

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

**Cashflow analysis for the period**

Total interest received	427,771	
Interest received on transaction accounts	(5)	
Liquidity available	3,750,000	
Reserve account available	3,375,000	
Receivables under hedging arrangements	38,000	
Total funds available		7,590,766
Company management expenses	2,764	
MPT fee	7,454	
Administration fee	749	
Third party fees	10,840	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,708	
Payments under hedging arrangements	188,969	
Interest on the Notes	248,282	
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		465,766
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	9,307,538
Claimed subrogation amount CMIS Nederland B.V.	1,455,034
<b>Total</b>	<b>10,762,572</b>

**Collateral**

Starting principal balance	39,935,923	
FA purchase on July 2022	-	
Total Principal redemptions and repayments	(3,120,115)	
Repurchase of loans in quarterly calculation period	-	
Prefund amount unused	-	
Losses for the period	-	
Ending principal balance		36,815,808
Balance Reset Participation	-	
Total balance collateral E-MAC Program III, Comp.NL 2008-I		36,815,808
Redemptions reserved for purchase Further Advances on October 2022	-	
Total collateral balance Notes E-MAC Program III Comp.NL 2008-I		36,815,808

**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	-	-	-	-
<b>Total</b>	-	-	-	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	26.23%	27.60%	12.11%

Delinquency table	Number of loans	Balance	Percentage of total
Current	231	35,809,448	97.27%
31 - 60 days	5	1,006,360	2.73%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	0.00%
<b>Total</b>	236	36,815,808	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	15,767	2,345,837

**Characteristics**

Number of borrowers	236		
Number of loanparts	357		
	(weighted) average	Minimum	Maximum
Loan size borrower	155,999	9,235	464,000
Loan part size	103,126	2,354	378,000
Coupon	4.38%	1.45%	7.13%
Remaining maturity (months)	178	35	216
Remaining interest period (months)	92	1	192
Original interest period (months)	196	1	360
Seasoning (months)	155.6	19.0	187.0
Loan to Original Foreclosure Value (2)	84.7%	0.0%	125.8%

