

E-MAC Program - Compartment NL 2007-I Investor report January 2020

Cashflow analysis for the period

Total interest received	2,483,989	
Interest received on transaction accounts	(37)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		7,283,952
Company management expenses	2,160	
MPT fee	44,446	
Administration fee	3,970	
Third party fees	21,267	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,580	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	2,370,604	
Redemption on Class E-notes	-	
Interest on the Notes	3,590	
Shortfall Class D PDL Repayment	24,755	
Liquidity Facility Commitment Fee Subordinated Amount	6,580	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,483,952
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 27th January 2020	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,200,000	
Available liquidity		4,800,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	26,530,258.00

Collateral

Starting principal balance	207,142,711	
Total Further Advances bought in October 2019	-	
Total Principal redemptions and repayments	(8,379,417)	
Losses for the period	(24,755)	
Ending principal balance		198,738,539
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-I		198,738,539
Redemptions reserved for purchase Further Advances on January 2020	-	
Total balance Put Option Notes E-MAC NL 2007-I		198,738,539

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	-	24,755	24,755	-
Total	-	24,755	24,755	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.37%	15.06%	8.19%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,061	195,540,590	98.39%
31 - 60 days	7	1,812,720	0.91%
61 - 90 days	4	861,500	0.43%
91 - 120 days	2	313,729	0.16%
120+ days	1	210,000	0.11%
In repossession	-	-	0.00%
Total	1,075	198,738,539	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	70,347	24,755	46,892	6,581,963

Characteristics

Number of borrowers	1075		
Number of loanparts	1886		
	(weighted) average	Minimum	Maximum
Loan size borrower	184,873	8,428	875,000
Loan part size	105,376	1,922	765,000
Coupon	4.06%	0.20%	6.55%
Remaining maturity (months)	198	2	273
Remaining interest period (months)	93	1	217
Original interest period (months)	179	1	360
Seasoning (months)	125.0	3.0	189.0
Loan to Original Foreclosure Value (2)	93.6%	0.3%	129.4%

* Calculation includes Bridge loans

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2008 - 31-Dec-2008	407,000	0.20%	1	0.05%	407,000.00	5.80%	141.00
01-Jan-2019 - 31-Dec-2019	117,135	0.06%	2	0.11%	58,567.72	5.22%	6.29
01-Jan-2020 - 31-Dec-2020	60,647	0.03%	3	0.16%	20,215.76	3.56%	1.19
01-Jan-2021 - 31-Dec-2021	44,000	0.02%	1	0.05%	44,000.00	2.65%	19.00
01-Jan-2022 - 31-Dec-2022	150,898	0.08%	4	0.21%	37,724.60	3.99%	27.88
01-Jan-2023 - 31-Dec-2023	68,608	0.03%	3	0.16%	22,869.23	5.41%	40.42
01-Jan-2024 - 31-Dec-2024	328,773	0.17%	5	0.27%	65,754.58	3.43%	50.04
01-Jan-2025 - 31-Dec-2025	589,278	0.30%	9	0.48%	65,475.30	4.34%	64.00
01-Jan-2026 - 31-Dec-2026	154,899	0.08%	3	0.16%	51,633.13	3.78%	73.49
01-Jan-2027 - 31-Dec-2027	2,133,326	1.07%	33	1.75%	64,646.25	4.68%	86.30
01-Jan-2028 - 31-Dec-2028	233,953	0.12%	5	0.27%	46,790.52	4.66%	99.38
01-Jan-2029 - 31-Dec-2029	1,147,547	0.58%	19	1.01%	60,397.19	4.42%	110.30
01-Jan-2030 - 31-Dec-2030	956,557	0.48%	13	0.69%	73,581.30	4.55%	121.73
01-Jan-2031 - 31-Dec-2031	2,391,475	1.20%	26	1.38%	91,979.82	4.61%	135.77
01-Jan-2032 - 31-Dec-2032	3,528,823	1.78%	45	2.39%	78,418.28	3.91%	145.94
01-Jan-2033 - 31-Dec-2033	1,540,322	0.78%	19	1.01%	81,069.59	4.22%	159.36
01-Jan-2034 - 31-Dec-2034	4,421,642	2.22%	41	2.17%	107,844.93	4.38%	171.47
01-Jan-2035 - 31-Dec-2035	3,497,736	1.76%	33	1.75%	105,992.01	3.97%	184.22
01-Jan-2036 - 31-Dec-2036	7,681,838	3.87%	89	4.72%	86,312.79	3.88%	200.74
01-Jan-2037 - 31-Dec-2037	168,662,629	84.87%	1,501	79.59%	112,366.84	4.03%	205.52
01-Jan-2038 - 31-Dec-2038	343,330	0.17%	20	1.06%	17,166.49	4.15%	220.56
01-Jan-2039 - 31-Dec-2039	143,836	0.07%	4	0.21%	35,958.98	6.26%	230.81
01-Jan-2040 - 31-Dec-2040	104,287	0.05%	6	0.32%	17,381.17	5.95%	245.88
01-Jan-2042 - 31-Dec-2042	30,000	0.02%	1	0.05%	30,000.00	5.85%	273.00
Total	198,738,539	100.00%	1,886	100.00%	105,375.68	4.06%	197.76

