

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

Cashflow analysis for the period

Total interest received	1,275,969	
Interest received on transaction accounts	(101)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		6,075,858
Company management expenses	2,310	
MPT fee	24,811	
Administration fee	2,244	
Third party fees	26,672	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	1,202,957	
Redemption on Class E-notes	-	
Interest on the Notes	2,117	
Shortfall Class D PDL Repayment	2,008	
Liquidity Facility Commitment Fee Subordinated Amount	6,370	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,275,858
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th July 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		29,800,835.61

Collateral

Starting principal balance	119,655,446
Total Further Advances bought in April 2022	-
Total Principal redemptions and repayments	(8,840,211)
Losses for the period	(2,008)
Ending principal balance	110,813,227
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	110,813,227
Redemptions reserved for purchase Further Advances on July 2022	-
Total balance Put Option Notes E-MAC NL 2007-I	110,813,227

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	-	2,008	2,008	-
Total	-	2,008	2,008	-

Performance

	Last period	This period	Since issue
Prepayment rate	26.77%	26.20%	10.37%

Delinquency table	Number of loans	Balance	Percentage of total
Current	640	109,333,455	98.66%
31 - 60 days	3	613,800	0.55%
61 - 90 days	1	115,000	0.10%
91 - 120 days	-	-	0.00%
120+ days	4	750,973	0.68%
In repossession	-	-	0.00%
Total	648	110,813,227	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	4,925	2,008	12,229	6,399,994

Characteristics

Number of borrowers	648		
Number of loanparts	1089		
	(weighted) average	Minimum	Maximum
Loan size borrower	171,008	1,488	765,000
Loan part size	101,757	1,410	765,000
Coupon	3.81%	0.15%	6.55%
Remaining maturity (months)	169	1	243
Remaining interest period (months)	70	1	187
Original interest period (months)	172	1	360
Seasoning (months)	147.7	3.0	219.0
Loan to Original Foreclosure Value (2)	89.9%	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
Annuity	3,864,789	3.49%	79	7.25%	48,921.38	3.81%	165.24
Bridge Loan	55,811	0.05%	1	0.09%	55,810.95	6.23%	41.00
Hybride (switch)	225,953	0.20%	5	0.46%	45,190.54	4.39%	137.10
Interest Only	89,024,785	80.34%	777	71.35%	114,575.01	3.79%	172.74
Investment	1,288,219	1.16%	19	1.74%	67,800.99	4.29%	174.34
Life	12,518,134	11.30%	149	13.68%	84,014.32	3.90%	153.79
Linear	24,177	0.02%	1	0.09%	24,176.66	2.28%	62.00
Savings	1,334,847	1.20%	20	1.84%	66,742.36	4.77%	147.89
STAR Aflossingsvrij	447,919	0.40%	12	1.10%	37,326.61	4.78%	174.84
Universal Life	2,028,595	1.83%	26	2.39%	78,022.87	2.95%	152.51
Total	110,813,227	100.00%	1,089	100.00%	101,756.87	3.81%	169.49

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	7,247,499	6.54%	56	5.14%	129,419.62	1.63%	169.07
12	4,575,855	4.13%	38	3.49%	120,417.23	2.48%	171.40
24	-	0.00%	-	0.00%	-	0.00%	-
36	2,650,577	2.39%	22	2.02%	120,480.78	2.99%	166.70
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,263,048	3.85%	39	3.58%	109,308.93	2.91%	170.13
72	2,814,448	2.54%	26	2.39%	108,248.01	3.13%	174.73
84	1,019,448	0.92%	14	1.29%	72,817.70	2.86%	160.53
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	33,751,175	30.46%	318	29.20%	106,135.77	3.43%	172.89
132	-	0.00%	-	0.00%	-	0.00%	-
144	80,912	0.07%	1	0.09%	80,911.87	3.34%	175.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	4,859,640	4.39%	49	4.50%	99,176.33	3.27%	167.76
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	35,804,220	32.31%	394	36.18%	90,873.66	4.71%	165.75
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	1,687,983	1.52%	21	1.93%	80,380.12	4.73%	149.11
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	12,058,423	10.88%	111	10.19%	108,634.44	4.89%	174.08
>	-	0.00%	-	0.00%	-	0.00%	-
Total	110,813,227	100.00%	1,089	100.00%	101,756.87	3.81%	169.49

