

E-MAC Program III B.V. - Compartment NL 2008-II Investor report January 2015

Cashflow analysis for the period

Total interest received	1,093,354	
Interest received on transaction accounts	(32)	
Liquidity available	1,800,000	
Reserve account available	1,067,944	
Receivables under hedging arrangements	-	
Total funds available		3,961,266
Company management expenses	-	
Administration fee	12,441	
MPT fee	17,706	
Third party fees	13,567	
Liquidity Facility fee	3,150	
Payments under hedging arrangements	608,334	
Interest on the Notes	415,700	
Making good on shortfall Class D PDL	47,093	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,117,991
Available after distribution of funds		2,843,275
Liquidity Facility	1,800,000	*
Reserve account	1,043,275	
Available liquidity		2,843,275
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	83,249,994
Principal redemptions and repayments	(2,947,230)
Unused Prefund	-
Losses for the period	(47,093)
Ending principal balance	80,255,671
Balance Reset Participation	-
Total balance E-MAC NL 2008-II	80,255,671
Redemptions applied for purchase Further Advances during period	-
Substitution of loans	-
Repurchase of loans	-
Total balance E-MAC Program III Comp.NL 2008-II	80,255,671

Performance

	Last period	This period	Since issue
Prepayment rate	5.65%	13.52%	5.66%

Delinquency table	Number of loans	Balance	Percentage of total
Current	441	79,289,471	98.80%
31 - 60 days	2	471,000	0.59%
61 - 90 days	1	212,500	0.26%
91 - 120 days	-	-	0.00%
120+ days	2	282,700	0.35%
In repossession	-	-	0.00%
Total	446	80,255,671	100.00%

	Last period	This period	Recovered	Total
Aggregate principal losses	290,162	47,093	4,365	332,890

Overview

Number of borrowers	446		
Number of loanparts	737		
Loan size borrower	(weighted) average 179,945	Minimum 15,000	Maximum 509,000
Loan part size	108,895	131	450,000
Coupon	5,15%	0,87%	6,60%
Remaining maturity (months)	266	-23	308
Remaining interest period (months)	105		279
Original interest period (months)	187		363
Seasoning (months)	6.9	0.1	15.8
Loan to Original Foreclosure Value (1)	91.6%	8.3%	128.7%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,588,368	1.98%	30	4.07%	52,945.61	5.14%	247.95
Bridge Loan	92,000	0.11%	1	0.14%	92,000.00	3.15%	23.00
Hybride	188,781	0.24%	3	0.41%	62,926.96	5.21%	272.35
Interest only	65,614,526	81.76%	550	74.63%	119,299.14	5.18%	271.18
Investment	383,086	0.48%	5	0.68%	76,617.20	5.03%	273.12
Life	8,963,718	11.17%	100	13.57%	89,637.18	4.93%	240.22
Savinas	1,651,796	2.06%	22	2.99%	75,081.66	5.46%	260.26
STAR Aflossingsvrij	855,495	1.07%	12	1.63%	71,291.27	5.38%	273.38
Universal Life	917,900	1.14%	14	1.90%	65,564.29	4.79%	230.13
Total	80,255,671	100.00%	737	100.00%	108,895.08	5.15%	266.26

