

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

Cashflow analysis for the period

Total interest received	997,612	
Interest received on transaction accounts	27,118	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	295,065	
Total funds available		6,119,796
Company management expenses	2,473	
MPT fee	19,297	
Administration fee	1,747	
Third party fees	50,038	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	305,733	
Redemption on Class E-notes	-	
Interest on the Notes	928,713	
Shortfall Class D PDL Repayment	915	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,319,796
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th October 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	29,243,094

Collateral

Starting principal balance	93,178,209
Total Further Advances bought in July 2023	-
Total Principal redemptions and repayments	(2,290,392)
Losses for the period	(915)
Ending principal balance	90,886,902
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	90,886,902
Redemptions reserved for purchase Further Advances on October 2023	-
Total balance Put Option Notes E-MAC NL 2007-I	90,886,902

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	-	915	915	-
Total	-	915	915	-

Performance

	Last period	This period	Since issue
Prepayment rate	9.79%	9.18%	10.70%

Delinquency table	Number of loans	Balance	Percentage of total
Current	540	89,723,709	98.72%
31 - 60 days	1	345,700	0.38%
61 - 90 days	1	150,000	0.17%
91 - 120 days	-	-	0.00%
120+ days	3	667,493	0.73%
In repossession	-	-	0.00%
Total	545	90,886,902	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	343	915	30,837	6,277,594

Characteristics

Number of borrowers	545		
Number of loanparts	908		
	(weighted) average	Minimum	Maximum
Loan size borrower	166,765	1,488	765,000
Loan part size	100,096	1,310	765,000
Coupon	4.26%	2.09%	7.92%
Remaining maturity (months)	154	2	228
Remaining interest period (months)	59	1	180
Original interest period (months)	172	1	360
Seasoning (months)	160.7	5.0	234.0
Loan to Original Foreclosure Value (2)	88.6%	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
Annuitiy	2,490,712	2.74%	60	6.61%	41,511.87	3.93%	148.92
Hybride (switch)	150,342	0.17%	4	0.44%	37,585.54	4.14%	113.28
Interest Only	73,555,159	80.83%	651	71.70%	112,987.96	4.27%	157.50
Investment	927,870	1.02%	16	1.76%	57,991.89	4.44%	158.79
Life	10,932,270	12.03%	129	14.21%	84,746.28	4.20%	139.60
Savings	974,340	1.07%	17	1.87%	57,314.12	4.84%	129.44
STAR Aflossingsvrii	411,960	0.45%	12	1.32%	34,329.96	4.76%	159.79
Universal Life	1,444,249	1.59%	19	2.09%	76,013.08	4.07%	138.52
Total	90,886,902	100.00%	908	100.00%	100,095.71	4.26%	154.46

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	5,762,941	6.34%	41	4.52%	140,559.55	5.73%	155.04
12	3,642,607	4.01%	32	3.52%	113,831.46	6.05%	155.41
12	-	0.00%	-	0.00%	-	0.00%	-
24	1,396,034	1.54%	11	1.21%	126,912.19	3.85%	147.43
36	-	0.00%	-	0.00%	-	0.00%	-
48	3,512,957	3.87%	35	3.85%	100,370.19	3.39%	155.63
60	2,158,580	2.38%	17	1.87%	126,975.30	4.19%	160.65
72	990,742	1.09%	13	1.43%	76,210.89	3.20%	147.87
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	29,233,938	32.17%	275	30.29%	106,305.23	3.41%	157.83
120	-	0.00%	-	0.00%	-	0.00%	-
132	75,413	0.08%	1	0.11%	75,413.22	3.24%	160.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	4,533,433	4.99%	43	4.74%	105,428.68	3.24%	154.43
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	28,654,832	31.53%	328	36.12%	87,362.29	4.71%	150.22
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	1,305,606	1.44%	19	2.09%	68,716.12	4.75%	131.42
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	9,619,819	10.58%	93	10.24%	103,438.91	4.88%	159.35
360	-	0.00%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	90,886,902	100.00%	908	100.00%	100,095.71	4.26%	154.46

