

E-MAC Program - Compartment NL 2007-I Investor report July 2024

Cashflow analysis for the period

Total interest received	927,127	
Interest received on transaction accounts	27,419	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	304,201	
Total funds available		6,058,748
Company management expenses	2,568	
MPT fee	18,061	
Administration fee	1,626	
Third party fees	18,666	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	315,811	
Redemption on Class E-notes	-	
Interest on the Notes	889,224	
Shortfall Class D PDL Repayment	61	
Liquidity Facility Commitment Fee Subordinated Amount	6,370	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,258,748
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th July 2024	-	
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	28,563,551

Collateral

Starting principal balance	86,732,474
Total Further Advances bought in April 2024	-
Total Principal redemptions and repayments	(2,851,187)
Losses for the period	(61)
Ending principal balance	83,881,227
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	83,881,227
Redemptions reserved for purchase Further Advances on July 2024	-
Total balance Put Option Notes E-MAC NL 2007-I	83,881,227

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	-	61	61	-
Total	-	61	61	-

Performance

	Last period	This period	Since issue
Prepayment rate	6.87%	12.25%	10.67%

Delinquency table	Number of loans	Balance	Percentage of total
Current	503	82,759,359	98.66%
31 - 60 days	1	150,000	0.18%
61 - 90 days	3	627,493	0.75%
91 - 120 days	1	154,375	0.18%
120+ days	1	190,000	0.23%
In repossession	-	-	0.00%
Total	509	83,881,227	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	61	9,820	6,169,896

Characteristics

Number of borrowers	509		
Number of loanparts	834		
	(weighted) average	Minimum	Maximum
Loan size borrower	164,796	4,000	765,000
Loan part size	100,577	1,000	765,000
Coupon	4.29%	2.09%	7.92%
Remaining maturity (months)	146	8	219
Remaining interest period (months)	53	1	163
Original interest period (months)	175	1	360
Seasoning (months)	170.3	3.0	243.0
Loan to Original Foreclosure Value (2)	88.1%	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
Annuity	2,169,835	2.59%	57	6.83%	38,067.27	4.02%	139.61
Hybride (switch)	137,210	0.16%	4	0.48%	34,302.51	4.09%	106.88
Interest Only	68,452,840	81.61%	602	72.18%	113,709.04	4.29%	148.80
Investment	884,141	1.05%	15	1.80%	58,942.74	4.43%	149.71
Life	9,831,607	11.72%	115	13.79%	85,492.24	4.22%	129.65
Savings	740,533	0.88%	13	1.56%	56,964.04	4.83%	122.68
STAR Aflossingsvrij	372,805	0.44%	11	1.32%	33,891.36	4.75%	150.81
Universal Life	1,292,256	1.54%	17	2.04%	76,015.07	4.24%	129.94
Total	83,881,227	100.00%	834	100.00%	100,577.01	4.29%	145.74

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	5,111,574	6.09%	37	4.44%	138,150.66	5.60%	146.34
1	3,013,129	3.59%	23	2.76%	131,005.60	6.44%	147.90
12	-	0.00%	-	0.00%	-	0.00%	-
24	1,053,750	1.26%	8	0.96%	131,718.78	4.78%	135.23
36	48	0.00%	-	0.00%	-	0.00%	-
48	2,824,381	3.37%	28	3.36%	100,870.74	3.90%	149.34
60	1,532,710	1.83%	12	1.44%	127,725.82	4.16%	151.65
72	901,386	1.07%	11	1.32%	81,944.21	3.22%	150.79
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	27,853,380	33.21%	260	31.18%	107,128.38	3.42%	148.69
120	-	0.00%	-	0.00%	-	0.00%	-
132	72,002	0.08%	1	0.12%	72,002.30	3.34%	151.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	4,467,400	5.33%	42	5.04%	106,366.67	3.23%	145.30
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	26,411,890	31.49%	303	36.33%	87,167.95	4.71%	141.21
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	1,239,183	1.48%	18	2.16%	68,843.48	4.74%	123.37
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	9,400,442	11.21%	91	10.91%	103,301.56	4.88%	150.48
360	-	0.00%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	83,881,227	100.00%	834	100.00%	100,577.01	4.29%	145.74