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	-	0.00%	-	0.00%	-	-	-
1	92,754	0.12%	2	0.27%	46,377.04	5.14%	259.62
2	-	0.00%	-	0.00%	-	0.00%	-
2	-	0.00%	-	0.00%	-	0.00%	-
3	216,000	0.27%	1	0.14%	216,000.00	5.82%	272.00
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%	-
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	-	1.91%	-	1.49%	-	4.49%	-
12	1,534,333	0.00%	11	0.00%	139,484.84	0.00%	274.35
13	-	0.06%	1	0.14%	44,980.76	3.85%	229.00
14	-	0.00%	-	0.00%	-	0.00%	-
15	648,000	0.81%	3	0.41%	216,000.00	5.34%	274.25
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	-	0.00%	-	0.00%	-	0.00%	-
24	192,500	0.24%	2	0.27%	96,250.00	4.20%	274.00
25	-	0.00%	-	0.00%	-	0.00%	-
26	-	0.00%	-	0.00%	-	0.00%	-
27	-	0.00%	-	0.00%	-	0.00%	-
28	452,498	0.56%	3	0.41%	150,832.60	5.03%	275.01
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	70,213	0.09%	1	0.14%	70,212.75	4.80%	273.00
35	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
37	-	0.00%	-	0.00%	-	0.00%	-
38	-	0.00%	-	0.00%	-	0.00%	-
39	-	0.00%	-	0.00%	-	0.00%	-
40	-	0.00%	-	0.00%	-	0.00%	-
41	-	0.00%	-	0.00%	-	0.00%	-
42	-	0.00%	-	0.00%	-	0.00%	-
43	-	0.00%	-	0.00%	-	0.00%	-
44	23,069	0.03%	1	0.14%	23,069.49	4.40%	65.00
45	-	0.00%	-	0.00%	-	0.00%	-
46	123,289	0.15%	2	0.27%	61,644.55	5.00%	273.00
47	-	0.00%	-	0.00%	-	0.00%	-
48	123,067	0.15%	2	0.27%	61,533.41	5.65%	271.00
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	95,275	0.12%	2	0.27%	47,637.55	5.30%	271.00
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	1,657,906	2.07%	12	1.63%	138,158.81	5.35%	271.97
61	-	0.00%	-	0.00%	-	0.00%	-
62	199,280	0.25%	3	0.41%	66,426.73	4.41%	141.16
63	161,000	0.20%	2	0.27%	80,500.00	5.30%	238.78
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	189,679	0.24%	4	0.54%	47,419.75	0.89%	277.43
69	-	0.00%	-	0.00%	-	0.00%	-
70	-	0.00%	-	0.00%	-	0.00%	-
71	-	0.00%	-	0.00%	-	0.00%	-
72	-	0.00%	-	0.00%	-	0.00%	-
73	-	0.00%	-	0.00%	-	0.00%	-
74	-	0.00%	-	0.00%	-	0.00%	-
75	175,000	0.22%	1	0.14%	175,000.00	1.77%	272.00
76	-	0.00%	-	0.00%	-	0.00%	-
77	-	0.00%	-	0.00%	-	0.00%	-
78	-	0.00%	-	0.00%	-	0.00%	-
79	12,000	0.01%	1	0.14%	12,000.00	1.22%	282.00
80	-	0.00%	-	0.00%	-	0.00%	-
81	-	0.00%	-	0.00%	-	0.00%	-
82	-	0.00%	-	0.00%	-	0.00%	-
83	-	0.00%	-	0.00%	-	0.00%	-
84	6,262	0.01%	1	0.14%	6,262.22	5.40%	57.00
85	657,500	0.82%	3	0.41%	219,166.67	2.17%	277.00
86	160,000	0.20%	1	0.14%	160,000.00	1.57%	276.00
87	403,938	0.50%	4	0.54%	100,984.55	6.06%	276.96
88	265,000	0.33%	1	0.14%	265,000.00	1.57%	274.00
89	-	0.00%	-	0.00%	-	0.00%	-
90	-	0.00%	-	0.00%	-	0.00%	-
91	-	0.00%	-	0.00%	-	0.00%	-
92	270,488	0.34%	5	0.68%	54,097.60	4.48%	230.32
93	-	0.00%	-	0.00%	-	0.00%	-
94	362,880	0.45%	5	0.68%	72,576.00	4.26%	231.18
95	316,637	0.39%	3	0.41%	105,545.83	4.72%	238.78
96	332,000	0.41%	2	0.27%	166,000.00	4.10%	241.23
97	-	0.00%	-	0.00%	-	0.00%	-
98	60,500	0.08%	2	0.27%	30,250.00	5.10%	203.00
99	-	0.00%	-	0.00%	-	0.00%	-
100	-	0.00%	-	0.00%	-	0.00%	-
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	5,500	0.01%	1	0.14%	5,500.00	1.15%	198.00
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	0.11%	1	0.14%	84,500.00	4.15%	264.00
112	-	0.00%	-	0.00%	-	0.00%	-
113	-	0.00%	-	0.00%	-	0.00%	-
114	100,000	0.12%	1	0.14%	100,000.00	5.40%	234.00
115	66,115	0.08%	1	0.14%	66,115.41	5.40%	274.00
116	-	0.00%	-	0.00%	-	0.00%	-
117	-	0.00%	-	0.00%	-	0.00%	-
118	1,602,161	2.00%	17	2.31%	94,244.77	5.41%	270.43
119	3,267,950	4.07%	24	3.26%	136,164.59	5.45%	275.45
120	5,724,154	7.13%	48	6.51%	119,253.21	5.23%	265.02
121	11,318,552	14.10%	105	14.25%	107,795.73	5.27%	268.85
122	2,964,001	3.69%	24	3.26%	123,500.06	5.41%	271.53
123	3,868,803	4.82%	30	4.07%	128,960.11	5.60%	274.03
124	-	0.00%	-	0.00%	-	0.00%	-
125	-	0.00%	-	0.00%	-	0.00%	-
126	-	0.00%	-	0.00%	-	0.00%	-
127	-	0.00%	-	0.00%	-	0.00%	-
128	-	0.00%	-	0.00%	-	0.00%	-
129	-	0.00%	-	0.00%	-	0.00%	-
130	-	0.00%	-	0.00%	-	0.00%	-
131	254,475	0.32%	3	0.41%	84,825.07	5.05%	247.78
132	318,101	0.40%	6	0.81%	53,016.83	4.97%	245.01
133	385,143	0.48%	7	0.95%	55,020.43	4.23%	238.03

