

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

Cashflow analysis for the period

Total interest received	1,029,790	
Interest received on transaction accounts	(4)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		5,829,786
Company management expenses	2,491	
MPT fee	22,960	
Administration fee	2,078	
Third party fees	10,640	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	894,453	
Redemption on Class E-notes	-	
Interest on the Notes	83,714	
Shortfall Class D PDL Repayment	581	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,029,786
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th October 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	29,673,649.37

Collateral

Starting principal balance	110,813,227
Total Further Advances bought in July 2022	-
Total Principal redemptions and repayments	(7,507,212)
Losses for the period	(581)
Ending principal balance	103,305,435
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	103,305,435
Redemptions reserved for purchase Further Advances on October 2022	-
Total balance Put Option Notes E-MAC NL 2007-I	103,305,435

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	-	581	581	-
Total	-	581	581	-

Performance

	Last period	This period	Since issue
Prepayment rate	26.20%	24.18%	10.62%

Delinquency table	Number of loans	Balance	Percentage of total
Current	603	102,130,366	98.86%
31 - 60 days	2	269,721	0.26%
61 - 90 days	-	-	0.00%
91 - 120 days	1	154,375	0.15%
120+ days	4	750,973	0.73%
In repossession	-	-	0.00%
Total	610	103,305,435	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	2,008	581	6,885	6,393,690

Characteristics

Number of borrowers	610		
Number of loanparts	1015		
	(weighted) average	Minimum	Maximum
Loan size borrower	169,353	1,488	765,000
Loan part size	101,779	1,410	765,000
Coupon	3.92%	0.70%	6.55%
Remaining maturity (months)	167	10	240
Remaining interest period (months)	68	1	184
Original interest period (months)	173	1	360
Seasoning (months)	150.9	6.0	222.0
Loan to Original Foreclosure Value (2)	88.9%	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	3,228,716	3.13%	70	6.90%	46,124.51	3.82%	161.62
Bridge Loan	55,811	0.05%	1	0.10%	55,810.95	6.23%	44.00
Hybrid (switch)	167,159	0.16%	4	0.39%	41,789.67	4.18%	122.56
Interest Only	83,590,824	80.92%	729	71.82%	114,665.05	3.92%	169.72
Investment	1,174,219	1.14%	18	1.77%	65,234.38	4.23%	171.37
Life	11,789,896	11.41%	141	13.89%	83,616.29	3.93%	150.68
Linear	23,007	0.02%	1	0.10%	23,006.81	2.28%	59.00
Savings	1,248,578	1.21%	19	1.87%	65,714.63	4.76%	144.56
STAR Aflossingsvrij	437,474	0.42%	12	1.18%	36,456.16	4.78%	171.83
Universal Life	1,589,751	1.54%	20	1.97%	79,487.57	3.13%	152.07
Total	103,305,435	100.00%	1,015	100.00%	101,778.75	3.92%	166.53

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,661,051	6.45%	48	4.73%	138,771.89	2.69%	165.99
12	3,999,160	3.87%	33	3.25%	121,186.68	3.20%	168.26
24	-	0.00%	-	0.00%	-	0.00%	-
24	2,118,166	2.05%	18	1.77%	117,675.88	3.16%	161.81
36	-	0.00%	-	0.00%	-	0.00%	-
48	3,761,848	3.64%	36	3.55%	104,495.78	2.95%	167.45
60	2,812,240	2.72%	26	2.56%	108,163.08	3.35%	171.80
72	1,017,637	0.99%	14	1.38%	72,688.37	2.86%	157.63
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	32,060,102	31.03%	303	29.85%	105,808.92	3.41%	169.79
120	-	0.00%	-	0.00%	-	0.00%	-
132	79,830	0.08%	1	0.10%	79,830.39	3.34%	172.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	4,635,322	4.49%	44	4.33%	105,348.23	3.29%	166.83
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	33,348,814	32.28%	367	36.16%	90,868.70	4.71%	162.80
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	1,684,013	1.63%	21	2.07%	80,191.10	4.73%	146.16
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	11,127,251	10.77%	104	10.25%	106,992.80	4.89%	171.00
360	-	0.00%	-	0.00%	-	0.00%	-
Total	103,305,435	100.00%	1,015	100.00%	101,778.75	3.92%	166.53

