

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

Cashflow analysis for the period

Total interest received	1,047,546	
Interest received on transaction accounts	(50)	
Liquidity available	1,800,000	
Reserve account available	1,043,275	
Receivables under hedging arrangements	-	
Total funds available		3,890,771
Company management expenses	-	
Administration fee	12,441	
MPT fee	17,871	
Third party fees	18,617	
Liquidity Facility fee	3,220	
Payments under hedging arrangements	630,970	
Interest on the Notes	406,275	
Making good on shortfall Class D PDL	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,089,393
Available after distribution of funds		2,801,378
Liquidity Facility	1,800,000	*
Reserve account	1,001,378	
Available liquidity		2,801,378
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	80,255,671
Principal redemptions and repayments	(3,428,082)
Unused Prefund	-
Losses for the period	-
Ending principal balance	76,827,589
Balance Reset Participation	-
Total balance E-MAC NL 2008-II	76,827,589
Redemptions applied for purchase Further Advances during period	-
Substitution of loans	-
Repurchase of loans	-
Total balance E-MAC Program III Comp.NL 2008-II	76,827,589

Performance

	Last period	This period	Since issue
Prepayment rate	13.52%	15.90%	6.04%

Delinquency table	Number of loans	Balance	Percentage of total
Current	426	75,885,763	98.77%
31 - 60 days	1	315,626	0.41%
61 - 90 days	-	-	0.00%
91 - 120 days	2	343,500	0.45%
120+ days	2	282,700	0.37%
In repossession	-	-	0.00%
Total	431	76,827,589	100.00%

	Last period	This period	Recovered	Total
Aggregate principal losses	332,890	-	9,180	323,710

Overview

Number of borrowers	431		
Number of loanparts	711		
	(weighted) average	Minimum	Maximum
Loan size borrower	178,254	15,000	509,000
Loan part size	108,056	131	410,000
Coupon	5,13%	0,85%	6,60%
Remaining maturity (months)	263	-26	305
Remaining interest period (months)	100	-26	276
Original interest period (months)	185	7	363
Seasoning (months)	7.1	0.3	16.1
Loan to Original Foreclosure Value (1)	91.7%	8.3%	128.3%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,516,414	1.97%	28	3.94%	54,157.64	5.14%	244.40
Bridge Loan	92,000	0.12%	1	0.14%	92,000.00	3.15%	26.00
Hybride	100,708	0.13%	2	0.28%	50,353.82	5.39%	269.65
Interest only	62,795,771	81.74%	532	74.82%	118,037.16	5.16%	268.26
Investment	383,086	0.50%	5	0.70%	76,617.20	5.03%	270.12
Life	8,652,922	11.26%	96	13.50%	90,134.61	4.92%	238.05
Savinas	1,513,292	1.97%	21	2.95%	72,061.55	5.46%	256.35
STAR Aflossingsvrij	855,495	1.11%	12	1.69%	71,291.27	5.38%	270.38
Universal Life	917,900	1.19%	14	1.97%	65,564.29	4.79%	227.13
Total	76,827,589	100.00%	711	100.00%	108,055.68	5.13%	263.35

