

E-MAC Program - Compartment NL 2007-I Investor report October 2021

Cashflow analysis for the period

Total interest received	1,703,455	
Interest received on transaction accounts	(4)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		6,503,451
Company management expenses	2,249	
MPT fee	30,392	
Administration fee	2,739	
Third party fees	27,251	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	1,563,091	
Redemption on Class E-notes	-	
Interest on the Notes	1,672	
Shortfall Class D PDL Repayment	63,177	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,703,451
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 26th October 2021	-	
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	28,727,710.59

Collateral

Starting principal balance	146,070,482
Total Further Advances bought in July 2021	-
Total Principal redemptions and repayments	(7,351,085)
Losses for the period	(63,177)
Ending principal balance	138,656,220
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	138,656,220
Redemptions reserved for purchase Further Advances on October 2021	-
Total balance Put Option Notes E-MAC NL 2007-I	138,656,220

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	-	63,177	63,177	-
Total	-	63,177	63,177	-

Performance

	Last period	This period	Since issue
Prepayment rate	20.11%	18.57%	9.50%

Delinquency table	Number of loans	Balance	Percentage of total
Current	779	136,674,389	98.57%
31 - 60 days	2	433,521	0.31%
61 - 90 days	2	365,000	0.26%
91 - 120 days	1	228,338	0.16%
120+ days	5	954,973	0.69%
In repossession	-	-	0.00%
Total	789	138,656,220	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	131	63,177	14,224	6,449,313

Characteristics

Number of borrowers	789		
Number of loanparts	1355		
	(weighted) average	Minimum	Maximum
Loan size borrower	175,737	1,636	875,000
Loan part size	102,329	1,636	765,000
Coupon	3.93%	0.09%	6.55%
Remaining maturity (months)	178	4	252
Remaining interest period (months)	70	1	196
Original interest period (months)	176	1	360
Seasoning (months)	141.9	1.0	210.0
Loan to Original Foreclosure Value (2)	91.3%	0.3%	129.4%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	4,718,223	3.40%	100	7.38%	47,182.23	3.87%	171.22
Bridge Loan	55,811	0.04%	1	0.07%	55,810.95	6.23%	32.00
Hybride (switch)	379,791	0.27%	6	0.44%	63,298.47	3.85%	159.51
Interest Only	109,816,201	79.20%	956	70.55%	114,870.50	3.91%	181.69
Investment	1,924,246	1.39%	25	1.85%	76,969.84	3.94%	183.63
Life	16,882,968	12.18%	192	14.17%	87,932.13	4.07%	162.00
Linear	59,830	0.04%	4	0.30%	14,957.51	3.60%	114.12
Savings	1,747,438	1.28%	24	1.77%	72,809.91	4.78%	163.87
STAR Aflossingsvrij	692,203	0.50%	14	1.03%	49,443.09	4.81%	183.58
Universal Life	2,379,509	1.72%	33	2.44%	72,106.33	3.05%	160.86
Total	138,656,220	100.00%	1,355	100.00%	102,329.31	3.93%	178.21

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	7,528,967	5.43%	62	4.58%	121,434.95	1.38%	178.29
12	4,744,050	3.42%	32	2.36%	148,251.55	2.51%	180.62
12	124,342	0.09%	3	0.22%	41,447.26	3.09%	181.00
24	3,607,501	2.60%	31	2.29%	116,370.99	2.96%	176.38
36	-	0.00%	-	0.00%	-	0.00%	-
48	60	0.00%	-	0.00%	-	0.00%	-
48	5,815,756	4.19%	54	3.99%	107,699.19	3.00%	182.21
60	4,025,712	2.90%	37	2.73%	108,803.01	3.34%	182.24
72	84	0.00%	-	0.00%	-	0.00%	-
72	1,309,949	0.94%	15	1.11%	87,329.91	3.49%	167.91
84	96	0.00%	-	0.00%	-	0.00%	-
96	108	0.00%	-	0.00%	-	0.00%	-
108	120	0.00%	-	0.00%	-	0.00%	-
120	38,442,066	27.72%	364	26.86%	105,610.07	3.43%	181.79
132	-	0.00%	-	0.00%	-	0.00%	-
132	84,103	0.06%	1	0.07%	84,102.67	3.34%	184.00
144	156	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
168	7,892,687	5.68%	85	6.27%	92,855.15	4.37%	175.40
180	192	0.00%	-	0.00%	-	0.00%	-
180	-	0.00%	-	0.00%	-	0.00%	-
192	204	0.00%	-	0.00%	-	0.00%	-
204	216	0.00%	-	0.00%	-	0.00%	-
216	228	0.00%	-	0.00%	-	0.00%	-
228	240	0.00%	-	0.00%	-	0.00%	-
240	48,563,802	35.02%	509	37.56%	95,410.22	4.71%	174.85
240	252	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	264	0.00%	-	0.00%	-	0.00%	-
264	276	0.00%	-	0.00%	-	0.00%	-
276	288	0.00%	-	0.00%	-	0.00%	-
288	300	0.00%	-	0.00%	-	0.00%	-
300	2,549,314	1.84%	31	2.29%	82,235.94	4.76%	159.58
312	312	0.00%	-	0.00%	-	0.00%	-
312	324	0.00%	-	0.00%	-	0.00%	-
324	336	0.00%	-	0.00%	-	0.00%	-
336	348	0.00%	-	0.00%	-	0.00%	-
348	360	0.00%	-	0.00%	-	0.00%	-
360	13,967,972	10.07%	131	9.67%	106,625.74	4.88%	182.73
360	>	0.00%	-	0.00%	-	0.00%	-
Total	138,656,220	100.00%	1,355	100.00%	102,329.31	3.93%	178.21

