

**Cashflow analysis for the period**

Total interest received	2,654,284	
Interest received on transaction accounts	(37)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
<b>Total funds available</b>		<b>7,454,247</b>
Company management expenses	-	
MPT fee	49,495	
Administration fee	4,446	
Third party fees	53,649	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	2,376,745	
Redemption on Class E-notes	-	
Interest on the Notes	5,574	
Shortfall Class D PDL Repayment	151,458	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
<b>Total funds distributed</b>		<b>2,654,247</b>
<b>Available after distribution of funds</b>		<b>4,800,000</b>
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th January 2019	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,200,000	
<b>Available liquidity</b>		<b>4,800,000</b>
<b>Net cashflow</b>		<b>-</b>

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction</b>	
Unpaid Swap Subordinated Amount	25,914,963.49

**Collateral**

Starting principal balance	237,123,058	
Total Further Advances bought in October 2018	-	
Total Principal redemptions and repayments	(8,774,243)	
Losses for the period	(151,458)	
<b>Ending principal balance</b>		<b>228,197,357</b>
Balance Reset Participation	-	
<b>Total balance collateral E-MAC NL 2007-I</b>		<b>228,197,357</b>
Redemptions reserved for purchase Further Advances on January 2019	-	
<b>Total balance Put Option Notes E-MAC NL 2007-I</b>		<b>228,197,357</b>

**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	-	151,458	151,458	-
<b>Total</b>	-	151,458	151,458	-

**Performance**

	Last period	This period	Since issue
<b>Prepayment rate</b>	<b>8.44%</b>	<b>14.03%</b>	<b>7.79%</b>

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,200	225,455,856	98.80%
31 - 60 days	6	1,073,772	0.47%
61 - 90 days	2	413,000	0.18%
91 - 120 days	1	206,000	0.09%
120+ days	4	1,048,729	0.46%
In repossession	-	-	0.00%
<b>Total</b>	<b>1,213</b>	<b>228,197,357</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
<b>Aggregate principal losses</b>	<b>140,622</b>	<b>151,458</b>	<b>136,298</b>	<b>6,646,328</b>

**Characteristics**

	1213	2132	(weighted) average	Minimum	Maximum
Number of borrowers	1213	2132			
Number of loanparts					
Loan size borrower	188,126	4,523		4,523	875,000
Loan part size	107,034	679		679	765,000
Coupon	4.18%	0.38%		0.38%	6.80%
Remaining maturity (months)	210	1		1	285
Remaining interest period (months)	89	1		1	229
Original interest period (months)	179	1		1	360
Seasoning (months)	116.5	2.0		2.0	177.0
Loan to Original Foreclosure Value (2)	94.3%	2.6%		2.6%	135.8%