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,439,477	2.68%	27	2.97%	90,350.98	2.36%	152.03
2.50%	2.75%	2,851,209	3.14%	32	3.52%	89,100.27	2.67%	159.63
2.75%	3.00%	7,903,453	8.70%	75	8.26%	105,379.37	2.89%	155.63
3.00%	3.25%	10,100,229	11.11%	101	11.12%	100,002.26	3.16%	155.75
3.25%	3.50%	3,640,845	4.01%	34	3.74%	107,083.67	3.39%	154.88
3.50%	3.75%	6,624,404	7.29%	60	6.61%	110,406.73	3.67%	154.60
3.75%	4.00%	2,708,002	2.98%	24	2.64%	112,833.40	3.85%	158.55
4.00%	4.25%	4,294,748	4.73%	31	3.41%	138,540.25	4.19%	158.34
4.25%	4.50%	3,029,338	3.33%	38	4.19%	79,719.42	4.49%	158.46
4.50%	4.75%	18,639,686	20.49%	204	22.47%	91,272.97	4.67%	147.93
4.75%	5.00%	15,920,485	17.52%	167	18.39%	95,332.24	4.88%	152.51
5.00%	5.25%	3,433,805	3.78%	34	3.74%	100,994.25	5.09%	158.87
5.25%	5.50%	1,906,255	2.10%	18	1.98%	105,903.06	5.40%	158.59
5.50%	5.75%	821,923	0.90%	3	0.33%	273,974.18	5.72%	161.29
5.75%	6.00%	2,494,444	2.74%	21	2.31%	118,783.05	5.91%	156.22
6.00%	6.25%	376,000	0.41%	5	0.55%	75,200.00	6.22%	143.65
6.25%	6.50%	1,221,285	1.34%	13	1.43%	93,944.97	6.45%	161.94
6.50%	6.75%	265,404	0.29%	4	0.44%	66,351.11	6.62%	144.54
6.75%	7.00%	576,723	0.63%	7	0.77%	82,389.04	6.88%	160.36
7.00%	7.25%	582,316	0.64%	5	0.55%	116,463.12	7.07%	159.97
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	1,076,875	1.18%	5	0.55%	215,375.00	7.86%	159.64
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		90,886,902	100.00%	908	100.00%	100,095.71	4.26%	154.46

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,383,600	7.02%	45	4.96%	141,857.77	5.62%	154.09
<	01/01/2024	682,967	0.75%	10	1.10%	68,296.72	4.06%	139.81
01/01/2024	01/01/2025	3,822,557	4.21%	34	3.74%	112,428.14	5.34%	141.71
01/01/2025	01/01/2026	2,055,640	2.26%	18	1.98%	114,202.24	3.22%	155.13
01/01/2026	01/01/2027	9,842,389	10.83%	96	10.57%	102,524.88	4.37%	149.73
01/01/2027	01/01/2028	42,364,876	46.61%	450	49.56%	94,144.17	4.20%	153.53
01/01/2028	01/01/2029	3,683,556	4.05%	36	3.96%	102,321.00	3.83%	160.26
01/01/2029	01/01/2030	2,967,883	3.27%	32	3.52%	92,746.33	3.65%	154.27
01/01/2030	01/01/2031	886,593	0.98%	11	1.21%	80,599.41	3.02%	160.84
01/01/2031	01/01/2032	1,124,748	1.24%	11	1.21%	102,249.86	2.99%	139.51
01/01/2032	01/01/2033	2,230,383	2.45%	26	2.86%	85,783.96	4.44%	138.23
01/01/2033	01/01/2034	389,999	0.43%	3	0.33%	129,999.67	3.63%	138.07
01/01/2034	01/01/2035	527,428	0.58%	6	0.66%	87,904.59	3.33%	154.33
01/01/2035	01/01/2036	462,877	0.51%	4	0.44%	115,719.25	2.88%	158.50
01/01/2036	01/01/2037	1,919,370	2.11%	16	1.76%	119,960.61	4.49%	158.25
01/01/2037	01/01/2038	11,482,353	12.63%	108	11.89%	106,318.08	4.39%	160.53
01/01/2038	01/01/2039	59,684	0.07%	2	0.22%	29,842.00	5.81%	177.00
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		90,886,902	100.00%	908	100.00%	100,095.71	4.26%	154.46