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
133	-	0.00%	-	0.00%	-	0.00%	-
134	-	0.00%	-	0.00%	-	0.00%	-
135	-	0.00%	-	0.00%	-	0.00%	-
136	-	0.00%	-	0.00%	-	0.00%	-
137	-	0.00%	-	0.00%	-	0.00%	-
138	-	0.00%	-	0.00%	-	0.00%	-
139	-	0.00%	-	0.00%	-	0.00%	-
140	-	0.00%	-	0.00%	-	0.00%	-
141	-	0.00%	-	0.00%	-	0.00%	-
142	100,000	0.12%	1	0.14%	100,000.00	6.05%	276.00
143	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
144	130,929	0.16%	1	0.14%	130,929.00	5.30%	248.00
145	-	0.00%	-	0.00%	-	0.00%	-
146	-	0.00%	-	0.00%	-	0.00%	-
147	475,663	0.59%	3	0.41%	158,554.24	5.47%	275.54
148	-	0.00%	-	0.00%	-	0.00%	-
149	-	0.00%	-	0.00%	-	0.00%	-
150	-	0.00%	-	0.00%	-	0.00%	-
151	-	0.00%	-	0.00%	-	0.00%	-
152	-	0.00%	-	0.00%	-	0.00%	-
153	-	0.00%	-	0.00%	-	0.00%	-
154	-	0.00%	-	0.00%	-	0.00%	-
155	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
157	-	0.00%	-	0.00%	-	0.00%	-
158	-	0.00%	-	0.00%	-	0.00%	-
159	-	0.00%	-	0.00%	-	0.00%	-
160	-	0.00%	-	0.00%	-	0.00%	-
161	-	0.00%	-	0.00%	-	0.00%	-
162	-	0.00%	-	0.00%	-	0.00%	-
163	-	0.00%	-	0.00%	-	0.00%	-
164	-	0.00%	-	0.00%	-	0.00%	-
164	71,600	0.09%	1	0.14%	71,600.10	5.15%	178.00
165	-	0.00%	-	0.00%	-	0.00%	-
166	-	0.00%	-	0.00%	-	0.00%	-
167	-	0.00%	-	0.00%	-	0.00%	-
168	301,900	0.38%	2	0.27%	150,950.00	5.33%	273.58
169	187,326	0.23%	2	0.27%	93,663.00	4.89%	272.00
170	-	0.00%	-	0.00%	-	0.00%	-
171	-	0.00%	-	0.00%	-	0.00%	-
172	-	0.00%	-	0.00%	-	0.00%	-
173	-	0.00%	-	0.00%	-	0.00%	-
174	-	0.00%	-	0.00%	-	0.00%	-
175	-	0.00%	-	0.00%	-	0.00%	-
176	-	0.00%	-	0.00%	-	0.00%	-
177	159,260	0.20%	1	0.14%	159,260.00	5.05%	276.00
178	436,500	0.54%	4	0.54%	109,125.00	4.81%	262.49
179	721,276	0.90%	6	0.81%	120,212.68	5.13%	269.63
180	3,102,751	3.87%	30	4.07%	103,425.05	5.11%	254.71
181	552,974	0.69%	4	0.54%	138,243.38	5.39%	272.00
182	613,825	0.76%	8	1.09%	76,728.09	5.26%	273.06
183	-	0.00%	-	0.00%	-	0.00%	-
184	-	0.00%	-	0.00%	-	0.00%	-
185	-	0.00%	-	0.00%	-	0.00%	-
186	-	0.00%	-	0.00%	-	0.00%	-
187	-	0.00%	-	0.00%	-	0.00%	-
188	-	0.00%	-	0.00%	-	0.00%	-
189	-	0.00%	-	0.00%	-	0.00%	-
190	-	0.00%	-	0.00%	-	0.00%	-
191	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
193	-	0.00%	-	0.00%	-	0.00%	-
194	-	0.00%	-	0.00%	-	0.00%	-
195	-	0.00%	-	0.00%	-	0.00%	-
196	-	0.00%	-	0.00%	-	0.00%	-
197	-	0.00%	-	0.00%	-	0.00%	-
198	-	0.00%	-	0.00%	-	0.00%	-
199	-	0.00%	-	0.00%	-	0.00%	-
200	-	0.00%	-	0.00%	-	0.00%	-
201	-	0.00%	-	0.00%	-	0.00%	-
202	-	0.00%	-	0.00%	-	0.00%	-
203	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
205	-	0.00%	-	0.00%	-	0.00%	-
206	-	0.00%	-	0.00%	-	0.00%	-
207	-	0.00%	-	0.00%	-	0.00%	-
208	-	0.00%	-	0.00%	-	0.00%	-
209	23,000	0.03%	1	0.14%	23,000.00	4.75%	267.00
210	-	0.00%	-	0.00%	-	0.00%	-
211	-	0.00%	-	0.00%	-	0.00%	-
212	-	0.00%	-	0.00%	-	0.00%	-
213	-	0.00%	-	0.00%	-	0.00%	-
214	87,500	0.11%	1	0.14%	87,500.00	4.70%	247.00
215	-	0.00%	-	0.00%	-	0.00%	-
216	60,807	0.08%	1	0.14%	60,806.55	4.80%	99.00
217	-	0.00%	-	0.00%	-	0.00%	-
218	-	0.00%	-	0.00%	-	0.00%	-
219	-	0.00%	-	0.00%	-	0.00%	-
220	129,727	0.16%	3	0.41%	43,242.33	4.45%	249.81
221	84,273	0.11%	1	0.14%	84,273.00	4.45%	145.00
222	173,000	0.22%	3	0.41%	57,666.67	4.30%	226.83
223	15,000	0.02%	1	0.14%	15,000.00	4.90%	270.00
224	-	0.00%	-	0.00%	-	0.00%	-
225	370,000	0.46%	4	0.54%	92,500.00	4.92%	232.42
226	-	0.00%	-	0.00%	-	0.00%	-
227	-	0.00%	-	0.00%	-	0.00%	-
228	-	0.00%	-	0.00%	-	0.00%	-
229	-	0.00%	-	0.00%	-	0.00%	-
230	-	0.00%	-	0.00%	-	0.00%	-
231	380,370	0.47%	4	0.54%	95,092.50	4.78%	272.11
232	-	0.00%	-	0.00%	-	0.00%	-
233	-	0.00%	-	0.00%	-	0.00%	-
234	-	0.00%	-	0.00%	-	0.00%	-
235	-	0.00%	-	0.00%	-	0.00%	-
236	-	0.00%	-	0.00%	-	0.00%	-
237	-	0.00%	-	0.00%	-	0.00%	-
238	662,489	0.83%	8	1.09%	82,811.13	4.69%	267.74
239	2,545,640	3.17%	22	2.99%	115,710.91	5.13%	267.54
240	2,577,046	3.21%	26	3.53%	99,117.15	5.13%	258.85
241	11,175,105	13.92%	109	14.79%	102,523.89	5.11%	268.06
242	1,595,475	1.99%	12	1.63%	132,956.29	5.26%	272.00
243	2,033,186	2.53%	22	2.99%	92,417.55	5.20%	269.03
244	-	0.00%	-	0.00%	-	0.00%	-
245	-	0.00%	-	0.00%	-	0.00%	-
246	-	0.00%	-	0.00%	-	0.00%	-
247	-	0.00%	-	0.00%	-	0.00%	-
248	-	0.00%	-	0.00%	-	0.00%	-
249	-	0.00%	-	0.00%	-	0.00%	-
250	-	0.00%	-	0.00%	-	0.00%	-
251	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
253	-	0.00%	-	0.00%	-	0.00%	-
254	-	0.00%	-	0.00%	-	0.00%	-
255	-	0.00%	-	0.00%	-	0.00%	-
256	-	0.00%	-	0.00%	-	0.00%	-
257	-	0.00%	-	0.00%	-	0.00%	-
258	-	0.00%	-	0.00%	-	0.00%	-
259	-	0.00%	-	0.00%	-	0.00%	-
260	-	0.00%	-	0.00%	-	0.00%	-
261	-	0.00%	-	0.00%	-	0.00%	-
262	-	0.00%	-	0.00%	-	0.00%	-
263	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
265	-	0.00%	-	0.00%	-	0.00%	-
266	-	0.00%	-	0.00%	-	0.00%	-
267	-	0.00%	-	0.00%	-	0.00%	-
268	-	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	75,133	0.09%	1	0.14%	75,132.66	5.45%	214.00
300	301	1,688,336	2.10%	10	1.36%	168,833.64	5.16%	250.95
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	-	0.00%	-	0.00%	-	0.00%	-
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	64,925	0.08%	1	0.14%	64,924.79	4.55%	261.00
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	468,019	0.58%	7	0.95%	66,859.88	5.29%	272.22
358	359	824,357	1.03%	5	0.68%	164,871.40	5.54%	275.00
359	360	1,777,506	2.21%	15	2.04%	118,500.37	5.35%	273.02
360	361	6,445,608	8.03%	55	7.46%	117,192.87	5.31%	267.77
361	362	846,262	1.05%	9	1.22%	94,029.15	5.20%	252.98
362	363	493,399	0.61%	4	0.54%	123,349.65	5.63%	276.03
363	>	-	0.00%	-	0.00%	-	0.00%	-
Total		80,255,671	100.00%	737	100.00%	108,895.08	5.15%	266.26