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,283,213	8.86%	109	8.04%	112,690.03	1.57%	178.51
2.50%	2.75%	5,597,231	4.04%	54	3.99%	103,652.43	2.65%	183.17
2.75%	3.00%	9,601,083	6.92%	97	7.16%	98,980.24	2.90%	182.85
3.00%	3.25%	14,025,716	10.12%	143	10.55%	98,081.93	3.16%	180.07
3.25%	3.50%	7,065,251	5.10%	56	4.13%	126,165.19	3.40%	180.58
3.50%	3.75%	8,675,860	6.28%	81	5.98%	107,109.38	3.65%	179.86
3.75%	4.00%	5,976,111	4.31%	49	3.62%	122,002.26	3.98%	182.11
4.00%	4.25%	5,370,516	3.87%	40	2.95%	134,052.90	4.21%	182.72
4.25%	4.50%	4,542,695	3.28%	58	4.28%	78,322.33	4.49%	178.60
4.50%	4.75%	34,644,914	24.99%	348	25.68%	99,554.35	4.68%	173.91
4.75%	5.00%	23,496,897	16.95%	235	17.34%	99,986.80	4.88%	175.20
5.00%	5.25%	3,413,403	2.48%	40	2.95%	85,335.07	5.11%	184.85
5.25%	5.50%	2,383,066	1.72%	18	1.33%	132,392.53	5.40%	181.67
5.50%	5.75%	66,477	0.05%	5	0.37%	13,295.36	5.67%	166.88
5.75%	6.00%	1,095,504	0.79%	11	0.81%	99,591.26	5.91%	188.32
6.00%	6.25%	322,656	0.23%	6	0.44%	53,776.04	6.18%	157.85
6.25%	6.50%	80,881	0.06%	4	0.30%	20,220.16	6.42%	211.38
6.50%	6.75%	12,748	0.01%	1	0.07%	12,748.00	6.55%	183.00
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
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		138,656,220	100.00%	1,355	100.00%	102,329.31	3.93%	178.21

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
floating	<	8,189,625	5.91%	66	4.87%	124,085.23	1.32%	177.66
	01/01/2022	496,734	0.36%	10	0.74%	49,673.38	3.97%	183.23
	01/01/2023	14,585,860	10.52%	123	9.08%	118,584.23	3.93%	177.65
	01/01/2024	4,107,025	2.96%	48	3.54%	85,563.01	3.32%	180.25
	01/01/2025	1,641,994	1.18%	17	1.25%	96,587.89	3.01%	161.02
	01/01/2026	1,663,236	1.20%	18	1.33%	92,401.99	3.15%	164.31
	01/01/2027	15,257,107	11.00%	141	10.41%	108,206.43	4.32%	175.59
	01/01/2028	63,443,906	45.76%	640	47.23%	99,131.10	4.28%	177.39
	01/01/2029	4,316,845	3.11%	45	3.32%	95,929.89	3.12%	183.42
	01/01/2030	2,359,426	1.70%	26	1.92%	90,747.16	3.30%	176.82
	01/01/2031	863,631	0.62%	11	0.81%	78,511.91	2.65%	185.02
	01/01/2032	1,102,803	0.80%	10	0.74%	110,280.33	2.97%	157.09
	01/01/2033	2,587,488	1.87%	33	2.44%	78,408.72	4.78%	159.48
	01/01/2034	389,999	0.28%	3	0.22%	129,999.67	3.83%	162.07
	01/01/2035	390,121	0.28%	5	0.37%	78,024.28	3.18%	183.40
	01/01/2036	799,012	0.58%	6	0.44%	133,168.68	3.50%	179.33
	01/01/2037	3,130,348	2.26%	27	1.99%	115,938.82	4.34%	181.61
	01/01/2038	13,306,375	9.60%	125	9.23%	106,451.00	4.66%	183.72
	01/01/2039	24,684	0.02%	1	0.07%	24,684.00	5.65%	196.00
	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
	01/01/2051	-	0.00%	-	0.00%	-	0.00%	-
Total		138,656,220	100.00%	1,355	100.00%	102,329.31	3.93%	178.21