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	0.13%	1	0.14%	100,000.00	6.05%	273.00
143	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
144	130,929	0.17%	1	0.14%	130,929.00	5.30%	245.00
145	-	0.00%	-	0.00%	-	0.00%	-
146	-	0.00%	-	0.00%	-	0.00%	-
147	474,908	0.62%	3	0.42%	158,302.53	5.47%	272.53
148	-	0.00%	-	0.00%	-	0.00%	-
149	-	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%	-
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	70,790	0.09%	1	0.14%	70,790.21	5.15%	175.00
165	-	0.00%	-	0.00%	-	0.00%	-
166	-	0.00%	-	0.00%	-	0.00%	-
167	-	0.00%	-	0.00%	-	0.00%	-
168	301,900	0.39%	2	0.28%	150,950.00	5.33%	270.58
169	-	0.00%	-	0.00%	-	0.00%	-
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	0.21%	1	0.14%	159,260.00	5.05%	273.00
178	436,500	0.57%	4	0.56%	109,125.00	4.81%	259.49
179	720,657	0.94%	6	0.84%	120,109.51	5.13%	266.66
180	2,983,602	3.98%	29	4.08%	102,862.84	5.12%	253.15
181	592,974	0.77%	5	0.71%	118,594.70	5.31%	271.02
182	613,825	0.80%	8	1.13%	76,728.09	5.26%	270.06
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	132,973	0.17%	2	0.28%	66,486.27	4.15%	274.00
208	-	0.00%	-	0.00%	-	0.00%	-
209	23,000	0.03%	1	0.14%	23,000.00	4.75%	264.00
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	179,661	0.23%	3	0.42%	59,887.02	4.93%	250.48
215	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
217	60,807	0.08%	1	0.14%	60,806.55	4.80%	96.00
218	-	0.00%	-	0.00%	-	0.00%	-
219	-	0.00%	-	0.00%	-	0.00%	-
220	129,727	0.17%	3	0.42%	43,242.33	4.45%	246.81
221	84,273	0.11%	1	0.14%	84,273.00	4.45%	142.00
222	173,000	0.23%	3	0.42%	57,666.67	4.30%	223.83
223	15,000	0.02%	1	0.14%	15,000.00	4.90%	267.00
224	-	0.00%	-	0.00%	-	0.00%	-
225	370,000	0.48%	4	0.56%	92,500.00	4.92%	229.42
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	353,370	0.46%	3	0.42%	117,790.00	4.75%	268.97
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	0.86%	8	1.13%	82,811.13	4.69%	264.74
239	2,544,928	3.31%	22	3.09%	115,678.54	5.13%	264.54
240	2,577,046	3.35%	26	3.66%	99,117.15	5.13%	255.85
241	10,348,598	13.47%	105	14.77%	98,558.08	5.10%	264.61
242	1,236,616	1.61%	10	1.41%	123,661.60	5.24%	269.00
243	1,958,717	2.55%	21	2.95%	93,272.22	5.23%	266.58
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	74,505	0.10%	1	0.14%	74,504.55	5.45%	211.00
300	301	1,462,736	1.90%	8	1.13%	182,842.05	5.14%	248.01
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	54,912	0.07%	1	0.14%	54,912.15	4.55%	258.00
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	300,000	0.39%	4	0.56%	75,000.00	5.32%	269.20
358	359	809,292	1.05%	5	0.70%	161,858.47	5.54%	272.00
359	360	1,767,106	2.30%	15	2.11%	117,807.04	5.35%	270.02
360	361	5,972,881	7.77%	51	7.17%	117,115.31	5.32%	265.88
361	362	618,595	0.81%	7	0.98%	88,370.70	5.15%	242.98
362	363	493,065	0.64%	4	0.56%	123,266.25	5.63%	273.03
363	>	-	0.00%	-	0.00%	-	0.00%	-
Total		76,827,589	100.00%	711	100.00%	108,055.68	5.13%	263.35

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	1,469,554	1.91%	13	1.83%	113,042.64	1.75%	272.55
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	0.12%	1	0.14%	92,000.00	3.15%	26.00
3,25%	3,50%	-	0.00%	-	0.00%	-	0.00%	-
3,50%	3,75%	588,906	0.77%	10	1.41%	58,890.60	3.66%	199.03
3,75%	4,00%	837,744	1.09%	10	1.41%	83,774.42	3.93%	249.33
4,00%	4,25%	4,136,049	5.38%	46	6.47%	89,914.10	4.16%	248.98
4,25%	4,50%	2,672,622	3.48%	31	4.36%	86,213.61	4.44%	244.52
4,50%	4,75%	2,535,350	3.30%	26	3.66%	97,513.47	4.67%	261.98
4,75%	5,00%	10,349,742	13.47%	91	12.80%	113,733.43	4.94%	265.93
5,00%	5,25%	21,690,829	28.23%	181	25.46%	119,838.84	5.17%	264.24
5,25%	5,50%	15,501,920	20.18%	154	21.66%	100,661.82	5.40%	264.83
5,50%	5,75%	11,352,827	14.78%	102	14.35%	111,302.23	5.64%	268.10
5,75%	6,00%	2,946,581	3.84%	24	3.38%	122,774.20	5.86%	273.32
6,00%	6,25%	794,001	1.03%	11	1.55%	72,181.88	6.11%	272.23
6,25%	6,50%	1,064,225	1.39%	7	0.98%	152,032.14	6.46%	274.16
6,50%	6,75%	795,239	1.04%	4	0.56%	198,809.82	6.60%	269.48
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		76,827,589	100.00%	711	100.00%	108,055.68	5.13%	263.35