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	1,469,602	1.83%	13	1.76%	113,046.27	1.77%	275.54
2,50%	2,75%	-	0.00%	-	0.00%	-	0.00%	-
2,75%	3,00%	-	0.00%	-	0.00%	-	0.00%	-
3,00%	3,25%	92,000	0.11%	1	0.14%	92,000.00	3.15%	23.00
3,25%	3,50%	-	0.00%	-	0.00%	-	0.00%	-
3,50%	3,75%	588,906	0.73%	10	1.36%	58,890.60	3.66%	202.03
3,75%	4,00%	852,038	1.06%	10	1.36%	85,203.84	3.93%	252.44
4,00%	4,25%	4,026,099	5.02%	44	5.97%	91,502.24	4.15%	250.66
4,25%	4,50%	2,634,204	3.28%	32	4.34%	82,318.88	4.43%	247.06
4,50%	4,75%	2,519,721	3.14%	26	3.53%	96,912.36	4.66%	264.55
4,75%	5,00%	10,476,275	13.05%	93	12.62%	112,648.12	4.94%	268.34
5,00%	5,25%	22,860,524	28.48%	190	25.78%	120,318.55	5.17%	267.12
5,25%	5,50%	16,594,309	20.68%	163	22.12%	101,805.58	5.40%	267.48
5,50%	5,75%	12,149,502	15.14%	107	14.52%	113,546.75	5.63%	271.34
5,75%	6,00%	2,946,581	3.67%	24	3.26%	122,774.20	5.86%	276.32
6,00%	6,25%	794,571	0.99%	11	1.49%	72,233.75	6.11%	275.24
6,25%	6,50%	1,456,100	1.81%	9	1.22%	161,788.89	6.44%	276.77
6,50%	6,75%	795,239	0.99%	4	0.54%	198,809.82	6.60%	272.48
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%	-
Total		80,255,671	100.00%	737	100.00%	108,895.08	5.15%	266.26

