

Cashflow analysis for the period

Total interest received	4,657,854	
Interest received on transaction accounts	(38)	
Liquidity available	5,213,259	
Reserve account available	1,941,459	
Receivables under hedging arrangements	-	
Total funds available		11,812,534
Company management expenses	-	
MPT fee	76,319	
Administration fee	6,827	
Third party fees	28,372	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	9,123	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	4,274,023	
Redemption on Class E-notes	321,979	
Interest on the Notes	84,210	
Shortfall Class D PDL Repayment	169,821	
Liquidity Facility Commitment Fee Subordinated Amount	9,123	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		4,979,795
Available after distribution of funds		6,832,739
Undrawn Liquidity Facility	5,213,259	
Liquidity Facility Standby Loan as per 25th January 2016	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,619,480	
Available liquidity		6,832,739
Net cashflow		-

Collateral

Starting principal balance	372,375,609
Total Further Advances bought in October 2015	-
Total Principal redemptions and repayments	(12,321,333)
Losses for the period	(169,821)
Ending principal balance	359,884,456
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	359,884,456
Redemptions reserved for purchase Further Advances on January 2016	-
Total balance Put Option Notes E-MAC NL 2007-I	359,884,456

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	-	169,821	169,821	-
Total	-	169,821	169,821	-

Performance

	Last period	This period	Since issue
Prepayment rate	7.78%	12.64%	5.57%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,793	353,048,618	98.10%
31 - 60 days	12	2,161,153	0.60%
61 - 90 days	7	1,276,403	0.35%
91 - 120 days	5	1,135,000	0.32%
120+ days	9	2,263,281	0.63%
In repossession	-	-	0.00%
Total	1,826	359,884,456	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	30,299	169,821	10,744	4,925,459

Characteristics

Number of borrowers	1826			
Number of loanparts	3227			
Loan size borrower	(weighted) average	Minimum	Maximum	
Loan part size	197,089	9,776	1,000,000	
Coupon	111,523	207	1,000,000	
Remaining maturity (months)	4.78%	0.75%	7.95%	
Remaining interest period (months)	245	13	321	
Original interest period (months)	88	1	266	
Seasoning (months)	178	1	360	
Loan to Original Foreclosure Value (2)	98.3	1.0	170.0	
	97.1%	3.3%	138.9%	* Calculation includes Bridge loans

