

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

**Cashflow analysis for the period**

Total interest received	753,426	
Interest received on transaction accounts	33,139	
Liquidity available	3,300,000	
Reserve account available	825,000	
Receivables under hedging arrangements	229,383	
Total funds available		5,140,948
Company management expenses	14,163	
MPT fee	14,408	
Administration fee	1,400	
Third party fees	30,174	
Liquidity Facility fee	5,005	
Payments under hedging arrangements	168,851	
Interest on the Notes	780,713	
Shortfall Class D PDL Repayment	1,233	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,015,948
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 April	-
Total Retained	815,509

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	20,500,357.42

**Collateral**

Starting principal balance	74,651,470
Further Advances bought in January 2024	-
Principal redemptions and repayments this Quarter	(2,663,670)
Losses for the period	(1,233)
Ending principal balance	71,986,566
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-III	71,986,566
Redemptions reserved for purchase Further Advances on April 2024	-
Total balance Notes E-MAC NL 2007-III in EUR	71,986,566

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from	
			Interest Available	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,233	1,233	-
Total	-	1,233	1,233	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	12.73%	13.14%	11.31%

Delinquency table	Number of loans	Balance	Percentage of total
Current	452	70,723,545	98.25%
31 - 60 days	3	570,597	0.79%
61 - 90 days	-	-	0.00%
91 - 120 days	2	317,425	0.44%
120+ days	2	375,000	0.52%
In repossession	-	-	0.00%
Total	459	71,986,566	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,089	1,233	10,636	3,713,151

**Characteristics**

Number of borrowers	459		
Number of loanparts	826		
	(weighted) average	Minimum	Maximum
Loan size borrower	156,833	3,000	550,000
Loan part size	87,151	1,052	550,000
Coupon	4.15%	1.01%	7.86%
Remainina maturity (months)	148	17	202
Remainina interest period (months)	59	1	168
Original interest period (months)	185	1	360
Seasonina (months)	169.5	6.0	234.0
Loan to Original Foreclosure Value (2)	86.0%	1.4%	131.5%