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		92,754	0.12%	2	0.27%	46,377.04	5.14%	259.62
<	1-1-2015	102,423	0.13%	3	0.41%	34,140.85	2.95%	3.14
1-1-2015	1-1-2016	6,816,684	8.49%	64	8.68%	106,510.69	4.11%	261.58
1-1-2016	1-1-2017	759,432	0.95%	13	1.76%	59,340.96	4.22%	241.60
1-1-2017	1-1-2018	23,236,169	28.95%	202	27.41%	115,030.54	5.32%	268.99
1-1-2018	1-1-2019	6,296,311	7.85%	49	6.65%	128,496.13	5.65%	274.61
1-1-2019	1-1-2020	1,267,929	1.58%	12	1.63%	105,660.72	5.14%	270.29
1-1-2020	1-1-2021	639,213	0.80%	6	0.81%	106,535.45	4.77%	265.57
1-1-2021	1-1-2022	683,734	0.85%	7	0.95%	97,676.24	4.86%	269.00
1-1-2022	1-1-2023	4,977,070	6.20%	49	6.65%	101,572.86	5.15%	260.26
1-1-2023	1-1-2024	612,998	0.76%	4	0.54%	153,249.56	5.69%	276.76
1-1-2024	1-1-2025	188,000	0.23%	2	0.27%	94,000.00	4.88%	273.14
1-1-2025	1-1-2026	494,000	0.62%	7	0.95%	70,571.43	4.45%	249.34
1-1-2026	1-1-2027	2,832,996	3.53%	40	5.43%	70,824.89	4.41%	244.21
1-1-2027	1-1-2028	16,499,297	20.56%	146	19.81%	113,008.88	5.17%	269.00
1-1-2028	1-1-2029	2,074,118	2.58%	24	3.26%	86,421.60	5.62%	270.28
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	1,609,869	2.01%	11	1.49%	146,351.73	5.15%	248.27
1-1-2033	1-1-2034	210,600	0.26%	2	0.27%	105,300.00	5.30%	249.03
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	64,925	0.08%	1	0.14%	64,924.79	4.55%	261.00
1-1-2037	1-1-2038	9,370,475	11.68%	83	11.26%	112,897.29	5.30%	267.64
1-1-2038	1-1-2039	1,427,675	1.78%	10	1.36%	142,767.53	5.57%	276.91
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		80,255,671	100.00%	737	100.00%	108,895.08	5.15%	266.26