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,954,239	2.33%	24	2.88%	81,426.61	2.35%	148.88
2.50%	2.75%	2,144,204	2.56%	24	2.88%	89,341.82	2.67%	150.27
2.75%	3.00%	7,122,925	8.49%	68	8.15%	104,748.90	2.90%	150.53
3.00%	3.25%	9,139,380	10.90%	88	10.55%	103,856.60	3.16%	147.92
3.25%	3.50%	3,486,112	4.16%	33	3.96%	105,639.75	3.40%	145.62
3.50%	3.75%	6,439,057	7.68%	58	6.95%	111,018.23	3.67%	145.58
3.75%	4.00%	2,527,958	3.01%	22	2.64%	114,907.19	3.86%	149.45
4.00%	4.25%	4,360,777	5.20%	32	3.84%	136,274.27	4.19%	149.38
4.25%	4.50%	2,686,025	3.20%	35	4.20%	76,745.00	4.49%	147.57
4.50%	4.75%	18,158,775	21.65%	198	23.74%	91,711.00	4.88%	138.89
4.75%	5.00%	15,258,714	18.19%	157	18.82%	97,189.26	4.88%	143.55
5.00%	5.25%	2,884,570	3.44%	28	3.36%	103,020.36	5.11%	151.25
5.25%	5.50%	888,082	1.06%	10	1.20%	88,808.15	5.43%	148.18
5.50%	5.75%	636,184	0.76%	4	0.48%	159,046.00	5.75%	152.15
5.75%	6.00%	1,092,017	1.30%	9	1.08%	121,335.23	5.94%	149.13
6.00%	6.25%	31,011	0.04%	1	0.12%	31,010.75	6.20%	151.00
6.25%	6.50%	1,335,494	1.59%	9	1.08%	148,388.19	6.36%	148.20
6.50%	6.75%	1,220,664	1.46%	13	1.56%	93,897.20	6.55%	146.97
6.75%	7.00%	986,112	1.18%	11	1.32%	89,646.54	6.89%	148.98
7.00%	7.25%	115,000	0.14%	1	0.12%	115,000.00	7.05%	152.00
7.25%	7.50%	147,000	0.18%	2	0.24%	73,500.00	7.27%	148.00
7.50%	>	1,266,875	1.51%	7	0.84%	180,982.14	7.71%	150.71
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		83,881,227	100.00%	834	100.00%	100,577.01	4.29%	145.74

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		5,697,233	6.79%	41	4.92%	138,956.89	5.52%	145.34
<	01/01/2025	1,028,598	1.23%	9	1.08%	114,288.65	6.80%	148.11
01/01/2025	01/01/2026	3,407,887	4.06%	28	3.36%	121,710.27	4.65%	143.80
01/01/2026	01/01/2027	8,786,301	10.47%	86	10.31%	102,166.29	4.39%	139.94
01/01/2027	01/01/2028	40,161,112	47.88%	427	51.20%	94,054.13	4.21%	144.32
01/01/2028	01/01/2029	3,554,119	4.24%	33	3.96%	107,700.56	4.19%	150.80
01/01/2029	01/01/2030	2,664,319	3.18%	29	3.48%	91,873.06	3.36%	144.58
01/01/2030	01/01/2031	947,575	1.13%	12	1.44%	78,964.56	3.35%	151.69
01/01/2031	01/01/2032	1,099,158	1.31%	11	1.32%	99,923.43	3.00%	130.60
01/01/2032	01/01/2033	2,155,972	2.57%	24	2.88%	89,832.16	4.33%	129.62
01/01/2033	01/01/2034	389,999	0.46%	3	0.36%	129,999.67	3.63%	129.07
01/01/2034	01/01/2035	522,463	0.62%	6	0.72%	87,077.21	3.33%	145.33
01/01/2035	01/01/2036	462,877	0.55%	4	0.48%	115,719.25	2.88%	149.50
01/01/2036	01/01/2037	1,904,009	2.27%	16	1.92%	119,000.58	4.49%	149.25
01/01/2037	01/01/2038	11,074,921	13.20%	104	12.47%	106,489.63	4.39%	151.69
01/01/2038	01/01/2039	24,684	0.03%	1	0.12%	24,684.00	5.85%	163.00
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		83,881,227	100.00%	834	100.00%	100,577.01	4.29%	145.74

