

E-MAC Program III - Compartment NL 2008-I Investor report April 2023

Cashflow analysis for the period

Total interest received	378,260	
Interest received on transaction accounts	37,611	
Liquidity available	3,750,000	
Reserve account available	3,375,000	
Receivables under hedging arrangements	65,379	
Total funds available		7,606,250
Company management expenses	21,204	
MPT fee	6,452	
Administration fee	648	
Third party fees	64,730	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Subordinated Amount	6,563	
Payments under hedging arrangements	45,431	
Interest on the Notes	336,222	
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		481,250
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	9,434,866
Claimed subrogation amount CMIS Nederland B.V.	1,455,034
Total	10,889,900

Collateral

Starting principal balance	34,570,085	
FA purchase on January 2023	-	
Total Principal redemptions and repayments	(922,979)	
Repurchase of loans in quarterly calculation period	-	
Prefund amount unused	-	
Losses for the period	-	
Ending principal balance		33,647,106
Balance Reset Participation	-	
Total balance collateral E-MAC Program III, Comp.NL 2008-I		33,647,106
Redemptions reserved for purchase Further Advances on April 2023	-	
Total collateral balance Notes E-MAC Program III Comp.NL 2008-I		33,647,106

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	21.96%	9.88%	12.28%

Delinquency table	Number of loans	Balance	Percentage of total
Current	221	33,487,106	99.52%
31 - 60 days	1	160,000	0.48%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	0.00%
Total	222	33,647,106	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,029	-	3,612	2,339,367

Characteristics

Number of borrowers	222		
Number of loanparts	334		
Loan size borrower (weighted) average	151,564	Minimum 5,376	Maximum 464,000
Loan part size	100,740	2,298	378,000
Coupon	4.44%	2.25%	7.13%
Remaining maturity (months)	171	29	210
Remaining interest period (months)	84	1	186
Original interest period (months)	190	1	360
Seasoning (months)	158.0	6.0	193.0
Loan to Original Foreclosure Value (2)	83.7%	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	402,437	1.20%	11	3.29%	36,585.16	4.38%	168.82
Bridge Loan	117,528	0.35%	1	0.30%	117,527.90	2.91%	176.00
Interest Only	29,380,771	87.32%	268	80.24%	109,629.74	4.43%	172.78
Investment	201,063	0.60%	1	0.30%	201,063.43	3.20%	175.00
Life	1,894,122	5.63%	25	7.49%	75,764.89	4.73%	165.22
Savings	803,301	2.39%	14	4.19%	57,378.63	4.91%	147.63
STAR Aflossingsvrij	355,505	1.06%	6	1.80%	59,250.82	4.36%	173.62
Universal Life	492,379	1.46%	8	2.40%	61,547.34	3.69%	150.45
Total	33,647,106	100.00%	334	100.00%	100,739.84	4.44%	171.41

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,630,356	4.85%	12	3.59%	135,862.97	4.59%	169.69
12	1,746,704	5.19%	10	2.99%	174,670.39	4.91%	174.74
24	-	0.00%	-	0.00%	-	0.00%	-
36	625,945	1.86%	6	1.80%	104,324.20	3.30%	175.28
48	-	0.00%	-	0.00%	-	0.00%	-
60	1,315,289	3.91%	13	3.89%	101,176.05	4.59%	153.99
60	991,750	2.95%	5	1.50%	198,350.00	3.27%	175.26
72	666,488	1.98%	6	1.80%	111,081.25	3.32%	174.48
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	10,965,856	32.59%	102	30.54%	107,508.39	3.38%	173.16
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	1,071,820	3.19%	15	4.49%	71,454.69	5.12%	172.27
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	4,708,755	13.99%	60	17.96%	78,479.26	5.12%	169.32
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	1,112,612	3.31%	13	3.89%	85,585.53	5.33%	155.49
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	8,111,531	26.19%	92	27.54%	95,777.51	5.34%	173.59
>	-	0.00%	-	0.00%	-	0.00%	-
Total	33,647,106	100.00%	334	100.00%	100,739.84	4.44%	171.41

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	256,732	0.76%	7	2.10%	36,676.02	2.37%	163.08
2.50%	2.75%	458,508	1.36%	6	1.80%	76,418.06	2.70%	163.38
3.00%	3.00%	2,817,198	8.37%	24	7.19%	117,383.26	3.17%	174.72
3.00%	3.25%	4,074,796	12.11%	36	10.78%	113,188.77	3.17%	174.99
3.25%	3.50%	2,151,611	6.39%	20	5.99%	107,580.54	3.39%	167.98
3.50%	3.75%	1,194,685	3.55%	9	2.69%	132,742.79	3.66%	156.74
3.75%	4.00%	2,645,823	7.86%	24	7.19%	110,242.64	3.85%	172.96
4.00%	4.25%	1,513,906	4.50%	14	4.19%	108,136.14	4.20%	172.95
4.25%	4.50%	679,414	2.02%	5	1.50%	135,882.74	4.33%	149.31
4.50%	4.75%	773,523	2.30%	7	2.10%	110,503.21	4.41%	174.04
4.75%	5.00%	1,766,343	5.25%	16	4.79%	110,396.46	4.92%	166.18
5.00%	5.25%	7,053,574	20.96%	75	22.46%	94,047.65	5.19%	173.86
5.25%	5.50%	4,171,478	12.40%	49	14.67%	85,132.21	5.39%	170.20
5.50%	5.75%	2,144,484	6.37%	23	6.89%	93,238.42	5.61%	174.88
5.75%	6.00%	963,473	2.86%	12	3.59%	80,289.40	5.85%	171.97
6.00%	6.25%	369,375	1.10%	3	0.90%	123,125.00	6.09%	176.13
6.25%	6.50%	512,183	1.53%	3	0.90%	170,727.62	6.41%	172.56
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	0.30%	1	0.30%	100,000.00	7.13%	173.00
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%	-
Total		33,647,106	100.00%	334	100.00%	100,739.84	4.44%	171.41