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	0.11%	1	0.14%	92,000.00	3.15%	23.00
01-Jan-2016 - 31-Dec-2016	52,941	0.07%	1	0.14%	52,941.00	3.65%	23.00
01-Jan-2019 - 31-Dec-2019	30,512	0.04%	2	0.27%	15,256.11	4.41%	49.85
01-Jan-2020 - 31-Dec-2020	23,069	0.03%	1	0.14%	23,069.49	4.40%	65.00
01-Jan-2022 - 31-Dec-2022	101,468	0.13%	2	0.27%	50,734.00	4.93%	104.34
01-Jan-2023 - 31-Dec-2023	190,282	0.24%	4	0.54%	47,570.44	4.36%	90.03
01-Jan-2024 - 31-Dec-2024	7,000	0.01%	1	0.14%	7,000.00	5.20%	117.00
01-Jan-2025 - 31-Dec-2025	102,839	0.13%	2	0.27%	51,419.34	4.57%	129.66
01-Jan-2026 - 31-Dec-2026	325,170	0.41%	4	0.54%	81,292.50	5.21%	141.81
01-Jan-2027 - 31-Dec-2027	84,273	0.11%	1	0.14%	84,273.00	4.45%	145.00
01-Jan-2028 - 31-Dec-2028	462,821	0.58%	6	0.81%	77,136.82	4.71%	163.62
01-Jan-2029 - 31-Dec-2029	265,326	0.33%	3	0.41%	88,442.03	4.83%	173.36
01-Jan-2030 - 31-Dec-2030	694,646	0.87%	7	0.95%	99,235.21	5.13%	188.37
01-Jan-2031 - 31-Dec-2031	641,381	0.80%	10	1.36%	64,138.09	4.71%	199.10
01-Jan-2032 - 31-Dec-2032	1,211,980	1.51%	11	1.49%	110,180.02	5.18%	212.42
01-Jan-2033 - 31-Dec-2033	594,514	0.74%	6	0.81%	99,085.67	4.94%	224.88
01-Jan-2034 - 31-Dec-2034	1,160,985	1.45%	13	1.76%	89,306.55	5.09%	234.05
01-Jan-2035 - 31-Dec-2035	2,191,712	2.73%	31	4.21%	70,700.38	4.50%	248.06
01-Jan-2036 - 31-Dec-2036	2,245,536	2.80%	27	3.66%	83,168.00	4.50%	257.64
01-Jan-2037 - 31-Dec-2037	54,943,403	68.46%	467	63.36%	117,651.83	5.16%	272.80
01-Jan-2038 - 31-Dec-2038	14,700,812	18.32%	131	17.77%	112,219.94	5.38%	277.01
01-Jan-2039 - 31-Dec-2039	64,000	0.08%	3	0.41%	21,333.33	2.93%	291.66
01-Jan-2040 - 31-Dec-2040	69,000	0.09%	3	0.41%	23,000.00	5.77%	303.43
Total	80,255,671	100.00%	737	100.00%	108,895.08	5.15%	266.26