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	11,156,104	10.07%	95	8.72%	117,432.67	1.59%	169.46
2.50%	2.75%	5,095,785	4.60%	53	4.87%	96,146.89	2.64%	172.18
2.75%	3.00%	9,280,377	8.37%	89	8.17%	104,273.90	2.89%	174.41
3.00%	3.25%	12,353,241	11.15%	124	11.39%	99,622.91	3.15%	171.14
3.25%	3.50%	6,161,694	5.56%	59	5.42%	104,435.50	3.39%	170.88
3.50%	3.75%	8,401,038	7.58%	75	6.89%	112,013.83	3.67%	170.16
3.75%	4.00%	3,801,770	3.43%	32	2.94%	118,805.32	3.98%	173.29
4.00%	4.25%	5,095,084	4.60%	37	3.40%	137,704.97	4.20%	173.65
4.25%	4.50%	3,300,696	2.98%	45	4.13%	73,348.80	4.48%	174.33
4.50%	4.75%	22,616,574	20.41%	237	21.76%	95,428.58	4.68%	163.94
4.75%	5.00%	18,309,900	16.52%	183	16.80%	100,054.10	4.88%	167.09
5.00%	5.25%	2,851,994	2.57%	32	2.94%	89,124.80	5.11%	175.64
5.25%	5.50%	1,639,351	1.48%	12	1.10%	136,612.61	5.43%	173.67
5.50%	5.75%	32,678	0.03%	2	0.18%	16,339.23	5.68%	188.22
5.75%	6.00%	349,230	0.32%	6	0.55%	58,205.00	5.96%	183.86
6.00%	6.25%	306,436	0.28%	5	0.46%	61,287.25	6.18%	145.35
6.25%	6.50%	59,785	0.05%	2	0.18%	29,892.50	6.45%	201.00
6.50%	6.75%	1,488	0.00%	1	0.09%	1,488.20	6.55%	174.00
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	-	-	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		110,813,227	100.00%	1,089	100.00%	101,756.87	3.81%	169.49

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	7,908,157	7.14%	60	5.51%	131,802.62	1.55%	168.39
<	01/01/2023	2,474,766	2.23%	22	2.02%	112,485.36	3.34%	164.25
01/01/2023	01/01/2024	5,508,433	4.97%	54	4.96%	102,008.03	3.03%	170.92
01/01/2024	01/01/2025	1,342,278	1.21%	12	1.10%	111,856.48	3.01%	146.19
01/01/2025	01/01/2026	2,282,979	2.06%	20	1.84%	114,148.96	3.14%	170.51
01/01/2026	01/01/2027	12,462,284	11.25%	121	11.11%	102,994.08	4.29%	163.89
01/01/2027	01/01/2028	49,980,665	45.10%	521	47.84%	95,932.18	4.23%	168.46
01/01/2028	01/01/2029	3,854,907	3.48%	39	3.58%	98,843.77	3.12%	174.28
01/01/2029	01/01/2030	2,454,561	2.22%	28	2.57%	87,662.90	3.28%	168.28
01/01/2030	01/01/2031	775,391	0.70%	10	0.92%	77,539.07	2.67%	176.03
01/01/2031	01/01/2032	1,211,799	1.09%	12	1.10%	100,983.23	3.06%	150.17
01/01/2032	01/01/2033	2,619,724	2.36%	28	2.57%	93,561.56	4.44%	153.62
01/01/2033	01/01/2034	389,939	0.35%	3	0.28%	129,999.67	3.63%	153.07
01/01/2034	01/01/2035	535,443	0.48%	6	0.55%	89,240.44	3.33%	169.33
01/01/2035	01/01/2036	717,877	0.65%	5	0.46%	143,575.40	3.23%	174.00
01/01/2036	01/01/2037	2,425,763	2.19%	19	1.74%	127,671.71	4.55%	173.26
01/01/2037	01/01/2038	13,843,519	12.49%	128	11.75%	108,152.49	4.40%	175.12
01/01/2038	01/01/2039	24,684	0.02%	1	0.09%	24,684.00	5.65%	187.00
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		110,813,227	100.00%	1,089	100.00%	101,756.87	3.81%	169.49

