

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

Cashflow analysis for the period

Total interest received	913,650	
Interest received on transaction accounts	2,335	
Liquidity available	3,300,000	
Reserve account available	825,000	
Receivables under hedging arrangements	-	
Total funds available		5,040,985
Company management expenses	2,491	
MPT fee	17,998	
Administration fee	1,747	
Third party fees	23,929	
Liquidity Facility fee	5,060	
Payments under hedging arrangements	788,004	
Interest on the Notes	76,755	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		915,985
Available after distribution of funds		4,125,000
Undrawn Liquidity Facility	3,300,000	
Reserve account	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 pledge, below item a, being the item directly above the item relating to the Subordinated Extension Interest Part relating to the Senior Class A Notes, and amounts then remaining will be provisionally retained by the Issuer.

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 - 2022 October	-
Total Retained	815,509

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	21,221,468.47

Collateral

Starting principal balance	93,191,641
Further Advances bought in July 2022	-
Principal redemptions and repayments this Quarter	(5,114,536)
Losses for the period	-
Ending principal balance	88,077,105
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-III	88,077,105
Redemptions reserved for purchase Further Advances on October 2022	-
Total balance Notes E-MAC NL 2007-III in EUR	88,077,105

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from	
			Interest Available	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	-	-	-
Total	-	-	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	26.38%	19.86%	11.19%

Delinquency table	Number of loans	Balance	Percentage of total
Current	528	86,175,905	97.84%
31 - 60 days	6	909,600	0.92%
61 - 90 days	2	398,000	0.45%
91 - 120 days	1	235,500	0.27%
120+ days	2	458,100	0.52%
In repossession	-	-	0.00%
Total	539	88,077,105	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	14,039	3,770,980

Characteristics

Number of borrowers	539		
Number of loanparts	988		
	(weighted) average	Minimum	Maximum
Loan size borrower	163,408	1,885	550,000
Loan part size	89,147	1,052	550,000
Coupon	3.90%	0.80%	6.30%
Remainina maturity (months)	166	10	220
Remainina interest period (months)	73	1	190
Original interest period (months)	185	1	360
Seasoning (months)	151.8	1.0	216.0
Loan to Original Foreclosure Value (2)	88.4%	0.2%	145.0%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	4,010,659	4.56%	73	7.39%	54,940.53	4.04%	158.05
Hybride (switch)	226,164	0.26%	3	0.30%	75,387.96	5.17%	175.25
Interest Only	68,519,217	77.79%	702	71.05%	97,605.72	3.91%	171.12
Investment	786,679	0.89%	12	1.21%	65,556.56	3.98%	155.04
Life	9,216,142	10.46%	117	11.84%	78,770.45	3.73%	139.73
Linear	148,078	0.17%	3	0.30%	49,359.19	3.80%	161.63
Savings	1,449,777	1.65%	32	3.24%	45,305.54	4.56%	154.65
STAR Aflossingsvrij	573,427	0.65%	7	0.71%	81,918.13	4.46%	175.65
Universal Life	3,146,962	3.57%	39	3.95%	80,691.34	3.41%	152.50
Total	88,077,105	100.00%	988	100.00%	89,146.87	3.90%	166.19

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,229,042	3.67%	28	2.83%	115,322.94	2.39%	173.90
1	1,362,800	1.55%	17	1.72%	80,164.70	3.12%	165.55
12	24	0.00%	-	0.00%	-	0.00%	-
24	36	0.00%	-	0.00%	-	0.00%	-
36	48	0.00%	-	0.00%	-	0.00%	-
48	60	0.00%	-	0.00%	-	0.00%	-
60	72	0.00%	-	0.00%	-	0.00%	-
72	84	0.00%	-	0.00%	-	0.00%	-
84	96	0.00%	-	0.00%	-	0.00%	-
96	108	0.00%	-	0.00%	-	0.00%	-
108	120	0.00%	-	0.00%	-	0.00%	-
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	0.00%	-	0.00%	-	0.00%	-
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	0.00%	-	0.00%	-	0.00%	-
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	0.00%	-	0.00%	-	0.00%	-
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	0.00%	-	0.00%	-	0.00%	-
360	>	0.00%	-	0.00%	-	0.00%	-
Total	88,077,105	100.00%	988	100.00%	89,146.87	3.90%	166.19