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	8,102,939	7.84%	71	7.00%	114,125.89	2.03%	165.23
2.50%	2.75%	3,896,214	3.77%	42	4.14%	92,767.01	2.66%	171.66
2.75%	3.00%	10,822,893	10.48%	96	9.46%	112,738.47	2.89%	170.58
3.00%	3.25%	11,164,261	10.81%	114	11.23%	97,932.12	3.15%	168.23
3.25%	3.50%	4,945,833	4.79%	49	4.83%	100,935.36	3.38%	167.49
3.50%	3.75%	7,401,784	7.16%	68	6.70%	108,849.76	3.67%	167.12
3.75%	4.00%	3,892,119	3.77%	34	3.35%	114,474.10	3.97%	168.85
4.00%	4.25%	5,162,635	5.00%	40	3.94%	129,065.88	4.18%	169.82
4.25%	4.50%	3,273,693	3.17%	45	4.43%	72,748.72	4.49%	171.94
4.50%	4.75%	21,125,764	20.45%	223	21.97%	94,734.37	4.68%	161.01
4.75%	5.00%	17,014,096	16.47%	171	16.85%	99,497.64	4.88%	163.86
5.00%	5.25%	3,023,821	2.93%	32	3.15%	94,494.40	5.10%	172.55
5.25%	5.50%	2,354,298	2.28%	15	1.48%	156,953.21	5.44%	170.81
5.50%	5.75%	32,678	0.03%	2	0.20%	16,339.23	5.66%	185.22
5.75%	6.00%	761,540	0.74%	6	0.59%	126,923.33	5.85%	176.15
6.00%	6.25%	269,594	0.26%	4	0.39%	67,398.56	6.18%	132.97
6.25%	6.50%	59,785	0.06%	2	0.20%	29,892.50	6.45%	198.00
6.50%	6.75%	1,488	0.00%	1	0.10%	1,488.20	6.55%	171.00
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	103,305,435	100.00%	1,015	100.00%	101,778.75	3.92%	166.53	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	7,321,709	7.09%	52	5.12%	140,802.09	2.54%	165.21
<	01/01/2023	345,784	0.33%	6	0.59%	57,630.68	4.14%	169.00
01/01/2023	01/01/2024	6,189,088	5.99%	60	5.91%	103,151.46	3.41%	167.99
01/01/2024	01/01/2025	1,090,369	1.06%	11	1.08%	99,124.48	3.03%	134.61
01/01/2025	01/01/2026	2,255,127	2.18%	19	1.87%	118,690.88	3.25%	167.12
01/01/2026	01/01/2027	11,087,439	10.73%	110	10.84%	100,794.90	4.28%	162.26
01/01/2027	01/01/2028	47,086,949	45.58%	489	48.18%	96,296.42	4.22%	165.37
01/01/2028	01/01/2029	4,176,118	4.04%	40	3.94%	104,402.94	3.19%	171.32
01/01/2029	01/01/2030	2,454,180	2.38%	28	2.76%	87,649.28	3.28%	165.28
01/01/2030	01/01/2031	775,057	0.75%	10	0.99%	77,505.65	2.67%	173.03
01/01/2031	01/01/2032	1,151,213	1.11%	11	1.08%	104,655.70	3.00%	151.40
01/01/2032	01/01/2033	2,611,979	2.53%	28	2.76%	93,284.98	4.44%	150.65
01/01/2033	01/01/2034	389,999	0.38%	3	0.30%	129,999.67	3.63%	150.07
01/01/2034	01/01/2035	533,865	0.52%	6	0.59%	89,977.50	3.33%	165.33
01/01/2035	01/01/2036	717,877	0.69%	5	0.49%	143,575.40	3.23%	171.00
01/01/2036	01/01/2037	2,018,494	1.95%	17	1.67%	118,734.96	4.51%	170.18
01/01/2037	01/01/2038	13,073,505	12.66%	119	11.72%	109,861.38	4.42%	172.08
01/01/2038	01/01/2039	24,684	0.02%	1	0.10%	24,684.00	5.65%	184.00
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	103,305,435	100.00%	1,015	100.00%	101,778.75	3.92%	166.53	

