

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

Cashflow analysis for the period

Total interest received	365,038	
Interest received on transaction accounts	35,457	
Liquidity available	3,750,000	
Reserve account available	3,375,000	
Receivables under hedging arrangements	120,871	
Total funds available		7,646,366
Company management expenses	2,473	
MPT fee	6,100	
Administration fee	611	
Third party fees	35,084	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,708	
Payments under hedging arrangements	-	
Interest on the Notes	470,390	
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		521,366
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	9,488,814
Claimed subrogation amount CMIS Nederland B.V.	1,455,034
Total	10,943,848

Collateral

Starting principal balance	32,587,717	
FA purchase on July 2023	-	
Total Principal redemptions and repayments	(1,380,415)	
Repurchase of loans in quarterly calculation period	-	
Prefund amount unused	-	
Losses for the period	-	
Ending principal balance		31,207,302
Balance Reset Participation	-	
Total balance collateral E-MAC Program III, Comp.NL 2008-I		31,207,302
Redemptions reserved for purchase Further Advances on October 2023	-	
Total collateral balance Notes E-MAC Program III Comp.NL 2008-I		31,207,302

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	11.80%	15.67%	12.31%

Delinquency table	Number of loans	Balance	Percentage of total
Current	207	30,819,302	98.76%
31 - 60 days	2	388,000	1.24%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	0.00%
Total	209	31,207,302	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	207	-	8,267	2,327,470

Characteristics

Number of borrowers	209		
Number of loanparts	312		
Loan size borrower (weighted) average	149,317	Minimum 5,376	Maximum 464,000
Loan part size	100,023	1,254	378,000
Coupon	4.70%	2.33%	7.92%
Remaining maturity (months)	165	4	204
Remaining interest period (months)	82	1	180
Original interest period (months)	194	1	360
Seasoning (months)	167.6	12.0	199.0
Loan to Original Foreclosure Value (2)	82.9%	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	357,710	1.16%	10	3.21%	35,771.03	4.27%	162.53
Bridge Loan	117,528	0.38%	1	0.32%	117,527.90	2.91%	170.00
Interest Only	27,191,280	87.13%	250	80.13%	108,765.12	4.72%	166.61
Investment	201,063	0.64%	1	0.32%	201,063.43	3.20%	169.00
Life	1,768,622	5.67%	23	7.37%	76,896.62	4.98%	162.73
Savings	775,302	2.48%	14	4.49%	55,378.74	4.92%	142.26
STAR Aflossingsvrij	355,505	1.14%	6	1.92%	59,250.82	4.82%	167.62
Universal Life	440,290	1.41%	7	2.24%	62,898.62	3.46%	141.54
Total	31,207,302	100.00%	312	100.00%	100,023.40	4.70%	165.42

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,263,467	4.06%	10	3.21%	126,346.74	5.38%	166.49
12	1,357,550	4.35%	8	2.56%	169,693.81	7.10%	168.44
24	-	0.00%	-	0.00%	-	0.00%	-
36	513,445	1.65%	5	1.60%	102,689.04	7.09%	169.56
48	-	0.00%	-	0.00%	-	0.00%	-
60	1,390,028	4.45%	13	4.17%	106,925.24	5.98%	149.46
72	618,950	1.98%	3	0.96%	206,316.67	4.18%	169.22
84	657,168	2.11%	6	1.92%	109,528.06	5.33%	168.84
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	10,532,804	33.75%	99	31.73%	106,391.96	3.36%	167.05
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	1,067,789	3.42%	15	4.81%	71,185.93	5.12%	166.28
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	4,468,522	14.32%	54	17.31%	82,750.41	5.11%	163.11
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	1,075,845	3.45%	12	3.85%	89,653.74	5.33%	150.97
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	8,261,732	26.47%	87	27.88%	94,962.44	5.34%	167.57
>	-	0.00%	-	0.00%	-	0.00%	-
Total	31,207,302	100.00%	312	100.00%	100,023.40	4.70%	165.42

