

E-MAC Program - Compartment NL 2007-I Investor report January 2023

Cashflow analysis for the period

Total interest received	1,022,132	
Interest received on transaction accounts	(4)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	102,608	
Total funds available		5,924,736
Company management expenses	-	
MPT fee	21,412	
Administration fee	1,937	
Third party fees	23,819	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	614,752	
Redemption on Class E-notes	-	
Interest on the Notes	448,985	
Shortfall Class D PDL Repayment	950	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,124,736
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th January 2023	-	
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	29,723,406

Collateral

Starting principal balance	103,305,435
Total Further Advances bought in October 2022	-
Total Principal redemptions and repayments	(3,991,598)
Losses for the period	(950)
Ending principal balance	99,312,886
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	99,312,886
Redemptions reserved for purchase Further Advances on January 2023	-
Total balance Put Option Notes E-MAC NL 2007-I	99,312,886

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	-	950	950	-
Total	-	950	950	-

Performance

	Last period	This period	Since issue
Prepayment rate	24.18%	14.33%	10.68%

Delinquency table	Number of loans	Balance	Percentage of total
Current	584	98,029,425	98.71%
31 - 60 days	3	548,114	0.55%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	4	735,348	0.74%
In repossession	-	-	0.00%
Total	591	99,312,886	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	581	950	12,076	6,382,564

Characteristics

Number of borrowers	591		
Number of loanparts	984		
	(weighted) average	Minimum	Maximum
Loan size borrower	168,042	1,488	765,000
Loan part size	100,928	1,410	765,000
Coupon	3.98%	2.05%	6.55%
Remaining maturity (months)	164	1	237
Remaining interest period (months)	66	1	181
Original interest period (months)	173	1	360
Seasoning (months)	152.8	3.0	225.0
Loan to Original Foreclosure Value (2)	88.6%	0.6%	129.4%

* Calculation includes Bridge loans

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	80,154	0.08%	2	0.20%	40,077.19	5.83%	2.82
01-Jan-2024 - 31-Dec-2024	114,876	0.12%	3	0.30%	38,291.96	2.51%	14.95
01-Jan-2025 - 31-Dec-2025	116,286	0.12%	2	0.20%	58,143.00	4.25%	31.46
01-Jan-2026 - 31-Dec-2026	50,400	0.05%	1	0.10%	50,400.00	3.05%	39.00
01-Jan-2027 - 31-Dec-2027	900,264	0.91%	15	1.52%	60,017.60	4.67%	51.46
01-Jan-2028 - 31-Dec-2028	157,227	0.16%	2	0.20%	78,613.56	4.59%	64.23
01-Jan-2029 - 31-Dec-2029	522,045	0.53%	10	1.02%	52,204.54	4.34%	75.88
01-Jan-2030 - 31-Dec-2030	606,273	0.61%	8	0.81%	75,784.16	4.48%	86.58
01-Jan-2031 - 31-Dec-2031	947,562	0.95%	11	1.12%	86,142.02	4.40%	99.49
01-Jan-2032 - 31-Dec-2032	1,924,290	1.94%	24	2.44%	80,178.75	3.91%	109.54
01-Jan-2033 - 31-Dec-2033	814,075	0.82%	11	1.12%	74,006.81	4.22%	123.07
01-Jan-2034 - 31-Dec-2034	1,797,555	1.81%	19	1.93%	94,608.13	4.18%	134.42
01-Jan-2035 - 31-Dec-2035	1,707,366	1.72%	16	1.63%	106,710.38	3.79%	148.84
01-Jan-2036 - 31-Dec-2036	4,393,662	4.42%	50	5.08%	87,873.24	3.85%	165.04
01-Jan-2037 - 31-Dec-2037	84,773,027	85.36%	793	80.59%	106,901.67	3.97%	169.60
01-Jan-2038 - 31-Dec-2038	205,538	0.21%	10	1.02%	20,553.82	4.36%	185.04
01-Jan-2039 - 31-Dec-2039	134,785	0.14%	3	0.30%	44,928.33	6.26%	195.00
01-Jan-2040 - 31-Dec-2040	37,500	0.04%	3	0.30%	12,500.00	3.65%	211.60
01-Jan-2042 - 31-Dec-2042	30,000	0.03%	1	0.10%	30,000.00	5.85%	237.00
Total	99,312,886	100.00%	984	100.00%	100,927.73	3.98%	163.51