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	0.10%	55,810.95	6.23%	44.00
01-Jan-2023 - 31-Dec-2023	24,343	0.02%	1	0.10%	24,343.42	4.90%	10.00
01-Jan-2024 - 31-Dec-2024	118,073	0.11%	3	0.30%	39,357.76	2.51%	17.94
01-Jan-2025 - 31-Dec-2025	116,286	0.11%	2	0.20%	58,143.00	4.25%	34.46
01-Jan-2026 - 31-Dec-2026	50,400	0.05%	1	0.10%	50,400.00	3.05%	42.00
01-Jan-2027 - 31-Dec-2027	977,384	0.95%	16	1.58%	61,086.51	4.67%	54.28
01-Jan-2028 - 31-Dec-2028	157,227	0.15%	2	0.20%	78,613.56	4.59%	67.23
01-Jan-2029 - 31-Dec-2029	538,554	0.52%	10	0.99%	53,855.39	4.24%	78.80
01-Jan-2030 - 31-Dec-2030	611,800	0.59%	8	0.79%	76,475.02	4.49%	89.59
01-Jan-2031 - 31-Dec-2031	952,742	0.92%	11	1.08%	86,612.91	4.39%	102.50
01-Jan-2032 - 31-Dec-2032	1,928,938	1.87%	24	2.36%	80,372.41	3.70%	112.55
01-Jan-2033 - 31-Dec-2033	820,907	0.79%	11	1.08%	74,627.91	4.22%	126.06
01-Jan-2034 - 31-Dec-2034	1,972,587	1.91%	21	2.07%	93,932.72	4.03%	138.13
01-Jan-2035 - 31-Dec-2035	1,730,456	1.68%	17	1.67%	101,791.50	3.59%	151.86
01-Jan-2036 - 31-Dec-2036	4,794,289	4.64%	56	5.52%	85,512.30	3.88%	168.12
01-Jan-2037 - 31-Dec-2037	88,047,814	85.23%	814	80.20%	108,166.85	3.91%	172.59
01-Jan-2038 - 31-Dec-2038	205,538	0.20%	10	0.99%	20,553.82	4.36%	188.04
01-Jan-2039 - 31-Dec-2039	134,785	0.13%	3	0.30%	44,928.33	6.26%	198.00
01-Jan-2040 - 31-Dec-2040	37,500	0.04%	3	0.30%	12,500.00	3.65%	214.60
01-Jan-2042 - 31-Dec-2042	30,000	0.03%	1	0.10%	30,000.00	5.85%	240.00
Total	103,305,435	100.00%	1,015	100.00%	101,778.75	3.92%	166.53

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%	10,090,165	9.77%	158	15.57%	63,861.80	3.93%	169.54
50%	55%	3,004,334	2.91%	28	2.76%	107,297.63	3.66%	172.56
55%	60%	4,693,015	4.54%	41	4.04%	114,463.78	3.56%	167.19
60%	65%	2,515,420	2.43%	32	3.15%	78,606.87	4.59%	158.12
65%	70%	3,987,654	3.86%	34	3.35%	117,283.93	4.10%	160.77
70%	75%	5,438,065	5.26%	46	4.53%	118,218.80	3.78%	166.39
75%	80%	4,041,920	3.91%	36	3.55%	112,275.55	3.71%	164.35
80%	85%	9,811,789	9.50%	65	6.40%	150,950.60	3.80%	169.10
85%	90%	5,951,324	5.76%	50	4.93%	119,026.48	4.00%	168.15
90%	95%	11,573,161	11.20%	88	8.67%	131,513.20	4.07%	165.44
95%	100%	5,928,952	5.74%	62	6.11%	95,628.26	3.99%	155.30
100%	105%	2,920,620	2.83%	34	3.35%	85,906.46	3.97%	170.05
105%	110%	4,163,362	4.03%	53	5.22%	78,554.00	4.21%	162.88
110%	115%	5,204,263	5.04%	55	5.42%	94,622.97	3.95%	166.06
115%	120%	6,847,206	6.63%	61	6.01%	112,249.28	3.95%	168.10
120%	125%	15,576,479	15.08%	155	15.27%	100,493.41	3.86%	168.91
125%	>	1,557,507	1.51%	17	1.67%	91,618.05	3.71%	170.29
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		103,305,435	100.00%	1,015	100.00%	101,778.75	3.92%	166.53

