

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

Cashflow analysis for the period

Total interest received	1,023,030	
Interest received on transaction accounts	24,290	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	288,762	
Total funds available		6,136,071
Company management expenses	2,806	
MPT fee	19,805	
Administration fee	1,794	
Third party fees	22,045	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	447,265	
Redemption on Class E-notes	-	
Interest on the Notes	829,274	
Shortfall Class D PDL Repayment	343	
Liquidity Facility Commitment Fee Subordinated Amount	6,370	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,336,071
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th July 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	29,289,417

Collateral

Starting principal balance	95,682,305
Total Further Advances bought in April 2023	-
Total Principal redemptions and repayments	(2,503,754)
Losses for the period	(343)
Ending principal balance	93,178,209
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	93,178,209
Redemptions reserved for purchase Further Advances on July 2023	-
Total balance Put Option Notes E-MAC NL 2007-I	93,178,209

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	-	343	343	-
Total	-	343	343	-

Performance

	Last period	This period	Since issue
Prepayment rate	13.42%	9.79%	10.72%

Delinquency table	Number of loans	Balance	Percentage of total
Current	551	92,419,742	99.19%
31 - 60 days	-	-	0.00%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	4	758,466	0.81%
In repossession	-	-	0.00%
Total	555	93,178,209	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	169	343	33,980	6,307,516

Characteristics

Number of borrowers	555		
Number of loanparts	929		
	(weighted) average	Minimum	Maximum
Loan size borrower	167,889	1,488	765,000
Loan part size	100,299	1,310	765,000
Coupon	4.21%	2.09%	7.53%
Remaining maturity (months)	157	5	231
Remaining interest period (months)	62	1	175
Original interest period (months)	172	1	360
Seasoning (months)	157.5	2.0	231.0
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	2,742,452	2.94%	64	6.89%	42,850.81	3.83%	152.62
Hybride (switch)	154,619	0.17%	4	0.43%	38,654.84	4.15%	115.53
Interest Only	75,181,882	80.68%	664	71.47%	113,225.73	4.23%	160.56
Investment	927,870	1.00%	16	1.72%	57,991.89	4.09%	161.79
Life	11,178,770	12.00%	132	14.21%	84,687.65	4.20%	141.92
Savings	996,407	1.07%	17	1.83%	58,612.18	4.83%	131.80
STAR Aflossingsvri	411,960	0.44%	12	1.29%	34,329.96	4.76%	162.79
Universal Life	1,584,249	1.70%	20	2.15%	79,212.43	3.59%	143.42
Total	93,178,209	100.00%	929	100.00%	100,299.47	4.21%	157.44

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	5,815,495	6.24%	42	4.52%	138,464.17	5.36%	158.22
1	3,906,117	4.19%	32	3.44%	122,066.17	5.36%	158.54
12	-	0.00%	-	0.00%	-	0.00%	-
24	1,399,083	1.50%	11	1.18%	127,189.40	3.85%	150.24
36	-	0.00%	-	0.00%	-	0.00%	-
48	3,517,434	3.77%	35	3.77%	100,498.11	3.39%	158.05
60	2,307,043	2.48%	20	2.15%	115,352.17	4.11%	163.03
72	991,522	1.06%	13	1.40%	76,270.89	2.87%	150.88
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	29,858,023	32.04%	282	30.36%	105,879.52	3.40%	160.86
120	-	0.00%	-	0.00%	-	0.00%	-
132	76,531	0.08%	1	0.11%	76,531.37	3.24%	163.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	4,537,693	4.87%	43	4.63%	105,527.75	3.24%	157.40
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	29,347,877	31.50%	333	35.84%	88,131.76	4.71%	153.10
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	1,314,696	1.41%	19	2.05%	69,194.53	4.75%	134.47
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	10,106,692	10.85%	98	10.55%	103,129.51	4.89%	162.13
360	-	0.00%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	93,178,209	100.00%	929	100.00%	100,299.47	4.21%	157.44

