

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

Cashflow analysis for the period

Total interest received	1,599,015	
Interest received on transaction accounts	(4)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		6,399,011
Company management expenses	13,345	
MPT fee	26,993	
Administration fee	2,428	
Third party fees	61,350	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	1,475,739	
Redemption on Class E-notes	-	
Interest on the Notes	1,632	
Shortfall Class D PDL Repayment	4,925	
Liquidity Facility Commitment Fee Subordinated Amount	6,300	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,599,011
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th April 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	29,920,745.11

Collateral

Starting principal balance	129,470,003
Total Further Advances bought in January 2022	-
Total Principal redemptions and repayments	(9,809,631)
Losses for the period	(4,925)
Ending principal balance	119,655,446
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	119,655,446
Redemptions reserved for purchase Further Advances on April 2022	-
Total balance Put Option Notes E-MAC NL 2007-I	119,655,446

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	-	4,925	4,925	-
Total	-	4,925	4,925	-

Performance

	Last period	This period	Since issue
Prepayment rate	23.63%	26.77%	10.08%

Delinquency table	Number of loans	Balance	Percentage of total
Current	680	117,283,857	98.02%
31 - 60 days	7	1,320,616	1.10%
61 - 90 days	2	300,000	0.25%
91 - 120 days	-	-	0.00%
120+ days	4	750,973	0.63%
In repossession	-	-	0.00%
Total	693	119,655,446	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	100	4,925	28,599	6,410,216

Characteristics

Number of borrowers	693		
Number of loanparts	1184		
	(weighted) average	Minimum	Maximum
Loan size borrower	172,663	1,488	765,000
Loan part size	101,060	1,126	765,000
Coupon	3.82%	0.09%	6.55%
Remaining maturity (months)	173	4	246
Remaining interest period (months)	72	1	190
Original interest period (months)	174	1	360
Seasoning (months)	146.4	2.0	216.0
Loan to Original Foreclosure Value (2)	90.3%	0.6%	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	4,268,422	3.57%	85	7.18%	50,216.73	3.78%	167.52
Bridge Loan	55,811	0.05%	1	0.08%	55,810.95	6.23%	38.00
Hybride (switch)	230,622	0.19%	5	0.42%	46,124.33	4.39%	139.58
Interest Only	95,534,045	79.84%	840	70.95%	113,731.01	3.81%	175.77
Investment	1,613,729	1.35%	22	1.86%	73,351.31	3.87%	177.62
Life	13,837,645	11.56%	165	13.94%	83,864.52	3.92%	157.01
Linear	55,593	0.05%	4	0.34%	13,898.26	3.62%	110.37
Savings	1,481,378	1.24%	22	1.86%	67,335.37	4.70%	152.90
STAR Aflossingsvrij	447,919	0.37%	12	1.01%	37,326.61	4.78%	177.84
Universal Life	2,130,282	1.78%	28	2.36%	76,081.49	2.95%	156.64
Total	119,655,446	100.00%	1,184	100.00%	101,060.34	3.82%	172.51

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	7,644,665	6.39%	61	5.15%	125,322.38	1.38%	172.40
12	5,006,924	4.18%	42	3.55%	119,212.48	2.56%	174.71
12	-	0.00%	-	0.00%	-	0.00%	-
24	2,655,156	2.22%	23	1.94%	115,441.57	2.99%	169.53
36	-	0.00%	-	0.00%	-	0.00%	-
48	4,553,804	3.81%	43	3.63%	105,902.42	2.89%	175.76
60	2,816,641	2.35%	26	2.20%	108,332.34	3.13%	177.66
72	1,039,353	0.87%	15	1.27%	69,290.23	2.86%	161.59
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	35,307,756	29.51%	331	27.96%	106,669.96	3.42%	175.67
120	-	0.00%	-	0.00%	-	0.00%	-
132	81,984	0.07%	1	0.08%	81,984.35	3.34%	178.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	5,913,904	4.94%	59	4.98%	100,235.67	3.43%	168.06
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	39,829,389	33.29%	437	36.91%	91,142.77	4.72%	169.46
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	2,169,458	1.81%	29	2.45%	74,808.89	4.76%	152.49
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	12,636,411	10.58%	117	9.88%	108,003.51	4.89%	177.20
360	-	0.00%	-	0.00%	-	0.00%	-
Total	119,655,446	100.00%	1,184	100.00%	101,060.34	3.82%	172.51

