

**E-MAC Program III - Compartment NL 2008-I Investor report July 2022**

**Cashflow analysis for the period**

Total interest received	536,633	
Interest received on transaction accounts	(102)	
Liquidity available	3,750,000	
Reserve account available	3,375,000	
Receivables under hedging arrangements	-	
Total funds available		7,661,531
Company management expenses	2,310	
MPT fee	8,091	
Administration fee	808	
Third party fees	22,470	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,635	
Payments under hedging arrangements	360,293	
Interest on the Notes	135,924	
Shortfall Class D PDL Repayment	-	
Redemption on Supporting Class E-notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		536,531
Available after distribution of funds		7,125,000
Undrawn Liquidity Facility	3,750,000	
Reserve account	3,375,000	
Available liquidity		7,125,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	9,306,341
Claimed subrogation amount CMIS Nederland B.V.	1,455,034
Total	10,761,375

**Collateral**

Starting principal balance	43,119,274	
FA purchase on April 2022	-	
Total Principal redemptions and repayments	(2,964,601)	
Repurchase of loans in quarterly calculation period	(218,750)	
Prefund amount unused	-	
Losses for the period	-	
Ending principal balance		39,935,923
Balance Reset Participation		-
Total balance collateral E-MAC Program III, Comp.NL 2008-I		39,935,923
Redemptions reserved for purchase Further Advances on July 2022		-
Total collateral balance Notes E-MAC Program III Comp.NL 2008-I		39,935,923

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	-	-	-
Total	-	-	-	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	16.75%	26.23%	11.81%

Delinquency table	Number of loans	Balance	Percentage of total
Current	248	39,307,923	98.43%
31 - 60 days	3	628,000	1.57%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	0.00%
Total	251	39,935,923	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	2,934	2,361,604

**Characteristics**

Number of borrowers	251		
Number of loanparts	383		
	(weighted) average	Minimum	Maximum
Loan size borrower	159,107	9,235	464,000
Loan part size	104,271	2,382	378,000
Coupon	4.28%	0.25%	6.00%
Remaining maturity (months)	180	38	219
Remaining interest period (months)	86	1	195
Original interest period (months)	199	1	360
Seasoning (months)	152.9	16.0	184.0
Loan to Original Foreclosure Value (2)	85.5%	0.0%	126.9%

