

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

Cashflow analysis for the period

Total interest received	363,090	
Interest received on transaction accounts	33,270	
Liquidity available	3,750,000	
Reserve account available	3,375,000	
Receivables under hedging arrangements	125,178	
Total funds available		7,646,538
Company management expenses	2,568	
MPT fee	5,552	
Administration fee	558	
Third party fees	18,875	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,635	
Payments under hedging arrangements	-	
Interest on the Notes	487,350	
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		521,538
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	9,536,975
Claimed subrogation amount CMIS Nederland B.V.	1,455,034
Total	10,992,009

Collateral

Starting principal balance	29,739,405	
FA purchase on April 2024	-	
Total Principal redemptions and repayments	(56,687)	
Repurchase of loans in quarterly calculation period	-	
Prefund amount unused	-	
Losses for the period	-	
Ending principal balance		29,682,718
Balance Reset Participation	-	
Total balance collateral E-MAC Program III, Comp.NL 2008-I		29,682,718
Redemptions reserved for purchase Further Advances on July 2024	-	
Total collateral balance Notes E-MAC Program III Comp.NL 2008-I		29,682,718

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	6.73%	0.52%	12.05%

Delinquency table	Number of loans	Balance	Percentage of total
Current	198	29,321,268	98.78%
31 - 60 days	-	-	0.00%
61 - 90 days	-	-	0.00%
91 - 120 days	2	361,450	1.22%
120+ days	-	-	0.00%
In repossession	-	-	0.00%
Total	200	29,682,718	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	5,312	2,206,801

Characteristics

Number of borrowers	200		
Number of loanparts	297		
Loan size borrower (weighted) average	148,414	Minimum 5,001	Maximum 464,000
Loan part size	99,942	2,155	378,000
Coupon	4.67%	2.33%	7.92%
Remaining maturity (months)	157	39	195
Remaining interest period (months)	75	1	171
Original interest period (months)	195	1	360
Seasoning (months)	175.4	9.0	208.0
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	327,724	1.10%	9	3.03%	36,413.77	4.23%	159.07
Interest Only	26,155,514	88.12%	240	80.81%	108,981.31	4.69%	157.58
Investment	201,063	0.68%	1	0.34%	201,063.43	3.20%	160.00
Life	1,568,222	5.28%	22	7.41%	71,301.01	4.78%	153.68
Savings	676,584	2.28%	12	4.04%	56,382.02	4.95%	132.66
STAR Aflossingsvrij	327,466	1.10%	6	2.02%	54,577.62	4.78%	158.55
Universal Life	425,745	1.43%	7	2.36%	60,820.65	3.42%	133.28
Total	29,682,718	100.00%	297	100.00%	99,941.81	4.67%	156.50

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,000,699	3.37%	8	2.69%	125,087.33	5.29%	157.15
12	1,061,339	3.58%	6	2.02%	176,889.89	7.23%	160.89
24	-	0.00%	-	0.00%	-	0.00%	-
36	513,445	1.73%	5	1.68%	102,689.04	7.09%	160.56
48	-	0.00%	-	0.00%	-	0.00%	-
60	1,387,019	4.67%	13	4.38%	106,693.80	5.98%	140.41
72	618,950	2.09%	3	1.01%	206,316.67	4.18%	160.22
84	613,109	2.07%	5	1.68%	122,621.72	3.38%	160.19
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	10,273,635	34.61%	96	32.32%	107,017.03	3.35%	157.99
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	1,061,560	3.58%	15	5.05%	70,770.64	5.13%	157.29
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	4,232,173	14.26%	49	16.50%	86,370.87	5.11%	154.25
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	1,028,770	3.47%	12	4.04%	85,730.82	5.34%	143.24
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	7,892,019	26.59%	85	28.62%	92,847.29	5.34%	158.71
>	-	0.00%	-	0.00%	-	0.00%	-
Total	29,682,718	100.00%	297	100.00%	99,941.81	4.67%	156.50