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,415,890	3.31%	17	2.79%	200,934.68	4.11%	161.66
Utrecht	7,166,033	6.94%	40	6.56%	179,150.82	3.63%	171.72
Zeeland	2,259,155	2.19%	16	2.62%	141,197.17	4.67%	159.67
Zuid-Holland	19,940,325	19.30%	125	20.66%	159,256.55	3.99%	166.51
Flevoland	3,764,289	3.64%	20	3.28%	188,214.47	3.35%	166.21
Friesland	3,979,948	3.85%	25	4.10%	159,197.92	3.57%	169.14
Gelderland	12,618,427	12.21%	64	10.49%	197,162.92	4.07%	168.46
Groningen	3,433,910	3.32%	22	3.61%	156,086.82	3.92%	168.73
Limburg	6,631,672	6.42%	41	6.72%	161,748.09	3.88%	161.00
Noord-Brabant	16,123,749	15.61%	100	16.39%	161,237.49	4.01%	166.19
Noord-Holland	15,255,013	14.77%	90	14.75%	169,500.14	3.85%	166.64
Overijssel	8,717,024	8.44%	49	8.03%	177,898.45	3.93%	165.91
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	103,305,435	100.00%	610	100.00%	169,353.17	3.92%	166.53

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	93,238,046	90.25%	537	88.03%	173,627.65	3.93%	166.28
Shop/House	221,913	0.21%	2	0.33%	110,956.59	2.58%	170.01
Condominium	8,705,752	8.43%	66	10.82%	131,905.33	3.89%	168.99
Recreational Home	110,000	0.11%	1	0.16%	110,000.00	3.30%	145.97
Farm House	684,300	0.66%	2	0.33%	342,150.00	4.38%	172.38
Condominium with garage	345,423	0.33%	2	0.33%	172,711.59	3.64%	165.90
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	103,305,435	100.00%	610	100.00%	169,353.17	3.92%	166.53

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	0.14%	12	1.97%	11,765.30	4.51%	165.52	
25,000	50,000	1,137,031	1.10%	30	4.92%	37,901.04	4.21%	172.49
50,000	75,000	2,109,287	2.04%	33	5.41%	63,917.79	3.85%	169.39
75,000	100,000	5,071,629	4.91%	56	9.18%	90,564.81	3.96%	168.90
100,000	125,000	6,938,418	6.72%	60	9.84%	115,640.30	3.83%	167.42
125,000	150,000	10,365,528	10.03%	75	12.30%	138,207.04	3.76%	165.04
150,000	175,000	15,243,301	14.76%	94	15.41%	162,162.78	3.98%	165.58
175,000	200,000	14,885,450	14.41%	79	12.95%	188,423.42	3.96%	167.30
200,000	225,000	10,204,037	9.88%	48	7.87%	212,584.11	3.94%	167.41
225,000	250,000	7,793,922	7.54%	33	5.41%	236,179.47	3.73%	166.15
250,000	275,000	6,515,560	6.31%	25	4.10%	260,622.41	3.85%	166.58
275,000	300,000	6,898,709	6.68%	24	3.93%	287,446.23	4.08%	161.87
300,000	325,000	4,096,375	3.97%	13	2.13%	315,105.75	3.97%	163.83
325,000	350,000	1,347,189	1.30%	4	0.66%	336,797.32	4.40%	165.44
350,000	375,000	1,099,256	1.06%	3	0.49%	366,418.74	4.37%	161.30
375,000	400,000	3,101,303	3.00%	8	1.31%	387,662.92	3.65%	171.02
400,000	425,000	844,000	0.82%	2	0.33%	422,000.00	4.83%	174.00
425,000	450,000	2,214,927	2.14%	5	0.82%	442,985.45	4.29%	172.99
450,000	475,000	911,327	0.88%	2	0.33%	455,663.49	4.84%	172.19
475,000	500,000	490,000	0.47%	1	0.16%	490,000.00	3.20%	173.00
500,000	525,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	530,000	0.51%	1	0.16%	530,000.00	4.75%	171.00
550,000	575,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	602,000	0.58%	1	0.16%	602,000.00	4.60%	135.82
625,000	650,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	>	765,000	0.74%	1	0.16%	765,000.00	2.29%	173.00
Total	103,305,435	100.00%	610	100.00%	169,353.17	3.92%	166.53	