

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

**Cashflow analysis for the period**

Total interest received	989,612	
Interest received on transaction accounts	(53)	
Liquidity available	1,800,000	
Reserve account available	858,308	
Receivables under hedging arrangements	-	
Total funds available		3,647,867
Company management expenses	1,218	
Administration fee	12,441	
MPT fee	15,041	
Third party fees	14,373	
Liquidity Facility fee	3,150	
Payments under hedging arrangements	607,545	
Interest on the Notes	341,177	
Making good on shortfall Class D PDL	1,391	
Deferred Purchase Price Instalment	-	
Total funds distributed		996,335
Available after distribution of funds		2,651,532
Liquidity Facility	1,800,000	*
Reserve account	851,532	
Available liquidity		2,651,532
Net cashflow		-

**Principal Deficiency Ledger**

Class A1	0
Class A2	0
Class B	0
Class C	0
Class D	0
Total	0

**Collateral**

Starting principal balance	71,012,507
Principal redemptions and repayments	(3,311,834)
Unused Prefund	-
Losses for the period	(1,391)
Ending principal balance	67,699,283
Balance Reset Participation	-
Total balance E-MAC NL 2008-II	67,699,283
Redemptions applied for purchase Further Advances during period	-
Substitution of loans	-
Repurchase of loans	-
Total balance E-MAC Program III Comp.NL 2008-II	67,699,283

**Performance**

	Last period	This period	Since issue
Prepayment rate	16.27%	17.24%	6.98%

Delinquency table	Number of loans	Balance	Percentage of total
Current	378	66,044,176	97.56%
31 - 60 days	2	433,750	0.64%
61 - 90 days	2	399,101	0.59%
91 - 120 days	1	165,000	0.24%
120+ days	3	657,255	0.97%
In repossession	-	-	0.00%
Total	386	67,699,283	100.00%

	Last period	This period	Recovered	Total
Aggregate principal losses	376,672	1,391	13,134	364,929

## Overview

Number of borrowers	386		
Number of loanparts	637		
	(weighted) average	Minimum	Maximum
Loan size borrower	175,387	9,921	509,000
Loan part size	106,278	131	410,000
Coupon	5,11%	0,85%	6,60%
Remaining maturity (months)	255	-35	296
Remaining interest period (months)	96	-35	267
Original interest period (months)	190	4	363
Seasoning (months)	7,8	0,3	16,8
Loan to Original Foreclosure Value (1)	91,5%	5,0%	128,0%

## Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,676,449	2,48%	32	5,02%	52,389,03	5,08%	237,14
Bridge Loan	92,000	0,14%	1	0,16%	92,000,00	3,15%	35,00
Hybride	98,941	0,15%	2	0,31%	49,470,51	5,39%	260,65
Interest only	55,305,807	81,69%	473	74,25%	116,925,60	5,14%	259,00
Investment	365,396	0,54%	5	0,78%	73,079,20	5,05%	261,37
Life	7,112,936	10,51%	79	12,40%	90,037,17	4,87%	232,71
Savings	1,385,014	2,05%	20	3,14%	69,250,70	5,46%	246,69
STAR Aflossingsvrij	744,839	1,10%	11	1,73%	67,712,68	5,35%	261,30
Universal Life	917,900	1,36%	14	2,20%	65,564,29	4,74%	218,13
<b>Total</b>	<b>67,699,283</b>	<b>100,00%</b>	<b>637</b>	<b>100,00%</b>	<b>106,278,31</b>	<b>5,11%</b>	<b>254,53</b>