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,630,356	4.85%	12	3.59%	135,862.97	4.59%	169.69
<	01/01/2024	3,103,734	9.22%	22	6.59%	141,078.81	3.76%	175.15
01/01/2024	01/01/2025	594,141	1.77%	8	2.40%	74,267.63	4.25%	154.13
01/01/2025	01/01/2026	113,403	0.34%	3	0.90%	37,800.96	2.92%	159.13
01/01/2026	01/01/2027	1,072,897	3.19%	8	2.40%	134,112.10	3.62%	163.75
01/01/2027	01/01/2028	14,455,066	42.98%	144	43.11%	100,382.40	4.15%	171.03
01/01/2028	01/01/2029	1,144,548	3.40%	11	3.29%	104,049.86	3.53%	169.66
01/01/2029	01/01/2030	233,630	0.69%	4	1.20%	58,407.57	3.86%	152.24
01/01/2030	01/01/2031	44,576	0.13%	1	0.30%	44,575.98	5.45%	90.00
01/01/2031	01/01/2032	185,629	0.55%	2	0.60%	92,814.33	3.89%	135.00
01/01/2032	01/01/2033	1,180,527	3.51%	13	3.89%	90,809.74	5.27%	152.64
01/01/2033	01/01/2034	26,693	0.08%	1	0.30%	26,692.69	5.45%	128.00
01/01/2034	01/01/2035	36,312	0.11%	1	0.30%	36,312.38	5.35%	132.00
01/01/2035	01/01/2036	124,660	0.37%	2	0.60%	62,329.84	2.64%	149.00
01/01/2036	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
01/01/2037	01/01/2038	9,673,084	28.75%	101	30.24%	95,773.11	5.33%	174.84
01/01/2038	01/01/2039	27,850	0.08%	1	0.30%	27,850.00	6.00%	186.00
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total		33,647,106	100.00%	334	100.00%	100,739.84	4.44%	171.41

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2025 - 31-Dec-2025	3,064	0.01%	1	0.30%	3,064.46	2.95%	29.00
01-Jan-2027 - 31-Dec-2027	346,059	1.03%	4	1.20%	86,514.81	3.74%	54.24
01-Jan-2029 - 31-Dec-2029	52,752	0.16%	2	0.60%	26,375.80	5.38%	78.46
01-Jan-2030 - 31-Dec-2030	44,576	0.13%	1	0.30%	44,575.98	5.45%	90.00
01-Jan-2031 - 31-Dec-2031	143,247	0.43%	2	0.60%	71,623.71	4.81%	94.68
01-Jan-2032 - 31-Dec-2032	219,036	0.66%	4	1.20%	54,758.91	5.23%	113.53
01-Jan-2033 - 31-Dec-2033	196,926	0.59%	3	0.90%	65,642.01	4.37%	122.36
01-Jan-2034 - 31-Dec-2034	434,648	1.29%	5	1.50%	86,929.66	4.27%	134.19
01-Jan-2035 - 31-Dec-2035	428,618	1.27%	7	2.10%	61,231.18	3.97%	150.52
01-Jan-2036 - 31-Dec-2036	394,888	1.17%	4	1.20%	98,722.11	3.78%	161.22
01-Jan-2037 - 31-Dec-2037	28,163,434	83.70%	268	80.24%	105,087.44	4.44%	174.69
01-Jan-2038 - 31-Dec-2038	3,179,618	9.45%	29	8.68%	109,641.99	4.57%	177.21
01-Jan-2039 - 31-Dec-2039	26,298	0.08%	3	0.90%	8,766.14	3.14%	195.72
01-Jan-2040 - 31-Dec-2040	13,940	0.04%	1	0.30%	13,940.28	4.15%	210.00
Total	33,647,106	100.00%	334	100.00%	100,739.84	4.44%	171.41