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2025 - 31-Dec-2025	116,286	0.14%	2	0.24%	58,143.00	5.13%	13.46
01-Jan-2026 - 31-Dec-2026	73,578	0.09%	2	0.24%	36,789.10	6.02%	21.63
01-Jan-2027 - 31-Dec-2027	723,868	0.86%	12	1.44%	60,322.33	4.76%	33.63
01-Jan-2028 - 31-Dec-2028	157,227	0.19%	2	0.24%	78,613.56	4.59%	46.23
01-Jan-2029 - 31-Dec-2029	494,446	0.59%	10	1.20%	49,444.59	4.53%	58.02
01-Jan-2030 - 31-Dec-2030	483,173	0.58%	6	0.72%	80,528.89	4.45%	67.25
01-Jan-2031 - 31-Dec-2031	859,729	1.02%	10	1.20%	85,972.91	4.40%	81.58
01-Jan-2032 - 31-Dec-2032	1,545,618	1.84%	21	2.52%	73,600.84	3.98%	91.81
01-Jan-2033 - 31-Dec-2033	581,312	0.69%	9	1.08%	64,590.23	4.26%	105.70
01-Jan-2034 - 31-Dec-2034	1,610,802	1.92%	18	2.16%	89,489.02	4.52%	116.47
01-Jan-2035 - 31-Dec-2035	1,227,031	1.46%	12	1.44%	102,252.59	4.77%	130.18
01-Jan-2036 - 31-Dec-2036	4,110,313	4.90%	45	5.40%	91,340.30	4.17%	146.97
01-Jan-2037 - 31-Dec-2037	71,639,014	85.41%	674	80.82%	106,289.34	4.27%	151.57
01-Jan-2038 - 31-Dec-2038	144,044	0.17%	6	0.72%	24,007.29	5.58%	166.43
01-Jan-2039 - 31-Dec-2039	59,785	0.07%	2	0.24%	29,892.50	6.45%	177.00
01-Jan-2040 - 31-Dec-2040	25,000	0.03%	2	0.24%	12,500.00	3.85%	196.40
01-Jan-2042 - 31-Dec-2042	30,000	0.04%	1	0.12%	30,000.00	5.85%	219.00
Total	83,881,227	100.00%	834	100.00%	100,577.01	4.29%	145.74

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%	8,489,298	10.12%	144	17.27%	58,953.46	4.19%	147.21
50%	55%	2,680,795	3.20%	30	3.60%	89,359.82	4.15%	147.04
55%	60%	4,398,273	5.24%	40	4.80%	109,956.82	4.10%	144.19
60%	65%	1,988,929	2.37%	23	2.76%	86,475.17	4.31%	138.18
65%	70%	3,738,960	4.46%	36	4.32%	103,859.99	4.54%	144.55
70%	75%	5,376,175	6.41%	42	5.04%	128,004.16	3.88%	146.38
75%	80%	2,849,205	3.40%	23	2.76%	123,878.48	3.81%	143.69
80%	85%	7,807,461	9.31%	55	6.59%	141,953.83	4.43%	150.75
85%	90%	4,967,716	5.92%	40	4.80%	124,192.90	4.54%	143.68
90%	95%	8,528,635	10.17%	68	8.15%	125,421.11	4.90%	146.00
95%	100%	4,512,082	5.38%	44	5.28%	102,547.31	4.28%	137.36
100%	105%	1,206,668	1.44%	16	1.92%	75,416.72	4.34%	148.60
105%	110%	3,459,059	4.12%	42	5.04%	82,358.56	4.18%	143.76
110%	115%	3,038,010	3.62%	34	4.08%	89,353.22	4.56%	141.64
115%	120%	6,001,352	7.15%	53	6.36%	113,233.06	4.10%	146.85
120%	125%	13,453,038	16.04%	129	15.47%	104,287.11	4.06%	147.55
125%	>	1,385,573	1.65%	15	1.80%	92,371.54	4.59%	148.96
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		83,881,227	100.00%	834	100.00%	100,577.01	4.29%	145.74