**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	-	0.00%	-	0.00%	-	0.00%	-
1	-	0.00%	-	0.00%	-	0.00%	-
2	-	0.00%	-	0.00%	-	0.00%	-
3	192,500	0.28%	2	0.31%	96,250.00	4.85%	262.00
4	-	0.00%	-	0.00%	-	0.00%	-
5	-	0.00%	-	0.00%	-	0.00%	-
6	-	0.00%	-	0.00%	-	0.00%	-
7	-	0.00%	-	0.00%	-	0.00%	-
8	-	0.00%	-	0.00%	-	0.00%	-
9	-	0.00%	-	0.00%	-	0.00%	-
10	-	0.00%	-	0.00%	-	0.00%	-
11	676,800	1.00%	4	0.63%	169,200.00	4.52%	264.39
12	-	0.00%	-	0.00%	-	0.00%	-
13	-	0.00%	-	0.00%	-	0.00%	-
14	-	0.00%	-	0.00%	-	0.00%	-
15	216,000	0.32%	1	0.16%	216,000.00	5.80%	260.00
16	-	0.00%	-	0.00%	-	0.00%	-
17	-	0.00%	-	0.00%	-	0.00%	-
18	-	0.00%	-	0.00%	-	0.00%	-
19	-	0.00%	-	0.00%	-	0.00%	-
20	-	0.00%	-	0.00%	-	0.00%	-
21	-	0.00%	-	0.00%	-	0.00%	-
22	-	0.00%	-	0.00%	-	0.00%	-
23	428,000	0.63%	3	0.47%	142,666.67	4.10%	261.56
24	-	0.00%	-	0.00%	-	0.00%	-
25	34,951	0.05%	1	0.16%	34,951.29	3.35%	217.00
26	71,048	0.10%	1	0.16%	71,047.76	5.15%	259.00
27	222,000	0.33%	1	0.16%	222,000.00	5.40%	261.00
28	-	0.00%	-	0.00%	-	0.00%	-
29	-	0.00%	-	0.00%	-	0.00%	-
30	-	0.00%	-	0.00%	-	0.00%	-
31	-	0.00%	-	0.00%	-	0.00%	-
32	-	0.00%	-	0.00%	-	0.00%	-
33	-	0.00%	-	0.00%	-	0.00%	-
34	68,467	0.10%	1	0.16%	68,467.21	4.80%	261.00
35	-	0.00%	-	0.00%	-	0.00%	-
36	316,532	0.47%	3	0.47%	105,510.73	4.10%	261.00
37	-	0.00%	-	0.00%	-	0.00%	-
38	-	0.00%	-	0.00%	-	0.00%	-
39	-	0.00%	-	0.00%	-	0.00%	-
40	372,000	0.55%	2	0.31%	186,000.00	5.08%	262.79
41	-	0.00%	-	0.00%	-	0.00%	-
42	-	0.00%	-	0.00%	-	0.00%	-
43	-	0.00%	-	0.00%	-	0.00%	-
44	19,213	0.03%	1	0.16%	19,212.90	4.40%	53.00
45	-	0.00%	-	0.00%	-	0.00%	-
46	121,101	0.18%	2	0.31%	60,550.71	5.00%	261.00
47	-	0.00%	-	0.00%	-	0.00%	-
48	121,419	0.18%	2	0.31%	60,709.57	5.65%	259.00
49	-	0.00%	-	0.00%	-	0.00%	-
50	-	0.00%	-	0.00%	-	0.00%	-
51	-	0.00%	-	0.00%	-	0.00%	-
52	-	0.00%	-	0.00%	-	0.00%	-
53	-	0.00%	-	0.00%	-	0.00%	-
54	94,207	0.14%	2	0.31%	47,103.34	5.30%	259.00
55	-	0.00%	-	0.00%	-	0.00%	-
56	-	0.00%	-	0.00%	-	0.00%	-
57	-	0.00%	-	0.00%	-	0.00%	-
58	-	0.00%	-	0.00%	-	0.00%	-
59	-	0.00%	-	0.00%	-	0.00%	-
60	1,406,970	2.08%	11	1.73%	127,906.35	5.39%	259.96
61	-	0.00%	-	0.00%	-	0.00%	-
62	157,733	0.23%	2	0.31%	78,866.55	4.15%	87.10
63	-	0.00%	-	0.00%	-	0.00%	-
64	-	0.00%	-	0.00%	-	0.00%	-
65	-	0.00%	-	0.00%	-	0.00%	-
66	-	0.00%	-	0.00%	-	0.00%	-
67	-	0.00%	-	0.00%	-	0.00%	-
68	-	0.00%	-	0.00%	-	0.00%	-
69	-	0.00%	-	0.00%	-	0.00%	-
70	-	0.00%	-	0.00%	-	0.00%	-
71	-	0.00%	-	0.00%	-	0.00%	-
72	220,000	0.32%	1	0.16%	220,000.00	3.85%	263.00
73	-	0.00%	-	0.00%	-	0.00%	-
74	-	0.00%	-	0.00%	-	0.00%	-
75	-	0.00%	-	0.00%	-	0.00%	-
76	-	0.00%	-	0.00%	-	0.00%	-
77	-	0.00%	-	0.00%	-	0.00%	-
78	80,498	0.12%	1	0.16%	80,497.80	3.70%	264.00
79	-	0.00%	-	0.00%	-	0.00%	-
80	189,679	0.28%	4	0.63%	47,419.75	0.87%	265.43
81	-	0.00%	-	0.00%	-	0.00%	-
82	-	0.00%	-	0.00%	-	0.00%	-
83	-	0.00%	-	0.00%	-	0.00%	-
84	5,074	0.01%	1	0.16%	5,073.67	5.40%	45.00
85	-	0.00%	-	0.00%	-	0.00%	-
86	-	0.00%	-	0.00%	-	0.00%	-
87	-	0.00%	-	0.00%	-	0.00%	-
88	175,000	0.25%	1	0.16%	175,000.00	1.75%	260.00
89	-	0.00%	-	0.00%	-	0.00%	-
90	-	0.00%	-	0.00%	-	0.00%	-
91	-	0.00%	-	0.00%	-	0.00%	-
92	72,000	0.11%	2	0.31%	36,000.00	4.49%	185.00
93	-	0.00%	-	0.00%	-	0.00%	-
94	55,750	0.08%	1	0.16%	55,750.22	5.05%	264.00
95	-	0.00%	-	0.00%	-	0.00%	-
96	657,500	0.97%	3	0.47%	219,166.67	2.15%	265.00
97	220,500	0.33%	3	0.47%	73,500.00	2.52%	243.97
98	4,732	0.01%	1	0.16%	4,731.52	1.05%	262.00
99	265,000	0.39%	1	0.16%	265,000.00	1.55%	262.00
100	438,000	0.65%	2	0.31%	219,000.00	4.35%	203.00
101	-	0.00%	-	0.00%	-	0.00%	-
102	-	0.00%	-	0.00%	-	0.00%	-
103	-	0.00%	-	0.00%	-	0.00%	-
104	-	0.00%	-	0.00%	-	0.00%	-
105	-	0.00%	-	0.00%	-	0.00%	-
106	-	0.00%	-	0.00%	-	0.00%	-
107	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
109	-	0.00%	-	0.00%	-	0.00%	-
110	-	0.00%	-	0.00%	-	0.00%	-
111	84,500	0.12%	1	0.16%	84,500.00	4.15%	252.00
112	-	0.00%	-	0.00%	-	0.00%	-
113	-	0.00%	-	0.00%	-	0.00%	-
114	100,000	0.15%	1	0.16%	100,000.00	5.40%	222.00
115	66,115	0.10%	1	0.16%	66,115.41	5.40%	262.00
116	-	0.00%	-	0.00%	-	0.00%	-
117	1,307,593	1.93%	15	2.35%	87,172.90	5.53%	262.13
118	2,994,749	4.42%	22	3.45%	136,124.95	5.50%	263.51
119	4,786,091	7.07%	43	6.75%	111,304.45	5.18%	255.55
120	9,368,291	13.84%	80	12.56%	117,103.64	5.31%	260.16
121	2,756,616	4.07%	23	3.61%	119,852.85	5.43%	259.49
122	3,098,460	4.58%	26	4.08%	119,171.52	5.59%	262.02
123	-	0.00%	-	0.00%	-	0.00%	-
124	-	0.00%	-	0.00%	-	0.00%	-
125	-	0.00%	-	0.00%	-	0.00%	-
126	-	0.00%	-	0.00%	-	0.00%	-
127	312,275	0.46%	3	0.47%	104,091.74	3.85%	227.24
128	-	0.00%	-	0.00%	-	0.00%	-
129	-	0.00%	-	0.00%	-	0.00%	-
130	-	0.00%	-	0.00%	-	0.00%	-
131	250,794	0.37%	3	0.47%	83,597.87	5.05%	237.88
132	-	0.00%	-	0.00%	-	0.00%	-
133	385,143	0.57%	7	1.10%	55,020.43	4.23%	226.03