\* Calculation includes Bridge loans

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,883,845	4.01%	60	7.26%	48,064.09	4.05%	141.02
Hybride (switch)	213,787	0.30%	3	0.36%	71,262.38	5.17%	157.23
Interest Only	56,665,853	78.72%	590	71.43%	96,043.82	4.18%	152.72
Investment	445,683	0.62%	8	0.97%	55,710.35	4.31%	136.91
Life	7,300,536	10.14%	94	11.38%	77,665.28	3.90%	123.99
Linear	131,547	0.18%	3	0.36%	43,848.91	3.80%	143.68
Savings	1,120,959	1.56%	27	3.27%	41,516.98	4.77%	142.58
STAR Aflossingsvrij	552,980	0.77%	7	0.85%	78,997.17	4.76%	157.65
Universal Life	2,671,376	3.71%	34	4.12%	78,569.89	3.79%	134.41
<b>Total</b>	<b>71,986,566</b>	<b>100.00%</b>	<b>826</b>	<b>100.00%</b>	<b>87,150.81</b>	<b>4.15%</b>	<b>148.38</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,114,281	4.33%	31	3.75%	100,460.67	5.83%	153.75
1	500,925	0.70%	7	0.85%	71,560.70	6.58%	157.92
12	-	0.00%	-	0.00%	-	0.00%	-
24	-	0.00%	-	0.00%	-	0.00%	-
36	2,396,843	3.33%	15	1.82%	159,789.53	5.00%	152.63
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,962,177	6.88%	43	5.21%	115,399.47	3.09%	147.91
60	869,591	1.21%	9	1.09%	96,621.19	3.08%	156.99
72	84	0.00%	6	0.73%	91,976.28	4.79%	158.21
84	96	0.00%	-	0.00%	-	0.00%	-
96	108	0.00%	-	0.00%	-	0.00%	-
108	120	0.00%	224	27.12%	85,396.79	3.28%	150.56
120	132	0.00%	-	0.00%	-	0.00%	-
132	144	0.00%	-	0.00%	-	0.00%	-
144	156	0.00%	-	0.00%	-	0.00%	-
156	168	0.00%	-	0.00%	-	0.00%	-
168	180	5.20%	53	6.42%	98,232.59	2.99%	149.71
180	192	0.00%	-	0.00%	-	0.00%	-
192	204	0.00%	-	0.00%	-	0.00%	-
204	216	0.00%	-	0.00%	-	0.00%	-
216	228	0.00%	-	0.00%	-	0.00%	-
228	240	25.08%	324	39.23%	77,428.78	4.65%	144.05
240	252	0.00%	-	0.00%	-	0.00%	-
252	264	0.00%	-	0.00%	-	0.00%	-
264	276	0.00%	-	0.00%	-	0.00%	-
276	288	0.00%	-	0.00%	-	0.00%	-
288	300	1.38%	23	2.78%	60,159.93	4.82%	128.06
300	312	0.00%	-	0.00%	-	0.00%	-
312	324	0.00%	-	0.00%	-	0.00%	-
324	336	0.00%	-	0.00%	-	0.00%	-
336	348	0.00%	-	0.00%	-	0.00%	-
348	360	8.78%	91	11.02%	96,539.36	4.88%	153.61
360	>	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>71,986,566</b>	<b>100.00%</b>	<b>826</b>	<b>100.00%</b>	<b>87,150.81</b>	<b>4.15%</b>	<b>148.38</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,607,322	2.23%	19	2.30%	84,596.41	1.81%	137.32
2.50%	2.75%	5,318,737	7.38%	58	7.02%	91,702.18	2.67%	146.45
2.75%	3.00%	7,228,146	10.04%	83	10.05%	87,086.10	2.90%	148.34
3.00%	3.25%	7,975,404	11.08%	90	10.90%	88,615.60	3.17%	151.60
3.25%	3.50%	2,061,835	2.86%	26	3.15%	79,301.35	3.40%	149.88
3.50%	3.75%	4,146,108	5.76%	37	4.48%	112,056.97	3.67%	154.77
3.75%	4.00%	3,840,516	5.34%	49	5.93%	78,377.88	3.91%	142.29
4.00%	4.25%	4,428,028	6.15%	49	5.93%	90,367.92	4.18%	141.29
4.25%	4.50%	2,491,564	3.46%	40	4.84%	62,289.09	4.41%	141.79
4.50%	4.75%	6,922,586	9.62%	86	10.41%	80,495.19	4.69%	147.44
4.75%	5.00%	15,233,717	21.16%	176	21.31%	86,555.21	4.90%	147.58
5.00%	5.25%	5,096,516	7.08%	58	7.02%	87,870.96	5.14%	152.77
5.25%	5.50%	1,233,371	1.71%	11	1.33%	112,124.60	5.43%	159.16
5.50%	5.75%	607,272	0.84%	9	1.09%	67,474.62	5.60%	141.85
5.75%	6.00%	450,000	0.63%	2	0.24%	225,000.00	5.97%	155.33
6.00%	6.25%	722,796	1.00%	9	1.09%	80,310.69	6.10%	162.89
6.25%	6.50%	757,850	1.05%	7	0.85%	108,264.32	6.40%	158.74
6.50%	6.75%	305,017	0.42%	4	0.48%	76,254.36	6.62%	158.21
6.75%	7.00%	554,296	0.77%	5	0.61%	110,859.14	6.84%	142.81
7.00%	7.25%	459,967	0.64%	3	0.36%	153,322.48	7.09%	157.38
7.25%	7.50%	402,696	0.56%	3	0.36%	134,232.07	7.26%	158.32
7.50%	>	142,822	0.20%	2	0.24%	71,411.00	7.86%	159.00
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>71,986,566</b>	<b>100.00%</b>	<b>826</b>	<b>100.00%</b>	<b>87,150.81</b>	<b>4.15%</b>	<b>148.38</b>	

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	3,114,281	4.33%	31	3.75%	100,460.67	5.83%	153.75
<	01/01/2025	801,500	1.11%	7	0.85%	114,500.00	3.94%	144.43
01/01/2025	01/01/2026	4,229,194	5.87%	55	6.66%	76,894.44	3.85%	136.77
01/01/2026	01/01/2027	6,659,091	9.25%	87	10.53%	76,540.24	4.09%	130.87
01/01/2027	01/01/2028	37,121,654	51.75%	404	48.91%	91,885.28	4.16%	151.17
01/01/2028	01/01/2029	812,033	1.13%	16	1.94%	50,752.07	3.44%	142.54
01/01/2029	01/01/2030	1,405,331	1.95%	19	2.30%	73,964.77	4.68%	117.22
01/01/2030	01/01/2031	708,469	0.98%	10	1.21%	70,845.90	2.94%	116.37
01/01/2031	01/01/2032	712,502	0.99%	9	1.09%	79,166.88	3.85%	127.62
01/01/2032	01/01/2033	1,830,505	2.54%	26	3.15%	70,404.04	4.20%	138.88
01/01/2033	01/01/2034	286,831	0.40%	4	0.48%	71,707.79	3.95%	128.77
01/01/2034	01/01/2035	115,298	0.16%	2	0.24%	57,648.87	2.95%	127.00
01/01/2035	01/01/2036	1,047,408	1.46%	19	2.30%	55,126.73	3.25%	137.17
01/01/2036	01/01/2037	786,371	1.09%	15	1.82%	52,424.75	4.37%	144.73
01/01/2037	01/01/2038	12,353,212	17.16%	121	14.65%	102,092.66	4.24%	157.32
01/01/2038	01/01/2039	2,977	0.00%	1	0.12%	2,977.03	5.85%	168.00
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%	-
<b>Total</b>	<b>71,986,566</b>	<b>100.00%</b>	<b>826</b>	<b>100.00%</b>	<b>87,150.81</b>	<b>4.15%</b>	<b>148.38</b>	