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,468,145	10.42%	110	9.29%	113,346.77	1.58%	173.57
2.50%	2.75%	5,736,190	4.79%	60	5.07%	95,603.17	2.65%	174.62
2.75%	3.00%	10,223,984	8.54%	96	8.11%	106,499.83	2.90%	176.26
3.00%	3.25%	12,247,703	10.24%	124	10.47%	98,771.79	3.15%	173.64
3.25%	3.50%	5,870,006	4.91%	54	4.56%	108,703.82	3.39%	174.19
3.50%	3.75%	8,751,211	7.31%	78	6.59%	112,195.01	3.66%	173.91
3.75%	4.00%	3,934,840	3.29%	33	2.78%	119,237.59	3.89%	176.41
4.00%	4.25%	5,413,695	4.52%	40	3.38%	135,242.38	4.20%	176.79
4.25%	4.50%	3,230,358	2.70%	45	3.80%	71,785.74	4.50%	172.29
4.50%	4.75%	26,335,105	22.01%	277	23.40%	95,072.58	4.67%	168.27
4.75%	5.00%	19,616,946	16.39%	198	16.72%	99,075.48	4.88%	169.69
5.00%	5.25%	3,071,422	2.57%	34	2.87%	90,335.94	5.12%	178.64
5.25%	5.50%	1,966,547	1.64%	16	1.35%	122,909.20	5.41%	177.21
5.50%	5.75%	32,678	0.03%	2	0.17%	16,339.23	5.66%	191.22
5.75%	6.00%	364,230	0.30%	7	0.59%	52,032.86	5.96%	188.35
6.00%	6.25%	322,656	0.27%	6	0.51%	53,776.04	6.18%	151.85
6.25%	6.50%	68,241	0.06%	3	0.25%	22,747.01	6.44%	203.63
6.50%	6.75%	1,488	0.00%	1	0.08%	1,488.20	6.55%	177.00
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		119,655,446	100.00%	1,184	100.00%	101,060.34	3.82%	172.51

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	8,305,323	6.94%	65	5.49%	127,774.21	1.32%	171.76
<	01/01/2023	3,436,958	2.87%	31	2.62%	110,869.60	3.72%	164.28
01/01/2023	01/01/2024	5,738,321	4.80%	58	4.90%	98,936.57	3.09%	174.60
01/01/2024	01/01/2025	1,425,952	1.19%	13	1.10%	109,688.63	3.03%	147.10
01/01/2025	01/01/2026	2,381,877	1.99%	22	1.86%	108,267.14	3.16%	165.64
01/01/2026	01/01/2027	13,154,366	10.99%	128	10.81%	102,768.48	4.31%	167.47
01/01/2027	01/01/2028	54,766,517	45.77%	569	48.06%	96,250.47	4.24%	171.99
01/01/2028	01/01/2029	3,998,665	3.34%	41	3.46%	97,528.41	3.11%	177.30
01/01/2029	01/01/2030	2,455,236	2.05%	28	2.36%	87,687.00	3.28%	171.28
01/01/2030	01/01/2031	862,973	0.72%	11	0.93%	78,452.07	2.65%	179.02
01/01/2031	01/01/2032	1,218,304	1.02%	12	1.01%	101,525.34	3.05%	153.15
01/01/2032	01/01/2033	3,101,962	2.59%	36	3.04%	86,165.62	4.54%	155.53
01/01/2033	01/01/2034	389,999	0.33%	3	0.25%	129,999.67	3.63%	156.07
01/01/2034	01/01/2035	387,008	0.32%	5	0.42%	77,401.56	3.26%	177.40
01/01/2035	01/01/2036	717,877	0.60%	5	0.42%	143,575.40	3.23%	177.00
01/01/2036	01/01/2037	2,449,268	2.05%	19	1.60%	128,908.85	4.64%	176.79
01/01/2037	01/01/2038	14,840,156	12.40%	137	11.57%	108,322.31	4.36%	176.93
01/01/2038	01/01/2039	24,684	0.02%	1	0.08%	24,684.00	5.65%	190.00
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	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
Total		119,655,446	100.00%	1,184	100.00%	101,060.34	3.82%	172.51