\* Calculation includes Bridge loans

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	7,580,586	3.32%	141	6.61%	53,763.02	4.19%	204.03
Bridge Loan	509,811	0.22%	4	0.19%	127,452.74	5.79%	(103.42)
Hybride (switch)	807,564	0.35%	10	0.47%	80,756.35	3.72%	201.85
Interest Only	176,407,108	77.30%	1,478	69.32%	119,355.28	4.16%	214.72
Investment	3,501,907	1.53%	39	1.83%	89,792.49	4.13%	216.08
Life	31,251,627	13.69%	346	16.23%	90,322.62	4.29%	191.86
Linear	166,283	0.07%	5	0.23%	33,256.51	4.67%	173.58
Savings	2,380,437	1.04%	30	1.41%	79,347.90	4.84%	200.49
STAR Aflossingsvrij	1,227,086	0.54%	21	0.98%	58,432.68	4.57%	217.22
Universal Life	4,364,949	1.91%	58	2.72%	75,257.74	3.62%	186.77
<b>Total</b>	<b>228,197,357</b>	<b>100.00%</b>	<b>2,132</b>	<b>100.00%</b>	<b>107,034.41</b>	<b>4.18%</b>	<b>209.80</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	8,958,877	3.93%	75	3.52%	119,451.69	1.75%	195.27
12	6,726,305	2.95%	53	2.49%	126,911.42	2.42%	214.83
24	684,134	0.30%	6	0.28%	114,022.27	2.94%	186.82
36	9,519,215	4.17%	80	3.75%	118,990.19	3.17%	212.54
48	-	0.00%	-	0.00%	-	0.00%	-
60	11,785,317	5.16%	116	5.44%	101,597.56	3.72%	214.00
72	9,997,656	4.38%	95	4.46%	105,238.48	4.76%	215.34
84	1,984,063	0.87%	20	0.94%	99,203.15	4.90%	208.42
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	49,257,188	21.59%	460	21.58%	107,080.84	3.50%	214.88
132	-	0.00%	-	0.00%	-	0.00%	-
144	152,333	0.07%	3	0.14%	50,777.63	4.75%	140.76
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	15,194,382	6.66%	146	6.85%	104,071.11	4.85%	205.62
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	-	0.00%	-	0.00%	-	0.00%	-
240	88,300,022	38.69%	850	39.87%	103,882.38	4.73%	207.03
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	4,262,792	1.87%	44	2.06%	96,881.64	4.76%	196.74
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	21,375,073	9.37%	184	8.63%	116,168.88	4.88%	214.81
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>228,197,357</b>	<b>100.00%</b>	<b>2,132</b>	<b>100.00%</b>	<b>107,034.41</b>	<b>4.18%</b>	<b>209.80</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,598,205	5.96%	114	5.35%	119,282.50	1.58%	212.20
2.50%	2.75%	4,619,185	2.02%	45	2.11%	102,648.55	2.66%	215.08
2.75%	3.00%	11,888,547	5.21%	116	5.44%	102,487.48	2.90%	213.68
3.00%	3.25%	18,705,725	8.20%	186	8.72%	100,568.41	3.17%	213.49
3.25%	3.50%	10,585,928	4.64%	86	4.03%	123,092.18	3.41%	214.02
