

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

Cashflow analysis for the period

Total interest received	1,013,801	
Interest received on transaction accounts	33,338	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	189,815	
Total funds available		6,036,954
Company management expenses	14,434	
MPT fee	20,567	
Administration fee	1,862	
Third party fees	73,810	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	465,032	
Redemption on Class E-notes	-	
Interest on the Notes	648,480	
Shortfall Class D PDL Repayment	169	
Liquidity Facility Commitment Fee Subordinated Amount	6,300	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,236,954
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th April 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	29,574,540

Collateral

Starting principal balance	99,312,886
Total Further Advances bought in January 2023	-
Total Principal redemptions and repayments	(3,630,411)
Losses for the period	(169)
Ending principal balance	95,682,305
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	95,682,305
Redemptions reserved for purchase Further Advances on April 2023	-
Total balance Put Option Notes E-MAC NL 2007-I	95,682,305

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	-	169	169	-
Total	-	169	169	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.33%	13.42%	10.73%

Delinquency table	Number of loans	Balance	Percentage of total
Current	564	94,619,464	98.89%
31 - 60 days	1	150,000	0.16%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	5	912,841	0.95%
In repossession	-	-	0.00%
Total	570	95,682,305	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	950	169	41,580	6,341,154

Characteristics

Number of borrowers	570		
Number of loanparts	952		
	(weighted) average	Minimum	Maximum
Loan size borrower	167,864	1,488	765,000
Loan part size	100,507	1,310	765,000
Coupon	4.16%	2.09%	7.09%
Remaining maturity (months)	161	8	234
Remaining interest period (months)	64	1	178
Original interest period (months)	172	1	360
Seasoning (months)	155.0	6.0	228.0
Loan to Original Foreclosure Value (2)	88.7%	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	2,844,839	2.97%	65	6.83%	43,766.75	3.86%	155.67
Hybride (switch)	158,850	0.17%	4	0.42%	39,712.53	4.16%	117.83
Interest Only	77,168,712	80.68%	681	71.53%	113,316.76	4.17%	163.66
Investment	927,870	0.97%	16	1.68%	57,991.89	4.09%	164.79
Life	11,412,270	11.93%	135	14.18%	84,535.34	4.15%	144.86
Savings	1,165,671	1.22%	19	2.00%	61,351.10	4.92%	138.39
STAR Aflossingsvri	419,845	0.44%	12	1.26%	34,987.08	4.77%	165.79
Universal Life	1,584,249	1.66%	20	2.10%	79,212.43	3.52%	146.42
Total	95,682,305	100.00%	952	100.00%	100,506.62	4.16%	160.53

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,052,124	6.33%	43	4.52%	140,747.08	5.44%	161.44
12	3,892,972	4.07%	31	3.26%	125,579.75	5.21%	161.51
24	-	0.00%	-	0.00%	-	0.00%	-
36	1,575,153	1.65%	14	1.47%	112,510.91	4.08%	154.47
48	-	0.00%	-	0.00%	-	0.00%	-
60	3,661,190	3.83%	37	3.89%	98,951.09	3.49%	161.24
72	2,467,505	2.58%	21	2.21%	117,500.22	4.23%	166.89
84	992,353	1.04%	13	1.37%	76,334.88	2.87%	153.89
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	30,646,333	32.03%	291	30.57%	105,313.86	3.39%	163.78
132	-	0.00%	-	0.00%	-	0.00%	-
144	77,640	0.08%	1	0.11%	77,640.22	3.34%	166.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	4,616,925	4.83%	44	4.62%	104,930.11	3.29%	160.88
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	30,102,986	31.46%	339	35.61%	88,799.37	4.71%	156.31
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	-	0.00%	-	0.00%	-	0.00%	-
300	1,318,720	1.38%	19	2.00%	69,406.33	4.75%	137.42
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	10,278,404	10.74%	99	10.40%	103,822.26	4.89%	165.02
>	-	0.00%	-	0.00%	-	0.00%	-
Total	95,682,305	100.00%	952	100.00%	100,506.62	4.16%	160.53

