

**E-MAC Program - Compartment NL 2007-I Investor report April 2024**

**Cashflow analysis for the period**

Total interest received	1,019,611	
Interest received on transaction accounts	25,218	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	309,204	
Total funds available		6,154,033
Company management expenses	17,398	
MPT fee	18,363	
Administration fee	1,657	
Third party fees	87,756	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	295,011	
Redemption on Class E-notes	-	
Interest on the Notes	921,109	
Shortfall Class D PDL Repayment	-	
Liquidity Facility Commitment Fee Subordinated Amount	6,370	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,354,033
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th April 2024	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,200,000	
Available liquidity		4,800,000
Net cashflow		-
<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction</b>		
Unpaid Swap Subordinated Amount		28,794,800

**Collateral**

Starting principal balance	88,395,209
Total Further Advances bought in January 2024	-
Total Principal redemptions and repayments	(1,662,735)
Losses for the period	-
Ending principal balance	86,732,474
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	86,732,474
Redemptions reserved for purchase Further Advances on April 2024	-
Total balance Put Option Notes E-MAC NL 2007-I	86,732,474

**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	-	-	-	-
Total	-	-	-	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	10.21%	6.87%	10.66%

Delinquency table	Number of loans	Balance	Percentage of total
Current	516	85,143,290	98.17%
31 - 60 days	5	771,691	0.89%
61 - 90 days	2	327,494	0.38%
91 - 120 days	-	-	0.00%
120+ days	2	489,999	0.56%
In repossession	-	-	0.00%
Total	525	86,732,474	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	-	73,253	6,179,656

**Characteristics**

Number of borrowers	525		
Number of loanparts	861		
	(weighted) average	Minimum	Maximum
Loan size borrower	165,205	1,000	765,000
Loan part size	100,735	4,000	765,000
Coupon	4.31%	2.09%	7.92%
Remaining maturity (months)	149	1	222
Remaining interest period (months)	55	1	174
Original interest period (months)	173	1	360
Seasoning (months)	167.0	6.0	240.0
Loan to Original Foreclosure Value (2)	88.3%	0.0%	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	2,264,475	2.61%	58	6.74%	39,042.67	4.00%	142.67
Hybride (switch)	141,640	0.16%	4	0.46%	35,409.99	4.11%	108.95
Interest Only	70,570,895	81.37%	621	72.19%	113,640.73	4.32%	151.66
Investment	884,141	1.02%	15	1.74%	58,942.74	4.43%	152.71
Life	10,278,547	11.85%	119	13.82%	86,374.35	4.22%	133.62
Savings	788,620	0.91%	14	1.63%	56,330.00	4.84%	125.91
STAR Aflossingsvri	396,899	0.46%	12	1.39%	33,074.95	4.76%	153.76
Universal Life	1,407,256	1.62%	18	2.09%	78,180.90	4.49%	134.75
Total	86,732,474	100.00%	861	100.00%	100,734.58	4.31%	148.73

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	5,334,395	6.15%	38	4.41%	140,378.81	5.88%	149.62
12	3,258,202	3.76%	25	2.90%	130,328.07	6.49%	150.90
24	-	0.00%	-	0.00%	-	0.00%	-
36	1,054,859	1.22%	8	0.93%	131,857.43	4.77%	138.25
48	-	0.00%	-	0.00%	-	0.00%	-
60	3,040,831	3.51%	32	3.72%	95,025.97	3.90%	147.32
72	2,043,965	2.36%	16	1.86%	127,747.84	4.46%	154.57
84	902,066	1.04%	11	1.28%	82,005.98	3.22%	153.79
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	28,637,979	33.02%	267	31.01%	107,258.35	-	151.79
132	-	0.00%	-	0.00%	-	0.00%	-
144	73,149	0.08%	1	0.12%	73,148.77	3.34%	154.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	4,510,198	5.20%	43	4.99%	104,888.33	3.25%	148.48
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	27,226,414	31.39%	311	36.12%	87,544.74	4.70%	144.45
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	1,242,175	1.43%	18	2.09%	69,009.72	4.74%	126.34
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	9,408,240	10.85%	91	10.57%	103,387.26	4.88%	153.48
>	-	0.00%	-	0.00%	-	0.00%	-
Total	86,732,474	100.00%	861	100.00%	100,734.58	4.31%	148.73

