

Cashflow analysis for the period

Total interest received	2,427,770	
Interest received on transaction accounts	(33)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		7,227,737
Company management expenses	2,160	
MPT fee	46,242	
Administration fee	4,146	
Third party fees	44,951	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	2,311,986	
Redemption on Class E-notes	-	
Interest on the Notes	5,511	
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		2,427,737
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th July 2019	-	
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	25,603,144.67

Collateral

Starting principal balance	221,127,591	
Total Further Advances bought in April 2019	-	
Total Principal redemptions and repayments	(6,915,825)	
Losses for the period	-	
Ending principal balance		214,211,766
Balance Reset Participation		-
Total balance collateral E-MAC NL 2007-I		214,211,766
Redemptions reserved for purchase Further Advances on July 2019		-
Total balance Put Option Notes E-MAC NL 2007-I		214,211,766

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	11.64%	11.73%	7.95%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,136	211,665,587	98.81%
31 - 60 days	5	1,041,699	0.49%
61 - 90 days	1	450,000	0.21%
91 - 120 days	-	-	0.00%
120+ days	5	1,054,480	0.49%
In repossession	-	-	0.00%
Total	1,147	214,211,766	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	38,159	-	42,576	6,550,262

Characteristics

	2019	Minimum	Maximum
Number of borrowers	1147		
Number of loanparts	2019		
	(weighted) average		
Loan size borrower	186,758	8,428	875,000
Loan part size	106,098	679	765,000
Coupon	4.08%	0.35%	6.55%
Remaining maturity (months)	204	4	279
Remaining interest period (months)	67	1	223
Original interest period (months)	178	1	360
Seasoning (months)	118.5	3.0	183.0
Loan to Original Foreclosure Value (2)	94.0%	0.3%	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	7,373,459	3.44%	139	6.88%	53,046.47	4.13%	197.95
Bridge Loan	487,811	0.23%	3	0.15%	162,603.65	5.79%	(114.13)
Hybride (switch)	744,888	0.35%	9	0.45%	82,765.37	3.76%	195.09
Interest Only	165,269,017	77.15%	1,396	69.14%	118,387.55	4.07%	208.71
Investment	3,106,071	1.45%	36	1.78%	86,279.75	4.07%	210.01
Life	29,374,825	13.71%	324	16.05%	90,663.04	4.18%	186.68
Linear	111,133	0.05%	5	0.25%	22,226.60	4.66%	149.37
Savings	2,251,546	1.05%	29	1.44%	77,639.53	4.77%	194.18
STAR Aflossingsvrij	1,129,244	0.53%	20	0.99%	56,462.22	4.53%	211.14
Universal Life	4,363,771	2.04%	58	2.87%	75,237.42	3.39%	180.76
Total	214,211,766	100.00%	2,019	100.00%	106,097.95	4.08%	203.82

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	9,242,518	4.31%	74	3.67%	124,898.90	1.74%	190.53
12	6,626,787	3.09%	55	2.72%	120,487.03	2.48%	207.00
24	507,607	0.24%	5	0.25%	101,521.46	2.95%	211.70
36	8,780,953	4.10%	70	3.47%	125,442.19	2.99%	206.65
48	-	0.00%	-	0.00%	-	0.00%	-
60	11,409,249	5.33%	112	5.55%	101,868.29	3.54%	207.45
72	5,749,531	2.68%	54	2.67%	106,472.79	3.35%	207.96
84	1,983,860	0.93%	20	0.99%	99,193.01	4.90%	202.42
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	50,018,100	23.35%	472	23.38%	105,970.55	3.48%	208.94
132	-	0.00%	-	0.00%	-	0.00%	-
144	93,210	0.04%	1	0.05%	93,209.88	3.34%	211.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	14,369,038	6.71%	140	6.93%	102,635.99	4.84%	200.35
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	81,208,863	37.91%	797	39.47%	101,893.18	4.73%	200.90
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	4,255,437	1.99%	44	2.18%	96,714.47	4.76%	190.79
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	19,966,613	9.32%	175	8.67%	114,094.93	4.86%	208.59
>	-	0.00%	-	0.00%	-	0.00%	-
Total	214,211,766	100.00%	2,019	100.00%	106,097.95	4.08%	203.82