\* Calculation includes Bridge loans

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	561,871	1.53%	13	3.64%	43,220.81	4.55%	173.82
Bridge Loan	117,528	0.32%	1	0.28%	117,527.90	2.91%	182.00
Interest Only	32,150,540	87.33%	286	80.11%	112,414.48	4.40%	178.91
Investment	261,063	0.71%	2	0.56%	130,531.72	3.65%	180.77
Life	1,894,122	5.14%	25	7.00%	75,764.89	4.18%	171.22
Savings	855,799	2.32%	14	3.92%	61,128.51	4.91%	155.90
STAR Aflossingsvrij	371,541	1.01%	6	1.68%	61,923.55	4.39%	179.65
Universal Life	603,343	1.64%	10	2.80%	60,334.31	3.76%	159.87
<b>Total</b>	<b>36,815,808</b>	<b>100.00%</b>	<b>357</b>	<b>100.00%</b>	<b>103,125.51</b>	<b>4.38%</b>	<b>177.62</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,825,793	4.96%	16	4.48%	114,112.08	3.10%	176.30
12	2,017,734	5.48%	11	3.08%	183,430.32	4.49%	180.90
24	-	0.00%	-	0.00%	-	0.00%	-
36	635,956	1.73%	6	1.68%	105,992.70	3.31%	181.29
48	-	0.00%	-	0.00%	-	0.00%	-
60	1,327,119	3.60%	13	3.64%	102,086.04	4.15%	160.16
60	991,750	2.69%	5	1.40%	198,350.00	3.27%	181.26
72	704,121	1.91%	6	1.68%	117,353.44	3.28%	178.90
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	11,218,665	30.47%	105	29.41%	106,844.43	3.38%	179.20
120	-	0.00%	-	0.00%	-	0.00%	-
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	1,177,116	3.20%	16	4.48%	73,569.77	5.13%	178.59
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	-	0.00%	-	0.00%	-	0.00%	-
240	5,255,825	14.28%	65	18.21%	80,858.84	5.14%	175.17
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	-	0.00%	-	0.00%	-	0.00%	-
300	1,226,586	3.33%	13	3.64%	94,352.74	5.33%	161.69
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	-	0.00%	-	0.00%	-	0.00%	-
360	10,435,144	28.34%	101	28.29%	103,318.26	5.34%	180.09
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,815,808</b>	<b>100.00%</b>	<b>357</b>	<b>100.00%</b>	<b>103,125.51</b>	<b>4.38%</b>	<b>177.62</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	997,044	2.71%	15	4.20%	66,469.61	2.30%	175.54
2.50%	2.75%	488,477	1.33%	6	1.68%	81,412.87	2.69%	170.08
2.75%	3.00%	3,169,878	8.61%	25	7.00%	126,795.12	2.85%	180.19
3.00%	3.25%	4,114,995	11.18%	37	10.36%	111,216.07	3.17%	180.99
3.25%	3.50%	2,649,399	7.20%	24	6.72%	110,391.62	3.37%	174.76
3.50%	3.75%	1,184,697	3.22%	8	2.24%	148,087.16	3.66%	162.35
3.75%	4.00%	2,815,146	7.65%	25	7.00%	112,605.83	3.85%	179.17
4.00%	4.25%	1,971,737	5.36%	18	5.04%	109,540.94	4.16%	176.66
4.25%	4.50%	314,414	0.85%	3	0.84%	104,804.56	4.33%	133.93
4.50%	4.75%	654,334	1.78%	6	1.68%	109,055.62	4.57%	179.33
4.75%	5.00%	1,194,645	3.24%	13	3.64%	91,895.74	4.92%	172.15
5.00%	5.25%	8,621,166	23.42%	87	24.37%	99,093.86	5.19%	179.91
5.25%	5.50%	4,660,299	12.66%	50	14.01%	93,205.98	5.38%	176.99
5.50%	5.75%	2,172,023	5.90%	24	6.72%	90,500.94	5.62%	180.20
5.75%	6.00%	1,319,555	3.58%	13	3.64%	101,504.22	5.85%	179.04
6.00%	6.25%	160,000	0.43%	1	0.28%	160,000.00	6.07%	181.00
6.25%	6.50%	228,000	0.62%	1	0.28%	228,000.00	6.38%	183.00
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	100,000	0.27%	1	0.28%	100,000.00	7.13%	179.00
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%	-
<b>Total</b>		<b>36,815,808</b>	<b>100.00%</b>	<b>357</b>	<b>100.00%</b>	<b>103,125.51</b>	<b>4.38%</b>	<b>177.62</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,825,793	4.96%	16	4.48%	114,112.08	3.10%	176.30
<	01/01/2023	-	0.00%	-	0.00%	-	0.00%	-
01/01/2023	01/01/2024	3,890,162	10.57%	27	7.56%	144,080.08	3.75%	180.85