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,057,368	2.37%	25	2.90%	82,294.73	2.36%	144.48
2.50%	2.75%	2,426,264	2.80%	26	3.02%	93,317.83	2.67%	153.63
2.75%	3.00%	7,429,881	8.57%	71	8.25%	104,646.22	2.89%	153.60
3.00%	3.25%	9,362,687	10.79%	91	10.57%	102,886.67	3.16%	151.00
3.25%	3.50%	3,605,401	4.16%	34	3.95%	106,041.21	3.39%	148.83
3.50%	3.75%	6,521,178	7.52%	59	6.85%	110,528.44	3.67%	148.65
3.75%	4.00%	2,705,876	3.12%	24	2.79%	112,744.85	3.85%	152.55
4.00%	4.25%	4,274,334	4.93%	31	3.60%	137,881.76	4.19%	152.33
4.25%	4.50%	2,433,123	2.81%	32	3.72%	76,035.09	4.54%	154.62
4.50%	4.75%	18,087,830	20.85%	195	22.65%	92,758.10	4.88%	142.26
4.75%	5.00%	15,556,762	17.94%	165	19.16%	94,283.40	4.89%	146.93
5.00%	5.25%	2,738,388	3.16%	27	3.14%	101,421.77	5.08%	152.34
5.25%	5.50%	1,800,892	2.08%	16	1.86%	112,555.73	5.42%	152.86
5.50%	5.75%	24,684	0.03%	1	0.12%	24,684.00	5.65%	166.00
5.75%	6.00%	1,127,017	1.30%	10	1.16%	112,701.71	5.84%	152.87
6.00%	6.25%	642,915	0.74%	4	0.46%	160,728.70	6.02%	154.68
6.25%	6.50%	1,392,403	1.61%	8	0.93%	174,050.33	6.36%	155.82
6.50%	6.75%	864,500	1.00%	9	1.05%	96,055.56	6.55%	147.66
6.75%	7.00%	2,024,776	2.33%	22	2.56%	92,035.29	6.86%	149.96
7.00%	7.25%	242,320	0.28%	2	0.23%	121,159.82	7.07%	154.47
7.25%	7.50%	147,000	0.17%	2	0.23%	73,500.00	7.27%	151.00
7.50%	>	1,266,875	1.46%	7	0.81%	180,982.14	7.84%	153.71
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		86,732,474	100.00%	861	100.00%	100,734.58	4.31%	148.73

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		5,920,053	6.83%	42	4.88%	140,953.64	5.78%	148.62
<	01/01/2025	1,243,267	1.43%	11	1.28%	113,024.25	6.42%	137.70
01/01/2025	01/01/2026	3,673,223	4.24%	30	3.48%	122,440.75	4.58%	151.34
01/01/2026	01/01/2027	9,113,687	10.51%	91	10.57%	100,150.41	4.39%	143.28
01/01/2027	01/01/2028	41,017,877	47.29%	433	50.29%	94,729.51	4.20%	147.45
01/01/2028	01/01/2029	3,908,817	4.51%	38	4.41%	102,863.61	4.23%	153.86
01/01/2029	01/01/2030	2,828,911	3.26%	31	3.60%	91,255.18	3.55%	143.40
01/01/2030	01/01/2031	1,160,156	1.34%	13	1.51%	89,242.80	3.57%	154.63
01/01/2031	01/01/2032	1,103,818	1.27%	11	1.28%	100,347.08	2.99%	133.56
01/01/2032	01/01/2033	2,159,807	2.49%	24	2.79%	89,991.96	4.33%	132.59
01/01/2033	01/01/2034	389,999	0.45%	3	0.35%	129,999.67	3.63%	132.07
01/01/2034	01/01/2035	524,131	0.60%	6	0.70%	87,355.20	3.33%	148.33
01/01/2035	01/01/2036	462,877	0.53%	4	0.46%	115,719.25	2.88%	152.50
01/01/2036	01/01/2037	1,908,573	2.20%	16	1.86%	119,285.79	4.49%	152.25
01/01/2037	01/01/2038	11,257,594	12.98%	106	12.31%	106,203.72	4.38%	154.67
01/01/2038	01/01/2039	59,684	0.07%	2	0.23%	29,842.00	5.81%	171.00
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	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%	-
Total		86,732,474	100.00%	861	100.00%	100,734.58	4.31%	148.73