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	0.05%	1	0.08%	55,810.95	6.23%	38.00
01-Jan-2022 - 31-Dec-2022	42,169	0.04%	2	0.17%	21,084.71	2.71%	3.84
01-Jan-2023 - 31-Dec-2023	24,343	0.02%	1	0.08%	24,343.42	4.90%	16.00
01-Jan-2024 - 31-Dec-2024	124,403	0.10%	3	0.25%	41,467.68	4.14%	23.92
01-Jan-2025 - 31-Dec-2025	204,504	0.17%	4	0.34%	51,125.91	3.86%	37.74
01-Jan-2026 - 31-Dec-2026	78,881	0.07%	2	0.17%	39,440.67	3.57%	48.36
01-Jan-2027 - 31-Dec-2027	1,061,523	0.89%	19	1.60%	55,869.61	4.58%	60.16
01-Jan-2028 - 31-Dec-2028	161,584	0.14%	3	0.25%	53,861.23	4.60%	73.19
01-Jan-2029 - 31-Dec-2029	559,744	0.47%	11	0.93%	50,885.82	4.07%	84.73
01-Jan-2030 - 31-Dec-2030	622,651	0.52%	8	0.68%	77,831.34	4.50%	95.62
01-Jan-2031 - 31-Dec-2031	1,192,726	1.00%	14	1.18%	85,194.69	4.40%	108.59
01-Jan-2032 - 31-Dec-2032	2,114,019	1.77%	27	2.28%	78,297.00	3.46%	118.59
01-Jan-2033 - 31-Dec-2033	906,514	0.76%	12	1.01%	75,542.82	4.27%	131.79
01-Jan-2034 - 31-Dec-2034	2,533,905	2.12%	25	2.11%	101,356.19	3.99%	143.83
01-Jan-2035 - 31-Dec-2035	2,167,290	1.81%	21	1.77%	103,204.28	3.53%	157.17
01-Jan-2036 - 31-Dec-2036	4,871,220	4.07%	57	4.81%	85,460.00	3.89%	174.00
01-Jan-2037 - 31-Dec-2037	102,464,819	85.63%	954	80.57%	107,405.47	3.80%	178.58
01-Jan-2038 - 31-Dec-2038	205,538	0.17%	10	0.84%	20,553.82	4.36%	194.04
01-Jan-2039 - 31-Dec-2039	143,241	0.12%	4	0.34%	35,810.26	6.26%	203.82
01-Jan-2040 - 31-Dec-2040	90,562	0.08%	5	0.42%	18,112.40	5.67%	218.67
01-Jan-2042 - 31-Dec-2042	30,000	0.03%	1	0.08%	30,000.00	5.85%	246.00
Total	119,655,446	100.00%	1,184	100.00%	101,060.34	3.82%	172.51

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%	10,387,068	8.68%	162	13.68%	64,117.70	3.87%	175.13
50%	55%	3,562,617	2.98%	36	3.04%	98,961.59	3.50%	177.74
55%	60%	5,350,439	4.47%	50	4.22%	107,008.79	3.41%	173.75
60%	65%	2,647,686	2.21%	32	2.70%	82,740.20	4.58%	166.33
65%	70%	4,532,164	3.79%	37	3.13%	122,490.91	4.11%	168.81
70%	75%	6,884,027	5.75%	59	4.98%	116,678.42	3.80%	171.84
75%	80%	3,821,927	3.19%	34	2.87%	112,409.62	3.53%	170.19
80%	85%	10,486,509	8.76%	74	6.25%	141,709.59	3.65%	174.34
85%	90%	7,045,458	5.89%	61	5.15%	115,499.30	3.98%	173.57
90%	95%	13,375,258	11.18%	107	9.04%	125,002.41	3.66%	172.23
95%	100%	6,452,671	5.39%	64	5.41%	100,822.98	3.93%	162.58
100%	105%	4,098,107	3.42%	48	4.05%	85,377.24	3.92%	169.41
105%	110%	5,801,493	4.85%	73	6.17%	79,472.51	4.18%	171.23
110%	115%	6,007,871	5.02%	62	5.24%	96,901.15	3.82%	172.03
115%	120%	8,056,299	6.73%	77	6.50%	104,627.26	3.98%	173.66
120%	125%	19,588,070	16.37%	191	16.13%	102,555.34	3.81%	174.73
125%	>	1,557,782	1.30%	17	1.44%	91,634.23	3.71%	176.29
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		119,655,446	100.00%	1,184	100.00%	101,060.34	3.82%	172.51