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	248,838	0.80%	6	1.92%	41,472.93	2.38%	156.76
2.50%	2.75%	451,000	1.45%	6	1.92%	75,166.59	2.70%	157.19
2.75%	3.00%	2,725,962	8.74%	25	8.01%	109,036.48	3.33%	168.93
3.00%	3.25%	3,125,194	10.01%	28	8.97%	111,614.07	3.18%	169.08
3.25%	3.50%	1,906,809	6.11%	18	5.77%	105,933.85	3.39%	161.22
3.50%	3.75%	1,009,685	3.24%	7	2.24%	144,240.73	3.68%	147.28
3.75%	4.00%	2,138,031	6.85%	18	5.77%	118,779.51	3.85%	166.22
4.00%	4.25%	762,327	2.44%	8	2.56%	95,290.86	4.22%	164.14
4.25%	4.50%	314,414	1.01%	3	0.96%	104,804.56	4.33%	121.93
4.50%	4.75%	249,519	0.80%	5	1.60%	49,903.86	4.60%	167.16
4.75%	5.00%	795,012	2.55%	12	3.85%	66,251.02	4.93%	156.71
5.00%	5.25%	6,799,244	21.79%	70	22.44%	97,132.05	5.19%	167.83
5.25%	5.50%	3,712,197	11.90%	44	14.10%	84,368.11	5.38%	163.66
5.50%	5.75%	2,260,868	7.24%	24	7.69%	94,202.82	5.61%	169.04
5.75%	6.00%	1,276,383	4.09%	13	4.17%	98,183.32	5.88%	166.22
6.00%	6.25%	372,583	1.19%	4	1.28%	93,145.73	6.09%	170.12
6.25%	6.50%	657,424	2.11%	4	1.28%	164,355.93	6.41%	166.44
6.50%	6.75%	966,818	3.10%	7	2.24%	138,116.80	6.67%	169.14
6.75%	7.00%	69,945	0.22%	1	0.32%	69,945.22	6.88%	170.00
7.00%	7.25%	420,000	1.35%	4	1.28%	105,000.00	7.15%	167.76
7.25%	7.50%	478,000	1.53%	2	0.64%	239,000.00	7.31%	169.73
7.50%	>	467,050	1.50%	3	0.96%	155,683.33	7.86%	170.75
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		31,207,302	100.00%	312	100.00%	100,023.40	4.70%	165.42

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,263,467	4.06%	10	3.21%	126,346.74	5.38%	166.49
<	01/01/2024	-	0.00%	-	0.00%	-	0.00%	-
01/01/2024	01/01/2025	1,663,443	5.33%	13	4.17%	127,957.17	5.77%	157.19
01/01/2025	01/01/2026	113,403	0.36%	3	0.96%	37,800.96	2.92%	153.13
01/01/2026	01/01/2027	1,578,833	5.06%	13	4.17%	121,448.71	4.96%	162.30
01/01/2027	01/01/2028	13,784,108	44.17%	135	43.27%	102,104.50	4.10%	164.76
01/01/2028	01/01/2029	1,690,487	5.42%	16	5.13%	105,655.41	4.55%	165.31
01/01/2029	01/01/2030	401,271	1.29%	5	1.60%	80,254.16	4.52%	150.59
01/01/2030	01/01/2031	45,830	0.15%	2	0.64%	22,915.06	4.20%	44.00
01/01/2031	01/01/2032	182,167	0.58%	2	0.64%	91,083.69	3.89%	129.00
01/01/2032	01/01/2033	1,143,760	3.67%	12	3.85%	95,313.30	5.28%	150.18
01/01/2033	01/01/2034	26,693	0.09%	1	0.32%	26,692.69	5.45%	122.00
01/01/2034	01/01/2035	35,083	0.11%	1	0.32%	35,082.93	5.35%	126.00
01/01/2035	01/01/2036	124,036	0.40%	2	0.64%	62,018.11	2.64%	143.00
01/01/2036	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
01/01/2037	01/01/2038	9,126,871	29.25%	96	30.77%	95,071.57	5.33%	168.85
01/01/2038	01/01/2039	27,850	0.09%	1	0.32%	27,850.00	6.00%	180.00
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		31,207,302	100.00%	312	100.00%	100,023.40	4.70%	165.42

