

E-MAC Program - Compartment NL 2007-I Investor report July 2018

Cashflow analysis for the period

Total interest received	2,956,872	
Interest received on transaction accounts	(35)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	41,000	
Total funds available		7,797,837
Company management expenses	-	
MPT fee	51,782	
Administration fee	4,665	
Third party fees	81,113	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	2,608,844	
Redemption on Class E-notes	-	
Interest on the Notes	5,386	
Shortfall Class D PDL Repayment	233,308	
Liquidity Facility Commitment Fee Subordinated Amount	6,370	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,997,837
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th July 2018	-	
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	25,927,886.40

Collateral

Starting principal balance	248,803,866	
Total Further Advances bought in April 2018	-	
Total Principal redemptions and repayments	(6,029,695)	
Losses for the period	(233,308)	
Ending principal balance		242,540,863
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-I		242,540,863
Redemptions reserved for purchase Further Advances on July 2018	-	
Total balance Put Option Notes E-MAC NL 2007-I		242,540,863

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	-	233,308	233,308	-
Total	-	233,308	233,308	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.60%	9.52%	7.63%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,258	238,657,489	98.40%
31 - 60 days	9	1,790,220	0.74%
61 - 90 days	3	575,500	0.24%
91 - 120 days	2	472,654	0.19%
120+ days	4	1,045,000	0.43%
In repossession	-	-	0.00%
Total	1,276	242,540,863	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	207,056	233,308	57,100	6,530,306

Characteristics

	1276		
Number of borrowers	1276		
Number of loanparts	2254		
	(weighted) average	Minimum	Maximum
Loan size borrower	190,079	9,747	875,000
Loan part size	107,605	679	765,000
Coupon	4.22%	0.38%	6.80%
Remaining maturity (months)	216	8	291
Remaining interest period (months)	93	1	235
Original interest period (months)	178	1	360
Seasoning (months)	110.9	1.0	171.0
Loan to Original Foreclosure Value (2)	95.0%	4.9%	135.8%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	8,252,698	3.40%	147	6.52%	56,140.80	4.20%	209.83
Bridge Loan	511,925	0.21%	4	0.18%	127,981.32	5.79%	(104.61)
Hybride (switch)	824,248	0.34%	10	0.44%	82,424.77	3.76%	207.46
Interest Only	186,723,503	76.99%	1,563	69.34%	119,464.81	4.20%	220.74
Investment	3,592,931	1.48%	40	1.77%	89,823.29	4.26%	222.15
Life	33,830,317	13.95%	372	16.50%	90,941.71	4.32%	197.42
Linear	84,219	0.03%	3	0.13%	28,072.99	4.65%	132.87
Savings	2,629,768	1.08%	32	1.42%	82,180.26	4.78%	207.50
STAR Aflossingsvrij	1,228,839	0.51%	21	0.93%	58,516.16	4.57%	223.22
Universal Life	4,862,414	2.00%	62	2.75%	78,428.03	3.73%	191.61
Total	242,540,863	100.00%	2,254	100.00%	107,604.64	4.22%	215.66

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	9,545,099	3.94%	80	3.55%	119,313.74	1.85%	201.98
1	8,510,058	3.51%	69	3.06%	123,334.17	2.53%	221.12
12	970,260	0.40%	9	0.40%	107,806.71	3.03%	201.16
24	9,533,707	3.93%	79	3.50%	120,679.84	3.27%	218.50
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	11,892,962	4.90%	115	5.10%	103,417.06	3.77%	220.22
60	12,224,160	5.04%	113	5.01%	108,178.41	4.99%	220.99
72	2,217,812	0.91%	23	1.02%	96,426.61	4.84%	211.09
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
108	49,445,249	20.39%	465	20.63%	106,333.87	3.51%	220.46
120	-	0.00%	-	0.00%	-	0.00%	-
132	153,965	0.06%	3	0.13%	51,321.57	4.75%	147.57
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
168	16,570,901	6.83%	159	7.05%	104,219.50	4.85%	212.32
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	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%	-
228	94,725,558	39.06%	906	40.20%	104,553.60	4.73%	212.91
240	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	4,467,767	1.84%	46	2.04%	97,125.37	4.77%	200.94
300	-	0.00%	-	0.00%	-	0.00%	-
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%	-
348	22,283,364	9.19%	187	8.30%	119,162.37	4.88%	220.92
360	-	0.00%	-	0.00%	-	0.00%	-
Total	242,540,863	100.00%	2,254	100.00%	107,604.64	4.22%	215.66