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,793,768	6.44%	118	5.84%	116,896.34	1.61%	205.00
2.50%	2.75%	5,622,292	2.62%	55	2.72%	102,223.49	2.67%	208.11
2.75%	3.00%	12,863,150	6.00%	125	6.19%	102,905.20	2.89%	209.87
3.00%	3.25%	18,792,723	8.77%	190	9.41%	98,909.07	3.16%	207.60
3.25%	3.50%	11,713,824	5.47%	94	4.66%	124,615.15	3.40%	208.32
3.50%	3.75%	10,161,238	4.74%	107	5.30%	94,964.85	3.66%	207.44
3.75%	4.00%	10,566,865	4.93%	87	4.31%	121,458.22	3.86%	209.68
4.00%	4.25%	7,585,627	3.54%	55	2.72%	137,920.50	4.20%	209.77
4.25%	4.50%	11,214,893	5.24%	114	5.65%	98,376.25	4.49%	202.50
4.50%	4.75%	62,054,805	28.97%	581	28.78%	106,806.89	4.68%	200.19
4.75%	5.00%	35,854,639	16.74%	351	17.38%	102,149.97	4.87%	201.47
5.00%	5.25%	6,392,726	2.98%	64	3.17%	99,886.34	5.11%	210.49
5.25%	5.50%	3,452,332	1.61%	28	1.39%	123,297.57	5.38%	209.26
5.50%	5.75%	5,800,356	2.72%	13	0.64%	44,642.79	5.60%	201.19
5.75%	6.00%	2,152,340	1.00%	18	0.89%	119,574.47	5.88%	139.95
6.00%	6.25%	1,272,659	0.59%	13	0.64%	97,896.87	6.10%	214.33
6.25%	6.50%	98,827	0.05%	5	0.25%	19,765.40	6.42%	223.35
6.50%	6.75%	38,700	0.02%	1	0.05%	38,700.08	6.55%	210.00
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
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%	-
Total	214,211,766	100.00%	2,019	100.00%	106,097.95	4.08%	203.82	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		9,938,487	4.64%	79	3.91%	125,803.63	1.67%	190.67
<	1-1-2020	4,337,063	2.02%	42	2.08%	103,263.42	3.69%	202.72
1-1-2020	1-1-2021	10,631,916	4.96%	92	4.56%	115,564.30	3.17%	207.17
1-1-2021	1-1-2022	7,395,641	3.45%	61	3.02%	121,240.02	4.03%	207.20
1-1-2022	1-1-2023	17,629,557	8.23%	163	8.07%	108,156.79	4.40%	204.84
1-1-2023	1-1-2024	4,902,994	2.29%	53	2.63%	92,509.32	3.34%	207.47
1-1-2024	1-1-2025	2,062,474	0.96%	21	1.04%	98,213.03	3.13%	190.55
1-1-2025	1-1-2026	1,822,437	0.85%	22	1.09%	82,838.06	3.24%	178.38
1-1-2026	1-1-2027	20,058,521	9.36%	191	9.46%	105,018.44	4.48%	202.27
1-1-2027	1-1-2028	101,467,405	47.37%	979	48.49%	103,643.93	4.31%	203.89
1-1-2028	1-1-2029	5,272,462	2.46%	52	2.58%	101,393.50	3.15%	210.45
1-1-2029	1-1-2030	2,482,658	1.16%	26	1.29%	95,486.85	3.28%	207.14
1-1-2030	1-1-2031	-	0.00%	-	0.00%	-	0.00%	-
1-1-2031	1-1-2032	440,016	0.21%	6	0.30%	73,336.04	4.36%	171.16
1-1-2032	1-1-2033	4,177,512	1.95%	43	2.13%	97,151.44	4.77%	190.43
1-1-2033	1-1-2034	299,999	0.14%	2	0.10%	149,999.50	3.85%	197.60
1-1-2034	1-1-2035	85,049	0.04%	2	0.10%	47,524.43	3.54%	213.00
1-1-2035	1-1-2036	380,340	0.18%	3	0.15%	126,780.04	4.78%	195.67
1-1-2036	1-1-2037	3,770,451	1.76%	28	1.39%	134,658.95	4.85%	209.86
1-1-2037	1-1-2038	17,022,100	7.95%	153	7.58%	111,255.56	4.79%	209.42
1-1-2038	1-1-2039	24,684	0.01%	1	0.05%	24,684.00	5.65%	223.00
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	1-1-2049	-	0.00%	-	0.00%	-	0.00%	-
1-1-2049	>	-	0.00%	-	0.00%	-	0.00%	-
Total	214,211,766	100.00%	2,019	100.00%	106,097.95	4.08%	203.82	

