00%	-	0.00%	-
92	93	35,000	0.03%	1	0.10%	35,000.00	5.30%	227.00
93	94	-	0.00%	-	0.00%	-	0.00%	-
94	95	-	0.00%	-	0.00%	-	0.00%	-
95	96	-	0.00%	-	0.00%	-	0.00%	-
96	97	37,000	0.03%	1	0.10%	37,000.00	0.95%	265.00
97	98	389,653	0.28%	3	0.29%	129,884.33	1.34%	264.00
98	99	-	0.00%	-	0.00%	-	0.00%	-
99	100	784,655	0.56%	6	0.58%	130,775.89	3.69%	196.58
100	101	750,000	0.54%	4	0.39%	187,500.00	1.14%	261.00
101	102	99,954	0.07%	1	0.10%	99,954.20	0.75%	260.00
102	103	-	0.00%	-	0.00%	-	0.00%	-
103	104	487,831	0.35%	2	0.19%	243,915.45	2.11%	226.89
104	105	16,500	0.01%	1	0.10%	16,500.00	4.75%	21.00
105	106	119,000	0.09%	2	0.19%	59,500.00	5.14%	263.73
106	107	176,697	0.13%	2	0.19%	88,348.50	4.70%	246.00
107	108	-	0.00%	-	0.00%	-	0.00%	-
108	109	-	0.00%	-	0.00%	-	0.00%	-
109	110	-	0.00%	-	0.00%	-	0.00%	-
110	111	224,505	0.16%	2	0.19%	112,252.27	5.15%	201.00
111	112	-	0.00%	-	0.00%	-	0.00%	-
112	113	191,000	0.14%	3	0.29%	63,666.67	5.15%	220.79
113	114	-	0.00%	-	0.00%	-	0.00%	-
114	115	-	0.00%	-	0.00%	-	0.00%	-
115	116	-	0.00%	-	0.00%	-	0.00%	-
116	117	-	0.00%	-	0.00%	-	0.00%	-
117	118	12,375,696	8.86%	87	8.40%	142,249.38	5.65%	263.06
118	119	13,877,009	9.94%	92	8.88%	150,837.05	5.61%	256.66
119	120	19,093,789	13.68%	138	13.32%	138,360.79	5.45%	257.69
120	121	8,573,370	6.14%	65	6.27%	131,898.00	5.37%	260.50
121	122	1,203,959	0.86%	7	0.68%	171,994.13	5.72%	260.72
122	123	7,564,106	5.42%	61	5.89%	124,001.74	5.65%	263.64
123	124	-	0.00%	-	0.00%	-	0.00%	-
124	125	-	0.00%	-	0.00%	-	0.00%	-
125	126	-	0.00%	-	0.00%	-	0.00%	-
126	127	-	0.00%	-	0.00%	-	0.00%	-
127	128	-	0.00%	-	0.00%	-	0.00%	-
128	129	-	0.00%	-	0.00%	-	0.00%	-
129	130	-	0.00%	-	0.00%	-	0.00%	-
130	131	-	0.00%	-	0.00%	-	0.00%	-
131	132	-	0.00%	-	0.00%	-	0.00%	-
132	133	-	0.00%	-	0.00%	-	0.00%	-

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
133	134	-	0.00%	-	0.00%	-	0.00%	-
134	135	-	0.00%	-	0.00%	-	0.00%	-
135	136	-	0.00%	-	0.00%	-	0.00%	-
136	137	-	0.00%	-	0.00%	-	0.00%	-
137	138	-	0.00%	-	0.00%	-	0.00%	-
138	139	-	0.00%	-	0.00%	-	0.00%	-
139	140	-	0.00%	-	0.00%	-	0.00%	-
140	141	-	0.00%	-	0.00%	-	0.00%	-
141	142	-	0.00%	-	0.00%	-	0.00%	-
142	143	212,511	0.15%	2	0.19%	106,255.33	5.56%	263.00
143	144	228,730	0.16%	1	0.10%	228,730.00	6.15%	262.00
144	145	-	0.00%	-	0.00%	-	0.00%	-
145	146	-	0.00%	-	0.00%	-	0.00%	-
146	147	391,262	0.28%	3	0.29%	130,420.67	5.25%	265.00
147	148	-	0.00%	-	0.00%	-	0.00%	-
148	149	-	0.00%	-	0.00%	-	0.00%	-
149	150	-	0.00%	-	0.00%	-	0.00%	-
150	151	107,413	0.08%	1	0.10%	107,413.47	5.45%	168.00