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,621,152	2.74%	29	3.05%	90,384.57	2.36%	158.57
2.50%	2.75%	3,057,574	3.20%	34	3.57%	89,928.64	2.67%	165.49
2.75%	3.00%	8,267,382	8.64%	81	8.51%	102,066.45	2.80%	165.47
3.00%	3.25%	11,046,162	11.54%	108	11.34%	102,279.28	3.15%	161.28
3.25%	3.50%	4,022,679	4.20%	38	3.99%	105,859.97	3.39%	160.27
3.50%	3.75%	7,388,160	7.72%	67	7.04%	110,271.04	3.67%	159.92
3.75%	4.00%	4,185,360	4.37%	36	3.78%	116,259.99	3.87%	164.16
4.00%	4.25%	4,725,764	4.94%	35	3.68%	135,021.82	4.18%	163.71
4.25%	4.50%	3,836,968	4.01%	45	4.73%	85,510.40	4.49%	166.10
4.50%	4.75%	18,711,130	19.56%	205	21.53%	91,273.81	4.67%	154.30
4.75%	5.00%	18,224,810	19.05%	180	18.91%	101,248.95	4.89%	158.02
5.00%	5.25%	2,525,527	2.64%	29	3.05%	87,087.13	5.10%	166.28
5.25%	5.50%	2,005,671	2.10%	16	1.68%	125,354.44	5.43%	163.81
5.50%	5.75%	883,339	0.92%	5	0.53%	176,667.76	5.73%	167.41
5.75%	6.00%	2,388,827	2.50%	20	2.10%	119,441.37	5.90%	167.13
6.00%	6.25%	664,302	0.69%	9	0.95%	73,811.38	6.12%	169.28
6.25%	6.50%	413,785	0.43%	6	0.63%	68,964.17	6.46%	170.46
6.50%	6.75%	1,488	0.00%	1	0.11%	1,488.20	6.55%	165.00
6.75%	7.00%	277,905	0.29%	4	0.42%	69,476.24	6.87%	167.00
7.00%	7.25%	432,320	0.45%	4	0.42%	108,079.91	7.05%	166.30
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		95,682,305	100.00%	952	100.00%	100,506.62	4.16%	160.53

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,672,783	6.97%	47	4.94%	141,974.10	4.41%	160.50
<	01/01/2024	2,198,815	2.30%	23	2.42%	95,600.64	4.32%	155.52
01/01/2024	01/01/2025	2,931,683	3.06%	26	2.73%	112,757.04	4.78%	150.15
01/01/2025	01/01/2026	2,059,407	2.15%	18	1.89%	114,411.49	3.22%	161.13
01/01/2026	01/01/2027	10,502,363	10.98%	105	11.03%	100,022.50	4.38%	156.40
01/01/2027	01/01/2028	43,741,952	45.72%	461	48.42%	94,884.93	4.21%	159.43
01/01/2028	01/01/2029	4,555,869	4.76%	47	4.94%	96,933.37	3.81%	165.54
01/01/2029	01/01/2030	3,128,455	3.27%	33	3.47%	94,801.68	3.72%	160.47
01/01/2030	01/01/2031	774,339	0.81%	10	1.05%	77,439.34	2.67%	167.02
01/01/2031	01/01/2032	1,138,046	1.19%	11	1.16%	103,458.76	2.99%	145.45
01/01/2032	01/01/2033	2,245,111	2.35%	26	2.73%	86,350.44	4.44%	144.15
01/01/2033	01/01/2034	389,999	0.41%	3	0.32%	129,999.67	3.63%	144.07
01/01/2034	01/01/2035	530,672	0.55%	6	0.63%	88,445.31	3.33%	160.33
01/01/2035	01/01/2036	717,877	0.75%	5	0.53%	143,575.40	3.23%	165.00
01/01/2036	01/01/2037	1,926,511	2.01%	16	1.68%	120,406.95	4.49%	164.25
01/01/2037	01/01/2038	12,143,685	12.68%	114	11.97%	105,523.55	4.42%	165.14
01/01/2038	01/01/2039	24,684	0.03%	1	0.11%	24,684.00	5.65%	178.00
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total		95,682,305	100.00%	952	100.00%	100,506.62	4.16%	160.53