3.50%	3.75%	9,320,478	4.08%	99	4.64%	94,146.24	3.68%	214.46
3.75%	4.00%	10,833,300	4.75%	90	4.22%	120,370.00	3.87%	216.22
4.00%	4.25%	8,656,761	3.79%	60	2.81%	144,279.36	4.20%	213.97
4.25%	4.50%	12,109,825	5.31%	126	5.91%	96,109.72	4.50%	208.71
4.50%	4.75%	67,299,585	29.49%	619	29.03%	108,723.08	4.68%	206.33
4.75%	5.00%	39,567,075	17.34%	380	17.82%	104,123.88	4.87%	207.37
5.00%	5.25%	7,377,616	3.23%	72	3.38%	102,486.89	5.11%	216.57
5.25%	5.50%	4,948,121	2.17%	43	2.02%	115,072.57	5.40%	215.37
5.50%	5.75%	3,180,417	1.39%	42	1.97%	75,724.20	5.70%	215.53
5.75%	6.00%	3,058,340	1.34%	26	1.22%	117,628.48	5.91%	165.57
6.00%	6.25%	1,684,659	0.74%	17	0.80%	99,097.61	6.11%	219.13
6.25%	6.50%	118,944	0.05%	6	0.28%	19,824.05	6.41%	217.20
6.50%	6.75%	53,566	0.02%	1	0.05%	53,565.81	6.55%	216.00
6.75%	7.00%	591,080	0.26%	4	0.19%	147,770.00	6.80%	207.22
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>228,197,357</b>	<b>100.00%</b>	<b>2,132</b>	<b>100.00%</b>	<b>107,034.41</b>	<b>4.18%</b>	<b>209.80</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		9,654,845	4.23%	80	3.75%	120,685.56	1.68%	195.49
<	1-1-2019	1,199,659	0.53%	15	0.70%	79,977.27	4.33%	212.81
1-1-2019	1-1-2020	15,958,364	6.99%	143	6.71%	111,596.95	4.35%	211.55
1-1-2020	1-1-2021	7,681,326	3.37%	69	3.24%	111,323.56	3.42%	211.72
1-1-2021	1-1-2022	7,701,689	3.38%	64	3.00%	120,338.88	4.05%	213.32
1-1-2022	1-1-2023	16,585,595	7.27%	158	7.41%	104,872.12	4.51%	210.15
1-1-2023	1-1-2024	4,991,083	2.19%	54	2.53%	92,427.46	3.37%	210.38
1-1-2024	1-1-2025	985,778	0.43%	11	0.52%	89,616.16	3.26%	181.77
1-1-2025	1-1-2026	492,374	0.22%	7	0.33%	70,339.12	3.69%	134.29
1-1-2026	1-1-2027	21,526,477	9.43%	200	9.38%	107,632.39	4.49%	208.70
1-1-2027	1-1-2028	108,955,106	47.75%	1,040	48.78%	104,764.53	4.32%	209.94
1-1-2028	1-1-2029	5,304,179	2.32%	51	2.39%	104,003.51	3.14%	216.43
1-1-2029	1-1-2030	85,805	0.04%	1	0.05%	85,805.00	4.85%	124.00
1-1-2030	1-1-2031	-	0.00%	-	0.00%	-	0.00%	-
1-1-2031	1-1-2032	349,293	0.15%	5	0.23%	69,858.55	4.56%	169.24
1-1-2032	1-1-2033	4,198,555	1.84%	43	2.02%	97,640.83	4.77%	196.39
1-1-2033	1-1-2034	299,999	0.13%	2	0.09%	149,999.50	3.85%	203.60
1-1-2034	1-1-2035	-	0.00%	-	0.00%	-	0.00%	-
1-1-2035	1-1-2036	380,878	0.17%	3	0.14%	126,959.40	4.78%	201.67
1-1-2036	1-1-2037	3,803,159	1.67%	28	1.31%	135,827.10	4.85%	215.86
1-1-2037	1-1-2038	18,018,509	7.90%	157	7.36%	114,767.57	4.84%	215.45