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,547,873	5.59%	114	5.06%	118,841.00	1.55%	217.94
2.50%	2.75%	4,718,265	1.95%	49	2.17%	96,291.12	2.65%	221.04
2.75%	3.00%	11,570,172	4.77%	111	4.92%	104,235.79	2.90%	220.31
3.00%	3.25%	19,883,878	8.20%	194	8.61%	102,494.22	3.18%	219.57
3.25%	3.50%	10,438,507	4.30%	87	3.86%	119,994.34	3.43%	219.84
3.50%	3.75%	10,054,615	4.15%	102	4.53%	98,574.66	3.68%	220.02
3.75%	4.00%	11,245,050	4.64%	94	4.17%	119,628.19	3.87%	222.23
4.00%	4.25%	9,243,529	3.81%	65	2.88%	142,208.14	4.19%	218.36
4.25%	4.50%	12,940,571	5.34%	133	5.90%	97,297.53	4.49%	214.58
4.50%	4.75%	71,704,754	29.56%	651	28.88%	110,145.55	4.68%	212.06
4.75%	5.00%	42,688,796	17.60%	407	18.06%	104,886.48	4.87%	213.43
5.00%	5.25%	8,590,878	3.54%	82	3.64%	104,766.80	5.11%	222.70
5.25%	5.50%	5,244,990	2.16%	48	2.13%	109,270.62	5.40%	220.76
5.50%	5.75%	3,941,979	1.63%	51	2.26%	77,293.71	5.71%	221.14
5.75%	6.00%	3,260,455	1.34%	30	1.33%	108,681.83	5.91%	172.49
6.00%	6.25%	1,878,659	0.77%	18	0.80%	104,425.52	6.12%	225.02
6.25%	6.50%	594,358	0.25%	11	0.49%	54,032.54	6.38%	227.13
6.50%	6.75%	54,985	0.02%	1	0.04%	54,985.25	6.55%	222.00
6.75%	7.00%	936,549	0.39%	6	0.27%	156,091.50	6.80%	216.46
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		242,540,863	100.00%	2,254	100.00%	107,604.64	4.22%	215.66

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		10,241,068	4.22%	85	3.77%	120,483.15	1.77%	202.14
<	1-1-2019	5,617,635	2.32%	53	2.35%	105,993.11	4.37%	222.04
1-1-2019	1-1-2020	16,858,490	6.95%	154	6.83%	109,470.72	4.41%	217.66
1-1-2020	1-1-2021	7,969,628	3.29%	72	3.19%	110,689.27	3.45%	217.41
1-1-2021	1-1-2022	6,840,706	2.82%	56	2.48%	122,155.46	4.27%	218.84
1-1-2022	1-1-2023	18,278,564	7.54%	172	7.63%	106,270.72	4.50%	216.51
1-1-2023	1-1-2024	4,642,817	1.91%	50	2.22%	92,856.34	3.43%	216.21
1-1-2024	1-1-2025	928,654	0.38%	10	0.44%	92,865.41	3.62%	180.06
1-1-2025	1-1-2026	493,435	0.20%	7	0.31%	70,490.75	3.69%	140.29
1-1-2026	1-1-2027	23,506,759	9.69%	221	9.80%	106,365.42	4.50%	214.08
1-1-2027	1-1-2028	115,012,555	47.42%	1,091	48.40%	105,419.39	4.33%	215.81
1-1-2028	1-1-2029	3,874,601	1.60%	38	1.69%	101,963.19	3.07%	222.25
1-1-2029	1-1-2030	85,805	0.04%	1	0.04%	85,805.00	4.85%	130.00
1-1-2030	1-1-2031	-	0.00%	-	0.00%	-	0.00%	-
1-1-2031	1-1-2032	351,720	0.15%	5	0.22%	70,344.04	4.56%	175.27
1-1-2032	1-1-2033	4,403,799	1.82%	45	2.00%	97,862.20	4.78%	200.05
1-1-2033	1-1-2034	299,999	0.12%	2	0.09%	149,999.50	3.85%	209.60
1-1-2034	1-1-2035	-	0.00%	-	0.00%	-	0.00%	-
1-1-2035	1-1-2036	381,403	0.16%	3	0.13%	127,134.48	4.78%	207.67
1-1-2036	1-1-2037	3,856,363	1.59%	28	1.24%	137,727.26	4.85%	221.86
1-1-2037	1-1-2038	18,872,178	7.78%	160	7.10%	117,951.11	4.84%	221.58
1-1-2038	1-1-2039	24,684	0.01%	1	0.04%	24,684.00	5.65%	235.00
1-1-2039	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2040	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
1-1-2041	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2042	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	>	-	0.00%	-	0.00%	-	0.00%	-
Total		242,540,863	100.00%	2,254	100.00%	107,604.64	4.22%	215.66