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	1,254	0.00%	1	0.32%	1,254.13	2.95%	4.00
01-Jan-2027 - 31-Dec-2027	344,200	1.10%	4	1.28%	86,049.91	3.73%	48.25
01-Jan-2029 - 31-Dec-2029	50,449	0.16%	2	0.64%	25,224.44	5.35%	72.39
01-Jan-2030 - 31-Dec-2030	44,576	0.14%	1	0.32%	44,575.98	5.45%	84.00
01-Jan-2031 - 31-Dec-2031	139,786	0.45%	2	0.64%	69,893.06	4.79%	88.72
01-Jan-2032 - 31-Dec-2032	182,269	0.58%	3	0.96%	60,756.22	5.22%	107.77
01-Jan-2033 - 31-Dec-2033	99,899	0.32%	2	0.64%	49,949.62	3.91%	121.27
01-Jan-2034 - 31-Dec-2034	433,419	1.39%	5	1.60%	86,683.77	4.27%	128.20
01-Jan-2035 - 31-Dec-2035	427,995	1.37%	7	2.24%	61,142.12	4.10%	144.52
01-Jan-2036 - 31-Dec-2036	394,888	1.27%	4	1.28%	98,722.11	3.75%	155.22
01-Jan-2037 - 31-Dec-2037	26,150,877	83.80%	251	80.45%	104,186.76	4.72%	168.69
01-Jan-2038 - 31-Dec-2038	2,897,508	9.28%	26	8.33%	111,442.61	4.93%	171.23
01-Jan-2039 - 31-Dec-2039	26,242	0.08%	3	0.96%	8,747.22	3.74%	189.71
01-Jan-2040 - 31-Dec-2040	13,940	0.04%	1	0.32%	13,940.28	4.15%	204.00
Total	31,207,302	100.00%	312	100.00%	100,023.40	4.70%	165.42

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		223,876	0.72%	4	1.28%	55,969.07	3.61%	129.16
<	50%	5,267,098	16.88%	83	26.60%	63,459.01	4.47%	158.20
50%	55%	793,261	2.54%	8	2.56%	99,157.65	4.86%	168.27
55%	60%	797,331	2.55%	9	2.88%	88,592.30	5.12%	168.10
60%	65%	2,406,288	7.71%	25	8.01%	96,251.52	4.61%	164.20
65%	70%	2,086,993	6.69%	16	5.13%	130,437.05	5.02%	166.26
70%	75%	1,504,602	4.82%	10	3.21%	150,460.24	4.75%	167.75
75%	80%	817,045	2.62%	8	2.56%	102,130.67	4.46%	157.27
80%	85%	2,400,237	7.69%	17	5.45%	141,190.39	4.53%	166.38
85%	90%	1,741,697	5.58%	14	4.49%	124,406.93	4.61%	169.38
90%	95%	2,477,655	7.94%	23	7.37%	107,724.13	4.88%	166.08
95%	100%	1,454,230	4.66%	15	4.81%	96,948.66	5.30%	169.25
100%	105%	627,180	2.01%	6	1.92%	104,529.95	4.37%	169.39
105%	110%	728,716	2.34%	7	2.24%	104,102.32	5.13%	169.40
110%	115%	590,312	1.89%	5	1.60%	118,062.39	5.12%	168.58
115%	120%	827,882	2.65%	7	2.24%	118,268.84	4.64%	169.60
120%	125%	6,181,648	19.81%	53	16.99%	116,634.88	4.60%	168.28
125%	>	281,250	0.90%	2	0.64%	140,625.00	5.65%	170.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		31,207,302	100.00%	312	100.00%	100,023.40	4.70%	165.42