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2025 - 31-Dec-2025	49,000	0.07%	1	0.12%	49,000.00	2.85%	17.00
01-Jan-2026 - 31-Dec-2026	359,720	0.50%	8	0.97%	44,964.97	4.19%	26.17
01-Jan-2027 - 31-Dec-2027	601,627	0.84%	11	1.33%	54,693.35	4.71%	37.03
01-Jan-2028 - 31-Dec-2028	285,198	0.40%	4	0.48%	71,299.50	3.34%	51.80
01-Jan-2029 - 31-Dec-2029	607,171	0.84%	9	1.09%	67,463.50	5.02%	60.88
01-Jan-2030 - 31-Dec-2030	357,458	0.50%	8	0.97%	44,682.21	3.54%	72.31
01-Jan-2031 - 31-Dec-2031	1,250,887	1.74%	15	1.82%	83,392.48	4.05%	86.06
01-Jan-2032 - 31-Dec-2032	1,932,552	2.68%	24	2.91%	80,523.00	3.60%	98.00
01-Jan-2033 - 31-Dec-2033	908,214	1.26%	10	1.21%	90,821.39	4.72%	111.00
01-Jan-2034 - 31-Dec-2034	569,576	0.79%	10	1.21%	56,957.55	3.72%	123.63
01-Jan-2035 - 31-Dec-2035	4,202,343	5.84%	63	7.63%	66,703.85	3.20%	134.75
01-Jan-2036 - 31-Dec-2036	3,788,896	5.26%	68	8.23%	55,719.06	3.84%	145.69
01-Jan-2037 - 31-Dec-2037	56,828,146	78.94%	584	70.70%	97,308.47	4.24%	157.30
01-Jan-2038 - 31-Dec-2038	43,928	0.06%	5	0.81%	8,785.69	4.02%	170.98
01-Jan-2039 - 31-Dec-2039	104,851	0.15%	4	0.48%	26,212.75	5.03%	181.92
01-Jan-2040 - 31-Dec-2040	77,000	0.11%	1	0.12%	77,000.00	6.20%	192.00
01-Jan-2041 - 31-Dec-2041	20,000	0.03%	1	0.12%	20,000.00	5.45%	202.00
<b>Total</b>	<b>71,986,566</b>	<b>100.00%</b>	<b>826</b>	<b>100.00%</b>	<b>87,150.81</b>	<b>4.15%</b>	<b>148.38</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	11,042,109	15.34%	156	18.89%	70,782.75	3.67%	130.12
<	50%	6,983,636	9.70%	120	14.53%	58,196.96	4.21%	151.09
50%	55%	1,638,434	2.28%	18	2.18%	91,024.11	4.31%	155.57
55%	60%	3,931,848	5.46%	34	4.12%	115,642.60	4.38%	149.57
60%	65%	2,045,607	2.84%	19	2.30%	107,663.54	4.69%	153.45
65%	70%	2,544,852	3.54%	29	3.51%	87,753.51	4.11%	154.96
70%	75%	5,040,620	7.00%	44	5.33%	114,559.54	4.04%	151.94
75%	80%	1,742,988	2.42%	24	2.91%	72,624.51	4.29%	150.59
80%	85%	5,344,107	7.42%	50	6.05%	106,882.15	4.23%	143.52
85%	90%	3,870,719	5.38%	32	3.87%	120,959.95	4.55%	154.16
90%	95%	5,352,660	7.44%	46	5.57%	116,362.17	4.42%	157.25
95%	100%	2,169,590	3.01%	31	3.75%	69,986.78	4.31%	156.25
100%	105%	1,505,299	2.09%	16	1.94%	94,081.20	4.26%	155.28
105%	110%	2,738,060	3.80%	33	4.00%	82,971.53	4.23%	150.17
110%	115%	3,206,630	4.45%	37	4.48%	86,665.67	4.37%	156.18
115%	120%	2,544,655	3.53%	31	3.75%	82,085.66	3.98%	146.37
120%	125%	9,650,202	13.41%	96	11.62%	100,522.94	4.05%	150.01
125%	>	634,549	0.88%	10	1.21%	63,454.90	3.16%	156.98
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>71,986,566</b>	<b>100.00%</b>	<b>826</b>	<b>100.00%</b>	<b>87,150.81</b>	<b>4.15%</b>	<b>148.38</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,910,361	2.66%	16	3.49%	119,397.55	4.42%	142.83