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	6,479,032	8.43%	63	8.86%	102,841.78	3.95%	253.31
1-1-2016	1-1-2017	1,024,032	1.33%	14	1.97%	73,145.17	4.33%	247.78
1-1-2017	1-1-2018	22,735,363	29.59%	199	27.99%	114,248.06	5.32%	266.22
1-1-2018	1-1-2019	6,105,179	7.95%	48	6.75%	127,191.22	5.65%	271.58
1-1-2019	1-1-2020	1,267,604	1.65%	12	1.69%	105,633.67	5.14%	267.34
1-1-2020	1-1-2021	638,458	0.83%	6	0.84%	106,409.60	4.77%	262.56
1-1-2021	1-1-2022	482,113	0.63%	5	0.70%	96,422.69	4.87%	265.13
1-1-2022	1-1-2023	4,864,530	6.33%	48	6.75%	101,344.98	5.16%	258.29
1-1-2023	1-1-2024	612,998	0.80%	4	0.56%	153,249.56	5.69%	273.76
1-1-2024	1-1-2025	188,000	0.24%	2	0.28%	94,000.00	4.88%	270.14
1-1-2025	1-1-2026	759,134	0.99%	12	1.69%	63,261.13	4.46%	255.21
1-1-2026	1-1-2027	2,770,728	3.61%	39	5.49%	71,044.30	4.42%	241.02
1-1-2027	1-1-2028	15,273,208	19.88%	139	19.55%	109,879.19	5.16%	265.67
1-1-2028	1-1-2029	2,074,118	2.70%	24	3.38%	86,421.60	5.62%	267.28
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	1,594,241	2.08%	11	1.55%	144,931.00	5.15%	245.06
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	54,912	0.07%	1	0.14%	54,912.15	4.55%	258.00
1-1-2037	1-1-2038	8,481,597	11.04%	74	10.41%	114,616.17	5.31%	265.19
1-1-2038	1-1-2039	1,422,342	1.85%	10	1.41%	142,234.17	5.57%	273.91
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	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	>	-	0.00%	-	0.00%	-	0.00%	-
Total		76,827,589	100.00%	711	100.00%	108,055.68	5.13%	263.35