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	247,802	0.83%	6	2.02%	41,300.36	2.38%	147.80
2.50%	2.75%	408,194	1.38%	6	2.02%	68,032.32	2.71%	146.99
2.75%	3.00%	2,605,854	8.78%	23	7.74%	113,297.98	2.89%	159.85
3.00%	3.25%	3,097,225	10.43%	28	8.43%	110,615.18	3.16%	160.08
3.25%	3.50%	1,900,220	6.40%	18	6.06%	105,567.77	3.39%	152.31
3.50%	3.75%	1,004,682	3.38%	7	2.36%	143,525.94	3.68%	138.16
3.75%	4.00%	1,959,220	6.60%	16	5.39%	122,451.22	3.85%	156.80
4.00%	4.25%	722,945	2.44%	7	2.36%	103,277.80	4.23%	154.77
4.25%	4.50%	368,553	1.24%	5	1.68%	73,710.54	4.35%	120.61
4.50%	4.75%	195,380	0.66%	3	1.01%	65,126.76	4.58%	156.19
4.75%	5.00%	1,093,255	3.68%	14	4.09%	78,089.61	4.71%	149.81
5.00%	5.25%	6,073,427	20.46%	62	20.88%	97,958.50	5.19%	159.43
5.25%	5.50%	3,826,768	12.89%	45	15.15%	85,039.29	5.38%	155.51
5.50%	5.75%	2,255,727	7.60%	23	7.74%	98,075.07	5.64%	159.75
5.75%	6.00%	936,110	3.15%	12	4.04%	78,009.18	5.85%	156.88
6.00%	6.25%	369,574	1.25%	4	1.35%	92,393.56	6.09%	161.13
6.25%	6.50%	228,000	0.77%	1	0.34%	228,000.00	6.38%	162.00
6.50%	6.75%	954,789	3.22%	7	2.36%	136,398.48	6.67%	160.15
6.75%	7.00%	69,945	0.24%	1	0.34%	69,945.22	6.88%	161.00
7.00%	7.25%	420,000	1.41%	4	1.35%	105,000.00	7.15%	158.76
7.25%	7.50%	478,000	1.61%	2	0.67%	239,000.00	7.31%	160.73
7.50%	>	467,050	1.57%	3	1.01%	155,683.33	7.86%	161.75
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total	29,682,718	100.00%	297	100.00%	99,941.81	4.67%	156.50	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,000,699	3.37%	8	2.69%	125,087.33	5.29%	157.15
<	01/01/2025	1,350,218	4.55%	11	3.70%	122,747.07	5.65%	147.13
01/01/2025	01/01/2026	113,403	0.38%	3	1.01%	37,800.96	2.92%	144.13
01/01/2026	01/01/2027	1,553,042	5.23%	13	4.38%	119,464.76	4.96%	153.30
01/01/2027	01/01/2028	13,315,637	44.86%	128	43.10%	104,028.42	4.08%	155.56
01/01/2028	01/01/2029	1,680,980	5.66%	16	5.39%	105,061.27	4.55%	156.29
01/01/2029	01/01/2030	412,432	1.39%	5	1.68%	82,486.40	4.52%	141.18
01/01/2030	01/01/2031	36,121	0.12%	1	0.34%	36,120.76	5.45%	75.00
01/01/2031	01/01/2032	122,381	0.41%	1	0.34%	122,381.25	2.33%	162.00
01/01/2032	01/01/2033	1,105,140	3.72%	12	4.04%	92,094.98	5.28%	141.30
01/01/2033	01/01/2034	24,934	0.08%	1	0.34%	24,933.95	5.45%	113.00
01/01/2034	01/01/2035	33,176	0.11%	1	0.34%	33,176.11	5.35%	117.00
01/01/2035	01/01/2036	123,087	0.41%	2	0.67%	61,543.64	2.64%	134.00
01/01/2036	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
01/01/2037	01/01/2038	8,783,618	29.59%	94	31.65%	93,442.75	5.33%	159.84
01/01/2038	01/01/2039	27,850	0.09%	1	0.34%	27,850.00	6.00%	171.00
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	29,682,718	100.00%	297	100.00%	99,941.81	4.67%	156.50	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2027 - 31-Dec-2027	348,355	1.17%	4	1.35%	87,088.80	3.77%	39.41
01-Jan-2029 - 31-Dec-2029	61,697	0.21%	2	0.67%	30,848.28	5.37%	62.21
01-Jan-2030 - 31-Dec-2030	36,121	0.12%	1	0.34%	36,120.76	5.45%	75.00
01-Jan-2031 - 31-Dec-2031	80,000	0.27%	1	0.34%	80,000.00	4.30%	81.00
01-Jan-2032 - 31-Dec-2032	159,600	0.54%	3	1.01%	53,200.15	5.24%	98.89
01-Jan-2033 - 31-Dec-2033	93,504	0.32%	2	0.67%	46,752.15	3.91%	112.27
01-Jan-2034 - 31-Dec-2034	431,512	1.45%	5	1.68%	86,302.41	4.26%	119.21
01-Jan-2035 - 31-Dec-2035	427,046	1.44%	7	2.36%	61,006.55	4.07%	135.53
01-Jan-2036 - 31-Dec-2036	394,888	1.33%	4	1.39%	98,722.11	3.79%	146.22
01-Jan-2037 - 31-Dec-2037	24,926,807	83.98%	242	81.48%	103,003.33	4.68%	159.77
01-Jan-2038 - 31-Dec-2038	2,683,092	9.04%	22	7.41%	121,958.74	5.01%	162.25
01-Jan-2039 - 31-Dec-2039	26,155	0.09%	3	1.01%	8,718.39	3.61%	180.71
01-Jan-2040 - 31-Dec-2040	13,940	0.05%	1	0.34%	13,940.28	4.15%	195.00
Total	29,682,718	100.00%	297	100.00%	99,941.81	4.67%	156.50