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	-	0.00%	-	0.00%	-	0.00%	-
50%	50%	14,138,808	7.11%	191	10.13%	74,025.18	4.14%	199.46
55%	55%	4,264,059	2.15%	47	2.49%	90,724.67	4.00%	204.75
55%	60%	8,045,810	4.05%	69	3.66%	116,605.94	3.86%	199.63
60%	65%	4,136,212	2.08%	42	2.23%	98,481.24	4.28%	200.73
65%	70%	7,402,325	3.72%	66	3.50%	112,156.44	4.25%	197.45
70%	75%	11,645,969	5.86%	93	4.93%	125,225.48	4.08%	196.60
75%	80%	5,407,652	2.72%	49	2.60%	110,360.23	4.20%	197.84
80%	85%	14,998,191	7.55%	101	5.36%	148,496.94	3.69%	200.90
85%	90%	13,211,887	6.65%	106	5.62%	124,640.44	4.41%	197.00
90%	95%	19,716,102	9.92%	162	8.59%	121,704.34	3.95%	198.52
95%	100%	9,354,284	4.71%	93	4.93%	100,583.70	4.15%	192.01
100%	105%	4,015,251	2.02%	41	2.17%	97,932.94	4.39%	190.85
105%	110%	13,037,586	6.56%	147	7.79%	88,691.06	4.28%	197.63
110%	115%	12,870,858	6.48%	136	7.21%	94,638.66	4.11%	195.77
115%	120%	13,670,055	6.88%	128	6.79%	106,797.31	4.12%	189.22
120%	125%	39,759,906	20.01%	385	20.41%	103,272.48	3.93%	200.70
125%	>	3,063,584	1.54%	30	1.59%	102,119.47	3.56%	194.75
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		198,738,539	100.00%	1,886	100.00%	105,375.68	4.06%	197.76

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,030,060	3.03%	30	2.79%	201,002.00	4.14%	197.27
Utrecht	12,815,893	6.45%	66	6.14%	194,180.20	3.83%	201.42
Zeeland	5,347,549	2.69%	31	2.88%	172,501.58	4.34%	195.57
Zuid-Holland	40,509,191	20.38%	232	21.58%	174,608.58	4.01%	198.15
Flevoland	6,377,203	3.21%	35	3.26%	182,205.81	3.26%	200.10
Friesland	6,595,242	3.32%	40	3.72%	164,881.05	4.05%	199.19
Gelderland	21,133,288	10.63%	104	9.67%	203,204.69	4.31%	199.92
Groningen	6,073,373	3.06%	37	3.44%	164,145.22	4.06%	200.61
Limburg	14,905,100	7.50%	84	7.81%	177,441.66	4.27%	194.39
Noord-Brabant	32,435,081	16.32%	178	16.56%	182,219.56	4.15%	193.70
Noord-Holland	28,413,852	14.30%	147	13.67%	193,291.51	3.96%	198.31
Overijssel	16,102,707	8.11%	91	8.47%	198,930.85	4.04%	199.47
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	198,738,539	100.00%	1,075	100.00%	184,873.06	4.06%	197.76

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	178,941,738	90.04%	949	88.28%	188,558.21	4.09%	197.51
Shop/House	431,913	0.22%	3	0.28%	143,971.06	3.35%	203.98
Condominium	17,875,807	8.99%	116	10.79%	154,101.78	3.80%	199.72
Recreational Home	110,000	0.06%	1	0.09%	110,000.00	3.30%	178.97
Farm House	871,767	0.44%	3	0.28%	290,588.92	3.40%	205.08
Condominium with garage	507,314	0.26%	3	0.28%	169,104.83	4.00%	201.33
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	198,738,539	100.00%	1,075	100.00%	184,873.06	4.06%	197.76

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	0.09%	14	1.30%	12,662.96	4.46%	195.33
25,000	50,000	0.45%	22	2.05%	40,670.17	4.37%	205.44
50,000	75,000	1.22%	38	3.53%	63,771.45	4.19%	199.49
75,000	100,000	3.53%	77	7.16%	91,015.10	4.14%	200.41
100,000	125,000	6.18%	108	10.05%	113,661.74	4.16%	199.33
125,000	150,000	10.04%	144	13.40%	138,584.16	3.86%	198.87
150,000	175,000	12.92%	157	14.60%	163,505.52	4.10%	196.42
175,000	200,000	13.77%	145	13.49%	188,675.34	3.97%	199.74
200,000	225,000	10.27%	96	8.93%	212,589.83	4.05%	199.63
225,000	250,000	9.43%	79	7.35%	237,185.50	4.01%	198.22
250,000	275,000	6.90%	52	4.84%	263,785.15	3.95%	197.12
275,000	300,000	6.50%	45	4.19%	287,277.77	4.26%	196.88
300,000	325,000	5.38%	34	3.16%	314,209.84	4.10%	196.74
325,000	350,000	2.55%	15	1.40%	337,290.80	4.07%	199.06
350,000	375,000	1.64%	9	0.84%	362,641.02	4.48%	197.78
375,000	400,000	2.92%	15	1.40%	387,049.08	3.85%	200.57
400,000	425,000	1.26%	6	0.56%	416,551.21	4.43%	201.21
425,000	450,000	1.99%	9	0.84%	438,583.23	4.48%	198.44
450,000	475,000	0.23%	1	0.09%	452,395.63	4.90%	206.00
475,000	500,000	0.50%	2	0.19%	493,986.78	4.03%	63.14
500,000	525,000	0.26%	1	0.09%	510,000.00	4.78%	204.38
525,000	550,000	0.27%	1	0.09%	530,000.00	4.75%	204.00
550,000	575,000	0.29%	1	0.09%	569,625.09	2.20%	165.06
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.30%	1	0.09%	602,000.00	4.60%	168.82
625,000	650,000	0.32%	1	0.09%	634,000.00	4.50%	205.00
650,000	>	0.83%	2	0.19%	820,000.00	3.50%	206.00
Total	198,738,539	100.00%	1,075	100.00%	184,873.06	4.06%	197.76