

Cashflow analysis for the period

Total interest received	4,190,907	
Interest received on transaction accounts	(41)	
Liquidity available	4,721,888	
Reserve account available	1,517,750	
Receivables under hedging arrangements	299,000	
Total funds available		10,729,504
Company management expenses	-	
MPT fee	70,560	
Administration fee	6,324	
Third party fees	45,404	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,447	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	3,966,321	
Redemption on Class E-notes	56,088	
Interest on the Notes	317,221	
Shortfall Class D PDL Repayment	9,525	
Liquidity Facility Commitment Fee Subordinated Amount	8,447	
Floating Rate GIC Interest Junior Amount	57,616	
Deferred Purchase Price Instalment	-	
Total funds distributed		4,545,954
Available after distribution of funds		6,183,550
Undrawn Liquidity Facility	4,721,888	
Liquidity Facility Standby Loan as per 25th October 2016	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,461,662	
Available liquidity		6,183,550
Net cashflow		-

Collateral

Starting principal balance	337,277,749	
Total Further Advances bought in July 2016	-	
Total Principal redemptions and repayments	(12,454,504)	
Losses for the period	(9,525)	
Ending principal balance		324,813,720
Balance Reset Participation		-
Total balance collateral E-MAC NL 2007-I		324,813,720
Redemptions reserved for purchase Further Advances on October 2016		-
Total balance Put Option Notes E-MAC NL 2007-I		324,813,720

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	-	9,525	9,525	-
Total	-	9,525	9,525	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.31%	13.85%	6.15%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,628	315,989,102	97.28%
31 - 60 days	16	3,451,040	1.06%
61 - 90 days	9	1,846,538	0.57%
91 - 120 days	4	773,152	0.24%
120+ days	10	2,753,888	0.85%
In repossession	-	-	0.00%
Total	1,667	324,813,720	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	139,132	9,525	53,358	5,017,967

Characteristics

Number of borrowers	1667		
Number of loanparts	2951		
	(weighted) average	Minimum	Maximum
Loan size borrower	194,849	10,000	875,000
Loan part size	110,069	364	765,000
Coupon	4.70%	0.60%	6.95%
Remaining maturity (months)	236	1	312
Remaining interest period (months)	84	1	257
Original interest period (months)	176	1	360
Seasoning (months)	105.7	1.0	179.0
Loan to Original Foreclosure Value (2)	97.1%	3.3%	138.9%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	9,651,285	2.97%	154	5.22%	62,670.68	4.74%	231.56
Bridge Loan	592,536	0.18%	4	0.14%	148,134.00	5.79%	(102.08)
Hybride(switch)	985,782	0.30%	12	0.41%	82,148.48	5.20%	229.45
Interest Only	248,183,979	76.41%	2,032	68.86%	122,137.79	4.69%	241.48
Investment	5,030,087	1.55%	55	1.86%	91,456.13	4.54%	242.58
Life	46,833,573	14.42%	515	17.45%	90,938.98	4.75%	217.52
Linear	55,692	0.02%	2	0.07%	27,845.86	4.68%	137.54
Savings	4,384,267	1.35%	54	1.83%	81,190.13	4.95%	229.35
STAR Aflossingsvrij	1,678,740	0.52%	31	1.05%	54,152.90	4.91%	243.21
Universal Life	7,417,779	2.28%	92	3.12%	80,628.04	4.52%	210.67
Total	324,813,720	100.00%	2,951	100.00%	110,069.03	4.70%	236.21