1-1-2038	1-1-2039	24,684	0.01%	1	0.05%	24,684.00	5.65%	229.00
1-1-2039	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2040	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
1-1-2041	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2042	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>228,197,357</b>	<b>100.00%</b>	<b>2,132</b>	<b>100.00%</b>	<b>107,034.41</b>	<b>4.18%</b>	<b>209.80</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2008 - 31-Dec-2008	407,000	0.18%	1	0.05%	407,000.00	5.80%	129.00
01-Jan-2018 - 31-Dec-2018	25,000	0.01%	1	0.05%	25,000.00	5.65%	12.00
01-Jan-2019 - 31-Dec-2019	225,095	0.10%	5	0.23%	45,019.09	5.08%	6.49
01-Jan-2020 - 31-Dec-2020	60,988	0.03%	3	0.14%	20,329.44	4.62%	14.43
01-Jan-2021 - 31-Dec-2021	44,000	0.02%	1	0.05%	44,000.00	2.65%	31.00
01-Jan-2022 - 31-Dec-2022	257,148	0.11%	5	0.23%	51,429.68	4.36%	39.52
01-Jan-2023 - 31-Dec-2023	152,394	0.07%	4	0.19%	38,098.48	4.97%	51.11
01-Jan-2024 - 31-Dec-2024	352,539	0.15%	6	0.28%	58,756.52	3.49%	62.16
01-Jan-2025 - 31-Dec-2025	640,279	0.28%	9	0.42%	71,142.13	4.36%	75.92
01-Jan-2026 - 31-Dec-2026	283,366	0.12%	5	0.23%	56,673.21	4.45%	85.92
01-Jan-2027 - 31-Dec-2027	2,491,982	1.09%	37	1.74%	67,350.86	4.57%	98.49
01-Jan-2028 - 31-Dec-2028	241,482	0.11%	5	0.23%	48,296.37	4.67%	111.32
01-Jan-2029 - 31-Dec-2029	1,297,752	0.57%	21	0.98%	61,797.70	4.55%	122.25
01-Jan-2030 - 31-Dec-2030	1,142,281	0.50%	16	0.75%	71,392.58	4.58%	133.69
01-Jan-2031 - 31-Dec-2031	2,622,902	1.15%	29	1.36%	90,444.91	4.64%	147.65
01-Jan-2032 - 31-Dec-2032	3,779,286	1.66%	45	2.11%	83,984.13	4.14%	158.05
01-Jan-2033 - 31-Dec-2033	1,896,555	0.83%	23	1.08%	82,458.92	4.36%	171.14
01-Jan-2034 - 31-Dec-2034	4,684,500	2.05%	44	2.06%	106,465.91	4.38%	183.75
01-Jan-2035 - 31-Dec-2035	3,511,148	1.54%	33	1.55%	106,398.42	3.97%	196.21
01-Jan-2036 - 31-Dec-2036	9,070,895	3.98%	101	4.74%	89,810.84	4.16%	212.66
01-Jan-2037 - 31-Dec-2037	194,357,873	85.17%	1,706	80.02%	113,926.07	4.16%	217.55
01-Jan-2038 - 31-Dec-2038	344,530	0.15%	20	0.94%	17,228.49	4.15%	232.55
01-Jan-2039 - 31-Dec-2039	144,074	0.06%	4	0.19%	36,018.58	6.26%	242.81
01-Jan-2040 - 31-Dec-2040	134,287	0.06%	7	0.33%	19,183.86	5.57%	256.86
01-Jan-2042 - 31-Dec-2042	30,000	0.01%	1	0.05%	30,000.00	5.85%	285.00
<b>Total</b>	<b>228,197,357</b>	<b>100.00%</b>	<b>2,132</b>	<b>100.00%</b>	<b>107,034.41</b>	<b>4.18%</b>	<b>209.80</b>

