#### E-MAC Program - Compartment NL 2007-III Investor report January 2022

## Cashflow analysis for the period

Total interest received Interest received on transaction accounts Liquidity available Reserve account available Receivables under hedging arrangements Total funds available	1,408,751 (11,895) 3,300,000 825,000	5,521,856
Company management expenses MPT fee Administration fees Liquidity Facility fees Liquidity Facility fee Payments under hedging arrangements Interest on the Notes Shortfall Class D PDL Repayment Redemption of Class E-Notes Deferred Purchase Price Instalment Total funds distributed	242 22,016 2,135 13,726 5,005 1,352,727 902 103 -	1,396,856
Available after distribution of funds		4,125,000
Undrawn Liquidity Facility Reserve account	3,300,000 825,000	
Available liquidity		4,125,000
Net cashflow		-

# \* Reference is made to the notice dated 28 May 2015:

No Extension Margins have been determined to date. The Issuer and the Security Trustee are considering the way forward. Pending such determination and until further notice, no distributions will be made through the Interest Priority of Payments prior to the notification of piedee, below item 1, being the item directly above the item relating to the Subordinated Extension Interest Part relating to the

#### Ledger of retained amounts

Quarterly Payment Date	Retained Amount
October 2015	74,962
January 2016	125,586
April 2016	430,779
July 2016	102,928
October 2016	74,737
January 2017	6,518
April 2017 - October 2017	-
2018	-
2019	-
2020	-
2021 January - 2021 October	-
Total Retained	815,509

Outstanding unpaid Subordinated swap amounts not paid by the transact	ction
Unpaid Swap Subordinated Amount	21,714,822.70

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## <u>Collateral</u>

Starting principal balance Further Advances boundh in October 2021 Principal redemptions and repayments this Quarter Losses for the period	115,172,132 (6,136,951) (103)	
Ending principal balance		109,035,078
Balance Reset Participation	-	]
Total balance collateral E-MAC NL 2007-III		109,035,078
Redemptions reserved for purchase Further Advances on January 2022 Total balance Notes E-MAC NL 2007-III in EUR		- 109,035,078

#### 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	-	103	103	-
Total		103	103	

## Performance

	Last period	This period	Since issue
Prepayment rate	27.25%	19.26%	10.43%

Delinquency table	Number of loans	Balance	Percentage of total
Current	642	107,027,287	98.16%
31 - 60 days	5	970,592	0.89%
61 - 90 days	1	330,000	0.30%
91 - 120 days	2	374,799	0.34%
120+ days	2	332,400	0.30%
In repossession	-		0.00%
Total	652	109,035,078	100.00%

# Last period This period Recovered Total loss balance Aggregate principal losses 103 9,995 3,806,515

#### **Characteristics**

Number of borrowers	652			
Number of loanparts	1222			
	(weighted) average	Minimum	Maximum	
Loan size borrower	167,232	6,391	550,000	
Loan part size	89,227	1,052	550,000	
Coupon	4.01%	0.13%	6.30%	
Remaining maturity (months)	174	4	229	
Remaining interest period (months)	66	0	199	
Original interest period (months)	186	1	360	
Seasoning (months)	144.1	3.0	207.0	
Loan to Original Foreclosure Value (2)	89.6%	1.9%	145.0%	* Calculation includes Bri

# Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	5,373,047	4.93%	97	7.94%	55,392.24	4.15%	163.41
Hybride (switch)	235,006	0.22%	4	0.33%	58,751.62	5.17%	181.96
Interest Only	83,743,354	76.80%	859	70.29%	97,489.35	4.03%	179.93
Investment	1,570,058	1.44%	19	1.55%	82,634.64	4.24%	167.33
Life	11,403,892	10.46%	143	11.70%	79,747.50	3.83%	148.67
Linear	164,495	0.15%	3	0.25%	54,831.62	3.75%	170.14
Savings	1,798,056	1.65%	37	3.03%	48,596.10	4.69%	164.29
STAR Aflossingsvrij	578,434	0.53%	7	0.57%	82,633.44	4.94%	184.65
Universal Life	4,168,734	3.82%	53	4.34%	78,655.37	3.40%	155.03
Total	109,035,078	100.00%	1,222	100.00%	89,226.74	4.01%	174.47

## Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		3,727,515	3.42%	35	2.86%	106,500.42	1.18%	183.15
1	12	1,429,696	1.31%	13	1.06%	109,976.59	3.13%	179.22
12	24	-	0.00%	-	0.00%	-	0.00%	-
24	36	3,773,005	3.46%	25	2.05%	150,920.20	2.82%	182.10
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	6,458,051	5.92%	63	5.16%	102,508.74	3.09%	173.52
60	72	2,000,231	1.83%	21	1.72%	95,249.10	3.28%	178.46
72	84	812,936	0.75%	11	0.90%	73,903.25	3.00%	170.86
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	27,194,173	24.94%	305	24.96%	89,161.22	3.28%	176.74
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	-	0.00%	-	0.00%	-	0.00%	-
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	9,657,766	8.86%	107	8.76%	90,259.49	4.72%	174.79
180	192	-	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	39,802,235	36.50%	488	39.93%	81,561.96	4.64%	170.64
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	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	1,953,024	1.79%	28	2.29%	69,750.85	4.86%	151.78
300	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	12,226,448	11.21%	126	10.31%	97,035.30	4.90%	179.77
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		109,035,078	100.00%	1,222	100.00%	89,226.74	4.01%	174.47

# Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	7,063,028	6.48%	76	6.22%	92,934.58	1.50%	172.75
2.50%	2.75%	3,673,725	3.37%	46	3.76%	79,863.58	2.70%	171.06
2.75%	3.00%	9,018,635	8.27%	108	8.84%	83,505.88	2.89%	171.30
3.00%	3.25%	11,424,833	10.48%	116	9.49%	98,489.94	3.17%	178.28
3.25%	3.50%	6,298,433	5.78%	64	5.24%	98,413.02	3.39%	180.73
3.50%	3.75%	5,105,558	4.68%	45	3.68%	113,456.85	3.66%	179.45
3.75%	4.00%	6,651,180	6.10%	75	6.14%	88,682.40	3.91%	165.21
4.00%	4.25%	5,938,857	5.45%	70	5.73%	84,840.81	4.19%	165.35
4.25%	4.50%	3,501,885	3.21%	54	4.42%	64,849.72	4.42%	172.48
4.50%	4.75%	13,606,196	12.48%	155	12.68%	87,781.91	4.70%	175.32
4.75%	5.00%	25,524,455	23.41%	285	23.32%	89,559.49	4.90%	174.00
5.00%	5.25%	8,006,247	7.34%	96	7.86%	83,398.41	5.14%	178.12
5.25%	5.50%	1,682,176	1.54%	15	1.23%	112,145.04	5.43%	185.86
5.50%	5.75%	411,572	0.38%	6	0.49%	68,595.31	5.57%	181.06
5.75%	6.00%	394,400	0.36%	3	0.25%	131,466.67	5.86%	184.28
6.00%	6.25%	553,873	0.51%	7	0.57%	79,124.72	6.16%	193.60
6.25%	6.50%	180,025	0.17%	1	0.08%	180,025.00	6.30%	186.00
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
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		109,035,078	100.00%	1,222	100.00%	89,226.74	4.01%	174.47

# Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,740,015	3.43%	36	2.95%	103,889.30	1.16%	183.03
<	01/01/2022	192,751	0.18%	2	0.16%	96,375.64	4.10%	142.93
01/01/2022	01/01/2023	15,570,826	14.28%	155	12.68%	100,456.94	4.25%	175.35
01/01/2023	01/01/2024	3,125,714	2.87%	29	2.37%	107,783.23	2.92%	166.74
01/01/2024	01/01/2025	1,923,615	1.76%	26	2.13%	73,985.19	3.51%	167.13
01/01/2025	01/01/2026	5,214,542	4.78%	67	5.48%	77,828.99	3.74%	157.40
01/01/2026	01/01/2027	8,342,289	7.65%	120	9.82%	69,519.07	3.93%	158.65
01/01/2027	01/01/2028	50,603,334	46.41%	542	44.35%	93,364.08	4.24%	177.54
01/01/2028	01/01/2029	1,632,039	1.50%	24	1.96%	68,001.63	3.22%	173.86
01/01/2029	01/01/2030	1,036,889	0.95%	10	0.82%	103,688.90	3.78%	125.40
01/01/2030	01/01/2031	1,189,690	1.09%	17	1.39%	69,981.76	2.97%	156.11
01/01/2031	01/01/2032	467,614	0.43%	8	0.65%	58,451.80	3.38%	141.46
01/01/2032	01/01/2033	1,638,230	1.50%	23	1.88%	71,227.37	4.67%	165.43
01/01/2033	01/01/2034	303,902	0.28%	4	0.33%	75,975.50	3.95%	155.77
01/01/2034	01/01/2035	372,625	0.34%	6	0.49%	62,104.22	3.64%	158.13
01/01/2035	01/01/2036	1,327,399	1.22%	23	1.88%	57,713.00	3.18%	164.22
01/01/2036	01/01/2037	856,871	0.79%	17	1.39%	50,404.20	3.47%	171.63
01/01/2037	01/01/2038	11,470,855	10.52%	111	9.08%	103,341.03	4.90%	183.52
01/01/2038	01/01/2039	25,878	0.02%	2	0.16%	12,938.85	5.68%	197.00
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		109,035,078	100.00%	1,222	100.00%	89,226.74	4.01%	174.47

# Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2022 - 31-Dec-2022	160,034	0.15%	7	0.57%	22,862.03	4.27%	6.17
01-Jan-2023 - 31-Dec-2023	46,177	0.04%	2	0.16%		4.77%	
01-Jan-2024 - 31-Dec-2024	61,260	0.06%	1	0.08%	61,260.00	4.00%	25.00
01-Jan-2025 - 31-Dec-2025	55,000	0.05%	1	0.08%		2.85%	
01-Jan-2026 - 31-Dec-2026	501,957	0.46%	11	0.90%		3.87%	
01-Jan-2027 - 31-Dec-2027	719,506	0.66%	14	1.15%	51,393.30	4.53%	64.07
01-Jan-2028 - 31-Dec-2028	446,088	0.41%	6	0.49%		3.23%	
01-Jan-2029 - 31-Dec-2029	892,532	0.82%	13	1.06%	68,656.31	4.46%	88.23
01-Jan-2030 - 31-Dec-2030	1,089,260	1.00%	15	1.23%		3.98%	
01-Jan-2031 - 31-Dec-2031	1,946,959	1.79%	25	2.05%	77,878.36	4.12%	112.37
01-Jan-2032 - 31-Dec-2032	3,067,399	2.81%	38	3.11%	80,721.02	4.07%	124.66
01-Jan-2033 - 31-Dec-2033	1,394,522	1.28%	15	1.23%	92,968.15	4.22%	137.33
01-Jan-2034 - 31-Dec-2034	1,446,359	1.33%	20	1.64%		3.71%	
01-Jan-2035 - 31-Dec-2035	6,669,066	6.12%	93	7.61%		3.12%	
01-Jan-2036 - 31-Dec-2036	5,928,042	5.44%	104	8.51%	57,000.41	3.94%	172.70
01-Jan-2037 - 31-Dec-2037	84,210,221	77.23%	838	68.58%	100,489.52	4.08%	
01-Jan-2038 - 31-Dec-2038	148,844	0.14%	10	0.82%	14,884.38	3.62%	196.81
01-Jan-2039 - 31-Dec-2039	131,851	0.12%	6	0.49%	21,975.17	3.85%	
01-Jan-2040 - 31-Dec-2040	100,000	0.09%	2	0.16%	50,000.00	6.18%	218.77
01-Jan-2041 - 31-Dec-2041	20,000	0.02%	1	0.08%	20,000.00	5.45%	229.00
Total	109,035,078	100.00%	1,222	100.00%	89,226.74	4.01%	174.47

## Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		16,882,349	15.48%	221	18.09%	76,390.72	3.62%	156.43
<	50%	8,916,454	8.18%	148	12.11%	60,246.31	4.36%	178.84
50%	55%	1,775,398	1.63%	20	1.64%	88,769.91	4.04%	184.22
55%	60%	3,831,121	3.51%	38	3.11%	100,818.96	4.12%	173.47
60%	65%	3,098,619	2.84%	34	2.78%	91,135.86	3.70%	176.15
65%	70%	3,931,457	3.61%	45	3.68%	87,365.70	4.13%	180.62
70%	75%	6,192,398	5.68%	54	4.42%	114,674.04	4.15%	175.13
75%	80%	2,911,623	2.67%	33	2.70%	88,230.99	4.20%	180.69
80%	85%	8,420,870	7.72%	69	5.65%	122,041.60	3.88%	177.46
85%	90%	5,962,048	5.47%	58	4.75%	102,793.93	4.53%	175.79
90%	95%	7,605,882	6.98%	65	5.32%	117,013.57	4.01%	181.26
95%	100%	3,789,086	3.48%	52	4.26%	72,867.04	4.24%	175.96
100%	105%	3,466,563	3.18%	42	3.44%	82,537.21	4.12%	177.92
105%	110%	5,018,990	4.60%	54	4.42%	92,944.27	3.97%	177.40
110%	115%	5,104,290	4.68%	59	4.83%	86,513.39	4.04%	177.55
115%	120%	5,523,897	5.07%	63	5.16%	87,680.91	4.22%	178.09
120%	125%	15,805,483	14.50%	153	12.52%	103,303.81	3.89%	177.11
125%	>	798,549	0.73%	14	1.15%	57,039.21	3.54%	181.79
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		109,035,078	100.00%	1,222	100.00%	89,226,74	4.01%	174.47

## Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,576,743	3.28%	25	3.83%	143,069.71	3.58%	169.66
Utrecht	6,606,911	6.06%	36	5.52%	183,525.31	3.99%	178.96
Zeeland	2,556,680	2.34%	18	2.76%	142,037.78	3.95%	164.63
Zuid-Holland	18,052,473	16.56%	112	17.18%	161,182.80	3.90%	176.10
Flevoland	4,070,839	3.73%	19	2.91%	214,254.71	4.11%	179.01
Friesland	5,285,309	4.85%	34	5.21%	155,450.27	3.95%	180.35
Gelderland	14,568,917	13.36%	85	13.04%	171,399.02	4.06%	173.43
Groningen	6,571,558	6.03%	43	6.60%	152,826.93	3.89%	171.92
Limburg	9,241,096	8.48%	61	9.36%	151,493.38	4.01%	171.58
Noord-Brabant	16,413,598	15.05%	92	14.11%	178,408.67	4.28%	174.13
Noord-Holland	14,701,386	13.48%	84	12.88%	175,016.51	4.01%	174.13
Overijssel	7,389,567	6.78%	43	6.60%	171,850.39	3.94%	174.85
Unspecified	-	0.00%	-	0.00%		0.00%	-
Total	109,035,078	100.00%	652	100.00%	167,231.71	4.01%	174.47

Property Type

					r		
Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	98,854,203	90.66%	575	88.19%	171,920.35	4.05%	173.83
Shop/House	261,556	0.24%	3	0.46%	87,185.38	4.77%	183.35
Condominium	9,315,103	8.54%	69	10.58%	135,001.50	3.65%	180.31
Farm House	110,000	0.10%	1	0.15%	110,000.00	1.30%	185.00
Condominium with garage	494,215	0.45%	4	0.61%	123,553.80	2.88%	185.12
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	109,035,078	100.00%	652	100.00%	167,231.71	4.01%	174.47

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	174,367	0.16%	10	1.53%	17,436.67	4.65%	183.94
25,000	50,000	758,919	0.70%	20	3.07%	37,945.97	4.33%	176.47
50,000	75,000	2,057,489	1.89%	32	4.91%	64,296.53	4.25%	168.97
75,000	100,000	5,854,043	5.37%	65	9.97%	90,062.20	4.05%	176.10
100,000	125,000	6,331,409	5.81%	56	8.59%	113,060.88	4.05%	177.80
125,000	150,000	15,551,462	14.26%	112	17.18%	138,852.34	4.17%	174.29
150,000	175,000	17,935,307	16.45%	110	16.87%	163,048.25	3.90%	174.38
175,000	200,000	14,341,077	13.15%	76	11.66%	188,698.38	3.90%	175.22
200,000	225,000	10,611,434	9.73%	50	7.67%	212,228.68	4.06%	172.62
225,000	250,000	7,876,231	7.22%	33	5.06%	238,673.67	3.75%	171.23
250,000	275,000	8,432,594	7.73%	32	4.91%	263,518.57	3.93%	174.25
275,000	300,000	5,140,576	4.71%	18	2.76%	285,587.58	4.19%	172.14
300,000	325,000	2,508,121	2.30%	8	1.23%	313,515.06	4.20%	173.40
325,000	350,000	2,998,956	2.75%	9	1.38%	333,217.29	4.21%	173.81
350,000	375,000	2,158,450	1.98%	6	0.92%	359,741.69	4.62%	177.00
375,000	400,000	2,748,078	2.52%	7	1.07%	392,582.52	3.77%	179.99
400,000	425,000	1,250,350	1.15%	3	0.46%	416,783.34	4.96%	180.15
425,000	450,000	1,282,318	1.18%	3	0.46%	427,439.47	4.46%	179.59
450,000	475,000	473,897	0.43%	1	0.15%	473,896.80	2.95%	162.00
475,000	500,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	550,000	0.50%	1	0.15%	550,000.00	0.73%	186.00
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		109,035,078	100.00%	652	100.00%	167,231.71	4.01%	174.47