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,445,314	2.62%	27	2.91%	90,567.18	2.36%	154.97
2.50%	2.75%	3,050,696	3.27%	34	3.66%	89,726.36	2.67%	162.60
2.75%	3.00%	8,240,408	8.84%	80	8.61%	103,005.10	2.89%	162.48
3.00%	3.25%	10,103,757	10.84%	101	10.87%	100,037.20	3.16%	158.74
3.25%	3.50%	3,651,807	3.92%	34	3.66%	107,406.10	3.39%	157.90
3.50%	3.75%	6,957,152	7.47%	64	6.89%	108,705.50	3.67%	157.81
3.75%	4.00%	3,108,848	3.34%	26	2.80%	119,571.07	3.87%	160.17
4.00%	4.25%	5,189,499	5.57%	39	4.20%	133,064.09	4.18%	158.24
4.25%	4.50%	3,446,207	3.70%	45	4.84%	75,582.39	3.48%	163.23
4.50%	4.75%	19,535,774	20.97%	209	22.50%	93,472.60	4.87%	151.80
4.75%	5.00%	16,757,253	17.98%	171	18.41%	97,995.63	4.89%	155.25
5.00%	5.25%	2,424,638	2.60%	28	3.01%	86,594.22	5.10%	163.21
5.25%	5.50%	1,856,650	1.99%	15	1.61%	123,776.66	5.44%	160.89
5.50%	5.75%	1,827,520	1.96%	9	0.97%	203,057.81	5.62%	157.55
5.75%	6.00%	1,692,944	1.82%	17	1.83%	99,584.95	5.88%	164.02
6.00%	6.25%	376,000	0.40%	5	0.54%	75,200.00	6.22%	146.65
6.25%	6.50%	1,110,669	1.19%	12	1.29%	92,555.78	6.45%	165.24
6.50%	6.75%	121,471	0.13%	2	0.22%	60,735.56	6.73%	162.00
6.75%	7.00%	277,905	0.30%	4	0.43%	69,476.24	6.87%	164.00
7.00%	7.25%	432,320	0.46%	4	0.43%	108,079.91	7.05%	163.30
7.25%	>	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	571,375	0.61%	3	0.32%	190,458.33	7.53%	164.39
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		93,178,209	100.00%	929	100.00%	100,299.47	4.21%	157.44

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,436,154	6.91%	46	4.95%	139,916.38	5.24%	157.28
<	01/01/2024	2,193,056	2.35%	23	2.48%	95,350.26	4.32%	152.52
01/01/2024	01/01/2025	2,873,473	3.08%	26	2.80%	110,518.19	4.75%	140.45
01/01/2025	01/01/2026	2,057,529	2.21%	18	1.94%	114,307.19	3.22%	158.13
01/01/2026	01/01/2027	10,080,184	10.82%	99	10.66%	101,820.04	4.35%	152.90
01/01/2027	01/01/2028	42,986,227	46.13%	455	48.98%	94,475.23	4.20%	156.33
01/01/2028	01/01/2029	3,888,035	4.17%	39	4.20%	99,693.21	3.82%	163.73
01/01/2029	01/01/2030	2,968,389	3.19%	32	3.44%	92,762.17	3.65%	157.27
01/01/2030	01/01/2031	774,060	0.83%	10	1.08%	77,406.00	2.67%	164.02
01/01/2031	01/01/2032	1,131,413	1.21%	11	1.18%	102,855.74	2.99%	142.48
01/01/2032	01/01/2033	2,240,285	2.40%	26	2.80%	86,164.81	4.44%	141.19
01/01/2033	01/01/2034	389,999	0.42%	3	0.32%	129,999.67	3.63%	141.07
01/01/2034	01/01/2035	529,056	0.57%	6	0.65%	88,176.02	3.33%	157.33
01/01/2035	01/01/2036	717,877	0.77%	5	0.54%	143,575.40	3.23%	162.00
01/01/2036	01/01/2037	1,925,454	2.07%	16	1.72%	120,340.86	4.49%	161.25
01/01/2037	01/01/2038	11,962,332	12.84%	113	12.16%	105,861.35	4.42%	163.25
01/01/2038	01/01/2039	24,684	0.03%	1	0.11%	24,684.00	5.65%	175.00
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		93,178,209	100.00%	929	100.00%	100,299.47	4.21%	157.44