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	223,876	0.75%	4	1.35%	55,969.07	3.61%	120.16
<	50%	4,845,606	16.32%	77	25.93%	62,929.95	4.38%	149.19
50%	55%	798,201	2.69%	9	3.03%	88,688.97	5.01%	153.47
55%	60%	860,327	2.90%	10	3.37%	86,032.69	5.08%	156.89
60%	65%	2,154,135	7.26%	23	7.74%	93,658.06	4.53%	155.97
65%	70%	2,033,603	6.85%	15	5.05%	135,573.54	4.93%	159.69
70%	75%	1,516,627	5.11%	11	3.70%	137,875.19	4.83%	158.69
75%	80%	695,037	2.34%	6	2.02%	115,839.51	4.30%	146.53
80%	85%	2,340,999	7.89%	17	5.72%	137,705.81	4.67%	157.54
85%	90%	1,569,072	5.29%	12	4.04%	130,756.02	4.49%	160.42
90%	95%	2,612,116	8.80%	24	8.08%	108,838.17	4.79%	157.12
95%	100%	1,304,160	4.39%	14	4.71%	93,154.29	5.47%	160.51
100%	105%	756,162	2.55%	7	2.36%	108,023.15	4.61%	160.32
105%	110%	504,015	1.70%	5	1.68%	100,803.00	5.06%	159.99
110%	115%	472,823	1.59%	3	1.01%	157,607.60	5.44%	159.24
115%	120%	1,015,160	3.42%	9	3.03%	112,795.56	4.34%	160.68
120%	125%	5,699,549	19.20%	49	16.50%	116,317.33	4.56%	159.49
125%	>	281,250	0.95%	2	0.67%	140,625.00	5.64%	161.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		29,682,718	100.00%	297	100.00%	99,941.81	4.67%	156.50

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	738,175	2.49%	5	2.50%	147,634.96	5.25%	159.73
Utrecht	1,790,446	6.03%	15	7.50%	119,363.06	5.43%	156.83
Zeeland	1,275,259	4.30%	9	4.50%	141,695.44	4.85%	155.62
Zuid-Holland	5,483,725	18.47%	36	18.00%	152,325.69	4.83%	159.08
Flevoland	1,340,104	4.51%	8	4.00%	167,513.02	3.80%	160.15
Friesland	1,143,314	3.85%	8	4.00%	142,914.30	4.33%	168.86
Gelderland	3,615,168	12.18%	25	12.50%	144,606.72	4.55%	158.08
Groningen	1,368,623	4.61%	10	5.00%	136,862.27	4.48%	153.07
Limburg	2,689,194	9.06%	18	9.00%	149,399.67	4.95%	154.49
Noord-Brabant	5,206,949	17.54%	33	16.50%	157,786.33	4.62%	153.27
Noord-Holland	3,757,899	12.66%	25	12.50%	150,315.98	4.35%	156.13
Overijssel	1,273,862	4.29%	8	4.00%	159,232.74	4.70%	155.73
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	29,682,718	100.00%	200	100.00%	148,413.59	4.67%	156.50

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	25,364,290	85.45%	167	83.50%	151,881.98	4.64%	156.20
Condominium	4,106,386	13.83%	32	16.00%	128,324.57	4.84%	158.09
Condominium with garage	212,042	0.71%	1	0.50%	212,042.00	5.15%	162.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	29,682,718	100.00%	200	100.00%	148,413.59	4.67%	156.50

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%	12	6.00%	13,784.01	5.24%	160.26	
25,000	50,000	1.53%	12	6.00%	37,831.98	5.14%	150.10	
50,000	75,000	2.92%	14	7.00%	61,842.65	4.78%	157.93	
75,000	100,000	7.22%	24	12.00%	90,208.84	4.52%	148.28	
100,000	125,000	2,631,578	8.87%	23	11.50%	114,416.43	4.63%	154.41
125,000	150,000	3,471,913	11.70%	25	12.50%	138,876.54	5.06%	157.10
150,000	175,000	4,358,075	14.68%	27	13.50%	161,410.20	4.12%	158.77
175,000	200,000	3,551,464	11.96%	19	9.50%	186,919.14	4.21%	151.09
200,000	225,000	2,578,325	8.69%	12	6.00%	214,860.41	4.69%	160.41
225,000	250,000	2,376,942	8.01%	10	5.00%	237,694.17	4.99%	160.48
250,000	275,000	1,060,884	3.57%	4	2.00%	265,220.96	5.52%	152.30
275,000	300,000	2,027,622	6.83%	7	3.50%	289,660.26	4.39%	160.25
300,000	325,000	1,258,441	4.24%	4	2.00%	314,610.31	4.20%	154.88
325,000	350,000	676,500	2.28%	2	1.00%	338,250.00	6.98%	160.52
350,000	375,000	358,500	1.21%	1	0.50%	358,500.00	5.85%	160.00
375,000	400,000	378,000	1.27%	1	0.50%	378,000.00	5.25%	162.00
400,000	425,000	840,273	2.83%	2	1.00%	420,136.44	4.25%	160.39
425,000	450,000	-	0.00%	-	0.00%	-	0.00%	
450,000	475,000	464,000	1.56%	1	0.50%	464,000.00	5.55%	160.00
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	29,682,718	100.00%	200	100.00%	148,413.59	4.67%	156.50	