Utrecht	3,878,598	5.39%	25	4.45%	155,143.91	4.03%	151.03
Zeeland	1,471,880	2.04%	12	2.61%	122,656.64	4.14%	139.00
Zuid-Holland	12,281,733	17.06%	81	17.65%	151,626.34	4.23%	151.25
Flevoland	2,071,081	2.88%	10	2.18%	207,108.08	4.77%	151.98
Friesland	3,426,036	4.76%	24	5.23%	142,751.51	4.06%	155.89
Gelderland	9,735,564	13.52%	60	13.07%	162,259.41	4.19%	146.00
Groningen	3,875,844	5.38%	25	5.45%	155,033.77	3.88%	147.66
Limburg	6,757,097	9.39%	47	10.24%	143,768.03	4.09%	147.22
Noord-Brabant	10,980,661	15.25%	63	13.73%	174,296.20	4.11%	147.22
Noord-Holland	10,646,621	14.79%	65	14.16%	163,794.17	4.12%	147.43
Overijssel	4,951,090	6.88%	31	6.75%	159,712.57	4.08%	148.86
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>71,986,566</b>	<b>100.00%</b>	<b>459</b>	<b>100.00%</b>	<b>156,833.48</b>	<b>4.15%</b>	<b>148.38</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	64,622,966	89.77%	398	86.71%	162,369.26	4.15%	147.66
Shoo/House	240,107	0.33%	3	0.65%	80,035.58	4.40%	156.36
Condominium	6,961,494	9.67%	56	12.20%	124,312.40	4.12%	154.57
Farm House	110,000	0.15%	1	0.22%	110,000.00	3.88%	158.00
Condominium with garage	52,000	0.07%	1	0.22%	51,999.77	4.90%	157.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>71,986,566</b>	<b>100.00%</b>	<b>459</b>	<b>100.00%</b>	<b>156,833.48</b>	<b>4.15%</b>	<b>148.38</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	25,000	133,907	9	1.96%	14,878.53	4.54%	157.14
25,000	50,000	736,400	19	4.14%	36,757.88	4.29%	143.52
50,000	75,000	1,559,713	25	5.45%	62,388.50	4.19%	151.01
75,000	100,000	4,492,009	50	10.89%	89,840.19	4.10%	148.24
100,000	125,000	4,889,894	43	9.37%	113,718.46	4.03%	150.08
125,000	150,000	12,802,811	92	20.04%	139,160.99	4.13%	147.74
150,000	175,000	12,797,047	78	16.99%	164,064.71	3.97%	146.62
175,000	200,000	7,801,017	42	9.15%	185,738.50	3.98%	149.55
200,000	225,000	7,576,614	36	7.84%	210,461.49	4.26%	148.86
225,000	250,000	4,546,782	19	4.14%	239,304.30	4.31%	149.80
250,000	275,000	4,739,159	18	3.92%	263,286.60	4.13%	148.20
275,000	300,000	1,985,103	7	1.53%	283,586.19	4.30%	132.66
300,000	325,000	1,577,724	5	1.09%	315,544.89	4.25%	149.55
325,000	350,000	657,407	2	0.44%	328,703.28	3.12%	156.50
350,000	375,000	1,083,900	3	0.65%	361,300.00	3.89%	150.02
375,000	400,000	2,367,081	6	1.31%	394,513.50	4.93%	152.35
400,000	425,000	835,000	2	0.44%	417,500.01	5.08%	157.92
425,000	450,000	855,000	2	0.44%	427,500.00	4.31%	150.89
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	0.22%	550,000.00	5.21%	159.00
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%	-
<b>Total</b>	<b>71,986,566</b>	<b>100.00%</b>	<b>459</b>	<b>100.00%</b>	<b>156,833.48</b>	<b>4.15%</b>	<b>148.38</b>