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
133	134	-	0.00%	-	0.00%	0.00%	0.00%	-
134	135	52,941	0.08%	1	0.16%	52,941.00	1.75%	11.00
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	-	0.00%	-	0.00%	-	0.00%	-
143	144	-	0.00%	-	0.00%	-	0.00%	-
144	145	130,929	0.19%	1	0.16%	130,929.00	5.30%	236.00
145	146	-	0.00%	-	0.00%	-	0.00%	-
146	147	474,444	0.70%	3	0.47%	158,147.87	5.47%	263.53
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	-	0.00%	-	0.00%	-	0.00%	-
151	152	167,500	0.25%	2	0.31%	83,750.00	3.69%	227.34
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	190,350	0.28%	2	0.31%	95,175.00	1.85%	168.28
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	68,297	0.10%	1	0.16%	68,297.18	5.15%	166.00
165	166	-	0.00%	-	0.00%	-	0.00%	-
166	167	-	0.00%	-	0.00%	-	0.00%	-
167	168	-	0.00%	-	0.00%	-	0.00%	-
168	169	301,900	0.45%	2	0.31%	150,950.00	5.33%	261.58
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	159,260	0.24%	1	0.16%	159,260.00	5.05%	264.00
178	179	410,195	0.61%	4	0.63%	102,548.69	4.80%	249.69
179	180	718,751	1.06%	6	0.94%	119,791.83	5.13%	257.74
180	181	2,069,468	3.06%	22	3.45%	94,066.71	5.13%	238.84
181	182	399,983	0.59%	3	0.47%	133,327.76	5.31%	260.00
182	183	613,825	0.91%	8	1.26%	76,728.09	5.26%	261.06
183	184	-	0.00%	-	0.00%	-	0.00%	-
184	185	-	0.00%	-	0.00%	-	0.00%	-
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	-	0.00%	-	0.00%	-	0.00%	-
208	209	23,000	0.03%	1	0.16%	23,000.00	4.75%	255.00
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	-	0.00%	-	0.00%	-	0.00%	-
213	214	177,836	0.26%	3	0.47%	59,278.75	4.93%	241.43
214	215	-	0.00%	-	0.00%	-	0.00%	-
215	216	-	0.00%	-	0.00%	-	0.00%	-
216	217	60,807	0.09%	1	0.16%	60,806.55	4.80%	87.00
217	218	-	0.00%	-	0.00%	-	0.00%	-
218	219	-	0.00%	-	0.00%	-	0.00%	-
219	220	129,727	0.19%	3	0.47%	43,242.33	4.45%	237.81
220	221	84,273	0.12%	1	0.16%	84,273.00	4.45%	133.00
221	222	173,000	0.26%	3	0.47%	57,666.67	4.30%	214.83
222	223	15,000	0.02%	1	0.16%	15,000.00	4.90%	258.00
223	224	-	0.00%	-	0.00%	-	0.00%	-
224	225	370,000	0.55%	4	0.63%	92,500.00	4.92%	220.42
225	226	-	0.00%	-	0.00%	-	0.00%	-
226	227	-	0.00%	-	0.00%	-	0.00%	-
227	228	-	0.00%	-	0.00%	-	0.00%	-
228	229	-	0.00%	-	0.00%	-	0.00%	-
229	230	-	0.00%	-	0.00%	-	0.00%	-
230	231	353,370	0.52%	3	0.47%	117,790.00	4.75%	259.97
231	232	-	0.00%	-	0.00%	-	0.00%	-
232	233	-	0.00%	-	0.00%	-	0.00%	-
233	234	-	0.00%	-	0.00%	-	0.00%	-
234	235	-	0.00%	-	0.00%	-	0.00%	-
235	236	-	0.00%	-	0.00%	-	0.00%	-
236	237	-	0.00%	-	0.00%	-	0.00%	-
237	238	642,141	0.95%	8	1.26%	80,267.63	4.71%	255.86
238	239	1,944,230	2.87%	19	2.98%	102,327.87	5.11%	253.23
239	240	2,546,446	3.76%	26	4.08%	97,940.23	5.13%	247.32
240	241	8,992,616	13.28%	92	14.44%	97,745.82	5.13%	256.12
241	242	967,295	1.43%	8	1.26%	120,911.83	5.31%	260.00
242	243	1,860,889	2.75%	21	3.30%	88,613.78	5.24%	257.62
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	-	0.00%	-	0.00%	-	0.00%	-
249	250	-	0.00%	-	0.00%	-	0.00%	-
250	251	-	0.00%	-	0.00%	-	0.00%	-
251	252	168,202	0.25%	3	0.47%	56,067.33	4.50%	226.48
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%	-

