

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

Cashflow analysis for the period

Total interest received	454,865	
Interest received on transaction accounts	35,917	
Liquidity available	3,750,000	
Reserve account available	3,375,000	
Receivables under hedging arrangements	113,978	
Total funds available		7,729,760
Company management expenses	22,087	
MPT fee	5,656	
Administration fee	568	
Third party fees	100,761	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,635	
Payments under hedging arrangements	-	
Interest on the Notes	469,053	
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		604,760
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	9,535,620
Claimed subrogation amount CMIS Nederland B.V.	1,455,034
Total	10,990,654

Collateral

Starting principal balance	30,301,504	
FA purchase on January 2024	-	
Total Principal redemptions and repayments	(562,099)	
Repurchase of loans in quarterly calculation period	-	
Prefund amount unused	-	
Losses for the period	-	
Ending principal balance		29,739,405
Balance Reset Participation	-	
Total balance collateral E-MAC Program III, Comp.NL 2008-I		29,739,405
Redemptions reserved for purchase Further Advances on April 2024	-	
Total collateral balance Notes E-MAC Program III Comp.NL 2008-I		29,739,405

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	10.88%	6.73%	12.22%

Delinquency table	Number of loans	Balance	Percentage of total
Current	198	29,260,155	98.39%
31 - 60 days	1	117,800	0.40%
61 - 90 days	1	211,450	0.71%
91 - 120 days	1	150,000	0.50%
120+ days	-	-	0.00%
In repossession	-	-	0.00%
Total	201	29,739,405	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	110,595	2,212,113

Characteristics

Number of borrowers	201		
Number of loanparts	298		
Loan size borrower (weighted) average	147,957	Minimum 5,394	Maximum 464,000
Loan part size	99,797	2,184	378,000
Coupon	4.68%	2.33%	7.92%
Remaining maturity (months)	159	42	198
Remaining interest period (months)	78	1	174
Original interest period (months)	196	1	360
Seasoning (months)	172.4	6.0	205.0
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	332,331	1.12%	9	3.02%	36,925.63	4.23%	162.06
Interest Only	26,192,205	88.07%	241	80.87%	108,681.35	4.70%	160.58
Investment	201,063	0.68%	1	0.34%	201,063.43	3.20%	163.00
Life	1,568,622	5.27%	22	7.38%	71,301.01	4.79%	156.89
Savings	689,917	2.32%	12	4.03%	57,493.12	4.95%	135.30
STAR Aflossingsvrij	327,466	1.10%	6	2.01%	54,577.62	4.78%	161.55
Universal Life	427,800	1.44%	7	2.35%	61,114.34	3.42%	136.41
Total	29,739,405	100.00%	298	100.00%	99,796.66	4.68%	159.49

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,000,699	3.36%	8	2.68%	125,087.33	5.55%	160.15
12	1,061,339	3.57%	6	2.01%	176,889.89	7.23%	163.89
24	-	0.00%	-	0.00%	-	0.00%	-
36	513,445	1.73%	5	1.68%	102,689.04	7.09%	163.56
48	-	0.00%	-	0.00%	-	0.00%	-
60	1,387,019	4.66%	13	4.36%	106,693.80	5.98%	143.41
72	618,950	2.08%	3	1.01%	206,316.67	4.18%	163.22
84	624,126	2.10%	5	1.68%	124,825.24	3.36%	163.19
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	10,281,785	34.57%	96	32.21%	107,101.92	3.35%	160.98
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	1,063,661	3.58%	15	5.03%	70,910.72	5.13%	160.28
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	4,240,940	14.26%	50	16.78%	84,818.79	5.11%	157.25
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	1,031,529	3.47%	12	4.03%	85,960.74	5.34%	146.12
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	7,915,912	26.62%	85	28.52%	93,128.38	5.34%	161.67
>	-	0.00%	-	0.00%	-	0.00%	-
Total	29,739,405	100.00%	298	100.00%	99,796.66	4.68%	159.49