151	152	-	0.00%	-	0.00%	-	0.00%	-
152	153	-	0.00%	-	0.00%	-	0.00%	-
153	154	-	0.00%	-	0.00%	-	0.00%	-
154	155	-	0.00%	-	0.00%	-	0.00%	-
155	156	-	0.00%	-	0.00%	-	0.00%	-
156	157	310,750	0.22%	2	0.19%	155,375.00	5.35%	261.00
157	158	-	0.00%	-	0.00%	-	0.00%	-
158	159	-	0.00%	-	0.00%	-	0.00%	-
159	160	-	0.00%	-	0.00%	-	0.00%	-
160	161	-	0.00%	-	0.00%	-	0.00%	-
161	162	-	0.00%	-	0.00%	-	0.00%	-
162	163	-	0.00%	-	0.00%	-	0.00%	-
163	164	-	0.00%	-	0.00%	-	0.00%	-
164	165	-	0.00%	-	0.00%	-	0.00%	-
165	166	90,807	0.07%	1	0.10%	90,807.00	3.95%	247.00
166	167	-	0.00%	-	0.00%	-	0.00%	-
167	168	162,390	0.12%	2	0.19%	81,195.00	5.55%	263.00
168	169	-	0.00%	-	0.00%	-	0.00%	-
169	170	-	0.00%	-	0.00%	-	0.00%	-
170	171	-	0.00%	-	0.00%	-	0.00%	-
171	172	-	0.00%	-	0.00%	-	0.00%	-
172	173	-	0.00%	-	0.00%	-	0.00%	-
173	174	-	0.00%	-	0.00%	-	0.00%	-
174	175	-	0.00%	-	0.00%	-	0.00%	-
175	176	-	0.00%	-	0.00%	-	0.00%	-
176	177	-	0.00%	-	0.00%	-	0.00%	-
177	178	3,084,035	2.21%	17	1.64%	181,413.84	5.30%	262.64
178	179	3,512,825	2.52%	25	2.41%	140,513.02	5.35%	262.22
179	180	4,807,803	3.44%	40	3.86%	120,195.07	5.42%	245.29
180	181	2,174,606	1.56%	16	1.54%	135,912.88	5.36%	248.87
181	182	10,462	0.01%	1	0.10%	10,461.70	5.05%	260.00
182	183	1,650,168	1.18%	17	1.64%	97,068.71	5.61%	256.63
183	184	183,339	0.13%	4	0.39%	45,834.66	5.18%	263.41
184	185	-	0.00%	-	0.00%	-	0.00%	-

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185	186	-	0.00%	-	0.00%	-	0.00%	-
186	187	-	0.00%	-	0.00%	-	0.00%	-
187	188	-	0.00%	-	0.00%	-	0.00%	-
188	189	-	0.00%	-	0.00%	-	0.00%	-
189	190	-	0.00%	-	0.00%	-	0.00%	-
190	191	-	0.00%	-	0.00%	-	0.00%	-
191	192	-	0.00%	-	0.00%	-	0.00%	-
192	193	-	0.00%	-	0.00%	-	0.00%	-
193	194	-	0.00%	-	0.00%	-	0.00%	-
194	195	-	0.00%	-	0.00%	-	0.00%	-
195	196	-	0.00%	-	0.00%	-	0.00%	-
196	197	-	0.00%	-	0.00%	-	0.00%	-
197	198	-	0.00%	-	0.00%	-	0.00%	-
198	199	-	0.00%	-	0.00%	-	0.00%	-
199	200	-	0.00%	-	0.00%	-	0.00%	-
200	201	-	0.00%	-	0.00%	-	0.00%	-
201	202	-	0.00%	-	0.00%	-	0.00%	-
202	203	-	0.00%	-	0.00%	-	0.00%	-
203	204	-	0.00%	-	0.00%	-	0.00%	-
204	205	-	0.00%	-	0.00%	-	0.00%	-
205	206	-	0.00%	-	0.00%	-	0.00%	-
206	207	-	0.00%	-	0.00%	-	0.00%	-
207	208	100,000	0.07%	1	0.07%	100,000.00	4.50%	232.00
208	209	-	0.00%	-	0.00%	-	0.00%	-
209	210	-	0.00%	-	0.00%	-	0.00%	-
210	211	-	0.00%	-	0.00%	-	0.00%	-
211	212	-	0.00%	-	0.00%	-	0.00%	-
212	213	57,258	0.04%	1	0.10%	57,258.25	5.35%	204.00
213	214	-	0.00%	-	0.00%	-	0.00%	-
214	215	265,000	0.19%	1	0.10%	265,000.00	3.95%	239.00