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	5,762,370	6.54%	62	6.28%	92,941.45	1.92%	163.58
2.50%	2.75%	6,662,864	7.56%	70	7.09%	95,183.77	2.67%	164.25
2.75%	3.00%	8,593,732	9.76%	99	10.02%	86,805.37	2.90%	165.84
3.00%	3.25%	10,370,858	11.77%	112	11.34%	92,596.94	3.17%	170.07
3.25%	3.50%	3,880,252	4.41%	39	3.95%	99,493.65	3.37%	170.26
3.50%	3.75%	5,194,409	5.90%	46	4.66%	112,921.95	3.67%	173.14
3.75%	4.00%	5,113,328	5.81%	59	5.97%	86,666.58	3.90%	160.11
4.00%	4.25%	4,887,200	5.55%	55	5.06%	88,858.19	4.18%	157.63
4.25%	4.50%	3,050,996	3.46%	50	5.06%	61,019.92	4.42%	162.30
4.50%	4.75%	8,012,241	9.10%	98	9.92%	81,757.56	4.69%	166.15
4.75%	5.00%	18,391,626	20.88%	209	21.15%	87,998.21	4.90%	164.85
5.00%	5.25%	5,782,488	6.57%	69	6.98%	83,804.17	5.14%	169.59
5.25%	5.50%	1,429,443	1.62%	10	1.01%	142,944.28	5.44%	176.91
5.50%	5.75%	226,000	0.26%	2	0.20%	113,000.00	5.56%	174.48
5.75%	6.00%	28,400	0.03%	2	0.20%	14,200.00	6.00%	191.73
6.00%	6.25%	510,873	0.58%	5	0.51%	102,174.61	6.17%	183.10
6.25%	6.50%	180,025	0.20%	1	0.10%	180,025.00	6.30%	177.00
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	88,077,105	100.00%	988	100.00%	89,146.87	3.90%	166.19	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,241,542	3.68%	29	2.94%	111,777.32	2.33%	173.77
<	01/01/2023	55,000	0.06%	1	0.10%	55,000.00	4.85%	1.00
01/01/2023	01/01/2024	4,052,454	4.60%	38	3.85%	106,643.52	2.82%	159.14
01/01/2024	01/01/2025	1,773,330	2.01%	22	2.23%	80,605.92	3.48%	162.83
01/01/2025	01/01/2026	4,708,929	5.35%	57	5.77%	82,612.79	3.69%	152.00
01/01/2026	01/01/2027	6,633,132	7.53%	96	9.72%	69,095.13	3.89%	148.36
01/01/2027	01/01/2028	44,771,449	50.83%	476	48.18%	94,057.67	4.16%	169.23
01/01/2028	01/01/2029	1,435,539	1.63%	21	2.13%	68,359.01	3.28%	162.89
01/01/2029	01/01/2030	999,089	1.13%	10	1.01%	99,908.86	3.78%	116.40
01/01/2030	01/01/2031	905,593	1.03%	13	1.32%	69,661.03	3.18%	138.75
01/01/2031	01/01/2032	460,669	0.52%	8	0.81%	57,583.61	3.38%	132.46
01/01/2032	01/01/2033	1,915,383	2.17%	26	2.63%	73,668.57	4.21%	156.98
01/01/2033	01/01/2034	295,367	0.34%	4	0.40%	73,841.65	3.95%	146.77
01/01/2034	01/01/2035	121,598	0.14%	2	0.20%	60,799.04	2.95%	145.00
01/01/2035	01/01/2036	1,127,399	1.28%	20	2.02%	56,369.95	3.22%	155.14
01/01/2036	01/01/2037	833,643	0.95%	17	1.72%	49,037.85	3.47%	162.63
01/01/2037	01/01/2038	14,722,611	16.72%	146	14.78%	100,839.80	4.34%	174.81
01/01/2038	01/01/2039	24,377	0.03%	2	0.20%	12,188.52	5.68%	188.00
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	88,077,105	100.00%	988	100.00%	89,146.87	3.90%	166.19	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2022 - 31-Dec-2022	55,000	0.06%	1	0.10%	55,000.00	4.85%	1.00
01-Jan-2023 - 31-Dec-2023	46,177	0.05%	2	0.20%	23,088.60	2.70%	10.47
01-Jan-2024 - 31-Dec-2024	61,260	0.07%	1	0.10%	61,260.00	4.00%	16.00
01-Jan-2025 - 31-Dec-2025	52,000	0.06%	1	0.10%	52,000.00	2.85%	35.00
01-Jan-2026 - 31-Dec-2026	445,061	0.51%	9	0.91%	49,451.23	3.65%	44.30
01-Jan-2027 - 31-Dec-2027	640,976	0.73%	11	1.11%	58,270.56	4.48%	55.01
01-Jan-2028 - 31-Dec-2028	285,198	0.32%	4	0.40%	71,299.50	3.34%	69.80
01-Jan-2029 - 31-Dec-2029	765,489	0.87%	11	1.11%	69,589.89	4.48%	78.72
01-Jan-2030 - 31-Dec-2030	414,713	0.47%	8	0.81%	51,839.07	3.67%	90.39
01-Jan-2031 - 31-Dec-2031	1,389,340	1.58%	18	1.82%	77,185.56	4.08%	104.00
01-Jan-2032 - 31-Dec-2032	2,546,526	2.89%	32	3.24%	79,578.94	3.72%	115.79
01-Jan-2033 - 31-Dec-2033	1,041,810	1.18%	12	1.21%	86,817.50	4.38%	129.05
01-Jan-2034 - 31-Dec-2034	1,031,502	1.17%	14	1.42%	73,678.74	3.58%	142.21
01-Jan-2035 - 31-Dec-2035	5,221,259	5.90%	73	7.36%	71,524.10	3.07%	152.71
01-Jan-2036 - 31-Dec-2036	4,355,282	4.94%	79	8.00%	55,130.15	3.82%	163.68
01-Jan-2037 - 31-Dec-2037	69,408,326	78.80%	697	70.55%	99,581.53	3.96%	175.30
01-Jan-2038 - 31-Dec-2038	108,335	0.12%	8	0.81%	13,541.87	3.85%	187.72
01-Jan-2039 - 31-Dec-2039	111,851	0.13%	5	0.51%	22,370.20	3.89%	199.61
01-Jan-2040 - 31-Dec-2040	77,000	0.09%	1	0.10%	77,000.00	6.20%	210.00
01-Jan-2041 - 31-Dec-2041	20,000	0.02%	1	0.10%	20,000.00	5.45%	220.00
Total	88,077,105	100.00%	988	100.00%	89,146.87	3.90%	166.19