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	248,149	0.83%	6	2.01%	41,358.22	2.38%	150.78
2.50%	2.75%	419,212	1.41%	6	2.01%	69,868.58	2.71%	150.34
2.75%	3.00%	2,606,299	8.76%	23	7.72%	113,317.34	2.89%	162.85
3.00%	3.25%	3,101,081	10.43%	28	8.40%	110,753.89	3.14%	163.08
3.25%	3.50%	1,902,435	6.40%	18	6.04%	105,690.82	3.39%	155.28
3.50%	3.75%	1,004,682	3.38%	7	2.35%	143,525.94	3.68%	141.16
3.75%	4.00%	1,960,824	6.59%	16	5.37%	122,551.47	3.85%	159.80
4.00%	4.25%	722,945	2.43%	7	2.35%	103,277.80	4.23%	157.77
4.25%	4.50%	314,414	1.06%	3	1.01%	104,804.56	4.33%	115.93
4.50%	4.75%	249,519	0.84%	5	1.68%	49,903.86	4.61%	161.16
4.75%	5.00%	756,535	2.54%	12	4.03%	63,044.56	4.94%	151.52
5.00%	5.25%	6,431,755	21.63%	65	21.81%	98,950.08	5.19%	162.07
5.25%	5.50%	3,553,600	11.95%	43	14.43%	82,641.85	5.38%	158.02
5.50%	5.75%	2,228,389	7.49%	24	8.05%	92,849.54	5.62%	163.04
5.75%	6.00%	937,210	3.15%	12	4.03%	78,100.81	5.85%	159.88
6.00%	6.25%	684,574	2.30%	5	1.68%	136,914.84	6.05%	162.69
6.25%	6.50%	228,000	0.77%	1	0.34%	228,000.00	6.38%	165.00
6.50%	6.75%	954,789	3.21%	7	2.35%	136,398.48	6.67%	163.15
6.75%	7.00%	69,945	0.24%	1	0.34%	69,945.22	6.88%	164.00
7.00%	7.25%	420,000	1.41%	4	1.34%	105,000.00	7.15%	161.76
7.25%	7.50%	478,000	1.61%	2	0.67%	239,000.00	7.31%	163.73
7.50%	>	467,050	1.57%	3	1.01%	155,683.33	7.86%	164.75
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total	29,739,405	100.00%	298	100.00%	99,796.66	4.68%	159.49	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,000,699	3.36%	8	2.68%	125,087.33	5.55%	160.15
<	01/01/2025	1,350,218	4.54%	11	3.69%	122,747.07	5.65%	150.13
01/01/2025	01/01/2026	113,403	0.38%	3	1.01%	37,800.96	2.92%	147.13
01/01/2026	01/01/2027	1,564,059	5.26%	13	4.36%	120,312.27	4.96%	156.30
01/01/2027	01/01/2028	13,331,685	44.83%	129	43.29%	103,346.40	4.09%	158.58
01/01/2028	01/01/2029	1,683,173	5.66%	16	5.37%	105,198.30	4.55%	159.29
01/01/2029	01/01/2030	414,318	1.39%	5	1.68%	82,863.68	4.52%	144.18
01/01/2030	01/01/2031	36,121	0.12%	1	0.34%	36,120.76	5.45%	78.00
01/01/2031	01/01/2032	122,381	0.41%	1	0.34%	122,381.25	2.33%	165.00
01/01/2032	01/01/2033	1,107,899	3.73%	12	4.03%	92,324.90	5.28%	144.22
01/01/2033	01/01/2034	24,934	0.08%	1	0.34%	24,933.95	5.45%	116.00
01/01/2034	01/01/2035	33,820	0.11%	1	0.34%	33,820.22	5.35%	120.00
01/01/2035	01/01/2036	123,405	0.41%	2	0.67%	61,702.72	2.64%	137.00
01/01/2036	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
01/01/2037	01/01/2038	8,805,439	29.61%	94	31.54%	93,674.89	5.33%	162.84
01/01/2038	01/01/2039	27,850	0.09%	1	0.34%	27,850.00	6.00%	174.00
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	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%	-
Total	29,739,405	100.00%	298	100.00%	99,796.66	4.68%	159.49	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2027 - 31-Dec-2027	349,709	1.18%	4	1.34%	87,427.13	3.78%	42.42
01-Jan-2029 - 31-Dec-2029	63,554	0.21%	2	0.67%	31,776.98	5.37%	65.23
01-Jan-2030 - 31-Dec-2030	36,121	0.12%	1	0.34%	36,120.76	6.45%	78.00
01-Jan-2031 - 31-Dec-2031	80,000	0.27%	1	0.34%	80,000.00	4.30%	84.00
01-Jan-2032 - 31-Dec-2032	162,360	0.55%	3	1.01%	54,119.84	5.24%	101.90
01-Jan-2033 - 31-Dec-2033	95,063	0.32%	2	0.67%	47,531.33	3.90%	115.26
01-Jan-2034 - 31-Dec-2034	432,156	1.45%	5	1.68%	86,431.23	4.26%	122.20
01-Jan-2035 - 31-Dec-2035	427,364	1.44%	7	2.35%	61,052.00	4.11%	138.53
01-Jan-2036 - 31-Dec-2036	394,888	1.33%	4	1.34%	98,722.11	3.79%	149.22
01-Jan-2037 - 31-Dec-2037	24,974,838	83.98%	243	81.54%	102,777.11	4.69%	162.77
01-Jan-2038 - 31-Dec-2038	2,683,229	9.02%	22	7.38%	121,964.95	5.01%	165.25
01-Jan-2039 - 31-Dec-2039	26,184	0.09%	3	1.01%	8,728.06	3.76%	183.71
01-Jan-2040 - 31-Dec-2040	13,940	0.05%	1	0.34%	13,940.28	4.15%	198.00
Total	29,739,405	100.00%	298	100.00%	99,796.66	4.68%	159.49