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	24,343	0.03%	1	0.11%	24,343.42	4.90%	8.00
01-Jan-2024 - 31-Dec-2024	111,657	0.12%	3	0.32%	37,218.86	2.61%	11.96
01-Jan-2025 - 31-Dec-2025	116,286	0.12%	2	0.21%	58,143.00	4.25%	28.46
01-Jan-2026 - 31-Dec-2026	50,400	0.05%	1	0.11%	50,400.00	3.05%	36.00
01-Jan-2027 - 31-Dec-2027	875,444	0.91%	14	1.47%	62,531.68	4.73%	48.35
01-Jan-2028 - 31-Dec-2028	262,939	0.27%	4	0.42%	65,734.77	4.72%	62.64
01-Jan-2029 - 31-Dec-2029	519,961	0.54%	10	1.05%	51,996.14	4.33%	72.89
01-Jan-2030 - 31-Dec-2030	521,691	0.55%	7	0.74%	74,527.27	4.41%	82.59
01-Jan-2031 - 31-Dec-2031	878,499	0.92%	10	1.05%	87,849.91	4.36%	96.60
01-Jan-2032 - 31-Dec-2032	1,919,589	2.01%	24	2.52%	79,982.88	4.07%	106.54
01-Jan-2033 - 31-Dec-2033	807,215	0.84%	11	1.16%	73,383.15	4.22%	120.09
01-Jan-2034 - 31-Dec-2034	1,648,145	1.72%	18	1.89%	91,563.62	4.30%	131.46
01-Jan-2035 - 31-Dec-2035	1,517,143	1.59%	14	1.47%	108,367.33	4.40%	146.07
01-Jan-2036 - 31-Dec-2036	4,302,630	4.50%	49	5.15%	87,808.78	3.84%	162.02
01-Jan-2037 - 31-Dec-2037	81,737,540	85.43%	768	80.67%	106,429.09	4.15%	166.60
01-Jan-2038 - 31-Dec-2038	186,538	0.19%	9	0.35%	20,726.47	4.99%	181.63
01-Jan-2039 - 31-Dec-2039	134,785	0.14%	3	0.32%	44,928.33	6.26%	192.00
01-Jan-2040 - 31-Dec-2040	37,500	0.04%	3	0.32%	12,500.00	4.49%	208.60
01-Jan-2042 - 31-Dec-2042	30,000	0.03%	1	0.11%	30,000.00	5.85%	234.00
Total	95,682,305	100.00%	952	100.00%	100,506.62	4.16%	160.53

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%	9,033,781	9.44%	149	15.65%	60,629.40	4.01%	163.41
50%	55%	3,558,432	3.72%	40	4.20%	88,960.81	4.24%	161.46
55%	60%	5,016,967	5.24%	46	4.83%	109,064.51	3.84%	159.29
60%	65%	2,544,205	2.66%	28	2.94%	90,864.48	4.35%	154.55
65%	70%	3,784,882	3.96%	31	3.26%	122,092.96	4.13%	155.02
70%	75%	4,843,193	5.06%	39	4.10%	124,184.44	3.79%	159.79
75%	80%	3,876,261	4.05%	34	3.57%	114,007.66	3.91%	160.78
80%	85%	8,545,184	8.93%	58	6.09%	147,330.76	4.34%	164.96
85%	90%	5,187,033	5.42%	42	4.41%	123,500.79	4.51%	162.18
90%	95%	10,138,216	10.60%	83	8.72%	122,147.18	4.51%	159.45
95%	100%	5,221,698	5.46%	51	5.36%	102,386.24	4.13%	150.07
100%	105%	2,316,710	2.42%	28	2.94%	82,739.64	4.49%	163.77
105%	110%	4,090,732	4.28%	51	5.36%	80,210.44	4.19%	156.95
110%	115%	4,147,444	4.33%	47	4.94%	88,243.49	4.44%	157.43
115%	120%	6,896,753	7.21%	62	6.51%	111,237.95	4.01%	162.69
120%	125%	14,923,588	15.60%	146	15.34%	102,216.35	4.03%	162.80
125%	>	1,557,225	1.63%	17	1.79%	91,601.48	3.71%	164.29
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		95,682,305	100.00%	952	100.00%	100,506.62	4.16%	160.53