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
269	270	-	0.00%	-	0.00%	-	0.00%	-
270	271	-	0.00%	-	0.00%	-	0.00%	-
271	272	-	0.00%	-	0.00%	-	0.00%	-
272	273	-	0.00%	-	0.00%	-	0.00%	-
273	274	-	0.00%	-	0.00%	-	0.00%	-
274	275	-	0.00%	-	0.00%	-	0.00%	-
275	276	-	0.00%	-	0.00%	-	0.00%	-
276	277	-	0.00%	-	0.00%	-	0.00%	-
277	278	-	0.00%	-	0.00%	-	0.00%	-
278	279	-	0.00%	-	0.00%	-	0.00%	-
279	280	-	0.00%	-	0.00%	-	0.00%	-
280	281	-	0.00%	-	0.00%	-	0.00%	-
281	282	-	0.00%	-	0.00%	-	0.00%	-
282	283	-	0.00%	-	0.00%	-	0.00%	-
283	284	-	0.00%	-	0.00%	-	0.00%	-
284	285	-	0.00%	-	0.00%	-	0.00%	-
285	286	-	0.00%	-	0.00%	-	0.00%	-
286	287	-	0.00%	-	0.00%	-	0.00%	-
287	288	-	0.00%	-	0.00%	-	0.00%	-
288	289	-	0.00%	-	0.00%	-	0.00%	-
289	290	-	0.00%	-	0.00%	-	0.00%	-
290	291	-	0.00%	-	0.00%	-	0.00%	-
291	292	-	0.00%	-	0.00%	-	0.00%	-
292	293	-	0.00%	-	0.00%	-	0.00%	-
293	294	-	0.00%	-	0.00%	-	0.00%	-
294	295	-	0.00%	-	0.00%	-	0.00%	-
295	296	-	0.00%	-	0.00%	-	0.00%	-
296	297	-	0.00%	-	0.00%	-	0.00%	-
297	298	-	0.00%	-	0.00%	-	0.00%	-
298	299	-	0.00%	-	0.00%	-	0.00%	-
299	300	72,568	0.11%	1	0.16%	72,568.20	5.45%	202.00
300	301	894,626	1.32%	5	0.78%	178,925.23	5.11%	253.45
301	302	-	0.00%	-	0.00%	-	0.00%	-
302	303	-	0.00%	-	0.00%	-	0.00%	-
303	304	-	0.00%	-	0.00%	-	0.00%	-
304	305	-	0.00%	-	0.00%	-	0.00%	-
305	306	-	0.00%	-	0.00%	-	0.00%	-
306	307	-	0.00%	-	0.00%	-	0.00%	-
307	308	-	0.00%	-	0.00%	-	0.00%	-
308	309	-	0.00%	-	0.00%	-	0.00%	-
309	310	-	0.00%	-	0.00%	-	0.00%	-
310	311	-	0.00%	-	0.00%	-	0.00%	-
311	312	-	0.00%	-	0.00%	-	0.00%	-
312	313	-	0.00%	-	0.00%	-	0.00%	-
313	314	-	0.00%	-	0.00%	-	0.00%	-
314	315	-	0.00%	-	0.00%	-	0.00%	-
315	316	-	0.00%	-	0.00%	-	0.00%	-
316	317	-	0.00%	-	0.00%	-	0.00%	-
317	318	-	0.00%	-	0.00%	-	0.00%	-
318	319	-	0.00%	-	0.00%	-	0.00%	-
319	320	-	0.00%	-	0.00%	-	0.00%	-
320	321	-	0.00%	-	0.00%	-	0.00%	-
321	322	-	0.00%	-	0.00%	-	0.00%	-
322	323	-	0.00%	-	0.00%	-	0.00%	-
323	324	-	0.00%	-	0.00%	-	0.00%	-
324	325	-	0.00%	-	0.00%	-	0.00%	-
325	326	-	0.00%	-	0.00%	-	0.00%	-
326	327	-	0.00%	-	0.00%	-	0.00%	-
327	328	-	0.00%	-	0.00%	-	0.00%	-
328	329	-	0.00%	-	0.00%	-	0.00%	-
329	330	-	0.00%	-	0.00%	-	0.00%	-
330	331	-	0.00%	-	0.00%	-	0.00%	-
331	332	-	0.00%	-	0.00%	-	0.00%	-
332	333	-	0.00%	-	0.00%	-	0.00%	-
333	334	-	0.00%	-	0.00%	-	0.00%	-
334	335	-	0.00%	-	0.00%	-	0.00%	-
335	336	67,768	0.10%	1	0.16%	67,768.00	2.75%	213.00
336	337	-	0.00%	-	0.00%	-	0.00%	-
337	338	-	0.00%	-	0.00%	-	0.00%	-
338	339	-	0.00%	-	0.00%	-	0.00%	-
339	340	-	0.00%	-	0.00%	-	0.00%	-
340	341	-	0.00%	-	0.00%	-	0.00%	-
341	342	-	0.00%	-	0.00%	-	0.00%	-
342	343	-	0.00%	-	0.00%	-	0.00%	-
343	344	-	0.00%	-	0.00%	-	0.00%	-
344	345	-	0.00%	-	0.00%	-	0.00%	-
345	346	-	0.00%	-	0.00%	-	0.00%	-
346	347	-	0.00%	-	0.00%	-	0.00%	-
347	348	54,912	0.08%	1	0.16%	54,912.15	4.55%	249.00
348	349	-	0.00%	-	0.00%	-	0.00%	-
349	350	-	0.00%	-	0.00%	-	0.00%	-
350	351	-	0.00%	-	0.00%	-	0.00%	-
351	352	-	0.00%	-	0.00%	-	0.00%	-
352	353	-	0.00%	-	0.00%	-	0.00%	-
353	354	-	0.00%	-	0.00%	-	0.00%	-
354	355	-	0.00%	-	0.00%	-	0.00%	-
355	356	-	0.00%	-	0.00%	-	0.00%	-
356	357	-	0.00%	-	0.00%	-	0.00%	-
357	358	290,000	0.43%	3	0.47%	96,666.67	5.33%	260.07
358	359	809,292	1.20%	5	0.78%	161,858.47	5.54%	263.00
359	360	1,853,765	2.74%	19	2.98%	97,566.55	5.24%	259.71
360	361	5,898,278	8.71%	53	8.32%	111,288.27	5.28%	256.61
361	362	586,063	0.87%	7	1.10%	83,723.27	5.15%	235.75
362	363	492,036	0.73%	4	0.63%	123,008.94	5.63%	264.02
363	>	-	0.00%	-	0.00%	-	0.00%	-
Total		67,699,283	100.00%	637	100.00%	106,278.31	5.11%	254.53