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG	<	223,876	0.75%	4	1.34%	55,969.07	3.61%	123.16
<	50%	4,873,277	16.39%	78	26.17%	62,477.92	4.37%	152.20
50%	55%	801,001	2.69%	9	3.02%	89,000.13	5.01%	156.34
55%	60%	717,128	2.41%	8	2.68%	89,641.03	5.05%	161.89
60%	65%	2,311,393	7.77%	25	8.39%	92,455.72	4.58%	158.35
65%	70%	2,034,516	6.84%	15	5.03%	135,634.39	4.93%	162.39
70%	75%	1,517,189	5.10%	11	3.69%	137,926.26	4.88%	161.69
75%	80%	696,595	2.34%	6	2.01%	116,099.24	4.30%	149.45
80%	85%	2,172,030	7.30%	15	5.03%	144,801.99	4.59%	160.34
85%	90%	1,739,488	5.85%	14	4.70%	124,249.14	4.61%	163.38
90%	95%	2,614,670	8.79%	24	8.05%	108,944.59	4.83%	160.12
95%	100%	1,304,160	4.39%	14	4.70%	93,154.29	5.47%	163.51
100%	105%	756,819	2.54%	7	2.35%	108,116.96	4.61%	163.32
105%	110%	504,704	1.70%	5	1.68%	100,940.83	5.20%	162.99
110%	115%	473,428	1.59%	3	1.01%	157,809.50	5.44%	162.24
115%	120%	1,018,021	3.42%	9	3.02%	113,113.48	4.34%	163.68
120%	125%	5,699,858	19.17%	49	16.44%	116,323.64	4.56%	162.49
125%	>	281,250	0.95%	2	0.67%	140,625.00	5.65%	164.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		29,739,405	100.00%	298	100.00%	99,796.66	4.68%	159.49

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	738,480	2.48%	5	2.49%	147,695.93	5.25%	162.73
Utrecht	1,796,036	6.04%	15	7.46%	119,735.75	5.43%	159.83
Zeeland	1,278,342	4.30%	9	4.48%	142,038.01	4.85%	158.60
Zuid-Holland	5,487,910	18.45%	36	17.91%	152,441.93	4.85%	162.05
Flevoland	1,352,666	4.55%	8	3.98%	169,083.23	3.79%	163.15
Friesland	1,152,750	3.88%	9	4.48%	128,083.35	4.33%	161.86
Gelderland	3,618,684	12.17%	25	12.44%	144,747.38	4.53%	161.05
Groningen	1,369,976	4.61%	10	4.98%	136,997.60	4.48%	155.96
Limburg	2,699,226	9.08%	18	8.96%	149,957.00	4.95%	157.50
Noord-Brabant	5,211,518	17.52%	33	16.42%	157,924.78	4.62%	156.25
Noord-Holland	3,759,955	12.64%	25	12.44%	150,398.21	4.37%	159.13
Overijssel	1,273,862	4.28%	8	3.98%	159,232.74	4.70%	158.73
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	29,739,405	100.00%	201	100.00%	147,957.24	4.68%	159.49

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	25,417,825	86.47%	168	83.58%	151,296.58	4.65%	159.19
Condominium	4,109,538	13.82%	32	15.92%	128,423.07	4.88%	161.05
Condominium with garage	212,042	0.71%	1	0.50%	212,042.00	5.15%	165.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	29,739,405	100.00%	201	100.00%	147,957.24	4.68%	159.49

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	0.00%	13	6.47%	13,719.72	5.23%	163.15
25,000	50,000	1.57%	12	5.97%	38,803.79	5.07%	153.29
50,000	75,000	2.91%	14	6.97%	61,891.92	4.78%	160.88
75,000	100,000	7.22%	24	11.94%	90,307.67	4.52%	151.22
100,000	125,000	8.85%	23	11.44%	114,484.08	4.63%	157.42
125,000	150,000	11.20%	24	11.94%	138,842.30	5.05%	160.49
150,000	175,000	15.18%	28	13.93%	161,229.70	4.16%	161.39
175,000	200,000	11.28%	18	8.96%	186,372.43	4.14%	155.10
200,000	225,000	9.36%	13	6.47%	213,952.98	4.74%	161.49
225,000	250,000	8.00%	10	4.98%	237,774.72	4.99%	163.48
250,000	275,000	3.57%	4	1.99%	265,220.96	5.55%	155.30
275,000	300,000	6.82%	7	3.48%	289,790.65	4.39%	163.26
300,000	325,000	4.24%	4	1.99%	314,999.89	4.33%	157.83
325,000	350,000	2.27%	2	1.00%	338,250.00	6.98%	163.52
350,000	375,000	1.21%	1	0.50%	358,500.00	5.85%	163.00
375,000	400,000	1.27%	1	0.50%	378,000.00	5.25%	165.00
400,000	425,000	2.83%	2	1.00%	420,747.02	4.25%	163.39
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	1.58%	1	0.50%	464,000.00	5.55%	163.00
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%	-
Total	29,739,405	100.00%	201	100.00%	147,957.24	4.68%	159.49