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%	9,915,687	9.98%	157	15.96%	63,157.24	3.99%	166.59
50%	55%	3,109,897	3.13%	33	3.35%	94,239.31	3.84%	167.45
55%	60%	4,833,239	4.87%	45	4.57%	107,405.32	3.72%	164.10
60%	65%	3,053,057	3.07%	33	3.35%	92,516.89	4.47%	156.14
65%	70%	3,863,956	3.89%	33	3.35%	117,089.57	4.22%	159.37
70%	75%	5,129,531	5.17%	42	4.27%	122,131.69	3.77%	162.08
75%	80%	3,713,224	3.74%	32	3.25%	116,038.24	3.76%	164.17
80%	85%	8,938,417	9.00%	61	6.20%	146,547.81	3.83%	165.77
85%	90%	5,733,596	5.77%	47	4.78%	121,991.40	4.00%	165.12
90%	95%	10,701,662	10.78%	86	8.74%	124,437.93	4.30%	162.08
95%	100%	5,314,920	5.35%	53	5.39%	100,281.50	4.01%	152.46
100%	105%	2,509,111	2.53%	30	3.05%	83,637.05	4.13%	166.86
105%	110%	3,872,519	3.90%	49	4.98%	79,031.00	4.21%	159.59
110%	115%	4,783,963	4.82%	52	5.28%	91,999.28	4.00%	162.54
115%	120%	7,061,654	7.11%	64	6.50%	110,338.34	3.96%	165.19
120%	125%	15,220,087	15.33%	150	15.24%	101,467.25	3.86%	165.88
125%	>	1,557,367	1.57%	17	1.73%	91,609.81	3.71%	167.29
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		99,312,886	100.00%	984	100.00%	100,927.73	3.98%	163.51

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,796,512	2.82%	15	2.54%	186,434.11	3.94%	158.94
Utrecht	6,936,460	6.98%	39	6.60%	177,857.94	3.82%	168.72
Zeeland	2,234,804	2.25%	16	2.71%	139,675.23	4.73%	156.63
Zuid-Holland	19,470,379	19.61%	124	20.98%	157,019.19	4.02%	163.48
Flevoland	3,454,981	3.48%	19	3.21%	181,841.12	3.73%	163.42
Friesland	3,975,065	4.00%	25	4.23%	159,002.61	3.65%	166.13
Gelderland	12,558,304	12.65%	64	10.83%	196,223.49	4.10%	165.50
Groningen	3,049,126	3.07%	19	3.21%	160,480.31	3.91%	166.65
Limburg	6,595,003	6.64%	41	6.94%	160,853.73	3.91%	158.06
Noord-Brabant	15,326,102	15.43%	95	16.07%	161,327.39	4.06%	162.99
Noord-Holland	14,228,755	14.33%	85	14.38%	167,397.12	3.90%	163.32
Overijssel	8,687,396	8.75%	49	8.29%	177,293.79	4.02%	162.90
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	99,312,886	100.00%	591	100.00%	168,042.11	3.98%	163.51

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	89,674,621	90.30%	520	87.99%	172,451.19	3.99%	163.27
Shop/House	221,913	0.22%	2	0.34%	110,956.59	4.19%	167.01
Condominium	8,276,629	8.33%	64	10.83%	129,322.33	3.94%	165.84
Recreational Home	110,000	0.11%	1	0.17%	110,000.00	3.30%	142.97
Farm House	684,300	0.69%	2	0.34%	342,150.00	4.38%	169.38
Condominium with garage	345,423	0.35%	2	0.34%	172,711.59	3.64%	162.90
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	99,312,886	100.00%	591	100.00%	168,042.11	3.98%	163.51

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	135,479	11	1.86%	12,316.23	4.53%	162.09
25,000	50,000	1,185,809	32	5.41%	37,056.54	4.23%	165.84
50,000	75,000	2,180,637	33	5.58%	66,079.90	3.94%	168.66
75,000	100,000	4,881,711	54	9.14%	90,402.06	4.03%	166.07
100,000	125,000	7,063,866	61	10.32%	115,801.09	3.82%	164.00
125,000	150,000	10,349,852	75	12.69%	137,998.02	3.87%	160.59
150,000	175,000	14,123,273	87	14.72%	162,336.47	3.97%	164.24
175,000	200,000	13,937,945	74	12.52%	188,350.60	4.07%	164.13
200,000	225,000	10,225,327	48	8.12%	213,027.64	3.89%	163.23
225,000	250,000	7,119,695	30	5.08%	237,323.16	3.86%	162.86
250,000	275,000	6,267,715	24	4.06%	261,154.77	3.94%	164.79
275,000	300,000	6,611,156	23	3.89%	287,441.57	4.12%	158.55
300,000	325,000	3,775,420	12	2.03%	314,618.31	4.11%	161.56
325,000	350,000	1,347,189	4	0.68%	336,797.32	4.40%	162.44
350,000	375,000	1,099,256	3	0.51%	366,418.74	4.39%	158.30
375,000	400,000	3,101,303	8	1.35%	387,662.92	3.89%	168.02
400,000	425,000	844,000	2	0.34%	422,000.00	4.83%	171.00
425,000	450,000	1,764,927	4	0.68%	441,231.82	4.00%	169.74
450,000	475,000	911,327	2	0.34%	455,663.49	4.84%	169.19
475,000	500,000	490,000	1	0.17%	490,000.00	3.20%	170.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	530,000	1	0.17%	530,000.00	4.75%	168.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	602,000	1	0.17%	602,000.00	4.60%	132.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	765,000	1	0.17%	765,000.00	2.29%	170.00
Total	99,312,886	100.00%	591	100.00%	168,042.11	3.98%	163.51