

E-MAC Program - Compartment NL 2007-I Investor report January 2022

Cashflow analysis for the period

Total interest received	1,656,797	
Interest received on transaction accounts	(4)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		6,456,793
Company management expenses	242	
MPT fee	28,583	
Administration fee	2,571	
Third party fees	11,204	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	1,599,699	
Redemption on Class E-notes	-	
Interest on the Notes	1,655	
Shortfall Class D PDL Repayment	100	
Liquidity Facility Commitment Fee Subordinated Amount	6,370	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,656,793
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th January 2022	-	
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		30,012,849.93

Collateral

Starting principal balance	138,656,220
Total Further Advances bought in October 2021	-
Total Principal redemptions and repayments	(9,186,117)
Losses for the period	(100)
Ending principal balance	129,470,003
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	129,470,003
Redemptions reserved for purchase Further Advances on January 2022	-
Total balance Put Option Notes E-MAC NL 2007-I	129,470,003

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	-	100	100	-
Total	-	100	100	-

Performance

	Last period	This period	Since issue
Prepayment rate	18.57%	23.63%	9.76%

Delinquency table	Number of loans	Balance	Percentage of total
Current	727	127,104,800	98.17%
31 - 60 days	2	463,800	0.36%
61 - 90 days	3	647,334	0.50%
91 - 120 days	2	304,375	0.24%
120+ days	5	949,693	0.73%
In repossession	-	-	0.00%
Total	739	129,470,003	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	63,177	100	15,524	6,433,890

Characteristics

Number of borrowers	739		
Number of loanparts	1262		
Loan size borrower	(weighted) average	Minimum	Maximum
Loan part size	175,196	1,636	875,000
Coupon	102,591	1,636	765,000
Remaining maturity (months)	3.92%	0.03%	6.55%
Remaining interest period (months)	175	1	249
Original interest period (months)	68	1	193
Seasoning (months)	176	1	360
Loan to Original Foreclosure Value (2)	145.1	2.0	213.0
	90.7%	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
Annuitiy	4,242,509	3.28%	89	7.05%	47,668.64	3.91%	168.81
Bridge Loan	55,811	0.04%	1	0.08%	5,810.95	6.23%	35.00
Hybride (switch)	235,232	0.18%	5	0.40%	47,046.31	4.44%	142.09
Interest Only	103,089,355	79.62%	895	70.92%	115,183.64	3.90%	178.67
Investment	1,685,430	1.30%	23	1.82%	73,279.54	3.99%	180.62
Life	15,810,964	12.21%	179	14.18%	88,329.41	4.05%	158.35
Linear	57,712	0.04%	4	0.32%	14,427.89	3.61%	112.20
Savings	1,602,619	1.24%	23	1.82%	69,679.08	4.76%	157.12
STAR Aflossinsavrii	457,983	0.35%	12	0.95%	38,165.29	4.79%	180.84
Universal Life	2,232,389	1.72%	31	2.46%	72,012.55	3.01%	157.91
Total	129,470,003	100.00%	1,262	100.00%	102,591.13	3.92%	175.08

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	7,179,467	5.56%	60	4.75%	119,657.78	1.25%	174.96
12	4,781,705	3.69%	34	2.69%	140,638.39	2.51%	177.71
12	-	0.00%	-	0.00%	-	0.00%	-
24	3,225,016	2.49%	27	2.14%	119,445.04	2.33%	172.30
36	-	0.00%	-	0.00%	-	0.00%	-
48	5,276,395	4.08%	50	3.96%	105,527.90	3.01%	179.14
60	3,568,958	2.76%	34	2.69%	104,969.35	3.23%	179.12
72	1,308,150	1.01%	15	1.19%	87,209.98	3.49%	164.99
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	36,059,907	27.85%	337	26.70%	107,002.69	3.43%	178.57
120	-	0.00%	-	0.00%	-	0.00%	-
132	83,048	0.06%	1	0.08%	83,047.92	3.34%	181.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	6,815,743	5.28%	72	5.71%	94,663.10	4.38%	171.36
180	-	0.00%	-	0.00%	-	0.00%	-
180	-	0.00%	-	0.00%	-	0.00%	-
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	45,497,278	35.14%	478	37.88%	95,182.59	4.71%	171.85
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%	-
288	-	0.00%	-	0.00%	-	0.00%	-
288	2,540,405	1.96%	31	2.46%	81,948.53	4.76%	156.63
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%	-
360	13,133,931	10.14%	123	9.75%	106,779.93	4.88%	180.24
360	-	0.00%	-	0.00%	-	0.00%	-
Total	129,470,003	100.00%	1,262	100.00%	102,591.13	3.92%	175.08