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2008 - 31-Dec-2008	429,000	0.18%	2	0.09%	214,500.00	5.80%	123.00
01-Jan-2016 - 31-Dec-2016	1,150	0.00%	1	0.04%	1,150.48	4.70%	19.00
01-Jan-2017 - 31-Dec-2017	57,925	0.02%	1	0.04%	57,925.29	5.80%	11.00
01-Jan-2018 - 31-Dec-2018	25,000	0.01%	1	0.04%	25,000.00	5.65%	6.00
01-Jan-2019 - 31-Dec-2019	239,259	0.10%	3	0.13%	79,753.00	4.66%	12.94
01-Jan-2020 - 31-Dec-2020	62,407	0.03%	3	0.13%	20,802.46	4.60%	20.44
01-Jan-2021 - 31-Dec-2021	44,000	0.02%	1	0.04%	44,000.00	2.65%	37.00
01-Jan-2022 - 31-Dec-2022	266,592	0.11%	5	0.22%	53,318.48	4.38%	45.53
01-Jan-2023 - 31-Dec-2023	153,606	0.06%	4	0.18%	38,401.50	4.97%	57.10
01-Jan-2024 - 31-Dec-2024	359,769	0.15%	6	0.27%	59,794.90	3.50%	68.17
01-Jan-2025 - 31-Dec-2025	641,341	0.26%	9	0.40%	71,260.06	4.36%	81.91
01-Jan-2026 - 31-Dec-2026	284,996	0.12%	5	0.22%	56,999.17	4.45%	91.81
01-Jan-2027 - 31-Dec-2027	2,542,012	1.05%	38	1.69%	66,895.06	4.57%	104.58
01-Jan-2028 - 31-Dec-2028	331,728	0.14%	7	0.31%	47,389.75	4.39%	117.90
01-Jan-2029 - 31-Dec-2029	1,302,768	0.54%	21	0.93%	62,036.58	4.57%	128.25
01-Jan-2030 - 31-Dec-2030	1,236,328	0.51%	17	0.75%	72,725.19	4.58%	139.68
01-Jan-2031 - 31-Dec-2031	3,072,886	1.27%	33	1.46%	93,117.75	4.64%	153.60
01-Jan-2032 - 31-Dec-2032	4,576,672	1.89%	53	2.35%	86,352.31	4.25%	163.92
01-Jan-2033 - 31-Dec-2033	1,977,496	0.82%	25	1.11%	79,099.86	4.31%	177.07
01-Jan-2034 - 31-Dec-2034	4,819,556	1.99%	45	2.00%	107,101.25	4.39%	189.88
01-Jan-2035 - 31-Dec-2035	3,714,707	1.53%	34	1.51%	109,256.08	4.06%	201.98
01-Jan-2036 - 31-Dec-2036	10,056,897	4.15%	111	4.92%	90,602.68	4.26%	218.84
01-Jan-2037 - 31-Dec-2037	205,578,574	84.76%	1,793	79.55%	114,656.20	4.19%	223.55
01-Jan-2038 - 31-Dec-2038	403,291	0.17%	22	0.98%	18,331.40	4.60%	239.15
01-Jan-2039 - 31-Dec-2039	144,188	0.06%	4	0.18%	36,046.99	6.26%	248.81
01-Jan-2040 - 31-Dec-2040	184,712	0.08%	8	0.35%	23,089.00	5.81%	262.90
01-Jan-2041 - 31-Dec-2041	5,000	0.00%	1	0.04%	5,000.00	5.80%	273.00
01-Jan-2042 - 31-Dec-2042	30,000	0.01%	1	0.04%	30,000.00	5.85%	291.00
Total	242,540,863	100.00%	2,254	100.00%	107,604.64	4.22%	215.66

Loan 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%	14,715,116	6.07%	195	8.65%	75,462.13	4.18%	218.77
55%	55%	4,926,147	2.03%	53	2.35%	92,946.17	4.14%	220.35
55%	60%	8,511,473	3.51%	76	3.37%	111,993.06	4.02%	218.95
60%	65%	5,767,848	2.38%	47	2.09%	122,720.18	4.37%	219.37
65%	70%	8,071,151	3.33%	66	2.93%	122,290.17	4.32%	212.94
70%	75%	15,355,680	6.33%	128	5.68%	119,966.25	4.26%	215.61
75%	80%	5,810,498	2.40%	54	2.40%	107,601.81	4.19%	215.59
80%	85%	18,731,662	7.72%	123	5.46%	152,289.93	3.91%	219.76
85%	90%	14,279,660	5.89%	117	5.19%	122,048.37	4.43%	214.60
90%	95%	24,094,118	9.93%	183	8.12%	131,661.85	4.21%	217.49
95%	100%	13,555,825	5.59%	125	5.55%	109,446.60	4.29%	205.67
100%	105%	5,185,834	2.14%	59	2.62%	87,995.49	4.52%	210.92
105%	110%	11,616,515	4.79%	129	5.72%	90,050.50	4.42%	211.66
110%	115%	18,748,291	7.73%	193	8.56%	97,141.40	4.28%	215.22
115%	120%	18,553,872	7.65%	173	7.68%	107,247.82	4.19%	210.34
120%	125%	51,202,141	21.11%	498	22.09%	102,815.54	4.19%	218.13
125%	>	3,415,032	1.41%	35	1.55%	97,572.35	4.00%	211.73
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		242,540,863	100.00%	2,254	100.00%	107,604.64	4.22%	215.66