\* Calculation includes Bridge loans



**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2025 - 31-Dec-2025	11,606	0.03%	1	0.26%	11,606.17	2.95%	38.00
01-Jan-2027 - 31-Dec-2027	949,997	1.37%	5	1.31%	109,199.39	4.12%	63.29
01-Jan-2029 - 31-Dec-2029	16,246	0.04%	1	0.26%	16,246.42	5.45%	84.00
01-Jan-2030 - 31-Dec-2030	61,509	0.15%	1	0.26%	61,509.44	5.45%	99.00
01-Jan-2031 - 31-Dec-2031	195,039	0.48%	4	1.04%	48,759.67	3.75%	109.16
01-Jan-2032 - 31-Dec-2032	355,456	0.89%	6	1.57%	59,242.59	5.23%	120.67
01-Jan-2033 - 31-Dec-2033	280,557	0.70%	4	1.04%	70,139.21	4.12%	130.82
01-Jan-2034 - 31-Dec-2034	489,586	1.23%	5	1.31%	97,917.19	4.19%	143.13
01-Jan-2035 - 31-Dec-2035	429,540	1.08%	7	1.83%	61,362.84	3.47%	159.52
01-Jan-2036 - 31-Dec-2036	607,399	1.52%	7	1.83%	86,771.22	4.42%	170.50
01-Jan-2037 - 31-Dec-2037	32,903,587	82.39%	302	78.85%	108,952.28	4.27%	183.71
01-Jan-2038 - 31-Dec-2038	3,999,078	10.01%	36	9.40%	111,085.51	4.37%	186.17
01-Jan-2039 - 31-Dec-2039	26,382	0.07%	3	0.78%	8,794.08	1.27%	204.73
01-Jan-2040 - 31-Dec-2040	13,940	0.03%	1	0.26%	13,940.28	4.15%	219.00
<b>Total</b>	<b>39,935,923</b>	<b>100.00%</b>	<b>383</b>	<b>100.00%</b>	<b>104,271.34</b>	<b>4.28%</b>	<b>179.87</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		439,376	1.10%	6	1.57%	73,229.38	3.95%	153.28
<	50%	6,049,116	15.15%	90	23.50%	67,212.40	4.51%	172.30
50%	55%	1,630,271	4.08%	19	4.96%	85,803.76	4.52%	179.19
55%	60%	717,128	1.80%	8	2.09%	89,641.03	5.01%	182.89
60%	65%	1,907,033	4.78%	17	4.44%	112,178.41	4.13%	181.78
65%	70%	2,739,379	6.88%	22	5.74%	124,517.23	4.74%	180.97
70%	75%	1,093,865	2.74%	7	1.83%	156,266.45	4.84%	184.50
75%	80%	1,148,166	2.88%	13	3.39%	88,320.49	4.99%	175.23
80%	85%	3,710,685	9.29%	24	6.27%	154,611.86	3.66%	178.06
85%	90%	2,110,903	5.29%	16	4.18%	131,931.44	4.26%	184.44
90%	95%	3,220,102	8.06%	26	6.79%	123,850.07	4.11%	179.55
95%	100%	2,230,555	5.59%	22	5.74%	101,388.67	4.52%	182.06
100%	105%	795,593	1.99%	10	2.61%	79,559.33	4.11%	184.00
105%	110%	1,310,750	3.28%	13	3.39%	100,826.94	3.36%	184.23
110%	115%	951,021	2.38%	10	2.61%	95,102.13	4.68%	183.61
115%	120%	1,044,211	2.61%	9	2.35%	116,023.45	3.47%	179.34
120%	125%	8,359,517	20.93%	68	17.75%	122,934.07	4.20%	183.29
125%	>	478,250	1.20%	3	0.78%	159,416.67	4.53%	185.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>39,935,923</b>	<b>100.00%</b>	<b>383</b>	<b>100.00%</b>	<b>104,271.34</b>	<b>4.28%</b>	<b>179.87</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	979,107	2.45%	6	2.39%	163,184.46	4.07%	170.13
Utrecht	2,779,708	6.96%	20	7.97%	138,985.42	4.14%	180.43
Zeeland	1,577,703	3.95%	10	3.98%	157,770.28	4.91%	180.67
Zuid-Holland	8,009,011	20.05%	49	19.52%	163,449.21	3.96%	181.40
Flevoland	1,945,246	4.87%	11	4.38%	176,840.56	3.82%	184.38
Friesland	1,410,099	3.53%	10	3.98%	141,009.91	4.15%	183.20
Gelderland	5,670,688	14.20%	35	13.94%	162,019.67	4.60%	181.94
Groningen	1,542,680	3.86%	11	4.38%	140,243.62	4.34%	177.41
Limburg	2,792,533	6.99%	18	7.17%	155,140.72	4.71%	178.67
Noord-Brabant	7,011,806	17.56%	43	17.13%	163,065.27	4.59%	177.52
Noord-Holland	4,522,676	11.32%	27	10.76%	167,506.51	3.84%	177.83
Overijssel	1,694,665	4.24%	11	4.38%	154,060.46	4.14%	181.03
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>39,935,923</b>	<b>100.00%</b>	<b>251</b>	<b>100.00%</b>	<b>159,107.26</b>	<b>4.28%</b>	<b>179.87</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	33,810,139	84.66%	208	82.87%	162,548.74	4.34%	179.37
Condominium	5,406,363	13.54%	40	15.94%	135,159.06	3.70%	182.24
Farm House	167,379	0.42%	1	0.40%	167,379.38	5.35%	186.00
Condominium with garage	552,042	1.38%	2	0.80%	276,021.00	5.58%	185.38
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>39,935,923</b>	<b>100.00%</b>	<b>251</b>	<b>100.00%</b>	<b>159,107.26</b>	<b>4.28%</b>	<b>179.87</b>

**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	25,000	0.51%	14	5.58%	14,599.96	4.92%	184.29
25,000	50,000	1.02%	10	3.98%	40,899.06	4.86%	181.55
50,000	75,000	2.27%	14	5.58%	64,717.88	4.68%	178.90
75,000	100,000	5.19%	23	9.16%	90,079.12	4.43%	174.40
100,000	125,000	10.07%	35	13.94%	114,943.91	4.37%	176.96
125,000	150,000	4.22%	30	11.95%	140,680.43	4.66%	178.74
150,000	175,000	5.85%	36	14.34%	162,738.51	4.06%	181.69
175,000	200,000	10.22%	22	8.76%	185,584.10	4.14%	178.30
200,000	225,000	4.07%	19	7.57%	214,713.95	4.33%	183.31
225,000	250,000	2.60%	11	4.38%	236,372.97	4.12%	177.44
250,000	275,000	5.86%	9	3.59%	259,949.73	4.05%	178.24
275,000	300,000	3.17%	11	4.38%	288,405.48	4.39%	181.63
300,000	325,000	1.53%	5	1.99%	307,141.67	3.54%	179.63
325,000	350,000	2.01%	6	2.39%	336,216.23	4.24%	182.42
350,000	375,000	1.81%	2	0.80%	361,750.00	3.43%	180.33
375,000	400,000	0.95%	1	0.40%	378,000.00	5.25%	186.00
400,000	425,000	1.05%	1	0.40%	420,000.00	3.20%	184.00
425,000	450,000	1.08%	1	0.40%	429,595.68	5.35%	184.76
450,000	475,000	1.16%	1	0.40%	464,000.00	5.55%	184.00
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>39,935,923</b>	<b>100.00%</b>	<b>251</b>	<b>100.00%</b>	<b>159,107.26</b>	<b>4.28%</b>	<b>179.87</b>