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%	5.00
01-Jan-2024 - 31-Dec-2024	108,426	0.12%	3	0.32%	36,142.00	2.57%	8.97
01-Jan-2025 - 31-Dec-2025	116,286	0.12%	2	0.22%	58,143.00	4.25%	25.46
01-Jan-2026 - 31-Dec-2026	50,400	0.05%	1	0.11%	50,400.00	3.05%	33.00
01-Jan-2027 - 31-Dec-2027	869,419	0.93%	14	1.51%	62,101.37	4.73%	45.36
01-Jan-2028 - 31-Dec-2028	258,622	0.28%	4	0.43%	64,655.41	4.71%	59.61
01-Jan-2029 - 31-Dec-2029	517,851	0.56%	10	1.08%	51,785.15	4.53%	69.90
01-Jan-2030 - 31-Dec-2030	518,216	0.56%	7	0.75%	74,030.85	4.41%	79.59
01-Jan-2031 - 31-Dec-2031	874,891	0.94%	10	1.08%	87,489.08	4.37%	93.60
01-Jan-2032 - 31-Dec-2032	1,914,834	2.06%	24	2.58%	79,784.77	4.17%	103.54
01-Jan-2033 - 31-Dec-2033	675,330	0.72%	10	1.08%	67,533.02	4.31%	117.35
01-Jan-2034 - 31-Dec-2034	1,643,948	1.76%	18	1.94%	91,330.42	4.43%	128.47
01-Jan-2035 - 31-Dec-2035	1,516,058	1.63%	14	1.51%	108,289.89	4.50%	143.07
01-Jan-2036 - 31-Dec-2036	4,287,959	4.60%	48	5.17%	89,332.47	3.84%	159.01
01-Jan-2037 - 31-Dec-2037	79,487,802	85.31%	748	80.52%	106,267.11	4.20%	163.59
01-Jan-2038 - 31-Dec-2038	186,538	0.20%	9	0.97%	20,726.47	4.99%	178.63
01-Jan-2039 - 31-Dec-2039	59,785	0.06%	2	0.22%	29,892.50	6.45%	189.00
01-Jan-2040 - 31-Dec-2040	37,500	0.04%	3	0.32%	12,500.00	4.49%	205.60
01-Jan-2042 - 31-Dec-2042	30,000	0.03%	1	0.11%	30,000.00	5.85%	231.00
Total	93,178,209	100.00%	929	100.00%	100,299.47	4.21%	157.44

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%	9,027,498	9.69%	148	15.93%	60,996.61	4.07%	160.41
50%	55%	3,166,397	3.40%	38	4.09%	83,326.24	4.21%	158.18
55%	60%	4,932,028	5.29%	46	4.95%	107,218.00	4.02%	154.78
60%	65%	2,796,729	3.00%	30	3.23%	93,224.31	4.19%	152.43
65%	70%	3,392,382	3.64%	28	3.01%	121,156.49	4.35%	152.32
70%	75%	5,202,238	5.58%	43	4.63%	120,982.28	3.91%	157.23
75%	80%	3,616,340	3.88%	32	3.44%	113,010.61	3.91%	156.40
80%	85%	8,081,265	8.67%	53	5.71%	152,476.70	4.38%	162.19
85%	90%	4,969,740	5.33%	40	4.31%	124,243.50	4.60%	159.74
90%	95%	9,782,282	10.50%	81	8.72%	120,768.91	4.60%	156.11
95%	100%	4,935,288	5.30%	47	5.06%	105,006.12	4.23%	146.30
100%	105%	2,132,324	2.29%	26	2.80%	82,012.47	4.23%	160.62
105%	110%	3,979,429	4.27%	49	5.27%	81,212.85	4.22%	153.66
110%	115%	3,989,605	4.28%	45	4.84%	88,657.89	4.55%	155.20
115%	120%	6,694,181	7.18%	60	6.46%	111,569.69	4.05%	159.53
120%	125%	14,923,400	16.02%	146	15.72%	102,215.07	4.04%	159.80
125%	>	1,557,082	1.67%	17	1.83%	91,593.05	3.71%	161.29
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		93,178,209	100.00%	929	100.00%	100,299.47	4.21%	157.44