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	0.19%	1	0.05%	407,000.00	5.80%	135.00
01-Jan-2018 - 31-Dec-2018	25,000	0.01%	1	0.05%	25,000.00	5.65%	18.00
01-Jan-2019 - 31-Dec-2019	191,945	0.09%	2	0.10%	95,972.48	5.02%	1.38
01-Jan-2020 - 31-Dec-2020	59,542	0.03%	3	0.15%	19,847.48	2.22%	8.41
01-Jan-2021 - 31-Dec-2021	44,000	0.02%	1	0.05%	44,000.00	2.65%	25.00
01-Jan-2022 - 31-Dec-2022	150,898	0.07%	4	0.20%	37,724.60	3.99%	33.88
01-Jan-2023 - 31-Dec-2023	69,880	0.03%	3	0.15%	23,293.30	5.40%	46.39
01-Jan-2024 - 31-Dec-2024	334,388	0.16%	5	0.25%	66,877.54	3.44%	56.05
01-Jan-2025 - 31-Dec-2025	639,199	0.30%	9	0.45%	71,022.14	4.36%	69.92
01-Jan-2026 - 31-Dec-2026	281,527	0.13%	5	0.25%	56,305.41	4.18%	79.83
01-Jan-2027 - 31-Dec-2027	2,236,623	1.04%	34	1.68%	65,783.04	4.69%	92.46
01-Jan-2028 - 31-Dec-2028	237,762	0.11%	5	0.25%	47,552.47	4.67%	105.35
01-Jan-2029 - 31-Dec-2029	1,177,769	0.55%	20	0.99%	58,888.43	4.50%	116.29
01-Jan-2030 - 31-Dec-2030	1,062,145	0.50%	15	0.74%	70,809.68	4.57%	127.67
01-Jan-2031 - 31-Dec-2031	2,410,806	1.13%	26	1.29%	92,723.32	4.64%	141.77
01-Jan-2032 - 31-Dec-2032	3,831,211	1.79%	46	2.28%	83,287.19	3.97%	152.07
01-Jan-2033 - 31-Dec-2033	1,764,134	0.82%	23	1.14%	76,701.46	4.33%	165.32
01-Jan-2034 - 31-Dec-2034	4,675,911	2.18%	44	2.18%	106,270.71	4.38%	177.76
01-Jan-2035 - 31-Dec-2035	3,507,487	1.64%	33	1.63%	106,287.49	3.97%	190.21
01-Jan-2036 - 31-Dec-2036	8,665,606	4.05%	98	4.85%	88,424.55	4.10%	206.70
01-Jan-2037 - 31-Dec-2037	181,787,358	84.86%	1,609	79.69%	112,981.58	4.05%	211.54
01-Jan-2038 - 31-Dec-2038	343,330	0.16%	20	0.99%	17,166.49	4.15%	226.56
01-Jan-2039 - 31-Dec-2039	143,957	0.07%	4	0.20%	35,989.25	6.26%	256.81
01-Jan-2040 - 31-Dec-2040	134,287	0.06%	7	0.35%	19,183.86	5.57%	250.86
01-Jan-2042 - 31-Dec-2042	30,000	0.01%	1	0.05%	30,000.00	5.85%	279.00
Total	214,211,766	100.00%	2,019	100.00%	106,097.95	4.08%	203.82

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%	50%	14,849,139	6.93%	198	9.81%	74,995.65	4.14%	206.04
55%	55%	4,460,304	2.08%	48	2.38%	92,923.00	4.05%	209.23
60%	60%	7,235,983	3.38%	62	3.07%	116,709.56	3.78%	208.92
65%	65%	5,929,632	2.77%	55	2.72%	107,811.49	4.23%	207.17
70%	70%	7,344,812	3.43%	57	2.82%	128,856.35	4.30%	202.06
75%	75%	13,478,645	6.29%	111	5.50%	121,429.23	4.05%	203.32
80%	80%	5,839,316	2.73%	53	2.63%	110,175.76	4.19%	203.86
85%	85%	16,152,643	7.54%	108	5.35%	149,561.51	3.75%	207.17
90%	90%	13,331,553	6.22%	111	5.50%	120,104.08	4.44%	202.98
95%	95%	20,438,666	9.54%	163	8.07%	125,390.59	4.00%	205.15
100%	100%	11,034,078	5.15%	104	5.15%	106,096.90	4.19%	195.44
105%	105%	5,106,304	2.38%	60	2.97%	85,105.07	4.57%	196.57
110%	110%	11,245,020	5.25%	124	6.14%	90,685.65	4.29%	204.06
115%	115%	15,386,839	7.18%	165	8.17%	93,253.57	4.09%	201.37
120%	120%	15,178,197	7.09%	143	7.08%	106,141.24	4.17%	196.98
125%	125%	44,136,977	20.60%	427	21.15%	103,364.87	3.98%	206.38
Unknown	>	3,063,828	1.43%	30	1.49%	102,127.61	3.64%	200.75
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		214,211,766	100.00%	2,019	100.00%	106,097.95	4.08%	203.82