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		223,876	0.67%	4	1.20%	55,969.07	3.61%	135.16
<	50%	5,480,109	16.29%	87	26.05%	62,989.76	4.43%	164.48
50%	55%	751,579	2.23%	9	2.69%	83,508.72	4.62%	174.81
55%	60%	957,589	2.85%	10	2.99%	95,758.89	4.78%	173.75
60%	65%	2,248,752	6.68%	24	7.19%	93,698.41	4.45%	169.85
65%	70%	2,294,644	6.82%	17	5.08%	134,979.08	4.65%	174.59
70%	75%	1,343,559	3.99%	10	2.99%	134,355.87	4.71%	171.55
75%	80%	1,109,827	3.30%	11	3.29%	100,893.32	4.37%	166.37
80%	85%	2,765,860	8.22%	19	5.69%	145,571.59	4.20%	171.76
85%	90%	1,895,797	5.63%	15	4.49%	126,386.45	4.30%	175.27
90%	95%	2,990,085	8.89%	24	7.19%	124,586.87	4.49%	172.01
95%	100%	1,454,230	4.32%	15	4.49%	96,948.66	4.54%	175.25
100%	105%	624,633	1.86%	8	2.40%	78,079.11	4.40%	175.52
105%	110%	895,384	2.66%	9	2.69%	99,487.15	4.46%	175.33
110%	115%	428,457	1.27%	4	1.20%	107,114.13	5.60%	174.81
115%	120%	1,294,696	3.85%	10	2.99%	129,469.60	4.21%	171.04
120%	125%	6,606,770	19.64%	56	16.77%	117,978.03	4.28%	174.28
125%	>	281,250	0.84%	2	0.60%	140,625.00	5.60%	176.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		33,647,106	100.00%	334	100.00%	100,739.84	4.44%	171.41

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	739,695	2.20%	5	2.25%	147,938.96	4.01%	174.73
Utrecht	2,290,296	6.81%	18	8.11%	127,238.66	4.68%	171.90
Zeeland	1,518,936	4.51%	10	4.50%	151,893.64	4.91%	171.18
Zuid-Holland	6,804,678	20.22%	42	18.92%	162,016.13	4.38%	172.65
Flevoland	1,550,999	4.61%	9	4.05%	172,333.28	3.82%	175.24
Friesland	1,182,090	3.51%	9	4.05%	131,343.33	4.35%	173.88
Gelderland	4,530,009	13.46%	29	13.06%	156,207.22	4.50%	173.48
Groningen	1,529,674	4.55%	11	4.95%	139,061.29	4.24%	168.22
Limburg	2,742,383	8.15%	18	8.11%	152,354.61	4.76%	169.58
Noord-Brabant	5,533,458	16.45%	37	16.67%	149,552.91	4.57%	168.03
Noord-Holland	3,941,283	11.71%	25	11.26%	157,651.31	4.12%	171.30
Overijssel	1,283,604	3.81%	9	4.05%	142,622.71	4.53%	170.76
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	33,647,106	100.00%	222	100.00%	151,563.54	4.44%	171.41

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	28,522,845	84.77%	184	82.88%	155,015.46	4.48%	171.06
Condominium	4,846,385	14.40%	36	16.22%	134,621.81	4.11%	173.18
Farm House	65,834	0.20%	1	0.45%	65,833.78	5.35%	177.00
Condominium with garage	212,042	0.63%	1	0.45%	212,042.00	5.15%	177.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	33,647,106	100.00%	222	100.00%	151,563.54	4.44%	171.41

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	199,719	14	6.31%	14,265.62	5.05%	175.21
25,000	50,000	327,565	8	0.97%	40,945.61	5.16%	168.08
50,000	75,000	1,125,242	18	8.11%	62,513.45	4.53%	169.83
75,000	100,000	2,055,235	23	6.11%	89,358.06	4.68%	163.25
100,000	125,000	3,430,388	30	13.51%	114,346.25	4.32%	169.28
125,000	150,000	3,068,611	22	9.12%	139,482.30	4.69%	173.90
150,000	175,000	5,807,614	36	16.22%	161,322.61	4.09%	172.67
175,000	200,000	3,352,973	18	8.11%	186,276.30	4.12%	168.06
200,000	225,000	3,432,436	16	7.21%	214,527.24	4.38%	174.47
225,000	250,000	2,599,043	11	4.95%	236,276.62	4.53%	173.43
250,000	275,000	1,313,182	5	3.90%	262,636.44	4.60%	168.59
275,000	300,000	2,900,636	10	4.50%	290,063.61	4.72%	171.94
300,000	325,000	620,000	2	0.90%	310,000.00	3.91%	173.98
325,000	350,000	1,002,733	3	1.35%	334,244.45	4.10%	171.70
350,000	375,000	723,500	2	0.90%	361,750.00	5.08%	171.33
375,000	400,000	378,000	1	0.45%	378,000.00	5.25%	177.00
400,000	425,000	420,000	1	0.45%	420,000.00	3.20%	175.00
425,000	450,000	426,229	1	0.45%	426,228.55	5.29%	175.77
450,000	475,000	464,000	1	0.45%	464,000.00	5.55%	175.00
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	-	-	0.00%	-	0.00%	-
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	33,647,106	100.00%	222	100.00%	151,563.54	4.44%	171.41