**Legal Maturity**

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	99,000	0.11%	1	0.12%	99,000.00	2.47%	-
01-Jan-2025 - 31-Dec-2025	116,286	0.13%	2	0.23%	58,143.00	5.13%	16.46
01-Jan-2026 - 31-Dec-2026	76,444	0.09%	2	0.23%	38,222.21	6.13%	24.68
01-Jan-2027 - 31-Dec-2027	729,207	0.84%	12	1.39%	60,767.25	4.78%	35.62
01-Jan-2028 - 31-Dec-2028	157,227	0.18%	2	0.23%	78,613.56	4.59%	49.23
01-Jan-2029 - 31-Dec-2029	496,813	0.57%	10	1.16%	49,681.30	4.57%	61.01
01-Jan-2030 - 31-Dec-2030	486,828	0.56%	6	0.70%	81,138.00	4.46%	70.25
01-Jan-2031 - 31-Dec-2031	863,929	1.00%	10	1.16%	86,392.92	4.40%	84.58
01-Jan-2032 - 31-Dec-2032	1,549,465	1.79%	21	2.44%	73,784.06	4.01%	94.82
01-Jan-2033 - 31-Dec-2033	588,266	0.68%	9	1.05%	65,362.87	4.27%	108.68
01-Jan-2034 - 31-Dec-2034	1,615,483	1.86%	18	2.09%	89,749.03	4.54%	119.47
01-Jan-2035 - 31-Dec-2035	1,228,168	1.42%	12	1.39%	102,347.32	4.77%	133.18
01-Jan-2036 - 31-Dec-2036	4,230,380	4.88%	48	5.57%	88,132.92	4.19%	150.00
01-Jan-2037 - 31-Dec-2037	74,221,148	85.57%	696	80.84%	106,639.58	4.30%	154.57
01-Jan-2038 - 31-Dec-2038	159,044	0.18%	7	0.81%	22,720.53	5.22%	169.76
01-Jan-2039 - 31-Dec-2039	59,785	0.07%	2	0.23%	29,892.50	6.45%	180.00
01-Jan-2040 - 31-Dec-2040	25,000	0.03%	2	0.23%	12,500.00	3.85%	199.40
01-Jan-2042 - 31-Dec-2042	30,000	0.03%	1	0.12%	30,000.00	5.85%	222.00
<b>Total</b>	<b>86,732,474</b>	<b>100.00%</b>	<b>861</b>	<b>100.00%</b>	<b>100,734.58</b>	<b>4.31%</b>	<b>148.73</b>

**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%	8,754,914	10.00%	147	17.07%	59,557.24	4.19%	150.21
	55%	2,850,802	3.29%	32	3.72%	89,087.57	4.12%	150.29
	55%	4,405,717	5.08%	40	4.65%	110,142.93	4.12%	147.17
	60%	2,221,146	2.56%	24	2.79%	92,547.74	4.32%	142.53
	65%	3,930,178	4.53%	38	4.41%	103,425.73	4.48%	143.99
	70%	5,234,775	6.04%	41	4.78%	127,677.45	3.88%	149.26
	75%	3,074,562	3.54%	25	2.90%	122,982.48	3.86%	147.19
	80%	7,692,548	8.87%	51	5.92%	150,834.27	4.55%	154.45
	85%	5,652,437	6.52%	47	5.46%	120,264.62	4.64%	146.66
	90%	8,177,894	9.43%	64	7.43%	127,779.60	4.94%	149.23
	95%	4,721,620	5.44%	45	5.23%	104,924.89	4.33%	140.48
	100%	1,121,233	1.29%	18	2.09%	62,290.74	4.32%	151.05
	105%	3,822,858	4.41%	45	5.23%	84,952.40	4.17%	146.98
	110%	3,211,635	3.70%	37	4.30%	86,800.93	4.67%	145.14
	115%	6,279,348	7.24%	55	6.39%	114,169.97	4.05%	150.15
	120%	14,024,202	16.17%	135	15.68%	103,882.98	4.11%	150.70
	125%	1,556,603	1.79%	17	1.97%	91,564.91	4.39%	152.29
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>86,732,474</b>	<b>100.00%</b>	<b>861</b>	<b>100.00%</b>	<b>100,734.58</b>	<b>4.31%</b>	<b>148.73</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,267,927	2.61%	12	2.29%	188,993.88	3.81%	146.44
Utrecht	5,449,386	6.28%	33	6.29%	165,132.91	4.26%	153.32
Zeeland	1,928,143	2.22%	15	2.86%	128,542.88	4.78%	140.16
Zuid-Holland	16,557,814	19.09%	111	21.14%	149,169.50	4.41%	148.49
Flevoland	2,719,958	3.14%	15	2.86%	181,330.51	4.33%	151.41
Friesland	3,735,843	4.31%	23	4.38%	162,427.97	3.92%	151.13
Gelderland	11,667,781	13.45%	58	11.05%	201,168.64	4.48%	150.60
Groningen	2,804,222	3.23%	18	3.43%	155,790.09	4.12%	152.08
Limburg	5,235,033	6.04%	33	6.29%	158,637.36	4.05%	142.62
Noord-Brabant	13,635,119	15.72%	87	16.57%	156,725.50	4.54%	148.55
Noord-Holland	12,273,346	14.15%	74	14.10%	165,856.03	4.17%	146.38
Overijssel	8,457,903	9.75%	46	8.78%	183,867.45	4.16%	147.79
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>86,732,474</b>	<b>100.00%</b>	<b>525</b>	<b>100.00%</b>	<b>165,204.71</b>	<b>4.31%</b>	<b>148.73</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	78,087,159	90.03%	461	87.81%	169,386.46	4.31%	148.53
Shop/House	221,913	0.26%	2	0.38%	110,956.59	6.47%	152.01
Condominium	7,296,210	8.41%	57	10.86%	128,003.68	4.17%	150.61
Recreational Home	110,000	0.13%	1	0.19%	110,000.00	3.30%	127.97
Farm House	684,300	0.79%	2	0.38%	342,150.00	5.67%	154.38
Condominium with garage	332,892	0.38%	2	0.38%	166,446.12	3.59%	147.67
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>86,732,474</b>	<b>100.00%</b>	<b>525</b>	<b>100.00%</b>	<b>165,204.71</b>	<b>4.31%</b>	<b>148.73</b>