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%	2.00
01-Jan-2024 - 31-Dec-2024	105,165	0.12%	3	0.33%	35,055.11	2.54%	5.98
01-Jan-2025 - 31-Dec-2025	116,286	0.13%	2	0.22%	58,143.00	4.25%	22.46
01-Jan-2026 - 31-Dec-2026	50,400	0.06%	1	0.11%	50,400.00	3.05%	30.00
01-Jan-2027 - 31-Dec-2027	784,861	0.88%	13	1.43%	60,373.90	4.82%	42.50
01-Jan-2028 - 31-Dec-2028	254,251	0.28%	4	0.44%	63,562.78	4.71%	56.57
01-Jan-2029 - 31-Dec-2029	515,715	0.57%	10	1.10%	51,571.53	4.53%	66.91
01-Jan-2030 - 31-Dec-2030	493,998	0.54%	6	0.66%	82,332.99	4.47%	76.25
01-Jan-2031 - 31-Dec-2031	871,260	0.96%	10	1.10%	87,125.98	4.38%	90.59
01-Jan-2032 - 31-Dec-2032	1,910,025	2.10%	24	2.64%	79,584.38	4.25%	100.53
01-Jan-2033 - 31-Dec-2033	603,432	0.66%	9	0.99%	67,047.96	4.27%	114.62
01-Jan-2034 - 31-Dec-2034	1,639,605	1.80%	18	1.98%	91,089.17	4.52%	125.47
01-Jan-2035 - 31-Dec-2035	1,514,961	1.67%	14	1.54%	108,211.53	4.57%	140.07
01-Jan-2036 - 31-Dec-2036	4,282,726	4.71%	48	5.29%	89,223.47	3.85%	156.01
01-Jan-2037 - 31-Dec-2037	77,414,044	85.18%	731	80.51%	105,901.56	4.26%	160.58
01-Jan-2038 - 31-Dec-2038	176,544	0.20%	8	0.88%	22,317.97	4.85%	175.57
01-Jan-2039 - 31-Dec-2039	59,785	0.07%	2	0.22%	29,892.50	6.45%	186.00
01-Jan-2040 - 31-Dec-2040	37,500	0.04%	3	0.33%	12,500.00	4.49%	202.60
01-Jan-2042 - 31-Dec-2042	30,000	0.03%	1	0.11%	30,000.00	5.85%	228.00
Total	90,886,902	100.00%	908	100.00%	100,095.71	4.26%	154.46

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%	9,202,210	10.12%	152	16.74%	60,540.85	4.14%	156.39
50%	55%	2,571,756	2.83%	31	3.41%	82,959.88	4.06%	158.05
55%	60%	4,838,106	5.32%	45	4.96%	107,513.47	4.11%	150.96
60%	65%	2,652,412	2.92%	29	3.19%	91,462.50	4.36%	151.44
65%	70%	3,772,983	4.15%	34	3.74%	110,970.08	4.42%	149.80
70%	75%	4,907,023	5.40%	39	4.30%	125,821.10	3.87%	154.33
75%	80%	3,872,408	4.26%	33	3.63%	117,345.69	4.03%	153.95
80%	85%	7,951,302	8.75%	51	5.62%	155,907.89	4.40%	159.17
85%	90%	5,245,929	5.77%	46	5.07%	114,041.94	4.47%	155.39
90%	95%	8,884,454	9.78%	71	7.82%	125,133.15	4.87%	153.27
95%	100%	4,736,362	5.21%	45	4.96%	105,252.48	4.33%	143.08
100%	105%	1,950,466	2.15%	24	2.64%	81,269.43	4.19%	157.21
105%	110%	3,792,853	4.17%	46	5.07%	82,453.33	4.22%	152.76
110%	115%	3,626,861	3.99%	41	4.52%	88,460.04	4.63%	151.41
115%	120%	6,401,568	7.04%	58	6.39%	110,371.86	4.08%	156.28
120%	125%	14,923,273	16.42%	146	16.08%	102,214.20	4.07%	156.80
125%	>	1,556,935	1.71%	17	1.87%	91,584.40	3.71%	158.29
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		90,886,902	100.00%	908	100.00%	100,095.71	4.26%	154.46