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	1,712,702	2.53%	16	2.51%	107,043.85	1.76%	245.15
2,50%	2,75%	190,615	0.28%	5	0.78%	38,123.00	2.75%	228.16
2,75%	3,00%	-	0.00%	-	0.00%	-	0.00%	-
3,00%	3,25%	92,000	0.14%	1	0.16%	92,000.00	3.15%	35.00
3,25%	3,50%	34,951	0.05%	1	0.16%	34,951.29	3.35%	217.00
3,50%	3,75%	735,285	1.09%	9	1.41%	81,698.31	3.65%	247.34
3,75%	4,00%	1,028,062	1.52%	11	1.73%	93,460.17	3.91%	242.05
4,00%	4,25%	2,446,295	3.61%	30	4.71%	81,543.15	4.17%	244.48
4,25%	4,50%	3,214,216	4.75%	36	5.65%	89,283.78	4.43%	231.30
4,50%	4,75%	2,099,705	3.10%	22	3.45%	95,441.15	4.64%	251.11
4,75%	5,00%	8,539,167	12.61%	78	12.24%	109,476.50	4.95%	256.60
5,00%	5,25%	18,236,419	26.94%	156	24.49%	116,900.12	5.17%	255.99
5,25%	5,50%	14,369,678	21.23%	142	22.29%	101,194.92	5.40%	255.96
5,50%	5,75%	9,740,299	14.39%	90	14.13%	108,225.54	5.64%	260.69
5,75%	6,00%	2,877,089	4.25%	22	3.45%	130,776.76	5.86%	264.52
6,00%	6,25%	677,236	1.00%	8	1.26%	84,654.54	6.12%	262.89
6,25%	6,50%	910,325	1.34%	6	0.94%	151,720.83	6.46%	265.19
6,50%	6,75%	795,239	1.17%	4	0.63%	198,809.82	6.60%	260.48
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%	-
<b>Total</b>		<b>67,699,283</b>	<b>100.00%</b>	<b>637</b>	<b>100.00%</b>	<b>106,278.31</b>	<b>5.11%</b>	<b>254.53</b>