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		13,234,519	15.03%	179	18.12%	73,935.86	3.57%	147.10
<	50%	7,260,773	8.24%	126	12.75%	57,625.18	4.01%	170.71
50%	55%	1,957,743	2.22%	24	2.43%	81,572.63	4.25%	162.18
55%	60%	3,852,416	4.37%	38	3.85%	101,379.36	4.01%	166.45
60%	65%	3,017,106	3.43%	26	2.63%	116,042.54	3.56%	171.72
65%	70%	3,219,088	3.65%	36	3.64%	89,419.12	3.68%	171.41
70%	75%	5,556,164	6.31%	48	4.86%	115,753.41	4.00%	170.53
75%	80%	1,929,882	2.19%	26	2.63%	74,226.24	4.03%	172.15
80%	85%	6,758,967	7.67%	55	5.57%	122,890.31	3.79%	168.65
85%	90%	4,291,428	4.87%	40	4.05%	107,285.70	4.46%	164.97
90%	95%	5,536,131	6.29%	40	4.05%	138,403.28	4.04%	174.70
95%	100%	3,134,567	3.56%	50	5.06%	62,691.34	4.07%	172.56
100%	105%	2,260,253	2.57%	24	2.43%	94,177.19	4.36%	169.32
105%	110%	4,870,184	5.53%	53	5.36%	91,890.27	3.91%	168.24
110%	115%	4,066,084	4.62%	44	4.45%	92,410.99	4.17%	173.94
115%	120%	3,704,958	4.21%	43	4.35%	86,161.82	4.11%	165.94
120%	125%	12,769,293	14.50%	125	12.65%	102,154.34	3.74%	168.17
125%	>	657,549	0.75%	11	1.11%	59,777.18	3.12%	174.80
Unknown			0.00%	-	0.00%			0.00%
Total		88,077,105	100.00%	988	100.00%	89,146.87	3.90%	166.19