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	11,805,001	9.12%	106	8.40%	111,367.94	1.51%	175.50
2.50%	2.75%	5,484,567	4.24%	51	4.04%	107,540.54	2.65%	180.15
2.75%	3.00%	8,535,351	6.59%	83	6.58%	102,835.55	2.90%	179.57
3.00%	3.25%	13,372,459	10.33%	134	10.62%	99,794.47	3.15%	176.76
3.25%	3.50%	6,505,869	5.03%	55	4.36%	118,288.52	3.40%	177.19
3.50%	3.75%	8,288,730	6.40%	77	6.10%	107,645.85	3.65%	176.63
3.75%	4.00%	4,983,574	3.85%	43	3.41%	115,897.06	3.89%	178.73
4.00%	4.25%	5,279,262	4.08%	39	3.09%	135,365.69	4.21%	179.71
4.25%	4.50%	4,100,638	3.17%	53	4.20%	77,370.52	4.50%	176.08
4.50%	4.75%	31,762,957	24.53%	320	25.36%	99,259.24	4.88%	170.67
4.75%	5.00%	22,143,101	17.10%	223	17.67%	99,296.42	4.88%	172.17
5.00%	5.25%	3,285,268	2.54%	36	2.85%	91,257.45	5.12%	181.61
5.25%	5.50%	2,378,828	1.84%	18	1.43%	132,157.14	5.40%	178.71
5.50%	5.75%	32,678	0.03%	2	0.16%	16,339.23	5.66%	194.22
5.75%	6.00%	1,095,504	0.85%	11	0.87%	99,591.26	5.91%	185.32
6.00%	6.25%	322,656	0.25%	6	0.48%	53,776.04	6.18%	154.85
6.25%	6.50%	80,811	0.06%	4	0.32%	20,202.85	6.42%	208.39
6.50%	6.75%	12,748	0.01%	1	0.08%	12,748.00	6.55%	180.00
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		129,470,003	100.00%	1,262	100.00%	102,591.13	3.92%	175.08

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		7,840,125	6.06%	64	5.07%	122,591.96	1.20%	174.33
<	01/01/2022	242,843	0.19%	5	0.40%	48,568.55	3.96%	182.45
01/01/2022	01/01/2023	13,434,525	10.38%	114	9.03%	117,846.71	3.87%	173.89
01/01/2023	01/01/2024	3,616,740	2.79%	43	3.41%	84,110.22	3.23%	176.40
01/01/2024	01/01/2025	1,425,952	1.10%	13	1.03%	109,688.63	3.03%	150.10
01/01/2025	01/01/2026	1,662,475	1.28%	18	1.43%	92,359.73	3.15%	161.31
01/01/2026	01/01/2027	14,297,921	11.04%	134	10.62%	106,700.90	4.33%	171.95
01/01/2027	01/01/2028	59,366,218	45.85%	595	47.15%	99,775.16	4.29%	174.42
01/01/2028	01/01/2029	4,002,422	3.09%	41	3.25%	97,620.05	3.11%	180.30
01/01/2029	01/01/2030	2,249,848	1.74%	25	1.98%	89,993.90	3.32%	173.48
01/01/2030	01/01/2031	863,303	0.67%	11	0.87%	78,482.08	2.65%	182.02
01/01/2031	01/01/2032	1,224,079	0.95%	12	0.95%	102,006.57	3.05%	156.12
01/01/2032	01/01/2033	2,628,333	2.03%	34	2.69%	77,303.91	4.73%	155.46
01/01/2033	01/01/2034	389,999	0.30%	3	0.24%	129,999.67	3.83%	159.07
01/01/2034	01/01/2035	388,571	0.30%	5	0.40%	77,714.13	3.18%	180.40
01/01/2035	01/01/2036	717,877	0.55%	5	0.40%	143,575.40	3.23%	180.00
01/01/2036	01/01/2037	2,643,695	2.04%	21	1.66%	125,890.23	4.67%	179.81
01/01/2037	01/01/2038	12,450,394	9.62%	118	9.35%	105,511.81	4.64%	181.13
01/01/2038	01/01/2039	24,684	0.02%	1	0.08%	24,684.00	5.65%	193.00
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		129,470,003	100.00%	1,262	100.00%	102,591.13	3.92%	175.08