**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	2.47%	18	3.43%	13,752.31	4.45%	150.52	
25,000	50,000	1,008,693	1.16%	26	4.95%	38,795.90	4.13%	148.93
50,000	75,000	2,135,727	2.46%	33	6.29%	64,719.01	4.14%	152.15
75,000	100,000	3,943,699	4.55%	44	8.38%	89,629.53	4.34%	153.10
100,000	125,000	7,290,647	8.41%	63	12.00%	115,724.55	4.11%	145.25
125,000	150,000	8,206,974	9.46%	59	11.24%	139,101.25	4.16%	148.86
150,000	175,000	11,988,299	13.82%	74	14.10%	162,004.04	4.29%	147.94
175,000	200,000	12,560,431	14.48%	67	12.76%	187,469.12	4.43%	150.09
200,000	225,000	9,732,990	11.22%	46	8.76%	211,586.74	4.40%	146.31
225,000	250,000	5,428,519	6.26%	23	4.38%	236,022.55	4.04%	151.32
250,000	275,000	4,156,947	4.79%	16	3.05%	259,809.17	3.82%	151.59
275,000	300,000	5,729,526	6.61%	20	3.81%	286,476.29	4.34%	139.14
300,000	325,000	2,852,484	3.29%	9	1.71%	316,942.72	4.57%	150.78
325,000	350,000	1,347,189	1.55%	4	0.76%	336,797.32	4.40%	147.44
350,000	375,000	1,099,256	1.27%	3	0.57%	366,418.74	5.25%	143.30
375,000	400,000	3,096,297	3.57%	8	1.52%	387,037.09	4.49%	153.02
400,000	425,000	844,000	0.97%	2	0.38%	422,000.00	4.83%	156.00
425,000	450,000	1,764,927	2.03%	4	0.76%	441,231.82	4.00%	154.74
450,000	475,000	911,327	1.05%	2	0.38%	455,663.49	4.84%	154.19
475,000	500,000	490,000	0.56%	1	0.19%	490,000.00	3.20%	155.00
500,000	525,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	530,000	0.61%	1	0.19%	530,000.00	4.75%	153.00
550,000	575,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	602,000	0.69%	1	0.19%	602,000.00	4.60%	117.82
625,000	650,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	>	765,000	0.88%	1	0.19%	765,000.00	6.30%	155.00
<b>Total</b>	<b>86,732,474</b>	<b>100.00%</b>	<b>525</b>	<b>100.00%</b>	<b>165,204.71</b>	<b>4.31%</b>	<b>148.73</b>	