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	739,087	2.37%	5	2.39%	147,817.48	5.25%	168.73
Utrecht	2,114,392	6.78%	17	8.13%	124,375.97	5.27%	166.92
Zeeland	1,325,559	4.25%	9	4.31%	147,284.34	4.86%	164.66
Zuid-Holland	5,979,721	19.16%	38	18.18%	157,361.07	4.96%	167.72
Flevoland	1,370,490	4.39%	8	3.83%	171,311.24	3.78%	169.15
Friesland	1,179,244	3.78%	9	4.31%	131,027.09	4.35%	167.88
Gelderland	3,978,216	12.75%	26	12.44%	153,008.32	4.58%	167.22
Groningen	1,384,371	4.44%	10	4.78%	138,437.15	4.49%	161.56
Limburg	2,742,326	8.79%	18	8.61%	152,351.45	4.95%	163.58
Noord-Brabant	5,321,296	17.05%	35	16.75%	152,037.03	4.63%	161.82
Noord-Holland	3,788,994	12.14%	25	11.96%	151,559.78	4.38%	165.17
Overijssel	1,283,604	4.11%	9	4.31%	142,622.71	4.70%	164.76
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	31,207,302	100.00%	209	100.00%	149,317.23	4.70%	165.42

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	26,622,507	85.31%	175	83.73%	152,128.61	4.68%	165.09
Condominium	4,372,752	14.01%	33	15.79%	132,507.65	4.82%	167.14
Condominium with garage	212,042	0.68%	1	0.48%	212,042.00	5.15%	171.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	31,207,302	100.00%	209	100.00%	149,317.23	4.70%	165.42

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	0.80%	14	6.70%	13,342.09	5.21%	169.26
25,000	50,000	1.60%	8	3.83%	40,565.64	5.47%	162.92
50,000	75,000	2.40%	17	8.13%	61,471.74	4.70%	163.52
75,000	100,000	3.20%	23	11.00%	89,527.69	4.88%	157.40
100,000	125,000	4.00%	28	13.40%	114,005.00	4.60%	162.96
125,000	150,000	4.80%	23	11.00%	139,923.56	5.17%	166.26
150,000	175,000	5.60%	30	14.35%	161,449.13	4.18%	167.44
175,000	200,000	6.40%	17	8.13%	185,986.40	4.06%	161.64
200,000	225,000	7.20%	16	7.66%	214,766.81	4.69%	166.75
225,000	250,000	8.00%	10	4.78%	238,056.40	4.99%	169.47
250,000	275,000	8.80%	4	1.91%	265,220.96	5.58%	161.30
275,000	300,000	9.60%	8	3.83%	289,315.17	4.64%	168.49
300,000	325,000	10.40%	4	1.91%	315,769.36	4.31%	163.72
325,000	350,000	11.20%	2	0.96%	338,250.00	6.98%	169.52
350,000	375,000	12.00%	1	0.48%	358,500.00	5.85%	169.00
375,000	400,000	12.80%	1	0.48%	378,000.00	5.25%	171.00
400,000	425,000	13.60%	2	0.96%	421,945.47	4.25%	169.39
425,000	450,000	14.40%	-	0.00%	-	0.00%	-
450,000	475,000	15.20%	1	0.48%	464,000.00	5.55%	169.00
475,000	500,000	16.00%	-	0.00%	-	0.00%	-
500,000	525,000	16.80%	-	0.00%	-	0.00%	-
525,000	550,000	17.60%	-	0.00%	-	0.00%	-
550,000	575,000	18.40%	-	0.00%	-	0.00%	-
575,000	600,000	19.20%	-	0.00%	-	0.00%	-
600,000	625,000	20.00%	-	0.00%	-	0.00%	-
625,000	650,000	20.80%	-	0.00%	-	0.00%	-
650,000	>	21.60%	-	0.00%	-	0.00%	-
Total	31,207,302	100.00%	209	100.00%	149,317.23	4.70%	165.42