

E-MAC Program - Compartment NL 2007-III Investor report January 2024

Cashflow analysis for the period

Total interest received	796,464	
Interest received on transaction accounts	31,531	
Liquidity available	3,300,000	
Reserve account available	825,000	
Receivables under hedging arrangements	245,207	
Total funds available		5,198,302
Company management expenses	6,050	
MPT fee	14,886	
Administration fee	1,450	
Third party fees	26,348	
Liquidity Facility fee	5,060	
Payments under hedging arrangements	199,425	
Interest on the Notes	818,994	
Shortfall Class D PDL Repayment	1,089	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,073,302
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 - 2024 January	-
Total Retained	815,509

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	20,577,114.61

Collateral

Starting principal balance	77,321,957
Further Advances bought in October 2023	-
Principal redemptions and repayments this Quarter	(2,669,398)
Losses for the period	(1,089)
Ending principal balance	74,651,470
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-III	74,651,470
Redemptions reserved for purchase Further Advances on January 2024	-
Total balance Notes E-MAC NL 2007-III in EUR	74,651,470

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	-	1,089	1,089	-
Total	-	1,089	1,089	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.38%	12.73%	11.27%

Delinquency table	Number of loans	Balance	Percentage of total
Current	467	73,549,902	98.52%
31 - 60 days	3	461,572	0.62%
61 - 90 days	1	264,996	0.35%
91 - 120 days	-	-	0.00%
120+ days	2	375,000	0.50%
In repossession	-	-	0.00%
Total	473	74,651,470	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	105	1,089	5,581	3,722,553

Characteristics

	473		
Number of borrowers	473		
Number of loanparts	859		
	(weighted) average	Minimum	Maximum
Loan size borrower	157,826	7,000	550,000
Loan part size	86,905	1,052	550,000
Coupon	4.11%	1.01%	7.26%
Remainina maturity (months)	151	1	205
Remainina interest period (months)	60	1	171
Original interest period (months)	185	1	360
Seasonina (months)	167.1	3.0	231.0
Loan to Original Foreclosure Value (2)	86.4%	3.5%	131.5%

* Calculation includes Bridge loans

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	61,260	0.08%	1	0.12%	61,260.00	4.00%	1.00
01-Jan-2025 - 31-Dec-2025	49,000	0.07%	1	0.12%	49,000.00	2.85%	20.00
01-Jan-2026 - 31-Dec-2026	370,333	0.50%	8	0.93%	46,291.57	4.19%	29.16
01-Jan-2027 - 31-Dec-2027	608,941	0.82%	11	1.28%	55,358.30	4.46%	40.02
01-Jan-2028 - 31-Dec-2028	285,198	0.38%	4	0.47%	71,299.50	3.34%	54.80
01-Jan-2029 - 31-Dec-2029	662,812	0.89%	10	1.16%	66,281.25	4.95%	63.60
01-Jan-2030 - 31-Dec-2030	383,555	0.51%	8	0.93%	47,944.34	3.81%	75.35
01-Jan-2031 - 31-Dec-2031	1,256,425	1.68%	15	1.75%	83,761.65	4.05%	89.06
01-Jan-2032 - 31-Dec-2032	1,996,485	2.67%	25	2.91%	79,859.38	3.64%	100.97
01-Jan-2033 - 31-Dec-2033	994,355	1.33%	11	1.28%	90,395.91	4.42%	114.17
01-Jan-2034 - 31-Dec-2034	572,153	0.77%	10	1.16%	57,215.28	3.72%	126.65
01-Jan-2035 - 31-Dec-2035	4,280,857	5.73%	64	7.45%	66,888.39	3.20%	137.79
01-Jan-2036 - 31-Dec-2036	3,835,498	5.14%	71	8.27%	54,021.09	3.85%	148.70
01-Jan-2037 - 31-Dec-2037	59,048,820	78.10%	609	70.80%	96,960.30	4.20%	160.29
01-Jan-2038 - 31-Dec-2038	43,928	0.06%	5	0.58%	8,785.69	4.02%	173.98
01-Jan-2039 - 31-Dec-2039	104,851	0.14%	4	0.47%	26,212.75	5.00%	184.92
01-Jan-2040 - 31-Dec-2040	77,000	0.10%	1	0.12%	77,000.00	6.20%	195.00
01-Jan-2041 - 31-Dec-2041	20,000	0.03%	1	0.12%	20,000.00	5.45%	205.00
Total	74,651,470	100.00%	859	100.00%	86,905.09	4.11%	151.29