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,442,134	3.07%	38	2.98%	195,845.62	4.23%	216.45
Utrecht	16,208,082	6.68%	78	6.11%	207,795.92	4.01%	217.63
Zeeland	6,451,960	2.66%	37	2.90%	174,377.30	4.52%	214.18
Zuid-Holland	50,500,790	20.82%	282	22.10%	179,080.81	4.22%	214.91
Flevoland	7,546,662	3.11%	40	3.13%	188,666.55	3.51%	218.65
Friesland	7,814,158	3.22%	46	3.61%	169,873.01	4.11%	217.35
Gelderland	26,564,264	10.95%	128	10.03%	207,533.31	4.36%	216.98
Groningen	8,145,402	3.36%	47	3.68%	173,306.42	4.19%	218.27
Limburg	16,814,981	6.93%	94	7.37%	178,882.77	4.34%	211.58
Noord-Brabant	39,150,341	16.14%	205	16.07%	190,377.27	4.28%	212.80
Noord-Holland	35,636,038	14.69%	177	13.87%	201,333.55	4.16%	217.30
Overijssel	20,158,249	8.31%	103	8.07%	195,711.15	4.27%	217.61
Unspecified	107,803	0.04%	1	0.08%	107,803.22	4.55%	225.00
Total	242,540,863	100.00%	1,276	100.00%	190,079.05	4.22%	215.66

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	218,646,034	90.15%	1,126	88.24%	194,179.43	4.24%	215.40
Shop/House	431,913	0.18%	3	0.24%	143,971.06	3.42%	221.98
Condominium	21,758,103	8.97%	139	10.89%	156,533.12	4.05%	217.84
Recreational Home	110,000	0.05%	1	0.08%	110,000.00	3.30%	196.97
Farm House	871,767	0.36%	3	0.24%	290,588.92	3.48%	223.08
Condominium with garage	723,046	0.30%	4	0.31%	180,761.39	4.51%	220.16
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	242,540,863	100.00%	1,276	100.00%	190,079.05	4.22%	215.66

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	0.11%	16	1.25%	17,342.49	4.43%	207.14
25,000	50,000	0.38%	23	1.80%	40,211.60	4.16%	223.54
50,000	75,000	1.02%	38	2.98%	65,113.54	4.35%	223.91
75,000	100,000	3.10%	82	6.43%	91,616.53	4.21%	216.80
100,000	125,000	5.17%	110	8.62%	114,025.30	4.32%	216.81
125,000	150,000	10.48%	183	14.34%	138,935.01	4.20%	217.63
150,000	175,000	11.42%	170	13.32%	162,883.45	4.20%	213.67
175,000	200,000	14.53%	187	14.66%	188,413.17	4.22%	217.19
200,000	225,000	10.04%	115	9.01%	211,724.81	4.10%	218.90
225,000	250,000	9.98%	102	7.99%	237,306.79	4.19%	215.58
250,000	275,000	7.35%	68	5.33%	262,284.63	4.17%	214.84
275,000	300,000	6.16%	52	4.08%	287,382.48	4.31%	214.81
300,000	325,000	5.83%	45	3.53%	314,008.06	4.25%	213.69
325,000	350,000	2.79%	20	1.57%	338,510.77	4.17%	218.72
350,000	375,000	1.96%	13	1.02%	365,234.59	4.49%	210.37
375,000	400,000	2.88%	18	1.41%	387,593.68	4.12%	217.78
400,000	425,000	1.71%	10	0.78%	415,564.16	4.61%	220.72
425,000	450,000	1.83%	10	0.78%	443,965.13	4.23%	224.19
450,000	475,000	0.19%	1	0.08%	452,995.63	4.90%	224.00
475,000	500,000	1.02%	5	0.39%	492,955.71	4.50%	140.45
500,000	525,000	0.42%	2	0.16%	507,000.00	4.93%	223.46
525,000	550,000	0.22%	1	0.08%	530,000.00	4.75%	222.00
550,000	575,000	0.23%	1	0.08%	569,635.99	2.20%	183.06
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.25%	1	0.08%	602,000.00	4.60%	186.82
625,000	650,000	0.26%	1	0.08%	634,000.00	4.50%	223.00
650,000	>	0.68%	2	0.16%	820,000.00	3.40%	224.00
Total	242,540,863	100.00%	1,276	100.00%	190,079.05	4.22%	215.66