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,776,131	2.90%	15	2.63%	185,075.39	4.00%	155.85
Utrecht	6,466,569	6.76%	37	6.49%	174,772.13	4.13%	165.64
Zeeland	2,211,960	2.31%	16	2.81%	138,247.53	4.73%	153.60
Zuid-Holland	18,158,545	18.98%	118	20.70%	153,885.98	4.21%	160.20
Overijssel	8,596,737	8.98%	48	8.42%	179,098.69	4.06%	159.83
Flevoland	3,046,227	3.18%	17	2.98%	179,189.82	3.98%	163.60
Friesland	3,805,581	3.98%	23	4.04%	165,460.02	3.73%	162.94
Gelderland	12,439,674	13.00%	63	11.05%	197,455.14	4.33%	162.51
Groningen	3,031,385	3.17%	19	3.33%	159,546.59	4.07%	163.65
Limburg	6,251,614	6.53%	38	6.67%	164,516.16	4.03%	155.37
Noord-Brabant	15,170,659	15.86%	94	16.40%	161,389.99	4.20%	159.97
Noord-Holland	13,727,224	14.35%	82	14.39%	167,405.17	4.16%	160.20
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	95,682,305	100.00%	570	100.00%	167,863.69	4.16%	160.53

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	86,530,206	90.43%	502	88.07%	172,370.93	4.16%	160.31
Shop/House	221,913	0.23%	2	0.35%	110,956.59	4.49%	164.01
Condominium	7,802,994	8.16%	61	10.70%	127,917.94	4.11%	162.69
Recreational Home	110,000	0.11%	1	0.18%	110,000.00	3.30%	139.97
Farm House	684,300	0.72%	2	0.35%	342,150.00	4.38%	166.38
Condominium with garage	332,892	0.35%	2	0.35%	166,446.12	3.59%	159.67
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	95,682,305	100.00%	570	100.00%	167,863.69	4.16%	160.53

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	0.19%	13	2.28%	13,672.65	4.55%	160.81
25,000	50,000	1,039,133	28	4.91%	37,111.90	4.04%	162.45
50,000	75,000	2,010,509	31	5.44%	64,855.12	4.02%	165.60
75,000	100,000	4,687,292	52	9.12%	90,140.23	4.15%	163.03
100,000	125,000	7,187,269	62	10.88%	115,923.70	3.99%	160.46
125,000	150,000	9,653,111	70	12.28%	137,901.59	4.13%	158.24
150,000	175,000	13,644,191	84	14.74%	162,430.84	4.22%	161.17
175,000	200,000	13,353,980	71	12.46%	188,084.23	4.24%	161.13
200,000	225,000	11,277,493	53	9.30%	212,782.89	4.12%	159.39
225,000	250,000	5,912,923	25	4.39%	236,516.94	4.03%	161.47
250,000	275,000	5,204,913	20	3.51%	260,245.66	3.85%	162.57
275,000	300,000	6,303,323	22	3.86%	286,514.67	4.17%	154.97
300,000	325,000	3,775,420	12	2.11%	314,618.31	4.26%	158.56
325,000	350,000	1,347,189	4	0.70%	336,797.32	4.40%	159.44
350,000	375,000	1,099,256	3	0.53%	366,418.74	4.41%	155.30
375,000	400,000	3,101,303	8	1.40%	387,662.92	4.00%	165.02
400,000	425,000	844,000	2	0.35%	422,000.00	4.83%	168.00
425,000	450,000	1,764,927	4	0.70%	441,231.82	4.00%	166.74
450,000	475,000	911,327	2	0.35%	455,663.49	4.84%	166.19
475,000	500,000	490,000	1	0.18%	490,000.00	3.20%	167.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	530,000	1	0.18%	530,000.00	4.75%	165.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	602,000	1	0.18%	602,000.00	4.60%	129.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	765,000	1	0.18%	765,000.00	5.73%	167.00
Total	95,682,305	100.00%	570	100.00%	167,863.69	4.16%	160.53