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		11,461,209	15.35%	162	18.86%	70,748.20	3.66%	132.12
<		6,959,416	9.32%	122	14.20%	57,044.39	4.20%	153.91
50%	55%	1,649,397	2.21%	20	2.33%	82,469.85	4.30%	158.40
55%	60%	3,642,548	4.88%	30	3.49%	121,418.27	4.34%	151.92
60%	65%	2,610,875	3.50%	26	3.03%	100,418.27	4.73%	155.15
65%	70%	2,431,485	3.26%	28	3.26%	86,838.74	4.06%	157.87
70%	75%	5,077,235	6.80%	43	5.01%	118,075.23	4.07%	155.54
75%	80%	2,309,513	3.09%	33	3.84%	69,985.25	4.21%	153.69
80%	85%	5,655,929	7.58%	51	5.94%	110,900.57	4.05%	147.33
85%	90%	3,872,286	5.19%	32	3.73%	121,008.95	4.51%	157.16
90%	95%	4,977,226	6.67%	40	4.66%	124,430.65	4.40%	160.41
95%	100%	2,648,903	3.55%	37	4.31%	71,591.96	4.23%	159.06
100%	105%	1,605,608	2.15%	18	2.10%	89,200.45	4.15%	158.39
105%	110%	3,126,023	4.19%	35	4.07%	89,314.95	4.17%	154.00
110%	115%	3,291,797	4.41%	37	4.31%	88,967.50	4.46%	159.25
115%	120%	2,849,029	3.82%	36	4.19%	79,139.70	4.02%	150.56
120%	125%	9,848,442	13.19%	99	11.53%	99,479.21	3.96%	153.14
125%	>	634,549	0.85%	10	1.16%	63,454.90	3.18%	159.98
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		74,651,470	100.00%	859	100.00%	86,905.09	4.11%	151.29

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,293,183	3.07%	17	3.59%	134,893.15	4.24%	148.20
Utrecht	3,888,439	5.21%	25	5.29%	155,537.57	4.02%	153.97
Zeeland	1,473,917	1.97%	12	2.54%	122,826.40	4.14%	141.97
Zuid-Holland	12,649,279	16.94%	84	17.76%	150,586.66	4.18%	153.99
Flevoland	2,083,639	2.79%	10	2.11%	208,363.92	4.77%	155.01
Friesland	3,438,605	4.61%	24	5.07%	143,275.19	4.06%	158.88
Gelderland	9,971,897	13.36%	63	13.32%	158,284.08	4.11%	148.65
Groningen	4,070,181	5.45%	26	5.50%	156,545.44	3.81%	151.04
Limburg	6,844,636	9.17%	47	9.94%	145,630.55	3.98%	148.85
Noord-Brabant	11,459,475	15.35%	65	13.74%	176,299.61	4.14%	150.48
Noord-Holland	11,108,626	14.88%	67	14.16%	165,800.38	4.09%	150.26
Overijssel	5,369,593	7.19%	33	6.98%	162,714.95	4.12%	152.60
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	74,651,470	100.00%	473	100.00%	157,825.52	4.11%	151.29

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	67,101,019	89.89%	411	86.89%	163,262.82	4.12%	150.56
Shoo/House	252,666	0.34%	3	0.63%	84,222.10	4.42%	159.35
Condominium	7,118,211	9.54%	57	12.05%	124,880.90	4.03%	157.64
Farm House	110,000	0.15%	1	0.21%	110,000.00	3.85%	161.00
Condominium with garage	69,574	0.09%	1	0.21%	69,573.62	4.90%	160.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	74,651,470	100.00%	473	100.00%	157,825.52	4.11%	151.29

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	180,878	11	2.33%	16,443.46	4.64%	160.19
25,000	50,000	731,998	19	4.02%	38,526.22	4.18%	144.48
50,000	75,000	1,648,477	26	5.50%	63,402.96	4.02%	154.16
75,000	100,000	4,409,575	49	10.36%	89,991.32	4.08%	151.23
100,000	125,000	4,872,767	43	9.09%	113,320.15	4.00%	153.28
125,000	150,000	12,837,249	92	19.45%	139,535.32	4.06%	151.09
150,000	175,000	13,438,123	82	17.34%	163,879.55	3.97%	148.19
175,000	200,000	8,549,059	46	9.73%	185,849.10	4.02%	152.26
200,000	225,000	7,381,700	35	7.40%	210,905.71	4.13%	151.57
225,000	250,000	5,000,960	21	4.44%	238,140.93	4.20%	154.55
250,000	275,000	4,991,893	19	4.02%	262,731.22	4.17%	150.50
275,000	300,000	1,986,567	7	1.48%	283,795.35	4.30%	135.66
300,000	325,000	1,892,834	6	1.27%	315,472.26	4.11%	154.07
325,000	350,000	657,413	2	0.42%	328,706.52	3.12%	159.50
350,000	375,000	1,083,900	3	0.63%	361,300.00	3.89%	153.02
375,000	400,000	2,748,078	7	1.48%	392,582.52	4.93%	155.99
400,000	425,000	835,000	2	0.42%	417,500.01	5.08%	160.92
425,000	450,000	855,000	2	0.42%	427,500.00	4.31%	153.89
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	0.21%	550,000.00	5.17%	162.00
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	74,651,470	100.00%	473	100.00%	157,825.52	4.11%	151.29