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,688,440	3.12%	34	2.96%	196,718.82	4.11%	204.03
Utrecht	14,266,863	6.66%	71	6.19%	200,941.74	3.86%	206.72
Zeeland	5,998,298	2.80%	34	2.96%	176,420.53	4.32%	202.47
Zuid-Holland	43,460,568	20.29%	247	21.53%	175,953.68	4.07%	203.57
Flevoland	6,697,439	3.13%	36	3.14%	186,039.97	3.43%	206.31
Friesland	6,993,350	3.26%	42	3.66%	166,508.33	4.07%	205.55
Gelderland	22,117,938	10.33%	109	9.50%	202,916.86	4.31%	206.08
Groningen	6,873,000	3.21%	41	3.57%	167,634.15	4.09%	206.55
Limburg	15,531,749	7.25%	87	7.59%	178,525.85	4.25%	200.57
Noord-Brabant	35,708,738	16.67%	193	16.83%	185,019.37	4.17%	200.22
Noord-Holland	31,394,265	14.66%	160	13.95%	196,214.16	3.97%	204.64
Overijssel	18,481,126	8.63%	93	8.11%	198,721.78	4.07%	205.54
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	214,211,766	100.00%	1,147	100.00%	186,758.30	4.08%	203.82

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	193,564,158	90.36%	1,016	88.58%	190,515.90	4.11%	203.57
Shop/House	431,913	0.20%	3	0.26%	143,971.06	3.32%	209.98
Condominium	18,530,284	8.65%	120	10.46%	154,419.04	3.85%	205.83
Recreational Home	110,000	0.05%	1	0.09%	110,000.00	3.30%	184.97
Farm House	871,767	0.41%	3	0.26%	290,588.92	3.35%	211.08
Condominium with garage	703,644	0.33%	4	0.35%	175,911.00	3.57%	208.10
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	214,211,766	100.00%	1,147	100.00%	186,758.30	4.08%	203.82

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	0.11%	17	1.48%	14,093.23	4.38%	201.87
25,000	50,000	0.44%	22	1.92%	42,627.99	4.33%	211.41
50,000	75,000	1.18%	39	3.40%	64,859.52	4.14%	207.58
75,000	100,000	3.15%	74	6.45%	91,123.81	4.13%	205.85
100,000	125,000	5.90%	111	9.68%	113,833.57	4.19%	205.54
125,000	150,000	10.25%	158	13.78%	138,995.54	3.95%	205.26
150,000	175,000	12.56%	165	14.39%	163,042.09	4.10%	202.36
175,000	200,000	29.869,808	158	13.78%	189,049.41	4.03%	205.75
200,000	225,000	20,822,556	98	8.54%	212,475.06	4.07%	205.80
225,000	250,000	21,564,893	91	7.93%	236,976.84	4.05%	204.62
250,000	275,000	15,309,982	58	5.06%	263,965.21	4.04%	203.60
275,000	300,000	13,180,167	46	4.01%	286,525.37	4.26%	202.23
300,000	325,000	12,545,421	40	3.49%	313,635.52	4.10%	202.19
325,000	350,000	6,077,013	18	1.57%	337,611.84	4.09%	205.00
350,000	375,000	2,904,559	8	0.70%	363,069.93	4.44%	204.88
375,000	400,000	6,580,486	17	1.48%	387,087.42	3.97%	205.53
400,000	425,000	2,499,307	6	0.52%	416,551.21	4.43%	207.21
425,000	450,000	3,996,921	9	0.78%	444,102.28	4.07%	212.11
450,000	475,000	452,396	1	0.09%	452,395.63	4.90%	212.00
475,000	500,000	1,973,779	4	0.35%	493,444.64	4.40%	117.10
500,000	525,000	510,000	1	0.09%	510,000.00	4.78%	210.38
525,000	550,000	530,000	1	0.09%	530,000.00	4.75%	210.00
550,000	575,000	569,628	1	0.09%	569,627.85	2.20%	171.06
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	602,000	1	0.09%	602,000.00	4.60%	174.82
625,000	650,000	634,000	1	0.09%	634,000.00	4.50%	211.00
650,000	>	1,640,000	2	0.17%	820,000.00	3.50%	212.00
Total	214,211,766	100.00%	1,147	100.00%	186,758.30	4.08%	203.82