215	216	37,839	0.03%	1	0.10%	37,839.21	4.70%	196.00
216	217	-	0.00%	-	0.00%	-	0.00%	-
217	218	-	0.00%	-	0.00%	-	0.00%	-
218	219	-	0.00%	-	0.00%	-	0.00%	-
219	220	-	0.00%	-	0.00%	-	0.00%	-
220	221	209,401	0.15%	1	0.10%	209,401.00	4.20%	243.00
221	222	-	0.00%	-	0.00%	-	0.00%	-
222	223	-	0.00%	-	0.00%	-	0.00%	-
223	224	-	0.00%	-	0.00%	-	0.00%	-
224	225	472,302	0.34%	3	0.29%	157,434.00	4.59%	248.22
225	226	-	0.00%	-	0.00%	-	0.00%	-
226	227	133,674	0.10%	2	0.19%	66,837.23	5.30%	185.62
227	228	-	0.00%	-	0.00%	-	0.00%	-
228	229	-	0.00%	-	0.00%	-	0.00%	-
229	230	105,000	0.08%	2	0.19%	52,500.00	4.40%	134.00
230	231	118,600	0.08%	1	0.10%	118,600.00	4.55%	256.00
231	232	-	0.00%	-	0.00%	-	0.00%	-
232	233	8,215	0.01%	1	0.10%	8,215.11	4.25%	131.00
233	234	247,494	0.18%	2	0.19%	123,747.19	4.05%	224.33
234	235	215,000	0.15%	1	0.10%	215,000.00	4.25%	251.00
235	236	-	0.00%	-	0.00%	-	0.00%	-
236	237	-	0.00%	-	0.00%	-	0.00%	-
237	238	2,440,978	1.75%	23	2.22%	106,129.48	5.48%	242.39
238	239	3,204,963	2.30%	27	2.61%	118,702.34	5.48%	251.18
239	240	3,660,372	2.62%	27	2.61%	135,569.34	5.42%	241.79
240	241	3,027,969	2.17%	21	2.03%	144,189.01	5.39%	257.40
241	242	396,655	0.28%	3	0.29%	132,218.47	5.63%	260.00
242	243	832,773	0.60%	8	0.77%	104,096.64	5.36%	258.07
243	244	-	0.00%	-	0.00%	-	0.00%	-
244	245	-	0.00%	-	0.00%	-	0.00%	-
245	246	-	0.00%	-	0.00%	-	0.00%	-
246	247	-	0.00%	-	0.00%	-	0.00%	-
247	248	-	0.00%	-	0.00%	-	0.00%	-
248	249	108,589	0.08%	1	0.10%	108,589.00	5.45%	253.00
249	250	-	0.00%	-	0.00%	-	0.00%	-
250	251	-	0.00%	-	0.00%	-	0.00%	-
251	252	-	0.00%	-	0.00%	-	0.00%	-
252	253	-	0.00%	-	0.00%	-	0.00%	-
253	254	-	0.00%	-	0.00%	-	0.00%	-
254	255	-	0.00%	-	0.00%	-	0.00%	-
255	256	-	0.00%	-	0.00%	-	0.00%	-
256	257	-	0.00%	-	0.00%	-	0.00%	-
257	258	-	0.00%	-	0.00%	-	0.00%	-
258	259	-	0.00%	-	0.00%	-	0.00%	-
259	260	-	0.00%	-	0.00%	-	0.00%	-
260	261	-	0.00%	-	0.00%	-	0.00%	-
261	262	-	0.00%	-	0.00%	-	0.00%	-
262	263	-	0.00%	-	0.00%	-	0.00%	-
263	264	-	0.00%	-	0.00%	-	0.00%	-
264	265	-	0.00%	-	0.00%	-	0.00%	-
265	266	-	0.00%	-	0.00%	-	0.00%	-
266	267	-	0.00%	-	0.00%	-	0.00%	-
267	268	-	0.00%	-	0.00%	-	0.00%	-
268	269	-	0.00%	-	0.00%	-	0.00%	-
269	270	-	0.00%	-	0.00%	-	0.00%	-

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
270	-	0.00%	-	0.00%	-	0.00%	-
271	-	0.00%	-	0.00%	-	0.00%	-
272	-	0.00%	-	0.00%	-	0.00%	-
273	-	0.00%	-	0.00%	-	0.00%	-
274	-	0.00%	-	0.00%	-	0.00%	-
275	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
277	-	0.00%	-	0.00%	-	0.00%	-
278	-	0.00%	-	0.00%	-	0.00%	-