01/01/2024	01/01/2025	327,625	0.89%	6	1.68%	54,604.13	3.53%	152.42
01/01/2025	01/01/2026	113,403	0.31%	3	0.84%	37,800.96	2.92%	165.13
01/01/2026	01/01/2027	1,092,863	2.97%	8	2.24%	136,607.92	3.62%	169.75
01/01/2027	01/01/2028	15,254,632	41.44%	152	42.58%	100,395.42	4.18%	177.06
01/01/2028	01/01/2029	935,430	2.54%	9	2.52%	103,936.71	2.96%	174.06
01/01/2029	01/01/2030	197,181	0.54%	3	0.84%	65,727.05	3.33%	182.32
01/01/2030	01/01/2031	53,027	0.14%	1	0.28%	53,027.37	5.45%	96.00
01/01/2031	01/01/2032	122,381	0.33%	1	0.28%	122,381.25	2.33%	183.00
01/01/2032	01/01/2033	1,334,601	3.63%	14	3.92%	95,328.65	5.28%	155.96
01/01/2033	01/01/2034	104,543	0.28%	2	0.56%	52,271.40	5.45%	130.00
01/01/2034	01/01/2035	-	0.00%	-	0.00%	-	0.00%	-
01/01/2035	01/01/2036	125,276	0.34%	2	0.56%	62,637.94	2.64%	155.00
01/01/2036	01/01/2037	37,508	0.10%	1	0.28%	37,508.21	5.35%	161.00
01/01/2037	01/01/2038	11,373,531	30.89%	111	31.09%	102,464.25	5.33%	180.95
01/01/2038	01/01/2039	27,850	0.08%	1	0.28%	27,850.00	6.00%	192.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
01/01/2042	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
01/01/2043	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
01/01/2044	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
01/01/2045	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
01/01/2046	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	01/01/2051	-	0.00%	-	0.00%	-	0.00%	-
01/01/2051	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>36,815,808</b>	<b>100.00%</b>	<b>357</b>	<b>100.00%</b>	<b>103,125.51</b>	<b>4.38%</b>	<b>177.62</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2025 - 31-Dec-2025	10,729	0.03%	1	0.28%	10,728.73	2.95%	35.00
01-Jan-2027 - 31-Dec-2027	350,656	0.98%	4	1.12%	90,164.06	3.79%	60.19
01-Jan-2029 - 31-Dec-2029	16,246	0.04%	1	0.28%	16,246.42	5.15%	81.00
01-Jan-2030 - 31-Dec-2030	53,027	0.14%	1	0.28%	53,027.37	5.45%	96.00
01-Jan-2031 - 31-Dec-2031	80,000	0.22%	1	0.28%	80,000.00	4.30%	102.00
01-Jan-2032 - 31-Dec-2032	287,216	0.78%	5	1.40%	57,443.28	5.25%	118.71
01-Jan-2033 - 31-Dec-2033	277,753	0.75%	4	1.12%	69,438.18	4.36%	127.80
01-Jan-2034 - 31-Dec-2034	398,336	1.08%	4	1.12%	99,583.98	4.17%	140.39
01-Jan-2035 - 31-Dec-2035	429,234	1.17%	7	1.96%	61,319.21	3.65%	156.52
01-Jan-2036 - 31-Dec-2036	598,297	1.63%	7	1.96%	85,470.95	4.40%	167.60
01-Jan-2037 - 31-Dec-2037	30,431,221	82.66%	284	79.55%	107,152.19	4.37%	180.71
01-Jan-2038 - 31-Dec-2038	3,832,797	10.41%	34	9.52%	112,729.33	4.52%	183.17
01-Jan-2039 - 31-Dec-2039	26,354	0.07%	3	0.84%	8,784.82	1.95%	201.72
01-Jan-2040 - 31-Dec-2040	13,940	0.04%	1	0.28%	13,940.28	4.15%	216.00
<b>Total</b>	<b>36,815,808</b>	<b>100.00%</b>	<b>357</b>	<b>100.00%</b>	<b>103,125.51</b>	<b>4.38%</b>	<b>177.62</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		223,876	0.61%	4	1.12%	55,969.07	3.61%	141.16
<	50%	5,907,888	16.05%	91	25.49%	64,921.84	4.55%	170.73
50%	55%	1,280,263	3.48%	13	3.64%	98,481.74	4.34%	180.84
55%	60%	888,212	2.41%	9	2.52%	98,690.25	4.67%	179.52
60%	65%	1,578,592	4.29%	15	4.20%	105,239.47	4.15%	178.44
65%	70%	2,730,666	7.42%	22	6.16%	124,121.19	4.74%	178.00
70%	75%	1,024,821	2.78%	7	1.96%	146,403.05	4.74%	181.46
75%	80%	1,146,312	3.11%	13	3.64%	88,177.88	5.03%	172.28
80%	85%	3,380,441	9.18%	21	5.88%	160,973.37	3.86%	178.44
85%	90%	2,325,512	6.32%	18	5.04%	129,195.13	4.49%	179.39
90%	95%	2,994,063	8.13%	24	6.72%	124,752.64	4.25%	178.01