**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	1/1/2016	102,232	0.15%	3	0.47%	34,077.17	2.94%	9.36
1/1/2017	1/1/2017	4,562,014	6.74%	36	5.65%	126,722.62	3.67%	250.68
1/1/2018	1/1/2018	19,898,120	29.39%	178	27.94%	111,787.19	5.33%	257.96
1/1/2019	1/1/2019	6,381,329	9.43%	51	8.01%	125,124.10	5.35%	257.96
1/1/2020	1/1/2020	996,302	1.47%	11	1.73%	90,572.91	4.93%	258.00
1/1/2021	1/1/2021	805,494	1.19%	8	1.26%	100,686.70	4.85%	248.10
1/1/2022	1/1/2022	697,141	1.03%	6	0.94%	116,190.13	4.55%	258.36
1/1/2023	1/1/2023	3,770,210	5.57%	40	6.28%	94,255.26	5.15%	247.20
1/1/2024	1/1/2024	612,998	0.91%	4	0.63%	153,249.56	5.69%	264.76
1/1/2025	1/1/2025	188,000	0.28%	2	0.31%	94,000.00	4.88%	261.14
1/1/2026	1/1/2026	680,851	1.01%	12	1.88%	56,737.59	4.47%	244.23
1/1/2027	1/1/2027	2,410,703	3.56%	35	5.49%	68,877.23	4.40%	230.34
1/1/2028	1/1/2028	13,551,452	20.02%	127	19.94%	106,704.35	5.16%	256.11
1/1/2029	1/1/2029	2,023,128	2.99%	25	3.92%	80,925.13	5.62%	258.98
1/1/2030	1/1/2030	-	0.00%	-	0.00%	-	0.00%	-
1/1/2031	1/1/2031	-	0.00%	-	0.00%	-	0.00%	-
1/1/2032	1/1/2032	-	0.00%	-	0.00%	-	0.00%	-
1/1/2033	1/1/2033	1,024,194	1.51%	8	1.26%	128,024.29	5.13%	247.10
1/1/2034	1/1/2034	67,768	0.10%	1	0.16%	67,768.00	2.75%	213.00
1/1/2035	1/1/2035	-	0.00%	-	0.00%	-	0.00%	-
1/1/2036	1/1/2036	179,291	0.26%	7	1.10%	25,613.00	3.22%	239.27
1/1/2037	1/1/2037	54,912	0.08%	1	0.16%	54,912.15	4.55%	249.00
1/1/2038	1/1/2038	8,291,830	12.25%	72	11.30%	115,164.31	5.31%	256.33
1/1/2039	1/1/2039	1,401,312	2.07%	10	1.57%	140,131.25	5.57%	264.93
1/1/2040	1/1/2040	-	0.00%	-	0.00%	-	0.00%	-
1/1/2041	1/1/2041	-	0.00%	-	0.00%	-	0.00%	-
1/1/2042	1/1/2042	-	0.00%	-	0.00%	-	0.00%	-
1/1/2043	1/1/2043	-	0.00%	-	0.00%	-	0.00%	-
1/1/2044	1/1/2044	-	0.00%	-	0.00%	-	0.00%	-
1/1/2045	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>67,699,283</b>	<b>100.00%</b>	<b>637</b>	<b>100.00%</b>	<b>106,278.31</b>	<b>5.11%</b>	<b>254.53</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2013 - 31-Dec-2013	92,000	0.14%	1	0.16%	92,000.00	3.15%	35.00
01-Jan-2016 - 31-Dec-2016	52,941	0.08%	1	0.16%	52,941.00	1.75%	11.00
01-Jan-2019 - 31-Dec-2019	5,074	0.01%	1	0.16%	5,073.67	5.40%	45.00
01-Jan-2020 - 31-Dec-2020	19,213	0.03%	1	0.16%	19,212.90	4.40%	53.00
01-Jan-2022 - 31-Dec-2022	101,468	0.15%	2	0.31%	50,734.00	4.93%	78.34
01-Jan-2023 - 31-Dec-2023	186,600	0.28%	4	0.63%	46,650.04	3.43%	92.01
01-Jan-2024 - 31-Dec-2024	7,000	0.01%	1	0.16%	7,000.00	5.20%	105.00
01-Jan-2025 - 31-Dec-2025	32,960	0.05%	1	0.16%	32,960.02	5.45%	117.00
01-Jan-2026 - 31-Dec-2026	312,070	0.46%	4	0.63%	78,017.50	5.21%	129.76
01-Jan-2027 - 31-Dec-2027	84,273	0.12%	1	0.16%	84,273.00	4.45%	133.00
01-Jan-2028 - 31-Dec-2028	278,381	0.41%	4	0.63%	69,595.16	4.89%	150.90
01-Jan-2029 - 31-Dec-2029	209,423	0.31%	2	0.31%	104,711.59	4.71%	162.63
01-Jan-2030 - 31-Dec-2030	519,660	0.77%	6	0.94%	86,609.95	4.98%	175.94
01-Jan-2031 - 31-Dec-2031	557,523	0.82%	9	1.41%	61,946.98	4.80%	186.66
01-Jan-2032 - 31-Dec-2032	878,095	1.30%	8	1.26%	109,761.84	4.64%	200.67
01-Jan-2033 - 31-Dec-2033	594,514	0.88%	6	0.94%	99,085.67	4.84%	212.88
01-Jan-2034 - 31-Dec-2034	1,057,813	1.56%	12	1.88%	88,151.08	4.91%	221.80
01-Jan-2035 - 31-Dec-2035	1,645,692	2.43%	25	3.92%	65,827.69	4.16%	235.60
01-Jan-2036 - 31-Dec-2036	1,854,251	2.74%	24	3.77%	77,260.47	4.50%	245.54
01-Jan-2037 - 31-Dec-2037	46,162,280	68.19%	402	63.11%	114,831.54	5.16%	260.78
01-Jan-2038 - 31-Dec-2038	12,915,052	19.08%	116	18.21%	111,336.66	5.30%	265.08
01-Jan-2039 - 31-Dec-2039	64,000	0.09%	3	0.47%	21,333.33	2.92%	279.66
01-Jan-2040 - 31-Dec-2040	69,000	0.10%	3	0.47%	23,000.00	5.04%	291.43
<b>Total</b>	<b>67,699,283</b>	<b>100.00%</b>	<b>637</b>	<b>100.00%</b>	<b>106,278.31</b>	<b>5.11%</b>	<b>254.53</b>