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,483,716	2.73%	14	2.57%	177,408.29	3.98%	148.42
Utrecht	6,253,239	6.88%	36	6.61%	173,701.09	4.29%	159.58
Zeeland	2,160,154	2.38%	16	2.94%	135,009.64	4.80%	147.51
Zuid-Holland	16,826,206	18.51%	112	20.55%	150,233.98	4.27%	154.25
Flevoland	2,734,912	3.01%	15	2.75%	182,327.50	4.31%	157.40
Friesland	3,803,777	4.19%	23	4.22%	165,381.62	3.81%	156.94
Gelderland	11,743,749	12.92%	58	10.64%	202,478.43	4.37%	156.56
Groningen	2,849,798	3.14%	18	3.30%	158,322.13	3.99%	158.06
Limburg	5,590,345	6.15%	35	6.42%	159,724.14	4.05%	149.02
Noord-Brabant	14,517,579	15.97%	91	16.70%	159,533.84	4.41%	153.79
Noord-Holland	13,387,526	14.73%	80	14.88%	167,344.07	4.28%	154.10
Overijssel	8,535,900	9.39%	47	8.62%	181,614.88	4.15%	153.78
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	90,886,902	100.00%	545	100.00%	166,764.96	4.26%	154.46

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	81,874,278	90.08%	478	87.71%	171,285.10	4.26%	154.22
Shop/House	221,913	0.24%	2	0.37%	110,956.59	4.84%	158.01
Condominium	7,663,518	8.43%	60	11.01%	127,725.31	4.17%	156.74
Recreational Home	110,000	0.12%	1	0.18%	110,000.00	3.30%	133.97
Farm House	684,300	0.75%	2	0.37%	342,150.00	5.49%	160.38
Condominium with garage	332,892	0.37%	2	0.37%	166,446.12	3.59%	153.67
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	90,886,902	100.00%	545	100.00%	166,764.96	4.26%	154.46

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	190,777	14	2.57%	13,626.96	4.55%	155.16
25,000	50,000	949,380	26	4.77%	36,514.63	3.98%	156.34
50,000	75,000	2,212,280	34	6.24%	65,067.06	4.00%	158.33
75,000	100,000	4,454,856	49	8.99%	90,915.43	4.32%	157.75
100,000	125,000	7,202,207	62	11.38%	116,164.62	4.08%	153.88
125,000	150,000	8,979,636	65	11.93%	138,148.25	4.18%	152.40
150,000	175,000	12,819,319	79	14.50%	162,269.86	4.29%	155.10
175,000	200,000	12,791,791	68	12.48%	188,114.57	4.41%	153.94
200,000	225,000	9,754,839	46	8.44%	212,061.72	4.18%	153.38
225,000	250,000	5,904,827	25	4.59%	236,193.07	4.10%	157.82
250,000	275,000	4,675,504	18	3.30%	259,750.23	3.83%	156.13
275,000	300,000	5,721,063	20	3.67%	286,053.16	4.26%	148.23
300,000	325,000	3,775,420	12	2.20%	314,618.31	4.44%	152.56
325,000	350,000	1,347,189	4	0.73%	336,797.32	4.40%	153.44
350,000	375,000	1,099,256	3	0.55%	366,418.74	5.13%	149.30
375,000	400,000	3,101,303	8	1.47%	387,662.92	4.40%	159.02
400,000	425,000	844,000	2	0.93%	422,000.00	4.83%	162.00
425,000	450,000	1,764,927	4	0.73%	441,231.82	4.00%	160.74
450,000	475,000	911,327	2	0.37%	455,663.49	4.84%	160.19
475,000	500,000	490,000	1	0.18%	490,000.00	3.20%	161.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	530,000	1	0.18%	530,000.00	4.75%	159.00
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%	123.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	765,000	1	0.18%	765,000.00	5.73%	161.00
Total	90,886,902	100.00%	545	100.00%	166,764.96	4.26%	154.46