

E-MAC Program III - Compartment NL 2008-I Investor report January 2024

Cashflow analysis for the period

Total interest received	369,662	
Interest received on transaction accounts	37,666	
Liquidity available	3,750,000	
Reserve account available	3,375,000	
Receivables under hedging arrangements	153,993	
Total funds available		7,686,321
Company management expenses	6,050	
MPT fee	5,859	
Administration fee	585	
Third party fees	11,710	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,708	
Payments under hedging arrangements	-	
Interest on the Notes	530,408	
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		561,321
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	9,490,215
Claimed subrogation amount CMIS Nederland B.V.	1,455,034
Total	10,945,248

Collateral

Starting principal balance	31,207,302	
FA purchase on October 2023	-	
Total Principal redemptions and repayments	(905,798)	
Repurchase of loans in quarterly calculation period	-	
Prefund amount unused	-	
Losses for the period	-	
Ending principal balance		30,301,504
Balance Reset Participation	-	
Total balance collateral E-MAC Program III, Comp.NL 2008-I		30,301,504
Redemptions reserved for purchase Further Advances on January 2024	-	
Total collateral balance Notes E-MAC Program III Comp.NL 2008-I		30,301,504

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	15.67%	10.88%	12.29%

Delinquency table	Number of loans	Balance	Percentage of total
Current	203	29,909,768	98.71%
31 - 60 days	2	391,736	1.29%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	0.00%
Total	205	30,301,504	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	4,762	2,322,708

Characteristics

Number of borrowers	205		
Number of loanparts	305		
Loan size borrower (weighted) average	147,812	Minimum 5,376	Maximum 464,000
Loan part size	99,349	2,213	378,000
Coupon	4.68%	2.33%	7.92%
Remaining maturity (months)	162	1	201
Remaining interest period (months)	81	1	177
Original interest period (months)	196	1	360
Seasoning (months)	169.7	3.0	202.0
Loan to Original Foreclosure Value (2)	82.7%	0.0%	125.8%

* Calculation includes Bridge loans

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	315	0.00%	1	0.33%	314.68	2.95%	1.00
01-Jan-2027 - 31-Dec-2027	343,252	1.13%	4	1.31%	85,813.04	3.73%	45.26
01-Jan-2029 - 31-Dec-2029	49,274	0.16%	2	0.66%	24,636.91	5.35%	69.35
01-Jan-2030 - 31-Dec-2030	44,576	0.15%	1	0.33%	44,575.98	5.45%	81.00
01-Jan-2031 - 31-Dec-2031	138,093	0.46%	2	0.66%	69,046.40	4.78%	85.74
01-Jan-2032 - 31-Dec-2032	179,582	0.59%	3	0.98%	59,860.69	5.22%	104.76
01-Jan-2033 - 31-Dec-2033	98,367	0.32%	2	0.66%	49,183.37	3.92%	118.27
01-Jan-2034 - 31-Dec-2034	432,792	1.43%	5	1.64%	86,558.34	4.26%	125.20
01-Jan-2035 - 31-Dec-2035	427,680	1.41%	7	2.30%	61,097.19	4.10%	141.52
01-Jan-2036 - 31-Dec-2036	394,888	1.30%	4	1.31%	98,722.11	3.73%	152.22
01-Jan-2037 - 31-Dec-2037	25,460,541	84.02%	247	80.98%	103,079.11	4.69%	165.78
01-Jan-2038 - 31-Dec-2038	2,691,991	8.88%	23	7.54%	117,043.09	5.01%	168.24
01-Jan-2039 - 31-Dec-2039	26,213	0.09%	3	0.98%	8,737.67	3.73%	186.71
01-Jan-2040 - 31-Dec-2040	13,940	0.05%	1	0.33%	13,940.28	4.15%	201.00
Total	30,301,504	100.00%	305	100.00%	99,349.19	4.68%	162.40

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		223,876	0.74%	4	1.31%	55,969.07	3.61%	126.16
<	50%	5,156,626	17.02%	83	27.21%	62,128.03	4.42%	155.10
50%	55%	599,950	1.98%	7	2.30%	85,707.21	4.90%	165.88
55%	60%	717,128	2.37%	8	2.62%	89,641.03	5.05%	164.89
60%	65%	2,403,111	7.93%	25	8.20%	96,124.42	4.61%	161.24
65%	70%	2,183,083	7.20%	17	5.57%	128,416.62	4.98%	163.49
70%	75%	1,517,743	5.01%	11	3.61%	137,976.63	4.88%	164.69
75%	80%	698,141	2.30%	6	1.97%	116,356.79	4.30%	152.38
80%	85%	2,399,922	7.92%	17	5.57%	141,171.90	4.53%	163.38
85%	90%	1,740,600	5.74%	14	4.59%	124,328.60	4.61%	166.38
90%	95%	2,617,198	8.64%	24	7.87%	109,049.94	4.82%	163.13
95%	100%	1,304,160	4.30%	14	4.59%	93,154.29	5.47%	166.51
100%	105%	757,470	2.50%	7	2.30%	108,209.97	4.61%	166.32
105%	110%	390,389	1.29%	3	0.98%	130,129.60	5.56%	165.70
110%	115%	589,031	1.94%	5	1.64%	117,806.30	5.12%	165.58
115%	120%	826,674	2.73%	7	2.30%	118,096.35	4.63%	166.60
120%	125%	5,895,150	19.45%	51	16.72%	115,591.18	4.51%	165.54
125%	>	281,250	0.93%	2	0.66%	140,625.00	5.65%	167.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		30,301,504	100.00%	305	100.00%	99,349.19	4.68%	162.40