95%	100%	1,639,095	4.45%	18	5.04%	91,060.28	4.75%	181.40
100%	105%	781,543	2.12%	9	2.52%	86,838.15	4.19%	181.02
105%	110%	1,044,439	2.84%	11	3.08%	94,949.02	3.87%	181.29
110%	115%	741,236	2.01%	8	2.24%	92,654.47	5.37%	180.47
115%	120%	1,043,607	2.83%	9	2.52%	115,956.36	3.68%	176.33
120%	125%	7,804,000	21.20%	63	17.65%	123,873.02	4.23%	180.23
125%	>	281,250	0.76%	2	0.56%	140,625.00	5.50%	182.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>36,815,808</b>	<b>100.00%</b>	<b>357</b>	<b>100.00%</b>	<b>103,125.51</b>	<b>4.38%</b>	<b>177.62</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	740,302	2.01%	5	2.12%	148,060.38	4.01%	180.73
Utrecht	2,473,545	6.72%	19	8.05%	130,186.55	4.66%	177.29
Zeeland	1,566,361	4.25%	10	4.24%	156,636.10	4.91%	177.76
Zuid-Holland	7,072,920	19.21%	44	18.64%	160,748.18	4.07%	178.62
Flevoland	1,936,277	5.26%	11	4.66%	176,025.17	4.05%	181.38
Friesland	1,211,716	3.29%	9	3.81%	134,635.08	4.38%	179.90
Gelderland	5,144,978	13.97%	32	13.56%	160,780.56	4.51%	179.78
Groningen	1,541,721	4.19%	11	4.66%	140,156.47	4.25%	174.44
Limburg	2,787,494	7.57%	18	7.63%	154,860.76	4.73%	175.66
Noord-Brabant	6,438,175	17.49%	41	17.37%	157,028.65	4.62%	174.49
Noord-Holland	4,366,666	11.86%	26	11.02%	167,948.70	3.96%	177.74
Overijssel	1,535,654	4.17%	10	4.24%	153,565.40	4.61%	177.72
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,815,808</b>	<b>100.00%</b>	<b>236</b>	<b>100.00%</b>	<b>155,999.19</b>	<b>4.38%</b>	<b>177.62</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	30,848,197	83.79%	194	82.20%	159,011.33	4.44%	177.25
Condominium	5,248,767	14.26%	39	16.53%	134,583.78	3.86%	179.18
Farm House	166,801	0.45%	1	0.42%	166,801.10	5.55%	183.00
Condominium with garage	552,042	1.50%	2	0.85%	276,021.00	5.59%	182.38
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,815,808</b>	<b>100.00%</b>	<b>236</b>	<b>100.00%</b>	<b>155,999.19</b>	<b>4.38%</b>	<b>177.62</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	0.56%	14	5.93%	14,599.96	4.92%	181.29
25,000	50,000	1.07%	10	4.24%	39,487.57	4.93%	178.95
50,000	75,000	2.01%	16	6.78%	64,614.99	4.70%	170.97
75,000	100,000	2.72%	22	9.32%	90,153.03	4.47%	169.43
100,000	125,000	3.39%	33	13.98%	114,779.34	4.39%	175.49
125,000	150,000	4.07%	25	10.59%	139,502.15	4.70%	179.95
150,000	175,000	4.75%	35	14.83%	162,781.34	4.05%	178.59
175,000	200,000	5.42%	21	8.90%	184,810.04	4.18%	174.96
200,000	225,000	6.11%	18	7.63%	214,477.17	4.32%	180.45
225,000	250,000	6.79%	10	4.24%	238,033.93	4.52%	181.68
250,000	275,000	7.47%	6	2.54%	260,061.97	4.27%	171.97
275,000	300,000	8.15%	10	4.24%	288,311.69	4.53%	178.59
300,000	325,000	8.83%	4	1.69%	307,925.82	3.44%	179.13
325,000	350,000	9.51%	6	2.54%	335,927.98	4.81%	179.46
350,000	375,000	10.19%	2	0.85%	361,750.00	4.03%	177.33
375,000	400,000	10.87%	1	0.42%	378,000.00	5.25%	183.00
400,000	425,000	11.55%	1	0.42%	420,000.00	3.20%	181.00
425,000	450,000	12.23%	1	0.42%	428,508.33	5.29%	181.76
450,000	475,000	12.91%	1	0.42%	464,000.00	5.55%	181.00
475,000	500,000	13.59%	-	0.00%	-	0.00%	-
500,000	525,000	14.27%	-	0.00%	-	0.00%	-
525,000	550,000	14.95%	-	0.00%	-	0.00%	-
550,000	575,000	15.63%	-	0.00%	-	0.00%	-
575,000	600,000	16.31%	-	0.00%	-	0.00%	-
600,000	625,000	16.99%	-	0.00%	-	0.00%	-
625,000	650,000	17.67%	-	0.00%	-	0.00%	-
650,000	>	18.35%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,815,808</b>	<b>100.00%</b>	<b>236</b>	<b>100.00%</b>	<b>155,999.19</b>	<b>4.38%</b>	<b>177.62</b>