279	-	0.00%	-	0.00%	-	0.00%	-
280	-	0.00%	-	0.00%	-	0.00%	-
281	-	0.00%	-	0.00%	-	0.00%	-
282	-	0.00%	-	0.00%	-	0.00%	-
283	-	0.00%	-	0.00%	-	0.00%	-
284	-	0.00%	-	0.00%	-	0.00%	-
285	-	0.00%	-	0.00%	-	0.00%	-
286	-	0.00%	-	0.00%	-	0.00%	-
287	-	0.00%	-	0.00%	-	0.00%	-
288	-	0.00%	-	0.00%	-	0.00%	-
289	-	0.00%	-	0.00%	-	0.00%	-
290	-	0.00%	-	0.00%	-	0.00%	-
291	-	0.00%	-	0.00%	-	0.00%	-
292	-	0.00%	-	0.00%	-	0.00%	-
293	208,505	0.15%	2	0.19%	104,252.50	5.10%	238.76
294	-	0.00%	-	0.00%	-	0.00%	-
295	-	0.00%	-	0.00%	-	0.00%	-
296	-	0.00%	-	0.00%	-	0.00%	-
297	-	0.00%	-	0.00%	-	0.00%	-
298	240,356	0.17%	3	0.29%	80,118.68	5.37%	232.80
299	867,789	0.62%	6	0.58%	144,631.58	5.37%	247.79
300	441,650	0.32%	2	0.19%	220,825.00	5.40%	213.00
301	-	0.00%	-	0.00%	-	0.00%	-
302	-	0.00%	-	0.00%	-	0.00%	-
303	-	0.00%	-	0.00%	-	0.00%	-
304	-	0.00%	-	0.00%	-	0.00%	-
305	-	0.00%	-	0.00%	-	0.00%	-
306	-	0.00%	-	0.00%	-	0.00%	-
307	-	0.00%	-	0.00%	-	0.00%	-
308	-	0.00%	-	0.00%	-	0.00%	-
309	-	0.00%	-	0.00%	-	0.00%	-
310	-	0.00%	-	0.00%	-	0.00%	-
311	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
313	-	0.00%	-	0.00%	-	0.00%	-
314	-	0.00%	-	0.00%	-	0.00%	-
315	-	0.00%	-	0.00%	-	0.00%	-
316	-	0.00%	-	0.00%	-	0.00%	-
317	-	0.00%	-	0.00%	-	0.00%	-
318	-	0.00%	-	0.00%	-	0.00%	-
319	-	0.00%	-	0.00%	-	0.00%	-
320	-	0.00%	-	0.00%	-	0.00%	-
321	-	0.00%	-	0.00%	-	0.00%	-
322	-	0.00%	-	0.00%	-	0.00%	-
323	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
325	-	0.00%	-	0.00%	-	0.00%	-
326	-	0.00%	-	0.00%	-	0.00%	-
327	-	0.00%	-	0.00%	-	0.00%	-
328	-	0.00%	-	0.00%	-	0.00%	-
329	-	0.00%	-	0.00%	-	0.00%	-
330	-	0.00%	-	0.00%	-	0.00%	-
331	-	0.00%	-	0.00%	-	0.00%	-
332	-	0.00%	-	0.00%	-	0.00%	-
333	-	0.00%	-	0.00%	-	0.00%	-
334	-	0.00%	-	0.00%	-	0.00%	-
335	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
337	-	0.00%	-	0.00%	-	0.00%	-
338	-	0.00%	-	0.00%	-	0.00%	-
339	-	0.00%	-	0.00%	-	0.00%	-
340	-	0.00%	-	0.00%	-	0.00%	-
341	-	0.00%	-	0.00%	-	0.00%	-
342	-	0.00%	-	0.00%	-	0.00%	-
343	-	0.00%	-	0.00%	-	0.00%	-
344	-	0.00%	-	0.00%	-	0.00%	-
345	71,108	0.05%	2	0.19%	35,554.08	4.85%	246.00
346	-	0.00%	-	0.00%	-	0.00%	-
347	-	0.00%	-	0.00%	-	0.00%	-
348	-	0.00%	-	0.00%	-	0.00%	-
349	-	0.00%	-	0.00%	-	0.00%	-
350	-	0.00%	-	0.00%	-	0.00%	-
351	-	0.00%	-	0.00%	-	0.00%	-
352	96,700	0.07%	2	0.19%	48,350.00	4.70%	256.00
353	-	0.00%	-	0.00%	-	0.00%	-
354	-	0.00%	-	0.00%	-	0.00%	-
355	-	0.00%	-	0.00%	-	0.00%	-
356	-	0.00%	-	0.00%	-	0.00%	-
357	-	0.00%	-	0.00%	-	0.00%	-