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	55,811	0.04%	1	0.07%	55,810.95	6.23%	32.00
01-Jan-2022 - 31-Dec-2022	86,043	0.06%	2	0.15%	43,021.60	3.27%	8.29
01-Jan-2023 - 31-Dec-2023	24,343	0.02%	1	0.07%	24,343.42	4.90%	22.00
01-Jan-2024 - 31-Dec-2024	130,545	0.09%	3	0.22%	43,515.15	4.39%	29.91
01-Jan-2025 - 31-Dec-2025	230,006	0.17%	5	0.37%	46,001.12	3.79%	43.87
01-Jan-2026 - 31-Dec-2026	50,400	0.04%	1	0.07%	50,400.00	3.05%	54.00
01-Jan-2027 - 31-Dec-2027	1,377,291	0.99%	24	1.77%	57,387.13	4.58%	65.69
01-Jan-2028 - 31-Dec-2028	192,110	0.14%	4	0.30%	48,027.60	4.62%	78.85
01-Jan-2029 - 31-Dec-2029	644,797	0.47%	13	0.96%	49,599.75	4.15%	90.45
01-Jan-2030 - 31-Dec-2030	578,694	0.42%	9	0.66%	64,299.30	4.48%	100.65
01-Jan-2031 - 31-Dec-2031	1,706,679	1.23%	18	1.33%	94,815.50	4.49%	114.87
01-Jan-2032 - 31-Dec-2032	2,609,584	1.88%	31	2.29%	84,180.14	3.61%	124.61
01-Jan-2033 - 31-Dec-2033	1,226,322	0.88%	15	1.11%	81,754.78	4.48%	138.72
01-Jan-2034 - 31-Dec-2034	2,878,550	2.08%	27	1.99%	106,612.95	4.25%	149.71
01-Jan-2035 - 31-Dec-2035	2,423,098	1.75%	23	1.70%	105,352.10	3.75%	163.07
01-Jan-2036 - 31-Dec-2036	5,378,986	3.88%	62	4.58%	86,757.84	4.05%	179.55
01-Jan-2037 - 31-Dec-2037	118,531,071	85.49%	1,091	80.52%	108,644.43	3.89%	184.56
01-Jan-2038 - 31-Dec-2038	254,221	0.18%	14	1.03%	18,158.66	4.31%	200.03
01-Jan-2039 - 31-Dec-2039	143,381	0.10%	4	0.30%	35,845.16	6.26%	209.82
01-Jan-2040 - 31-Dec-2040	104,287	0.08%	6	0.44%	17,381.17	5.95%	224.98
01-Jan-2042 - 31-Dec-2042	30,000	0.02%	1	0.07%	30,000.00	5.85%	252.00
Total	138,656,220	100.00%	1,355	100.00%	102,329.31	3.93%	178.21

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%	11,778,186	8.49%	175	12.92%	67,303.92	4.01%	180.50
50%	55%	3,362,417	2.43%	34	2.51%	98,894.61	3.61%	185.00
55%	60%	5,403,200	3.90%	46	3.39%	117,460.87	3.54%	180.89
60%	65%	3,150,605	2.27%	38	2.80%	82,910.67	4.53%	177.92
65%	70%	4,696,444	3.39%	43	3.17%	109,219.63	4.21%	174.79
70%	75%	8,551,315	6.17%	69	5.09%	123,932.10	3.83%	177.27
75%	80%	4,233,634	3.05%	37	2.73%	114,422.53	3.71%	171.77
80%	85%	11,107,411	8.01%	78	5.76%	142,402.71	3.62%	181.46
85%	90%	9,050,638	6.53%	82	6.05%	110,373.63	4.13%	175.25
90%	95%	15,472,598	11.16%	125	9.23%	123,780.78	3.78%	177.27
95%	100%	7,727,221	5.57%	83	6.13%	93,099.04	4.08%	170.55
100%	105%	4,116,220	2.97%	47	3.47%	87,579.15	4.06%	174.00
105%	110%	8,034,884	5.79%	93	6.86%	86,396.60	4.24%	176.29
110%	115%	6,834,871	4.93%	73	5.39%	93,628.38	3.84%	178.51
115%	120%	10,181,517	7.34%	94	6.94%	108,314.01	4.14%	179.05
120%	125%	23,144,812	16.69%	219	16.16%	105,684.07	3.89%	181.09
125%	>	1,810,247	1.31%	19	1.40%	95,276.18	3.72%	182.53
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		138,656,220	100.00%	1,355	100.00%	102,329.31	3.93%	178.21