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,850,093	3.22%	19	2.74%	202,636.47	4.10%	168.94
Utrecht	7,786,577	6.51%	43	6.20%	181,083.18	3.47%	176.48
Zeeland	2,754,372	2.30%	19	2.74%	144,966.94	4.38%	166.37
Zuid-Holland	23,847,350	19.93%	145	20.92%	164,464.48	3.86%	172.39
Flevoland	4,170,437	3.49%	23	3.32%	181,323.33	2.92%	172.14
Friesland	4,217,710	3.52%	27	3.90%	156,211.48	3.46%	175.38
Gelderland	14,611,368	12.21%	74	10.68%	197,450.91	4.07%	174.63
Groningen	3,808,732	3.18%	24	3.46%	158,697.15	4.01%	175.12
Limburg	8,832,050	7.38%	51	7.36%	173,177.45	3.95%	167.83
Noord-Brabant	18,716,984	15.64%	113	16.31%	165,637.03	3.80%	172.17
Noord-Holland	16,849,491	14.08%	99	14.29%	170,196.88	3.73%	172.95
Overijssel	10,210,284	8.53%	56	8.08%	182,326.50	3.94%	171.70
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	119,655,446	100.00%	693	100.00%	172,662.98	3.82%	172.51

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	108,804,400	90.93%	615	88.74%	176,917.72	3.83%	172.32
Shop/House	221,913	0.19%	2	0.29%	110,956.59	2.16%	176.01
Condominium	9,369,574	7.83%	70	10.10%	133,851.05	3.79%	174.44
Recreational Home	110,000	0.09%	1	0.14%	110,000.00	3.30%	151.97
Farm House	684,300	0.57%	2	0.29%	342,150.00	3.40%	178.38
Condominium with garage	465,259	0.39%	3	0.43%	155,086.37	3.92%	173.98
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	119,655,446	100.00%	693	100.00%	172,662.98	3.82%	172.51

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%	11	1.59%	11,472.13	4.44%	170.79
25,000	50,000	1,194,151	32	4.62%	37,317.21	4.34%	175.46
50,000	75,000	2,243,946	35	5.05%	64,112.75	3.79%	175.30
75,000	100,000	5,451,475	60	8.66%	90,857.91	3.91%	175.02
100,000	125,000	7,255,998	63	9.09%	115,174.56	3.87%	173.67
125,000	150,000	12,768,540	92	13.28%	138,788.48	3.62%	170.24
150,000	175,000	16,733,598	103	14.86%	162,462.12	3.87%	171.43
175,000	200,000	17,106,006	91	13.13%	187,978.09	3.84%	173.03
200,000	225,000	12,281,188	58	8.37%	211,744.62	3.80%	173.80
225,000	250,000	9,443,546	40	5.77%	236,088.65	3.65%	173.38
250,000	275,000	7,825,246	30	4.33%	260,841.54	3.73%	171.77
275,000	300,000	7,457,238	26	3.75%	286,816.83	4.09%	168.39
300,000	325,000	5,948,223	19	2.74%	313,064.38	3.85%	171.36
325,000	350,000	1,689,910	5	0.72%	337,982.08	4.49%	169.80
350,000	375,000	1,461,270	4	0.58%	365,317.40	3.57%	169.70
375,000	400,000	3,484,303	9	1.30%	387,144.82	3.20%	177.24
400,000	425,000	1,671,360	4	0.58%	417,840.00	4.29%	176.56
425,000	450,000	2,214,927	5	0.72%	442,985.45	4.29%	178.99
450,000	475,000	911,327	2	0.29%	455,663.49	4.84%	178.19
475,000	500,000	490,000	1	0.14%	490,000.00	3.20%	179.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	530,000	1	0.14%	530,000.00	4.75%	177.00
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%	141.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	765,000	1	0.14%	765,000.00	2.29%	179.00
Total	119,655,446	100.00%	693	100.00%	172,662.98	3.82%	172.51