358	2,459,601	1.76%	19	1.83%	129,452.69	5.29%	264.00
359	6,367,432	4.56%	49	4.73%	129,947.59	5.41%	263.00
360	6,933,082	4.97%	53	5.12%	130,812.87	5.35%	260.32
361	4,557,529	3.26%	32	3.09%	142,422.78	5.47%	257.29
362	1,031,732	0.74%	7	0.68%	147,390.26	5.34%	260.00
363	3,205,809	2.30%	22	2.12%	145,718.61	5.50%	265.00
363	-	0.00%	-	0.00%	-	0.00%	-
Total	139,612,125	100.00%	1,036	100.00%	134,760.74	5.34%	256.64

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	2,287,107	1.64%	15	1.45%	152,473.81	1.37%	261.35
2,50%	2,75%	-	0.00%	-	0.00%	-	0.00%	-
2,75%	3,00%	-	0.00%	-	0.00%	-	0.00%	-
3,00%	3,25%	6,436	0.00%	1	0.19%	6,436.39	3.25%	263.00
3,25%	3,50%	-	0.00%	-	0.00%	-	0.00%	-
3,50%	3,75%	525,205	0.38%	6	0.58%	87,534.09	3.66%	264.25
3,75%	4,00%	1,295,972	0.93%	9	0.87%	143,996.89	3.97%	252.21
4,00%	4,25%	2,190,833	1.57%	14	1.35%	156,488.08	4.14%	255.01
4,25%	4,50%	1,927,910	1.38%	15	1.45%	128,527.33	4.40%	242.92
4,50%	4,75%	3,345,261	2.40%	24	2.32%	139,385.89	4.64%	255.26
4,75%	5,00%	6,140,508	4.40%	54	5.21%	113,713.12	4.94%	256.87
5,00%	5,25%	33,381,533	23.91%	260	25.10%	128,390.51	5.16%	256.84
5,25%	5,50%	35,608,179	25.51%	269	25.97%	132,372.41	5.40%	255.35
5,50%	5,75%	35,099,755	25.14%	249	24.03%	140,962.87	5.66%	257.89
5,75%	6,00%	10,560,732	7.56%	77	7.43%	137,152.37	5.87%	259.04
6,00%	6,25%	1,628,401	1.17%	10	0.97%	162,840.11	6.09%	250.54
6,25%	6,50%	3,615,504	2.59%	23	2.22%	157,195.82	6.43%	253.74
6,50%	6,75%	1,998,787	1.43%	10	0.97%	199,878.70	6.59%	263.83
6,75%	7,00%	-	0.00%	-	0.00%	-	0.00%	-
7,00%	7,25%	-	0.00%	-	0.00%	-	0.00%	-
7,25%	7,50%	-	0.00%	-	0.00%	-	0.00%	-
7,50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		139,612,125	100%	1,036	100.00%	134,760.74	5,34%	256.64

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		-	0.00%	-	0.00%	-	0.00%	-
<	1/1/2016	-	0.00%	-	0.00%	-	0.00%	-
1/1/2016	1/1/2017	7,588,317	5.44%	53	5.12%	143,175.79	3.75%	250.12
1/1/2017	1/1/2018	56,514,146	40.48%	403	38.90%	140,233.61	5.53%	259.09
1/1/2018	1/1/2019	11,090,865	7.94%	83	8.01%	133,624.88	5.40%	262.85
1/1/2019	1/1/2020	1,642,169	1.18%	14	1.35%	117,297.77	5.17%	246.20
1/1/2020	1/1/2021	1,446,243	1.04%	11	1.06%	131,476.68	4.72%	260.41
1/1/2021	1/1/2022	302,032	0.22%	3	0.29%	100,677.33	4.72%	258.35
1/1/2022	1/1/2023	14,468,163	10.36%	108	10.42%	133,964.48	5.35%	252.76
1/1/2023	1/1/2024	2,330,695	1.67%	20	1.93%	116,534.74	5.64%	252.42
1/1/2024	1/1/2025	1,543,875	1.11%	8	0.77%	192,984.38	5.34%	256.74
1/1/2025	1/1/2026	477,500	0.34%	3	0.29%	159,166.67	4.32%	242.72