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,539,356	3.27%	23	2.92%	197,363.32	4.14%	176.01
Utrecht	8,919,804	6.43%	50	6.34%	178,396.07	3.61%	182.68
Zeeland	4,102,021	2.98%	25	3.17%	164,080.85	4.32%	173.22
Zuid-Holland	28,454,019	20.52%	165	20.91%	172,448.60	3.96%	177.91
Flevoland	4,378,609	3.16%	24	3.04%	182,442.04	2.93%	178.49
Friesland	5,038,124	3.63%	32	4.06%	157,441.38	3.77%	181.21
Gelderland	16,196,949	11.68%	82	10.39%	197,523.77	4.16%	180.38
Groningen	4,623,818	3.33%	29	3.68%	159,441.98	3.97%	181.64
Limburg	10,225,562	7.37%	60	7.60%	170,426.03	4.04%	175.17
Noord-Brabant	20,862,892	15.05%	124	15.72%	168,249.13	3.96%	177.25
Noord-Holland	20,262,235	14.61%	115	14.58%	176,193.34	3.83%	177.72
Overijssel	11,052,832	7.97%	60	7.60%	184,213.86	3.95%	177.56
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	138,656,220	100.00%	789	100.00%	175,736.65	3.93%	178.21

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	125,961,341	90.84%	699	88.59%	180,202.20	3.94%	177.98
Shop/House	221,913	0.16%	2	0.25%	110,956.59	2.24%	182.01
Condominium	11,199,833	8.08%	82	10.39%	136,583.33	3.86%	180.43
Recreational Home	110,000	0.08%	1	0.13%	110,000.00	3.30%	157.97
Farm House	684,300	0.49%	2	0.25%	342,150.00	3.40%	184.38
Condominium with garage	478,833	0.35%	3	0.38%	159,611.05	3.94%	180.10
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	138,656,220	100.00%	789	100.00%	175,736.65	3.93%	178.21

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	1.86%	12	1.52%	11,397.88	4.56%	175.76
25,000	50,000	3.61%	29	3.68%	38,321.15	4.26%	176.79
50,000	75,000	5.42%	34	4.31%	63,796.43	4.13%	178.16
75,000	100,000	7.23%	68	8.62%	90,875.68	4.05%	182.84
100,000	125,000	9.04%	83	10.52%	113,376.73	4.00%	178.70
125,000	150,000	10.85%	101	12.80%	138,807.29	3.88%	176.47
150,000	175,000	12.66%	115	14.58%	162,831.68	3.94%	177.87
175,000	200,000	14.47%	109	13.81%	187,940.91	3.88%	178.60
200,000	225,000	16.28%	66	8.37%	212,462.49	3.87%	179.61
225,000	250,000	18.09%	40	5.07%	236,182.92	3.73%	179.83
250,000	275,000	19.90%	39	4.94%	261,153.95	3.94%	175.50
275,000	300,000	21.71%	29	3.68%	286,504.05	4.04%	174.19
300,000	325,000	23.52%	24	3.04%	313,332.05	4.02%	176.81
325,000	350,000	25.33%	7	0.89%	336,618.65	4.37%	176.32
350,000	375,000	27.14%	6	0.76%	364,697.29	3.94%	172.80
375,000	400,000	28.95%	9	1.14%	387,221.61	3.49%	181.79
400,000	425,000	30.76%	5	0.63%	415,061.07	4.14%	182.84
425,000	450,000	32.57%	6	0.76%	442,821.21	4.60%	185.16
450,000	475,000	34.38%	2	0.25%	455,663.49	4.84%	184.19
475,000	500,000	36.19%	1	0.13%	490,000.00	3.20%	185.00
500,000	525,000	38.00%	-	0.00%	-	0.00%	-
525,000	550,000	39.81%	1	0.13%	530,000.00	4.75%	183.00
550,000	575,000	41.62%	-	0.00%	-	0.00%	-
575,000	600,000	43.43%	-	0.00%	-	0.00%	-
600,000	625,000	45.24%	1	0.13%	602,000.00	4.60%	147.82
625,000	650,000	47.05%	-	0.00%	-	0.00%	-
650,000	>	1.18%	2	0.25%	820,000.00	3.64%	185.00
Total	138,656,220	100.00%	789	100.00%	175,736.65	3.93%	178.21