Loan to Foreclosure Value

from	until	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
NIIG		7,052,997	8.79%	36	8.07%	195,916.58	4.39%	249.93
<		6,522,392	8.13%	68	15.25%	95,917.53	5.15%	265.92
50,00%		2,485,533	3.10%	16	3.59%	155,345.78	5.17%	267.99
55,00%		3,329,837	4.15%	22	4.93%	151,356.22	5.09%	273.09
60,00%		2,912,561	3.63%	13	2.91%	224,043.13	5.23%	266.81
65,00%		4,662,181	5.81%	26	5.83%	179,314.66	5.22%	269.02
70,00%		6,487,751	8.08%	36	8.07%	180,215.32	5.24%	267.94
75,00%		942,788	1.17%	6	1.35%	157,131.30	4.25%	268.75
80,00%		3,113,125	3.88%	17	3.81%	183,125.02	5.32%	275.43
85,00%		2,226,307	2.77%	11	2.47%	202,391.54	5.16%	268.77
90,00%		5,672,703	7.07%	27	6.05%	210,100.12	5.19%	266.00
95,00%		3,535,342	4.41%	19	4.26%	186,070.63	5.23%	264.79
100,00%		1,898,444	2.37%	10	2.24%	189,844.38	4.88%	259.29
105,00%		2,833,751	3.53%	12	2.69%	236,145.92	5.27%	255.38
110,00%		4,067,172	5.07%	20	4.48%	203,358.61	5.32%	267.96
115,00%		8,773,496	10.93%	39	8.74%	224,961.44	5.32%	266.56
120,00%		12,999,083	16.20%	65	14.57%	199,985.90	5.31%	271.54
125,00%		740,208	0.92%	3	0.67%	246,736.00	5.09%	268.05
130,00%	>		0.00%		0.00%		0.00%	
Total		80,255,671	100.00%	446	100.00%	179,945.10%	5.15%	266.2634