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	0.09%	55,810.95	6.23%	41.00
01-Jan-2022 - 31-Dec-2022	41,043	0.04%	1	0.09%	41,043.20	2.73%	1.00
01-Jan-2023 - 31-Dec-2023	24,343	0.02%	1	0.09%	24,343.42	4.90%	13.00
01-Jan-2024 - 31-Dec-2024	121,249	0.11%	3	0.28%	40,416.32	2.52%	20.93
01-Jan-2025 - 31-Dec-2025	135,063	0.12%	3	0.28%	45,021.05	4.28%	36.56
01-Jan-2026 - 31-Dec-2026	50,400	0.05%	1	0.09%	50,400.00	3.05%	45.00
01-Jan-2027 - 31-Dec-2027	1,012,963	0.91%	17	1.56%	59,586.07	4.61%	57.25
01-Jan-2028 - 31-Dec-2028	157,227	0.14%	2	0.18%	78,613.56	4.59%	70.23
01-Jan-2029 - 31-Dec-2029	540,587	0.49%	10	0.92%	54,058.71	4.15%	81.79
01-Jan-2030 - 31-Dec-2030	617,259	0.56%	8	0.73%	77,157.35	4.49%	92.61
01-Jan-2031 - 31-Dec-2031	1,087,630	0.98%	13	1.19%	83,663.83	4.36%	105.18
01-Jan-2032 - 31-Dec-2032	1,982,768	1.79%	25	2.30%	79,310.71	3.49%	115.56
01-Jan-2033 - 31-Dec-2033	899,714	0.81%	12	1.10%	74,976.20	4.27%	128.80
01-Jan-2034 - 31-Dec-2034	2,096,155	1.89%	22	2.02%	95,279.78	3.97%	140.95
01-Jan-2035 - 31-Dec-2035	2,161,723	1.95%	21	1.93%	102,939.17	3.54%	154.17
01-Jan-2036 - 31-Dec-2036	4,864,020	4.39%	57	5.23%	85,333.68	3.89%	171.00
01-Jan-2037 - 31-Dec-2037	94,520,606	85.30%	874	80.26%	108,147.15	3.79%	175.56
01-Jan-2038 - 31-Dec-2038	205,538	0.19%	10	0.92%	20,553.82	4.36%	191.04
01-Jan-2039 - 31-Dec-2039	134,785	0.12%	3	0.28%	44,928.33	6.26%	201.00
01-Jan-2040 - 31-Dec-2040	74,342	0.07%	4	0.37%	18,585.50	4.91%	215.82
01-Jan-2042 - 31-Dec-2042	30,000	0.03%	1	0.09%	30,000.00	5.85%	243.00
Total	110,813,227	100.00%	1,089	100.00%	101,756.87	3.81%	169.49

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%	10,065,579	9.08%	159	14.60%	63,305.53	3.81%	172.22
50%	55%	3,038,766	2.74%	29	2.66%	104,785.04	3.59%	176.02
55%	60%	4,968,370	4.48%	45	4.13%	110,408.22	3.37%	170.35
60%	65%	2,300,757	2.08%	29	2.66%	79,336.44	4.56%	161.70
65%	70%	4,301,605	3.88%	35	3.21%	122,903.01	4.03%	163.48
70%	75%	6,268,705	5.66%	54	4.96%	116,087.13	3.72%	170.04
75%	80%	3,774,480	3.41%	34	3.12%	111,014.11	3.48%	166.76
80%	85%	9,997,724	9.02%	68	6.24%	147,025.36	3.64%	171.35
85%	90%	6,354,319	5.73%	54	4.96%	117,672.57	3.96%	170.04
90%	95%	12,626,301	11.39%	100	9.18%	126,263.01	3.68%	168.87
95%	100%	5,902,904	5.33%	59	5.42%	100,049.23	4.09%	158.95
100%	105%	4,205,402	3.80%	49	4.50%	85,824.53	3.84%	170.54
105%	110%	5,275,652	4.76%	66	6.06%	79,934.12	4.22%	167.30
110%	115%	5,444,604	4.91%	57	5.23%	95,519.37	3.89%	169.32
115%	120%	7,371,187	6.65%	67	6.15%	110,017.71	3.92%	170.90
120%	125%	17,359,228	15.67%	167	15.34%	103,947.47	3.80%	171.73
125%	>	1,557,645	1.41%	17	1.56%	91,626.19	3.71%	173.29
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		110,813,227	100.00%	1,089	100.00%	101,756.87	3.81%	169.49