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2008 - 31-Dec-2008	592,536	0.16%	4	0.12%	148,134.00	5.79%	93.08
01-Jan-2014 - 31-Dec-2014	15,000	0.00%	1	0.03%	15,000.00	4.70%	21.00
01-Jan-2017 - 31-Dec-2017	191,433	0.05%	6	0.19%	31,905.46	4.73%	15.21
01-Jan-2018 - 31-Dec-2018	185,063	0.05%	6	0.19%	30,843.83	4.88%	27.01
01-Jan-2019 - 31-Dec-2019	437,792	0.12%	4	0.12%	109,448.00	4.68%	39.82
01-Jan-2020 - 31-Dec-2020	121,620	0.03%	4	0.12%	30,404.89	4.62%	49.89
01-Jan-2021 - 31-Dec-2021	44,000	0.01%	1	0.03%	44,000.00	4.75%	67.00
01-Jan-2022 - 31-Dec-2022	511,103	0.14%	10	0.31%	51,110.26	4.56%	75.00
01-Jan-2023 - 31-Dec-2023	315,973	0.09%	6	0.19%	52,662.09	4.86%	87.40
01-Jan-2024 - 31-Dec-2024	559,301	0.16%	10	0.31%	55,930.10	3.98%	97.77
01-Jan-2025 - 31-Dec-2025	803,283	0.22%	13	0.40%	61,791.00	4.89%	111.62
01-Jan-2026 - 31-Dec-2026	515,467	0.14%	8	0.25%	64,433.35	4.59%	121.95
01-Jan-2027 - 31-Dec-2027	3,572,790	0.99%	44	1.36%	81,199.78	4.62%	134.51
01-Jan-2028 - 31-Dec-2028	1,001,557	0.28%	14	0.43%	71,539.80	4.62%	146.19
01-Jan-2029 - 31-Dec-2029	2,422,136	0.67%	32	0.99%	75,691.77	4.83%	157.95
01-Jan-2030 - 31-Dec-2030	2,084,617	0.58%	24	0.74%	86,859.03	4.72%	170.04
01-Jan-2031 - 31-Dec-2031	5,198,332	1.44%	55	1.70%	94,515.13	4.76%	183.22
01-Jan-2032 - 31-Dec-2032	7,325,721	2.04%	79	2.45%	92,730.65	4.81%	194.11
01-Jan-2033 - 31-Dec-2033	3,621,415	1.01%	39	1.21%	92,856.80	4.79%	207.63
01-Jan-2034 - 31-Dec-2034	6,970,604	1.94%	65	2.01%	107,240.06	4.58%	219.46
01-Jan-2035 - 31-Dec-2035	4,964,263	1.38%	48	1.49%	103,422.14	4.39%	231.77
01-Jan-2036 - 31-Dec-2036	14,804,919	4.11%	148	4.59%	100,033.24	4.75%	249.14
01-Jan-2037 - 31-Dec-2037	302,242,973	83.98%	2,548	78.96%	119,619.69	4.79%	253.62
01-Jan-2038 - 31-Dec-2038	669,196	0.19%	32	0.99%	20,912.38	5.42%	269.37
01-Jan-2039 - 31-Dec-2039	292,705	0.08%	8	0.25%	36,588.16	6.14%	278.87
01-Jan-2040 - 31-Dec-2040	310,962	0.09%	13	0.40%	23,920.15	6.03%	292.68
01-Jan-2041 - 31-Dec-2041	45,000	0.01%	2	0.06%	22,500.00	5.19%	303.56
01-Jan-2042 - 31-Dec-2042	64,696	0.02%	3	0.09%	21,565.17	5.93%	319.93
Total	359,884,456	100.00%	3,227	100.00%	111,522.92	4.78%	244.86

Loan 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%	50%	18,802,974	5.22%	240	7.44%	78,345.73	4.60%	247.73
55%	55%	6,310,242	1.75%	61	1.89%	103,446.59	4.55%	252.47
55%	60%	12,728,671	3.54%	103	3.19%	123,579.33	4.57%	247.38
60%	65%	10,833,806	3.01%	84	2.60%	128,973.88	4.68%	244.20
65%	70%	11,994,266	3.33%	80	2.48%	149,928.32	4.71%	245.81
70%	75%	22,484,552	6.25%	167	5.18%	134,638.04	4.67%	247.56
75%	80%	9,394,107	2.61%	84	2.60%	111,834.61	4.84%	243.97
80%	85%	25,975,513	7.22%	180	5.58%	144,308.41	4.71%	247.88
85%	90%	21,966,943	6.10%	156	4.83%	140,813.74	4.78%	245.15
90%	95%	30,844,976	8.57%	230	7.13%	134,108.59	5.13%	246.17
95%	100%	20,954,066	5.82%	199	6.17%	105,296.91	4.62%	236.89
100%	105%	7,373,266	2.05%	73	2.26%	101,003.64	4.84%	236.16
105%	110%	18,037,424	5.01%	179	5.55%	100,767.73	4.82%	235.88
110%	115%	22,444,860	6.24%	238	7.38%	94,306.13	4.80%	240.34
115%	120%	34,020,607	9.45%	338	10.47%	100,652.68	4.82%	248.41
120%	125%	79,379,797	22.06%	754	23.37%	105,278.24	4.83%	247.35
125%	>	6,338,366	1.76%	61	1.89%	103,907.63	4.62%	222.90
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		359,884,456	100.00%	3,227	100.00%	111,522.92	4.78%	244.86