**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%	15,047,174	6.59%	200	9.38%	75,235.87	4.17%	212.31
55%	55%	4,474,197	1.96%	47	2.20%	95,195.67	4.13%	213.39
60%	60%	7,605,963	3.33%	66	3.10%	115,241.86	3.81%	214.65
65%	65%	5,903,885	2.59%	52	2.44%	113,536.26	4.36%	213.51
70%	70%	8,045,193	3.53%	67	3.14%	120,077.51	4.31%	205.75
75%	75%	15,040,665	6.59%	122	5.72%	123,284.14	4.24%	210.09
80%	80%	6,093,204	2.67%	54	2.53%	112,837.12	4.24%	210.15
85%	85%	18,021,032	7.90%	116	5.44%	155,353.72	3.83%	213.54
90%	90%	13,082,628	5.73%	108	5.07%	121,135.45	4.46%	208.68
95%	95%	22,807,845	9.99%	180	8.44%	126,710.25	4.16%	211.18
100%	100%	11,092,012	4.86%	107	5.02%	103,663.66	4.32%	200.28
105%	105%	4,837,918	2.12%	55	2.58%	87,962.14	4.50%	203.98
110%	110%	11,232,017	4.92%	125	5.86%	89,956.14	4.45%	206.24
115%	115%	18,227,200	7.99%	194	9.10%	93,954.64	4.19%	208.94
115%	120%	16,843,193	7.38%	154	7.22%	109,371.38	4.19%	204.26
120%	125%	46,428,433	20.35%	450	21.11%	103,174.29	4.13%	212.44
125%	>	3,414,798	1.50%	35	1.64%	97,565.66	3.99%	206.57
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>228,197,357</b>	<b>100.00%</b>	<b>2,132</b>	<b>100.00%</b>	<b>107,034.41</b>	<b>4.18%</b>	<b>209.80</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,833,836	2.99%	35	2.89%	195,252.45	4.26%	210.20
Utrecht	15,451,185	6.77%	74	6.10%	208,799.80	3.95%	211.52
Zeeland	6,222,569	2.73%	36	2.97%	172,849.13	4.36%	208.45
Zuid-Holland	46,878,987	20.54%	263	21.68%	178,247.10	4.21%	209.29
Flevoland	7,108,072	3.11%	38	3.13%	187,054.54	3.48%	212.53
Friesland	7,577,544	3.32%	45	3.71%	168,389.86	4.06%	212.01
Gelderland	23,977,191	10.51%	119	9.81%	201,489.00	4.35%	211.64
Groningen	7,464,470	3.27%	44	3.63%	169,647.05	4.12%	212.16
Limburg	15,995,029	7.01%	80	7.42%	177,722.55	4.26%	206.45
Noord-Brabant	37,347,069	16.37%	199	16.41%	187,673.72	4.25%	206.70
Noord-Holland	33,796,536	14.81%	170	14.01%	198,803.15	4.13%	211.02
Overijssel	19,447,670	8.52%	99	8.16%	196,441.11	4.22%	211.43
Unspecified	97,200	0.04%	1	0.08%	97,200.00	4.75%	219.00
<b>Total</b>	<b>228,197,357</b>	<b>100.00%</b>	<b>1,213</b>	<b>100.00%</b>	<b>188,126.43</b>	<b>4.18%</b>	<b>209.80</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	205,984,551	90.27%	1,072	88.38%	192,149.77	4.21%	209.53
Shop/House	431,913	0.19%	3	0.25%	143,971.06	3.32%	215.98
Condominium	20,076,967	8.80%	130	10.72%	154,438.21	3.97%	212.00
Recreational Home	110,000	0.05%	1	0.08%	110,000.00	3.30%	190.97
Farm House	871,767	0.38%	3	0.25%	290,588.92	3.35%	217.08
Condominium with garage	722,159	0.32%	4	0.33%	180,539.70	3.54%	214.16
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>228,197,357</b>	<b>100.00%</b>	<b>1,213</b>	<b>100.00%</b>	<b>188,126.43</b>	<b>4.18%</b>	<b>209.80</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	0.09%	14	1.15%	14,023.66	4.34%	205.98
25,000	50,000	0.39%	22	1.81%	40,608.42	4.22%	217.45
50,000	75,000	1.13%	40	3.30%	64,258.05	4.31%	217.96
75,000	100,000	3.19%	80	6.60%	91,096.33	4.21%	210.69
100,000	125,000	5.49%	110	9.07%	113,879.33	4.32%	211.03
125,000	150,000	10.66%	175	14.43%	138,968.67	4.11%	211.91
150,000	175,000	11.93%	167	13.77%	162,984.36	4.17%	207.33
175,000	200,000	14.20%	172	14.18%	188,448.15	4.19%	212.07
200,000	225,000	9.77%	105	8.66%	212,399.17	4.11%	211.94
225,000	250,000	10.07%	97	8.00%	236,857.95	4.10%	210.44
250,000	275,000	7.27%	63	5.19%	263,394.52	4.09%	208.57
275,000	300,000	6.29%	50	4.12%	287,167.67	4.31%	209.15
300,000	325,000	5.77%	42	3.46%	313,622.20	4.22%	207.93
325,000	350,000	3.11%	21	1.73%	338,041.66	4.19%	211.91
350,000	375,000	1.12%	7	0.58%	364,145.20	4.36%	209.74
375,000	400,000	3.05%	18	1.48%	387,266.93	4.21%	211.95
400,000	425,000	1.28%	7	0.58%	417,036.01	4.73%	213.61
425,000	450,000	1.94%	10	0.82%	442,963.91	4.23%	218.20
450,000	475,000	0.20%	1	0.08%	452,995.63	4.90%	218.00
475,000	500,000	1.08%	5	0.41%	492,955.71	4.50%	134.45
500,000	525,000	0.22%	1	0.08%	510,000.00	4.78%	216.38
525,000	550,000	0.23%	1	0.08%	530,000.00	4.75%	216.00
550,000	575,000	0.25%	1	0.08%	569,631.94	2.20%	177.06
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.26%	1	0.08%	602,000.00	4.60%	180.82
625,000	650,000	0.28%	1	0.08%	634,000.00	4.50%	217.00
650,000	>	0.72%	2	0.16%	820,000.00	3.40%	218.00
<b>Total</b>	<b>228,197,357</b>	<b>100.00%</b>	<b>1,213</b>	<b>100.00%</b>	<b>188,126.43</b>	<b>4.18%</b>	<b>209.80</b>