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,487,288	2.82%	18	3.34%	138,182.67	3.63%	162.50
Utrecht	4,887,048	5.55%	29	5.38%	168,518.89	4.00%	169.82
Zeeeland	1,692,679	1.92%	13	2.41%	130,206.07	4.23%	152.93
Zuid-Holland	14,952,810	16.98%	96	17.81%	155,758.44	3.75%	168.98
Flevoland	3,339,294	3.79%	15	2.78%	222,619.63	4.22%	171.77
Friesland	3,760,677	4.27%	25	4.64%	150,427.07	3.83%	173.51
Gelderland	11,725,739	13.31%	71	13.17%	165,151.25	3.89%	163.62
Groningen	4,633,741	5.26%	30	5.57%	154,458.02	3.67%	164.99
Limburg	8,280,261	9.40%	56	10.39%	147,861.79	3.89%	163.42
Noord-Brabant	13,412,158	15.23%	75	13.91%	178,828.77	4.07%	164.99
Noord-Holland	12,503,997	14.20%	74	13.73%	168,972.93	3.87%	165.58
Overijssel	6,401,415	7.27%	37	6.86%	173,011.21	3.97%	167.42
Unspecified	-	0.00%	-	0.00%	-		
Total	88,077,105	100.00%	539	100.00%	163,408.36	3.90%	166.19

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	79,716,559	90.51%	470	87.20%	169,609.70	3.95%	165.52
Shoo/House	260,148	0.30%	3	0.56%	86,716.00	4.43%	174.35
Condominium	7,645,702	8.68%	62	11.50%	123,317.78	3.47%	172.31
Farm House	110,000	0.12%	1	0.19%	110,000.00	2.01%	176.00
Condominium with garage	344,696	0.39%	3	0.56%	114,898.54	3.05%	175.84
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	88,077,105	100.00%	539	100.00%	163,408.36	3.90%	166.19

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	137,799	9	1.67%	15,310.98	4.51%	175.33
25,000	50,000	794,214	21	3.90%	37,819.72	4.23%	166.84
50,000	75,000	1,641,194	26	4.82%	63,122.86	4.08%	167.87
75,000	100,000	4,901,311	55	10.20%	89,114.74	3.90%	167.17
100,000	125,000	5,415,239	48	8.91%	112,817.47	3.87%	168.28
125,000	150,000	13,821,455	99	18.37%	139,610.66	3.91%	166.23
150,000	175,000	14,631,177	89	16.51%	164,395.24	3.83%	164.27
175,000	200,000	10,670,666	57	10.58%	187,204.67	3.78%	165.11
200,000	225,000	8,896,712	42	7.79%	211,826.47	4.05%	167.75
225,000	250,000	5,950,793	25	4.64%	238,031.71	3.76%	163.71
250,000	275,000	7,113,184	27	5.01%	263,451.27	4.08%	166.67
275,000	300,000	3,724,644	13	2.41%	286,511.10	4.05%	158.42
300,000	325,000	2,220,028	7	1.30%	317,146.88	4.19%	169.87
325,000	350,000	1,666,325	5	0.93%	333,265.05	3.22%	167.03
350,000	375,000	1,083,900	3	0.56%	361,300.00	3.89%	168.02
375,000	400,000	2,748,078	7	1.30%	392,582.52	3.95%	170.99
400,000	425,000	1,255,386	3	0.56%	418,462.08	5.02%	175.28
425,000	450,000	855,000	2	0.37%	427,500.00	4.31%	168.89
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	550,000	1	0.19%	550,000.00	2.05%	177.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	88,077,105	100.00%	539	100.00%	163,408.36	3.90%	166.19