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	0.12%	1	0.14%	92,000.00	3.15%	26.00
01-Jan-2016 - 31-Dec-2016	52,941	0.07%	1	0.14%	52,941.00	3.65%	20.00
01-Jan-2019 - 31-Dec-2019	30,221	0.04%	2	0.28%	15,110.53	4.40%	46.78
01-Jan-2020 - 31-Dec-2020	22,121	0.03%	1	0.14%	22,121.16	4.40%	62.00
01-Jan-2022 - 31-Dec-2022	101,468	0.13%	2	0.28%	50,734.00	4.93%	87.34
01-Jan-2023 - 31-Dec-2023	189,379	0.25%	4	0.56%	47,344.67	4.35%	101.02
01-Jan-2024 - 31-Dec-2024	7,000	0.01%	1	0.14%	7,000.00	5.20%	114.00
01-Jan-2025 - 31-Dec-2025	102,228	0.13%	2	0.28%	51,113.82	4.56%	126.66
01-Jan-2026 - 31-Dec-2026	325,170	0.42%	4	0.56%	81,292.50	5.21%	138.81
01-Jan-2027 - 31-Dec-2027	84,273	0.11%	1	0.14%	84,273.00	4.45%	142.00
01-Jan-2028 - 31-Dec-2028	462,553	0.60%	6	0.84%	77,092.17	4.71%	160.62
01-Jan-2029 - 31-Dec-2029	211,916	0.28%	2	0.28%	105,958.11	4.72%	171.67
01-Jan-2030 - 31-Dec-2030	694,646	0.90%	7	0.98%	99,235.21	5.13%	185.37
01-Jan-2031 - 31-Dec-2031	641,381	0.83%	10	1.41%	64,138.09	4.71%	196.10
01-Jan-2032 - 31-Dec-2032	958,610	1.25%	9	1.27%	106,512.25	5.20%	209.58
01-Jan-2033 - 31-Dec-2033	594,514	0.77%	6	0.84%	99,085.67	4.94%	221.88
01-Jan-2034 - 31-Dec-2034	1,075,501	1.40%	12	1.69%	89,625.08	5.06%	230.75
01-Jan-2035 - 31-Dec-2035	2,022,353	2.63%	30	4.22%	67,411.78	4.42%	244.89
01-Jan-2036 - 31-Dec-2036	2,159,229	2.81%	26	3.66%	83,047.28	4.52%	254.75
01-Jan-2037 - 31-Dec-2037	52,526,444	68.37%	449	63.15%	116,985.40	5.16%	269.80
01-Jan-2038 - 31-Dec-2038	14,340,641	18.67%	129	18.14%	111,167.76	5.33%	274.04
01-Jan-2039 - 31-Dec-2039	64,000	0.08%	3	0.42%	21,333.33	2.92%	288.66
01-Jan-2040 - 31-Dec-2040	69,000	0.09%	3	0.42%	23,000.00	5.04%	300.43
Total	76,827,589	100.00%	711	100.00%	108,055.68	5.13%	263.35

Loan to Foreclosure Value

from	until	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
NHG		6,858,341	8.93%	35	8.12%	195,952.59	4.37%	246.52
<	50,00%	6,505,345	8.47%	68	15.78%	95,666.84	5.15%	263.25
50,00%	55,00%	2,245,410	2.92%	15	3.48%	149,694.00	5.16%	266.38
55,00%	60,00%	3,571,450	4.65%	23	5.34%	155,280.45	5.08%	270.01
60,00%	65,00%	2,690,212	3.50%	13	3.02%	206,939.42	5.22%	260.83
65,00%	70,00%	3,723,530	4.85%	22	5.10%	169,251.38	5.24%	266.51
70,00%	75,00%	6,448,220	8.39%	36	8.35%	179,117.23	5.24%	264.91
75,00%	80,00%	1,139,777	1.48%	7	1.62%	162,825.25	4.42%	266.56
80,00%	85,00%	2,769,984	3.61%	15	3.48%	184,665.57	5.33%	272.68
85,00%	90,00%	2,095,973	2.73%	11	2.55%	190,542.99	5.17%	269.93
90,00%	95,00%	5,641,675	7.34%	27	6.26%	208,950.94	5.10%	263.74
95,00%	100,00%	2,711,838	3.53%	14	3.25%	193,702.72	5.09%	259.83
100,00%	105,00%	1,898,182	2.47%	10	2.32%	189,818.19	4.87%	256.29
105,00%	110,00%	2,603,311	3.39%	11	2.55%	236,664.60	5.26%	250.94
110,00%	115,00%	4,380,054	5.70%	21	4.87%	208,574.02	5.28%	262.86
115,00%	120,00%	8,199,943	10.67%	37	8.58%	221,620.09	5.34%	265.25
120,00%	125,00%	12,604,135	16.41%	63	14.62%	200,065.63	5.31%	268.52
125,00%	130,00%	740,208	0.96%	3	0.70%	246,736.00	5.09%	265.05
130,00%	>	-	0.00%	1	0.00%	-	0.00%	-
Total		76,827,589	100.00%	431	100.00%	178,254.27	5.13%	263.3468