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	0.08%	55,810.95	6.23%	35.00
01-Jan-2022 - 31-Dec-2022	86,043	0.07%	2	0.16%	43,021.60	3.27%	5.29
01-Jan-2023 - 31-Dec-2023	24,343	0.02%	1	0.08%	24,343.42	4.90%	19.00
01-Jan-2024 - 31-Dec-2024	127,490	0.10%	3	0.24%	42,496.56	4.40%	26.91
01-Jan-2025 - 31-Dec-2025	229,450	0.18%	5	0.40%	45,889.91	3.79%	40.87
01-Jan-2026 - 31-Dec-2026	50,400	0.04%	1	0.08%	50,400.00	3.05%	51.00
01-Jan-2027 - 31-Dec-2027	1,184,984	0.92%	21	1.66%	56,427.80	4.55%	63.02
01-Jan-2028 - 31-Dec-2028	190,942	0.15%	4	0.32%	47,735.51	4.62%	75.86
01-Jan-2029 - 31-Dec-2029	561,728	0.43%	11	0.87%	51,066.14	4.08%	87.73
01-Jan-2030 - 31-Dec-2030	664,518	0.51%	10	0.79%	66,451.81	4.51%	98.64
01-Jan-2031 - 31-Dec-2031	1,772,529	1.37%	18	1.43%	98,473.83	4.51%	111.79
01-Jan-2032 - 31-Dec-2032	2,579,836	1.99%	30	2.38%	85,994.52	3.62%	121.59
01-Jan-2033 - 31-Dec-2033	1,018,289	0.79%	13	1.03%	78,329.89	4.32%	134.82
01-Jan-2034 - 31-Dec-2034	2,735,376	2.11%	26	2.06%	105,206.77	4.21%	146.84
01-Jan-2035 - 31-Dec-2035	2,179,472	1.68%	21	1.68%	103,784.40	3.64%	160.20
01-Jan-2036 - 31-Dec-2036	5,227,271	4.04%	59	4.68%	88,597.82	4.02%	176.51
01-Jan-2037 - 31-Dec-2037	110,312,110	85.20%	1,016	80.51%	108,574.91	3.88%	181.57
01-Jan-2038 - 31-Dec-2038	205,538	0.16%	10	0.79%	20,553.82	4.36%	197.04
01-Jan-2039 - 31-Dec-2039	143,311	0.11%	4	0.32%	35,827.85	6.26%	206.82
01-Jan-2040 - 31-Dec-2040	90,562	0.07%	5	0.40%	18,112.40	6.09%	221.67
01-Jan-2042 - 31-Dec-2042	30,000	0.02%	1	0.08%	30,000.00	5.85%	249.00
Total	129,470,003	100.00%	1,262	100.00%	102,591.13	3.92%	175.08

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%	11,390,500	8.80%	171	13.55%	66,611.11	4.00%	177.79
50%	55%	3,298,122	2.55%	30	2.38%	109,937.40	3.64%	182.03
55%	60%	5,055,907	3.91%	46	3.65%	109,911.01	3.49%	177.16
60%	65%	3,131,515	2.42%	38	3.01%	82,408.28	4.41%	172.52
65%	70%	4,795,791	3.70%	41	3.25%	116,970.50	4.16%	170.79
70%	75%	7,338,086	5.67%	59	4.68%	124,374.34	3.87%	175.07
75%	80%	4,437,673	3.43%	39	3.09%	113,786.48	3.79%	168.14
80%	85%	11,484,316	8.87%	82	6.50%	140,052.64	3.64%	177.54
85%	90%	8,078,040	6.24%	73	5.78%	110,658.09	4.09%	173.53
90%	95%	14,485,970	11.19%	117	9.27%	123,811.71	3.81%	173.29
95%	100%	6,246,882	4.82%	64	5.07%	97,607.53	3.93%	165.59
100%	105%	4,306,616	3.33%	47	3.72%	91,630.13	3.98%	171.89
105%	110%	6,533,337	5.05%	78	6.18%	83,760.73	4.28%	174.72
110%	115%	6,494,977	5.02%	68	5.39%	95,514.37	3.82%	175.46
115%	120%	9,074,566	7.01%	85	6.74%	106,759.60	4.14%	176.29
120%	125%	21,759,789	16.81%	207	16.40%	105,119.75	3.90%	177.89
125%	>	1,557,917	1.20%	17	1.35%	91,642.17	3.71%	179.29
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		129,470,003	100.00%	1,262	100.00%	102,591.13	3.92%	175.08