1/1/2026	1/1/2027	960,197	0.69%	7	0.68%	137,171.05	4.37%	240.79
1/1/2027	1/1/2028	13,711,282	9.82%	112	10.81%	122,422.16	5.41%	247.42
1/1/2028	1/1/2029	857,574	0.61%	9	0.87%	95,285.95	5.36%	258.29
1/1/2029	1/1/2030	-	0.00%	-	0.00%	-	0.00%	-
1/1/2030	1/1/2031	-	0.00%	-	0.00%	-	0.00%	-
1/1/2031	1/1/2032	-	0.00%	-	0.00%	-	0.00%	-
1/1/2032	1/1/2033	1,956,072	1.40%	16	1.54%	122,254.53	5.34%	230.66
1/1/2033	1/1/2034	-	0.00%	-	0.00%	-	0.00%	-
1/1/2034	1/1/2035	-	0.00%	-	0.00%	-	0.00%	-
1/1/2035	1/1/2036	-	0.00%	-	0.00%	-	0.00%	-
1/1/2036	1/1/2037	71,108	0.05%	2	0.19%	35,554.08	4.85%	246.00
1/1/2037	1/1/2038	21,446,076	15.36%	162	15.64%	132,383.19	5.38%	260.86
1/1/2038	1/1/2039	3,205,809	2.30%	22	2.12%	145,718.61	5.50%	265.00
1/1/2039	1/1/2040	-	0.00%	-	0.00%	-	0.00%	-
1/1/2040	1/1/2041	-	0.00%	-	0.00%	-	0.00%	-
1/1/2041	1/1/2042	-	0.00%	-	0.00%	-	0.00%	-
1/1/2042	1/1/2043	-	0.00%	-	0.00%	-	0.00%	-
1/1/2043	1/1/2044	-	0.00%	-	0.00%	-	0.00%	-
1/1/2044	1/1/2045	-	0.00%	-	0.00%	-	0.00%	-
1/1/2045	>	-	0.00%	-	0.00%	-	0.00%	-
Total		139,612,125	100.00%	1,036	100.00%	134,760.74	5,34%	256.64

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2008 - 31-Dec-2008	105,155	0.08%	2	0.19%	52,577.68	6.44%	86.00
01-Jan-2015 - 31-Dec-2015	17,448	0.01%	1	0.10%	17,448.00	4.72%	11.00
01-Jan-2016 - 31-Dec-2016	58,831	0.04%	1	0.10%	58,830.89	6.16%	-
01-Jan-2017 - 31-Dec-2017	40,140	0.03%	2	0.19%	20,070.00	5.04%	16.88
01-Jan-2019 - 31-Dec-2019	95,672	0.07%	3	0.29%	31,890.77	4.60%	43.33
01-Jan-2021 - 31-Dec-2021	16,415	0.01%	1	0.10%	16,415.26	5.25%	71.00
01-Jan-2022 - 31-Dec-2022	101,350	0.07%	2	0.19%	50,675.00	5.60%	82.00
01-Jan-2023 - 31-Dec-2023	61,130	0.04%	1	0.10%	61,130.00	5.35%	94.00
01-Jan-2024 - 31-Dec-2024	109,909	0.08%	2	0.19%	54,954.48	5.23%	101.41
01-Jan-2025 - 31-Dec-2025	227,793	0.16%	4	0.39%	56,948.14	4.91%	115.08
01-Jan-2026 - 31-Dec-2026	271,551	0.19%	6	0.58%	45,258.47	5.19%	126.86
01-Jan-2027 - 31-Dec-2027	1,549,342	1.11%	18	1.74%	86,074.54	5.39%	140.97
01-Jan-2028 - 31-Dec-2028	389,827	0.28%	6	0.58%	64,971.25	5.53%	149.75
01-Jan-2029 - 31-Dec-2029	648,047	0.46%	8	0.77%	81,005.91	5.53%	165.30
01-Jan-2030 - 31-Dec-2030	787,845	0.56%	9	0.87%	87,538.28	5.47%	174.89
01-Jan-2031 - 31-Dec-2031	208,481	0.15%	3	0.29%	69,493.64	5.29%	188.76
01-Jan-2032 - 31-Dec-2032	2,001,755	1.43%	13	1.25%	153,981.12	5.11%	201.33
01-Jan-2033 - 31-Dec-2033	1,546,005	1.11%	11	1.06%	140,545.93	5.48%	210.38
01-Jan-2034 - 31-Dec-2034	153,830	0.11%	3	0.29%	51,276.50	5.34%	219.69
01-Jan-2035 - 31-Dec-2035	632,146	0.45%	6	0.58%	105,357.63	4.52%	235.14