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,571,265	3.22%	18	2.78%	198,403.59	4.05%	165.11
Utrecht	7,366,250	6.65%	41	6.33%	179,664.64	3.44%	174.24
Zeeland	2,410,478	2.18%	17	2.62%	141,792.79	4.37%	161.87
Zuid-Holland	21,570,025	19.47%	134	20.68%	160,970.34	3.91%	169.54
Flevoland	3,898,412	3.52%	21	3.24%	185,638.65	2.96%	168.67
Friesland	4,057,423	3.66%	26	4.01%	156,054.73	3.48%	172.19
Gelderland	13,609,847	12.28%	69	10.65%	197,244.16	4.02%	171.37
Groningen	3,442,547	3.11%	22	3.40%	156,479.41	3.92%	171.72
Limburg	8,103,903	7.31%	48	7.41%	168,831.32	3.92%	164.74
Noord-Brabant	17,759,661	16.03%	108	16.87%	164,441.31	3.85%	169.60
Noord-Holland	15,822,295	14.28%	92	14.20%	171,981.47	3.71%	169.58
Overijssel	9,201,121	8.30%	52	8.02%	176,944.63	3.84%	168.24
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	110,813,227	100.00%	648	100.00%	171,008.07	3.81%	169.49

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	100,333,457	90.54%	573	88.43%	175,102.02	3.82%	169.30
Shop/House	221,913	0.20%	2	0.31%	110,956.59	2.18%	173.01
Condominium	9,118,134	8.22%	68	10.49%	134,090.20	3.80%	171.37
Recreational Home	110,000	0.10%	1	0.15%	110,000.00	3.30%	148.97
Farm House	684,300	0.62%	2	0.31%	342,150.00	3.40%	175.38
Condominium with garage	345,423	0.31%	2	0.31%	172,711.59	3.64%	168.90
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	110,813,227	100.00%	648	100.00%	171,008.07	3.81%	169.49

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	139,961	12	1.85%	11,663.40	4.44%	149.14
25,000	50,000	1,174,231	31	4.78%	37,878.42	4.23%	175.47
50,000	75,000	2,125,867	33	5.09%	64,420.22	3.72%	172.31
75,000	100,000	5,458,518	60	9.26%	90,975.30	3.92%	172.15
100,000	125,000	6,699,174	58	8.95%	115,503.01	3.78%	170.20
125,000	150,000	11,788,669	85	13.12%	138,690.22	3.67%	167.64
150,000	175,000	16,219,408	100	15.43%	162,194.08	3.90%	168.24
175,000	200,000	16,593,079	88	13.58%	188,557.72	3.82%	170.62
200,000	225,000	9,971,279	47	7.25%	212,154.87	3.72%	170.14
225,000	250,000	8,271,620	35	5.40%	236,332.01	3.60%	170.00
250,000	275,000	7,039,546	27	4.17%	260,723.94	3.69%	169.30
275,000	300,000	6,906,359	24	3.70%	287,764.94	3.98%	164.81
300,000	325,000	5,331,139	17	2.62%	313,596.43	3.89%	167.65
325,000	350,000	1,347,189	4	0.62%	336,797.32	4.40%	168.44
350,000	375,000	1,461,270	4	0.62%	365,317.40	3.58%	166.70
375,000	400,000	3,101,303	8	1.23%	387,662.92	3.42%	174.02
400,000	425,000	1,671,360	4	0.62%	417,840.00	4.29%	173.56
425,000	450,000	2,214,927	5	0.77%	442,985.45	4.29%	175.99
450,000	475,000	911,327	2	0.31%	455,663.49	4.84%	175.19
475,000	500,000	490,000	1	0.15%	490,000.00	3.20%	176.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	530,000	1	0.15%	530,000.00	4.75%	174.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	602,000	1	0.15%	602,000.00	4.60%	138.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	765,000	1	0.15%	765,000.00	2.29%	176.00
Total	110,813,227	100.00%	648	100.00%	171,008.07	3.81%	169.49