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	12,753,727	3.54%	72	3.94%	177,135.10	4.78%	245.33
Zeeland	7,949,431	2.21%	46	2.52%	172,813.71	4.94%	245.87
Noord-Brabant	57,552,115	15.99%	288	15.77%	199,833.73	4.74%	242.86
Limburg	22,159,484	6.16%	122	6.68%	181,635.11	4.90%	240.73
Friesland	10,042,815	2.79%	60	3.29%	167,380.25	4.75%	246.46
Drenthe	9,858,187	2.74%	53	2.90%	186,003.52	4.89%	245.67
Overijssel	26,371,949	7.33%	134	7.34%	196,805.59	4.79%	247.46
Gelderland	38,506,364	10.70%	186	10.19%	207,023.46	4.82%	245.17
Flevoland	11,741,988	3.26%	62	3.40%	189,386.91	4.64%	243.59
Utrecht	26,005,319	7.23%	117	6.41%	222,267.68	4.70%	246.70
Noord-Holland	60,686,833	16.86%	285	15.61%	212,936.26	4.84%	247.45
Zuid-Holland	76,159,044	21.16%	400	21.91%	190,397.61	4.74%	243.51
unspecified	97,200	0.03%	1	0.05%	97,200.00	4.75%	255.00
Total	359,884,456	100.00%	1,826	100.00%	197,088.97	4.78%	244.86

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	1,188,913	0.33%	6	0.33%	198,152.20	4.51%	253.01
Farm house	871,767	0.24%	3	0.16%	290,588.92	5.36%	253.08
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	1,313,450	0.36%	7	0.38%	187,635.65	4.99%	242.40
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	33,285,761	9.25%	210	11.50%	158,503.62	4.81%	246.13
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	322,349,566	89.57%	1,598	87.51%	201,720.63	4.78%	244.67
Private Shop	765,000	0.21%	1	0.05%	765,000.00	5.35%	255.00
Recreational home	110,000	0.03%	1	0.05%	110,000.00	4.80%	226.97
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	359,884,456	100.00%	1,826	100.00%	197,088.97	4.78%	244.86

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	150,633	9	0.49%	16,737.05	4.66%	236.28
25,000	50,000	1,226,051	30	1.64%	40,868.37	4.69%	252.41
50,000	75,000	2,972,902	46	2.52%	64,628.30	4.67%	252.72
75,000	100,000	10,029,957	109	5.97%	92,017.96	4.76%	249.18
100,000	125,000	17,255,650	151	4.79%	114,275.83	4.82%	245.35
125,000	150,000	36,938,394	265	10.26%	139,390.17	4.85%	246.86
150,000	175,000	40,450,627	248	11.24%	163,107.37	4.82%	242.91
175,000	200,000	46,425,447	247	12.90%	187,957.28	4.81%	246.68
200,000	225,000	36,547,773	172	10.16%	212,487.05	4.84%	245.94
225,000	250,000	36,225,632	152	10.07%	238,326.52	4.74%	245.19
250,000	275,000	27,858,536	106	5.81%	262,816.38	4.69%	245.57
275,000	300,000	23,283,832	81	6.47%	287,454.71	4.66%	243.23
300,000	325,000	21,719,153	69	6.04%	314,770.33	4.83%	243.01
325,000	350,000	12,541,677	37	3.48%	338,964.24	4.80%	242.06
350,000	375,000	6,538,994	18	1.82%	363,277.47	5.06%	239.20
375,000	400,000	11,250,896	29	3.13%	387,961.93	4.69%	247.67
400,000	425,000	5,348,282	13	1.49%	411,406.27	4.76%	251.30
425,000	450,000	7,550,362	17	2.10%	444,138.91	4.91%	254.03
450,000	475,000	1,841,499	4	0.51%	460,372.22	4.74%	234.47
475,000	500,000	2,447,426	5	0.68%	489,485.27	4.76%	227.52
500,000	525,000	1,532,910	3	0.43%	510,970.00	4.88%	253.31
525,000	550,000	2,152,400	4	0.60%	538,100.00	4.78%	178.68
550,000	575,000	1,129,432	2	0.31%	564,716.16	3.54%	233.35
575,000	600,000	600,000	1	0.17%	600,000.00	1.35%	254.00
600,000	625,000	1,827,000	3	0.51%	609,000.00	4.65%	214.30
625,000	650,000	634,000	1	0.18%	634,000.00	4.50%	253.00
650,000	>	3,405,000	4	0.95%	851,250.00	4.91%	253.93
Total	359,884,456	100.00%	1,826	100.00%	197,088.97	4.78%	244.86