01-Jan-2036 - 31-Dec-2036	1,547,796	1.11%	14	1.35%	110,556.87	4.48%	247.89
01-Jan-2037 - 31-Dec-2037	91,117,885	65.27%	637	61.49%	143,042.21	5.32%	261.90
01-Jan-2038 - 31-Dec-2038	37,923,773	27.16%	283	27.32%	134,006.26	5.42%	264.43
Total	139,612,125	100.00%	1,036	100.00%	134,760.74	5.34%	256.64

Loan to Foreclosure Value

from	until	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
NHG		2,028,792	1.45%	13	1.84%	156,060.91	4.80%	237.27
<	50,00%	8,814,664	6.31%	76	10.75%	115,982.43	5.05%	257.98
50,00%	55,00%	3,171,035	2.27%	21	2.97%	151,001.68	5.22%	259.54
55,00%	60,00%	3,848,540	2.76%	25	3.54%	153,941.60	4.62%	255.87
60,00%	65,00%	4,701,187	3.37%	29	4.10%	162,109.89	5.31%	258.47
65,00%	70,00%	5,459,037	3.91%	30	4.24%	181,967.90	4.98%	260.91
70,00%	75,00%	8,948,670	6.41%	40	5.66%	223,716.74	5.14%	255.81
75,00%	80,00%	5,227,651	3.74%	26	3.68%	201,063.52	5.33%	256.38
80,00%	85,00%	10,592,606	7.59%	47	6.65%	225,374.61	5.09%	256.42
85,00%	90,00%	6,316,536	4.52%	30	4.24%	210,551.20	5.26%	254.46
90,00%	95,00%	11,114,684	7.96%	54	7.64%	205,827.48	5.68%	258.20
95,00%	100,00%	8,615,059	6.17%	38	5.37%	226,712.08	5.32%	256.07
100,00%	105,00%	2,469,489	1.77%	11	1.56%	224,498.95	5.39%	258.00
105,00%	110,00%	5,559,965	3.98%	23	3.25%	241,737.61	5.45%	256.22
110,00%	115,00%	8,819,622	6.32%	42	5.94%	209,991.00	5.61%	258.99
115,00%	120,00%	15,352,863	11.00%	69	9.76%	222,505.26	5.49%	257.35
120,00%	125,00%	27,001,554	19.34%	125	17.68%	216,012.43	5.50%	256.38
125,00%	130,00%	1,570,170	1.12%	8	1.13%	196,271.21	5.46%	241.10
130,00%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		139,612,125	100.00%	707	100.00%	197,471.18	5.34%	256.64

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,041,009	2.89%	24	3.39%	168,375.37	5.28%	256.88
Flevoland	6,117,549	4.38%	31	4.38%	197,340.28	5.50%	254.00
Friesland	6,596,303	4.72%	39	5.52%	169,135.98	5.38%	257.14
Gelderland	16,492,248	11.81%	77	10.89%	214,185.04	5.42%	259.74
Groningen	5,241,007	3.75%	28	3.96%	187,178.81	5.45%	253.05
Limburg	10,180,317	7.29%	58	8.20%	175,522.71	5.36%	254.94
Noord-Brabant	19,881,531	14.24%	91	12.87%	218,478.36	5.26%	258.29
Noord-Holland	23,487,155	16.82%	107	15.13%	219,506.12	5.32%	255.49
Overijssel	6,157,359	4.41%	37	5.23%	166,415.12	5.59%	256.06
Utrecht	11,575,887	8.29%	55	7.78%	210,470.67	5.01%	257.64
Zeeland	3,098,799	2.22%	20	2.83%	154,939.95	5.43%	254.29
Zuid-Holland	26,742,962	19.16%	140	19.80%	191,021.15	5.37%	256.27
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	139,612,125	100.00%	707	100.00%	197,471.18	5.34%	256.64