### Loan to Foreclosure Value

From	until	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
NHG		5,912,072	8.73%	31	8.03%	190,711.98		4.23%
<	50,00%	5,936,039	8.77%	65	16.84%	91,323.67		5.15%
50,00%	55,00%	1,909,411	2.82%	13	3.37%	146,877.75		5.11%
55,00%	60,00%	3,579,728	5.29%	22	5.70%	162,714.91		5.08%
60,00%	65,00%	2,277,712	3.36%	11	2.85%	207,064.76		5.22%
65,00%	70,00%	2,776,177	4.10%	17	4.40%	163,304.50		5.31%
70,00%	75,00%	5,545,916	8.19%	31	8.03%	178,900.52		5.26%
75,00%	80,00%	766,033	1.13%	5	1.30%	153,206.60		4.09%
80,00%	85,00%	2,314,984	3.42%	13	3.37%	178,075.66		5.32%
85,00%	90,00%	2,521,871	3.73%	14	3.63%	180,133.65		5.22%
90,00%	95,00%	4,781,280	7.06%	23	5.96%	207,881.73		5.05%
95,00%	100,00%	2,195,296	3.24%	12	3.11%	182,941.35		5.22%
100,00%	105,00%	1,942,241	2.87%	10	2.59%	194,224.13		4.90%
105,00%	110,00%	1,824,771	2.70%	7	1.81%	260,681.62		4.96%
110,00%	115,00%	4,693,243	6.93%	23	5.96%	204,054.04		5.20%
115,00%	120,00%	7,401,544	10.93%	34	8.81%	217,692.48		5.35%
120,00%	125,00%	10,581,461	15.63%	52	13.47%	203,489.64		5.29%
125,00%	130,00%	739,503	1.09%	3	0.78%	246,501.10		5.09%
130,00%	>	-	0.00%	-	0.00%	-		0.00%
<b>Total</b>		<b>67,699,283</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>175,386.74</b>	<b>5.11%</b>	<b>254.53</b>

### Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,144,984	3.17%	12	3.11%	178,748.71	5.09%	255.27
Flevoland	3,005,839	4.44%	17	4.40%	176,814.08	4.99%	253.32
Friesland	2,776,589	4.10%	16	4.15%	173,536.83	4.57%	258.03
Gelderland	8,562,397	12.24%	48	12.44%	186,716.60	5.11%	258.54
Groningen	2,002,635	2.96%	15	3.89%	133,509.03	5.10%	250.74
Limburg	3,432,056	5.07%	20	5.18%	171,602.80	4.82%	244.20
Noord-Brabant	10,793,780	15.94%	60	15.54%	179,896.34	5.30%	251.88
Noord-Holland	10,512,265	15.53%	58	15.03%	181,245.96	5.15%	257.38
Overijssel	3,873,994	5.72%	24	6.22%	161,416.40	5.08%	252.57
Utrecht	3,799,317	5.61%	23	5.96%	165,187.69	5.40%	256.32
Zeeland	1,240,145	1.83%	9	2.33%	137,793.86	5.17%	259.46
Zuid-Holland	15,155,280	22.39%	84	21.76%	180,420.00	5.07%	254.05
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>67,699,283</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>175,386.74</b>	<b>5.11%</b>	<b>254.53</b>

### Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single family house	28,366,055	41.90%	159	41.19%	178,402.86	5.13%	255.37
Flat/apartment	7,542,335	11.14%	50	12.95%	150,846.70	5.20%	260.56
Shop/private house	-	0.00%	-	0.00%	-	0.00%	-
Residential farm	-	0.00%	-	0.00%	-	0.00%	-
Garage	-	0.00%	-	0.00%	-	0.00%	-
Rural estate	-	0.00%	-	0.00%	-	0.00%	-
Single family house with garage	8,065,536	11.91%	42	10.88%	192,036.58	5.10%	258.10
Flat/apartment with garage	723,493	1.07%	5	1.30%	144,698.61	5.15%	261.91
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	23,001,864	33.98%	130	33.68%	176,937.41	5.05%	250.03
<b>Total</b>	<b>67,699,283</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>175,386.74</b>	<b>5.11%</b>	<b>254.53</b>

### 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	67,921	0.10%	4	1.04%	16,980.16	5.01%	259.04
25	283,793	0.42%	7	1.81%	40,541.85	5.13%	255.87
50	1,289,927	1.91%	20	5.18%	64,496.36	4.99%	244.81
75	3,103,453	4.58%	34	8.81%	91,278.02	5.11%	251.88
100	3,649,193	5.39%	32	8.29%	114,037.29	5.37%	254.52
125	6,362,479	9.40%	46	11.92%	138,314.77	5.08%	254.77
150	7,778,418	11.49%	47	12.18%	165,498.26	4.94%	257.11
175	11,450,344	16.91%	61	15.80%	187,710.56	5.17%	254.72
200	11,001,521	16.25%	51	13.21%	215,716.10	5.24%	259.65
225	9,286,538	13.72%	39	10.10%	238,116.37	5.12%	257.66
250	6,537,140	9.66%	25	6.48%	261,485.58	4.99%	253.92
275	1,729,550	2.55%	6	1.55%	288,258.34	4.84%	247.43
300	942,275	1.39%	3	0.78%	314,091.74	4.75%	249.82
325	683,915	1.01%	2	0.52%	341,957.65	5.15%	260.10
350	2,175,815	3.21%	6	1.55%	362,635.81	5.03%	226.38
375	-	0.00%	-	0.00%	-	0.00%	-
400	410,000	0.61%	1	0.26%	410,000.00	5.50%	265.00
425	438,000	0.65%	1	0.26%	438,000.00	4.35%	203.00
450	-	0.00%	-	0.00%	-	0.00%	-
475	-	0.00%	-	0.00%	-	0.00%	-
500	-	0.00%	-	0.00%	-	0.00%	-
500	509,000	0.75%	1	0.26%	509,000.00	5.55%	269.00
525	-	0.00%	-	0.00%	-	0.00%	-
550	-	0.00%	-	0.00%	-	0.00%	-
575	-	0.00%	-	0.00%	-	0.00%	-
600	-	0.00%	-	0.00%	-	0.00%	-
625	-	0.00%	-	0.00%	-	0.00%	-
650	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>67,699,283</b>	<b>100.00%</b>	<b>386</b>	<b>100.00%</b>	<b>175,386.74</b>	<b>5.11%</b>	<b>254.53</b>