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,775,747	2.98%	15	2.70%	185,049.80	4.04%	152.85
Utrecht	6,255,332	6.71%	36	6.49%	173,759.23	4.21%	162.57
Zeeland	2,163,066	2.32%	16	2.88%	135,191.63	4.80%	150.43
Zuid-Holland	17,712,998	19.01%	116	20.90%	152,698.26	4.26%	157.04
Flevoland	2,931,425	3.15%	16	2.88%	183,214.04	4.28%	160.56
Friesland	3,804,683	4.08%	23	4.14%	165,420.99	3.77%	159.94
Gelderland	11,755,065	12.62%	58	10.45%	202,673.53	4.33%	159.53
Groningen	2,898,086	3.11%	18	3.24%	161,004.76	3.98%	160.57
Limburg	5,858,109	6.29%	36	6.49%	162,725.24	4.01%	151.91
Noord-Brabant	15,018,151	16.12%	93	16.76%	161,485.49	4.27%	156.95
Noord-Holland	13,413,527	14.40%	80	14.41%	167,669.09	4.20%	157.07
Overijssel	8,592,020	9.22%	48	8.65%	179,000.42	4.13%	156.84
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	93,178,209	100.00%	555	100.00%	167,888.66	4.21%	157.44

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	84,146,146	90.31%	488	87.93%	172,430.63	4.21%	157.20
Shop/House	221,913	0.24%	2	0.36%	110,956.59	4.69%	161.01
Condominium	7,682,957	8.25%	60	10.81%	128,049.28	4.15%	159.72
Recreational Home	110,000	0.12%	1	0.18%	110,000.00	3.30%	136.97
Farm House	684,300	0.73%	2	0.36%	342,150.00	4.38%	163.38
Condominium with garage	332,892	0.36%	2	0.36%	166,446.12	3.59%	156.67
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	93,178,209	100.00%	555	100.00%	167,888.66	4.21%	157.44

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	2.34%	13,672.23	4.55%	157.81
25,000	50,000	1.03%	28	5.05%	36,789.43	4.03%	159.60
50,000	75,000	2.21%	34	6.13%	65,206.95	3.99%	161.29
75,000	100,000	4.45%	49	8.83%	90,982.85	4.27%	160.69
100,000	125,000	7.76%	62	11.17%	116,555.74	4.08%	156.83
125,000	150,000	8.84%	64	11.53%	138,186.18	4.08%	155.18
150,000	175,000	12.83%	79	14.23%	162,478.77	4.25%	158.13
175,000	200,000	12.97%	69	12.43%	188,032.05	4.31%	157.79
200,000	225,000	11.05%	52	9.37%	212,521.49	4.22%	156.00
225,000	250,000	5.90%	25	4.50%	236,221.96	4.05%	159.24
250,000	275,000	5.20%	20	3.60%	260,364.01	3.83%	159.25
275,000	300,000	6.02%	21	3.78%	286,685.47	4.25%	151.82
300,000	325,000	3.77%	12	2.16%	314,618.31	4.36%	155.56
325,000	350,000	1.34%	4	0.72%	336,797.32	4.40%	156.44
350,000	375,000	1.09%	3	0.54%	366,418.74	4.43%	152.30
375,000	400,000	3.10%	8	1.44%	387,662.92	4.23%	162.02
400,000	425,000	0.84%	2	0.36%	422,000.00	4.83%	165.00
425,000	450,000	1.76%	4	0.72%	441,231.82	4.00%	163.74
450,000	475,000	0.91%	2	0.36%	455,663.49	4.84%	163.19
475,000	500,000	0.49%	1	0.18%	490,000.00	3.20%	164.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	0.53%	1	0.18%	530,000.00	0.00%	162.00
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.65%	1	0.18%	602,000.00	4.60%	126.82
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.82%	1	0.18%	765,000.00	5.73%	164.00
Total	93,178,209	100.00%	555	100.00%	167,888.66	4.21%	157.44