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	738,782	2.44%	5	2.44%	147,756.32	5.25%	165.73
Utrecht	1,827,400	6.03%	15	7.32%	121,826.69	5.42%	162.34
Zeeland	1,321,550	4.36%	9	4.39%	146,838.87	4.86%	161.67
Zuid-Holland	5,521,878	18.22%	36	17.56%	153,385.50	4.86%	165.03
Flevoland	1,357,205	4.48%	8	3.90%	169,650.60	3.79%	166.15
Friesland	1,154,210	3.81%	9	4.39%	128,245.53	4.33%	164.86
Gelderland	3,930,708	12.97%	26	12.68%	151,181.07	4.58%	164.23
Groningen	1,381,187	4.56%	10	4.88%	138,118.69	4.49%	158.63
Limburg	2,719,271	8.97%	18	8.78%	151,070.61	4.96%	160.54
Noord-Brabant	5,283,725	17.44%	35	17.07%	150,963.56	4.63%	158.82
Noord-Holland	3,781,985	12.48%	25	12.20%	151,279.39	4.37%	162.16
Overijssel	1,283,604	4.24%	9	4.39%	142,622.71	4.70%	161.76
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	30,301,504	100.00%	205	100.00%	147,812.21	4.68%	162.40

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	25,745,716	84.97%	171	83.41%	150,559.74	4.65%	162.06
Condominium	4,343,745	14.34%	33	16.10%	131,628.65	4.83%	164.17
Condominium with garage	212,042	0.70%	1	0.49%	212,042.00	5.15%	168.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	30,301,504	100.00%	205	100.00%	147,812.21	4.68%	162.40

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	0.08%	14	6.83%	11,839.09	5.22%	166.48
25,000	50,000	0.16%	9	4.39%	40,295.44	5.07%	161.09
50,000	75,000	0.25%	18	8.78%	62,473.12	4.90%	159.32
75,000	100,000	0.33%	23	11.22%	89,612.98	4.47%	155.40
100,000	125,000	0.41%	25	12.20%	114,361.22	4.68%	159.30
125,000	150,000	0.49%	23	11.22%	139,554.19	5.05%	163.34
150,000	175,000	0.58%	29	14.15%	161,389.64	4.19%	164.45
175,000	200,000	0.66%	17	8.29%	185,817.07	4.06%	158.63
200,000	225,000	0.74%	15	7.32%	215,239.39	4.74%	163.51
225,000	250,000	0.83%	10	4.88%	237,935.66	4.99%	166.48
250,000	275,000	0.91%	4	1.95%	265,220.96	5.55%	158.30
275,000	300,000	0.99%	7	3.41%	289,920.01	4.39%	166.26
300,000	325,000	1.07%	4	1.95%	315,386.23	4.31%	160.78
325,000	350,000	1.15%	2	0.98%	338,250.00	6.98%	166.52
350,000	375,000	1.23%	1	0.49%	358,500.00	5.85%	166.00
375,000	400,000	1.31%	1	0.49%	378,000.00	5.25%	168.00
400,000	425,000	1.39%	2	0.98%	421,349.99	4.25%	166.39
425,000	450,000	1.47%	-	0.00%	-	0.00%	-
450,000	475,000	1.55%	1	0.49%	464,000.00	5.55%	166.00
475,000	500,000	1.63%	-	0.00%	-	0.00%	-
500,000	525,000	1.71%	-	0.00%	-	0.00%	-
525,000	550,000	1.79%	-	0.00%	-	0.00%	-
550,000	575,000	1.87%	-	0.00%	-	0.00%	-
575,000	600,000	1.95%	-	0.00%	-	0.00%	-
600,000	625,000	2.03%	-	0.00%	-	0.00%	-
625,000	650,000	2.11%	-	0.00%	-	0.00%	-
650,000	>	2.19%	-	0.00%	-	0.00%	-
Total	30,301,504	100.00%	205	100.00%	147,812.21	4.68%	162.40