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,001,547	3.09%	20	2.71%	200,077.33	4.12%	172.27
Utrecht	8,342,906	6.44%	47	6.36%	177,508.64	3.58%	179.54
Zeeland	3,673,406	2.84%	22	2.98%	166,973.01	4.29%	169.06
Zuid-Holland	26,503,244	20.47%	154	20.84%	172,098.98	3.96%	174.71
Flevoland	4,185,815	3.23%	23	3.11%	181,991.94	2.92%	175.15
Friesland	4,526,062	3.50%	29	3.92%	156,071.10	3.76%	178.54
Gelderland	15,214,278	11.75%	77	10.42%	197,588.03	4.17%	177.19
Groningen	3,986,978	3.08%	25	3.38%	159,479.11	3.99%	178.23
Limburg	9,451,982	7.30%	55	7.44%	171,854.22	4.06%	171.48
Noord-Brabant	19,630,747	15.16%	118	15.97%	166,362.26	3.93%	174.20
Noord-Holland	19,060,405	14.72%	110	14.88%	173,276.41	3.82%	175.27
Overijssel	10,892,633	8.41%	59	7.98%	184,620.90	3.96%	174.49
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	129,470,003	100.00%	739	100.00%	175,196.21	3.92%	175.08

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	118,405,855	91.45%	660	89.31%	179,402.81	3.93%	174.88
Shop/House	221,913	0.17%	2	0.27%	110,956.59	2.14%	179.01
Condominium	9,569,615	7.39%	71	9.61%	134,783.30	3.82%	177.18
Recreational Home	110,000	0.08%	1	0.14%	110,000.00	3.30%	154.97
Farm House	684,300	0.53%	2	0.27%	342,150.00	3.40%	181.38
Condominium with garage	478,320	0.37%	3	0.41%	159,439.93	3.94%	177.10
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	129,470,003	100.00%	739	100.00%	175,196.21	3.92%	175.08

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	-	-	0.00%	-	0.00%	-
0	25,000	129,961	11	1.49%	11,814.64	4.59%	173.39
25,000	50,000	1,086,975	29	3.92%	37,481.91	4.25%	177.78
50,000	75,000	2,105,632	33	4.47%	63,807.02	4.16%	175.09
75,000	100,000	5,770,173	64	8.66%	90,158.95	4.04%	178.77
100,000	125,000	8,792,157	77	10.42%	114,183.86	4.02%	176.05
125,000	150,000	12,893,326	93	12.58%	138,637.92	3.63%	172.83
150,000	175,000	18,050,703	111	15.02%	162,618.95	3.91%	174.47
175,000	200,000	18,609,578	99	13.40%	187,975.53	3.87%	176.33
200,000	225,000	12,717,389	60	8.12%	211,956.48	3.96%	176.39
225,000	250,000	9,659,938	41	5.55%	235,608.25	3.78%	176.76
250,000	275,000	9,169,621	35	4.74%	261,989.16	3.90%	170.68
275,000	300,000	8,043,909	28	3.79%	287,282.48	4.14%	170.38
300,000	325,000	6,611,043	21	2.84%	314,811.57	3.94%	174.36
325,000	350,000	2,027,410	6	0.81%	337,901.73	4.53%	171.89
350,000	375,000	1,816,270	5	0.68%	363,253.92	3.80%	170.81
375,000	400,000	3,484,303	9	1.22%	387,144.82	3.33%	180.24
400,000	425,000	1,671,360	4	0.54%	417,840.00	4.31%	179.56
425,000	450,000	2,656,927	6	0.81%	442,821.21	4.60%	182.16
450,000	475,000	911,327	2	0.27%	455,663.49	4.84%	181.19
475,000	500,000	490,000	1	0.14%	490,000.00	3.20%	182.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	530,000	1	0.14%	530,000.00	4.75%	180.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	602,000	1	0.14%	602,000.00	4.60%	144.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	1,640,000	2	0.27%	820,000.00	3.64%	182.00
Total	129,470,003	100.00%	739	100.00%	175,196.21	3.92%	175.08