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,303,857	3.00%	13	3.02%	177,219.76	5.09%	264.59
Flevoland	3,114,973	4.05%	17	3.94%	183,233.72	5.01%	262.61
Friesland	3,153,852	4.11%	18	4.18%	175,214.01	4.85%	261.51
Gelderland	9,485,164	12.35%	51	11.83%	185,983.61	5.13%	267.37
Groningen	2,038,681	2.65%	15	3.48%	135,912.04	5.10%	259.94
Limburg	3,785,375	4.93%	21	4.87%	180,255.95	4.85%	251.85
Noord-Brabant	12,127,958	15.79%	66	15.31%	193,756.94	5.20%	261.63
Noord-Holland	11,892,324	15.48%	65	15.08%	182,958.83	5.18%	266.76
Overijssel	5,931,671	7.72%	34	7.89%	174,460.92	5.12%	263.43
Utrecht	4,641,845	6.04%	28	6.50%	165,780.18	5.31%	263.99
Zeeiland	1,494,119	1.94%	10	2.32%	149,411.87	5.05%	264.92
Zuid-Holland	16,289,200	21.20%	90	20.88%	180,991.12	5.14%	263.42
Unspecified	568,569	0.74%	3	0.70%	189,523.10	5.37%	269.59
Total	76,827,589	100.00%	431	100.00%	178,254.27	5.13%	263.35

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single family house	31,450,015	40.94%	174	40.37%	180,747.21	5.16%	264.06
Flat/apartment	9,184,968	11.96%	60	13.92%	153,082.80	5.24%	269.74
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	9,810,631	12.77%	50	11.60%	196,212.62	5.09%	267.33
Flat/apartment with garage	724,153	0.94%	5	1.16%	144,830.65	5.15%	270.91
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 qaraage	-	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	25,657,822	33.40%	142	32.95%	180,688.89	5.08%	258.45
Total	76,827,589	100.00%	431	100.00%	178,254.27	5.13%	263.35

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	0.00%	-	0.00%	-	0.00%	-
0	38,000	0.05%	2	0.46%	19,000.00	4.81%	265.18
25,000	330,872	0.43%	8	1.86%	41,359.01	5.08%	264.53
50,000	1,383,605	1.80%	21	4.87%	65,885.96	5.12%	259.36
75,000	3,030,638	3.94%	33	7.66%	91,837.50	5.19%	263.40
100,000	4,548,691	5.92%	40	9.28%	113,717.26	5.28%	261.77
125,000	6,800,458	8.85%	49	11.37%	138,784.85	5.11%	264.58
150,000	9,580,758	12.47%	58	13.46%	165,185.48	5.06%	265.21
175,000	12,454,678	16.21%	66	15.31%	188,707.24	5.21%	265.04
200,000	10,560,951	13.75%	49	11.37%	215,529.62	5.25%	266.87
225,000	11,885,738	15.47%	50	11.60%	237,714.76	5.12%	265.70
250,000	8,109,250	10.56%	31	7.19%	261,588.72	5.04%	263.87
275,000	2,608,785	3.40%	9	2.09%	289,865.00	4.76%	254.02
300,000	945,626	1.23%	3	0.70%	315,208.65	5.04%	258.62
325,000	1,016,620	1.32%	3	0.70%	338,873.33	4.80%	259.02
350,000	2,175,920	2.83%	6	1.39%	362,653.31	5.03%	235.39
375,000	-	0.00%	-	0.00%	-	0.00%	-
400,000	-	0.00%	-	0.00%	-	0.00%	-
425,000	410,000	0.53%	1	0.23%	410,000.00	5.50%	274.00
450,000	438,000	0.57%	1	0.23%	438,000.00	5.20%	212.00
475,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	509,000	0.66%	1	0.23%	509,000.00	5.55%	278.00
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	76,827,589	100.00%	431	100.00%	178,254.27	5.13%	263.35