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single family house	86,301,258	61.82%	428	60.54%	201,638.45	5.34%	256.98
Flat/apartment	18,909,626	13.54%	125	17.68%	151,277.01	5.51%	259.85
Shop/private house	-	0.00%	-	0.00%	-	0.00%	-
Residential farm	205,000	0.15%	1	0.14%	205,000.00	5.65%	261.00
Garage	-	0.00%	-	0.00%	-	0.00%	-
Rural estate	-	0.00%	-	0.00%	-	0.00%	-
Single family house with garage	33,725,241	24.15%	150	21.22%	224,834.94	5.25%	253.86
Flat/apartment with garage	471,000	0.34%	3	0.42%	157,000.00	4.98%	262.03
Single garage for house	-	0.00%	-	0.00%	-	0.00%	-
Single garage for flat/apartment	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Caravan	-	0.00%	-	0.00%	-	0.00%	-
Houseboat	-	0.00%	-	0.00%	-	0.00%	-
Condominium	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	-	0.00%	-	0.00%	-	0.00%	-
House/Practice	-	0.00%	-	0.00%	-	0.00%	-
Other property / unknown	-	0.00%	-	0.00%	-	0.00%	-
Shop / House	-	0.00%	-	0.00%	-	0.00%	-
Farm house	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	139,612,125	100.00%	707	100.00%	197,471.18	5.34%	256.64

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	25	0.00%	-	0.00%	-	0.00%	-
25	50	0.38%	14	1.98%	38,144.96	5.19%	261.12
50	75	0.68%	15	2.12%	63,243.35	5.31%	262.51
75	100	2.67%	42	5.94%	88,639.25	5.31%	258.64
100	125	6.87%	60	8.49%	114,551.03	5.26%	255.90
125	150	11.29%	114	16.12%	138,214.89	5.35%	257.92
150	175	18.60%	114	16.12%	163,209.41	5.40%	261.24
175	200	12.85%	68	9.62%	189,054.45	5.44%	258.11
200	225	16.85%	79	11.17%	213,361.76	5.43%	255.80
225	250	11.88%	50	7.07%	237,752.80	5.23%	251.29
250	275	11,012,164	42	5.94%	262,194.39	5.35%	254.09
275	300	7,851,797	27	3.82%	290,807.31	5.21%	260.32
300	325	6,262,381	20	2.83%	313,119.06	5.37%	253.96
325	350	4,049,475	12	1.70%	337,456.21	5.48%	253.42
350	375	3,995,654	11	1.56%	363,241.27	5.14%	260.00
375	400	3,506,325	9	1.27%	389,591.62	5.40%	254.92
400	425	3,315,597	8	1.13%	414,449.56	5.64%	262.87
425	450	3,091,288	7	0.99%	441,612.64	4.28%	254.01
450	475	1,847,107	4	0.57%	461,776.74	5.39%	254.20
475	500	1,463,313	3	0.42%	487,771.16	5.48%	255.63
500	525	523,538	1	0.14%	523,538.00	5.31%	252.74
525	550	1,079,000	2	0.28%	539,500.00	5.23%	257.70
550	575	555,364	1	0.14%	555,364.08	5.35%	264.00
575	600	-	-	0.00%	-	0.00%	-
600	625	625,000	1	0.14%	625,000.00	5.35%	238.66
625	650	-	-	0.00%	-	0.00%	-
650	>	2,394,239	3	0.42%	798,079.70	5.57%	242.29
Total	139,612,125	100.00%	707	100.00%	197,471.18	5.34%	256.64