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,267,531	2.70%	12	2.36%	188,960.91	3.81%	143.44
Utrecht	5,443,726	6.49%	33	6.48%	164,961.38	4.22%	150.33
Zeeland	1,910,126	2.28%	15	2.95%	127,341.71	4.78%	137.13
Zuid-Holland	15,223,884	18.15%	103	20.24%	147,804.70	4.36%	146.01
Flevoland	2,719,115	3.24%	15	2.95%	181,274.32	4.25%	148.43
Friesland	3,734,915	4.45%	23	4.52%	162,387.59	3.90%	148.13
Gelderland	11,655,782	13.90%	58	11.39%	200,961.76	4.47%	147.63
Groningen	2,797,723	3.34%	18	3.54%	155,429.04	4.12%	149.09
Limburg	4,661,523	5.56%	30	5.89%	155,384.11	4.02%	138.18
Noord-Brabant	13,167,313	15.70%	85	16.70%	154,909.57	4.49%	145.37
Noord-Holland	11,846,472	14.12%	71	13.95%	166,851.72	4.19%	145.16
Overijssel	8,453,117	10.08%	46	9.04%	183,763.42	4.15%	144.79
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	83,881,227	100.00%	509	100.00%	164,796.12	4.29%	145.74

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	75,411,218	89.90%	446	87.62%	169,083.45	4.28%	145.55
Shop/House	221,913	0.26%	2	0.39%	110,956.59	6.39%	149.01
Condominium	7,120,903	8.40%	56	11.00%	127,158.98	4.18%	147.53
Recreational Home	110,000	0.13%	1	0.20%	110,000.00	3.30%	124.97
Farm House	684,300	0.82%	2	0.39%	342,150.00	5.55%	151.38
Condominium with garage	332,892	0.40%	2	0.39%	166,446.12	3.59%	144.67
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	83,881,227	100.00%	509	100.00%	164,796.12	4.29%	145.74

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	2.46%	18	3.54%	13,668.63	4.44%	147.50
25,000	50,000	1.10%	28	5.50%	39,311.86	4.15%	146.64
50,000	75,000	2.01%	31	6.09%	64,853.12	4.10%	149.02
75,000	100,000	3.77%	42	8.25%	89,833.11	4.31%	150.08
100,000	125,000	7.15%	62	12.18%	115,393.21	4.10%	142.22
125,000	150,000	8.09%	58	11.39%	139,483.71	4.14%	145.06
150,000	175,000	11.51%	71	13.95%	162,135.33	4.23%	145.23
175,000	200,000	12.03%	64	12.57%	188,048.94	4.51%	148.18
200,000	225,000	9.08%	43	8.45%	211,341.40	4.23%	144.89
225,000	250,000	4.96%	21	4.13%	236,580.30	3.97%	147.98
250,000	275,000	4.70%	18	3.54%	261,351.39	3.84%	147.15
275,000	300,000	4.89%	17	3.34%	288,069.08	4.46%	135.24
300,000	325,000	2.85%	9	1.77%	316,942.72	4.52%	147.78
325,000	350,000	1.34%	4	0.79%	336,797.32	4.40%	144.44
350,000	375,000	1.09%	3	0.59%	366,418.74	5.17%	140.30
375,000	400,000	3.09%	8	1.57%	387,037.09	4.44%	150.02
400,000	425,000	0.84%	2	0.39%	422,000.00	4.83%	153.00
425,000	450,000	1.76%	4	0.79%	441,231.82	4.00%	151.74
450,000	475,000	0.91%	2	0.39%	455,663.49	4.84%	151.19
475,000	500,000	0.49%	1	0.20%	490,000.00	3.20%	152.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	0.53%	1	0.20%	530,000.00	4.75%	150.00
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	0.60%	1	0.20%	602,000.00	4.60%	114.82
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	0.76%	1	0.20%	765,000.00	6.30%	152.00
Total	83,881,227	100.00%	509	100.00%	164,796.12	4.29%	145.74