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,304,786	2.87%	13	2.91%	177,291.24	5.09%	267.59
Flevoland	3,146,103	3.92%	17	3.81%	185,064.88	5.01%	265.58
Friesland	3,175,431	3.96%	18	4.04%	176,412.83	5.00%	265.68
Gelderland	10,195,810	12.70%	53	11.88%	192,373.78	5.17%	270.08
Groningen	2,307,450	2.88%	16	3.59%	144,215.61	5.11%	260.10
Limburg	3,986,221	4.97%	22	4.93%	181,191.86	4.85%	255.68
Noord-Brabant	12,872,615	16.04%	70	15.70%	183,894.50	5.28%	265.02
Noord-Holland	12,326,000	15.36%	67	15.02%	183,970.15	5.23%	269.84
Overijssel	6,449,837	8.04%	36	8.07%	179,162.15	5.14%	265.87
Utrecht	4,769,002	5.94%	29	6.50%	164,448.34	5.34%	267.11
Zeeiland	1,494,410	1.86%	10	2.24%	149,441.03	5.00%	267.92
Zuid-Holland	16,658,763	20.76%	92	20.63%	181,073.51	5.14%	265.23
Unspecified	569,243	0.71%	3	0.67%	189,747.52	5.37%	272.59
Total	80,255,671	100.00%	446	100.00%	179,945.45	5.15%	266.26

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single family house	32,590,011	40.61%	179	40.13%	182,067.10	5.18%	266.98
Flat/apartment	9,339,251	11.64%	61	13.68%	153,102.48	5.26%	272.73
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	10,153,939	12.65%	52	11.66%	195,268.06	5.10%	269.77
Flat/apartment with garage	734,372	0.92%	5	1.12%	146,874.42	5.16%	273.90
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	27,438,098	34.19%	149	33.41%	184,148.31	5.09%	261.70
Total	80,255,671	100.00%	446	100.00%	179,945.45	5.15%	266.26

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	38,000	0.05%	2	0.45%	19,000.00	4.81%	268.18
25,000	335,872	0.42%	8	1.79%	41,984.01	5.09%	267.65
50,000	1,393,618	1.74%	21	4.71%	66,362.75	5.11%	262.35
75,000	2,951,819	3.68%	32	7.17%	92,244.35	5.20%	266.23
100,000	4,422,712	5.51%	39	8.74%	113,402.87	5.28%	263.08
125,000	7,087,408	8.83%	51	11.43%	138,968.79	5.16%	267.83
150,000	10,066,884	12.54%	61	13.68%	165,030.89	5.07%	268.42
175,000	13,583,140	16.92%	72	16.14%	188,654.73	5.20%	268.33
200,000	10,549,885	13.15%	49	10.99%	215,303.77	5.25%	269.80
225,000	12,327,701	15.36%	52	11.66%	237,071.17	5.14%	268.49
250,000	8,916,670	11.11%	34	7.62%	262,254.99	5.11%	265.57
275,000	2,320,785	2.89%	8	1.79%	290,098.13	4.76%	254.91
300,000	1,261,637	1.57%	4	0.90%	315,409.37	4.99%	264.67
325,000	1,016,620	1.27%	3	0.67%	338,873.33	4.80%	262.02
350,000	2,175,920	2.71%	6	1.35%	362,653.31	5.03%	238.39
375,000	-	0.00%	-	0.00%	-	0.00%	-
400,000	410,000	0.51%	1	0.22%	410,000.00	5.50%	277.00
425,000	888,000	1.11%	2	0.45%	444,000.00	5.38%	244.90
450,000	-	0.00%	-	0.00%	-	0.00%	-
475,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	509,000	0.63%	1	0.22%	509,000.00	5.55%	281.00
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	-	0.00%	-	0.00%	-	0.00%	-
625,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	-	0.00%	-	0.00%	-	0.00%	-
>		0.00%		0.00%		0.00%	
Total	80,255,671	100.00%	446	100.00%	179,945.45	5.15%	266.26