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	14,501,034	4.46%	119	4.03%	121,857.43	3.06%	225.21
1	9,920,094	3.05%	90	3.05%	110,223.27	3.50%	237.50
12	462,622	0.14%	5	0.17%	92,524.32	4.16%	242.06
24	7,636,918	2.35%	61	2.07%	125,195.37	4.12%	237.93
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	23,746,880	7.31%	210	7.12%	113,080.38	5.12%	240.72
60	11,842,005	3.65%	121	4.10%	97,867.81	5.63%	242.11
72	1,730,878	0.53%	16	0.54%	108,179.90	5.41%	240.18
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	79,865,586	24.59%	723	24.50%	110,464.16	4.77%	239.87
120	-	0.00%	-	0.00%	-	0.00%	-
132	241,880	0.07%	4	0.14%	60,469.96	4.70%	194.23
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
168	19,671,416	6.06%	188	6.37%	104,635.19	4.84%	233.13
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	119,206,069	36.70%	1,098	37.21%	108,566.55	4.75%	233.43
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	7,874,449	2.42%	76	2.58%	103,611.17	4.78%	224.71
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	28,113,889	8.66%	240	8.13%	117,141.21	4.88%	241.47
360	-	0.00%	-	0.00%	-	0.00%	-
Total	324,813,720	100.00%	2,951	100.00%	110,069.03	4.70%	236.21

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	9,878,380	3.04%	78	2.64%	126,645.90	1.55%	237.57
2.50%	2.75%	195,400	0.06%	2	0.07%	97,700.03	2.75%	243.00
2.75%	3.00%	798,561	0.25%	6	0.20%	133,093.57	2.90%	243.00
3.00%	3.25%	3,376,620	1.04%	29	0.98%	116,435.17	3.16%	243.97
3.25%	3.50%	3,148,646	0.97%	26	0.88%	121,101.76	3.40%	241.46
3.50%	3.75%	6,319,320	1.95%	69	2.34%	91,584.35	3.70%	237.97
3.75%	4.00%	6,317,969	1.95%	51	1.73%	123,881.74	3.89%	237.95
4.00%	4.25%	7,426,818	2.29%	57	1.93%	130,295.06	4.16%	234.02
4.25%	4.50%	28,384,433	8.74%	254	8.61%	111,749.74	4.48%	237.19
4.50%	4.75%	124,746,885	38.41%	1,126	38.16%	110,787.64	4.67%	234.25
4.75%	5.00%	73,157,286	22.52%	673	22.81%	108,703.25	4.88%	235.83
5.00%	5.25%	17,755,658	5.47%	166	5.63%	106,961.80	5.13%	242.58
5.25%	5.50%	11,309,030	3.48%	105	3.56%	107,705.05	5.39%	242.72
5.50%	5.75%	11,545,094	3.55%	135	4.57%	85,519.21	5.67%	240.50
5.75%	6.00%	11,453,710	3.53%	91	3.08%	125,864.95	5.87%	224.41
6.00%	6.25%	2,724,298	0.84%	30	1.02%	90,809.95	6.13%	245.62
6.25%	6.50%	1,631,752	0.50%	25	0.85%	65,270.09	6.38%	245.44
6.50%	6.75%	3,456,310	1.06%	19	0.64%	181,911.05	6.60%	244.86
6.75%	7.00%	1,187,549	0.37%	9	0.30%	131,949.89	6.81%	239.20
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		324,813,720	100.00%	2,951	100.00%	110,069.03	4.70%	236.21

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		15,211,002	4.68%	125	4.24%	121,688.02	2.94%	225.25
<	01-01-2017	2,272,942	0.70%	28	0.95%	81,176.51	4.48%	237.08
01-01-2017	01-01-2018	86,773,296	26.71%	759	25.72%	114,325.82	4.80%	239.56
01-01-2018	01-01-2019	13,554,421	4.17%	137	4.64%	98,937.38	5.41%	243.36
01-01-2019	01-01-2020	15,004,816	4.62%	152	5.15%	98,715.89	5.20%	238.53
01-01-2020	01-01-2021	2,397,049	0.74%	28	0.95%	85,608.89	4.58%	238.85
01-01-2021	01-01-2022	7,243,852	2.23%	57	1.93%	127,085.12	4.39%	239.70
01-01-2022	01-01-2023	18,073,484	5.56%	165	5.59%	109,536.27	4.82%	234.50
01-01-2023	01-01-2024	238,255	0.07%	6	0.20%	39,709.10	5.22%	224.80
01-01-2024	01-01-2025	264,700	0.08%	3	0.10%	88,233.28	4.33%	148.33
01-01-2025	01-01-2026	367,338	0.11%	4	0.14%	91,834.42	4.68%	204.04
01-01-2026	01-01-2027	29,315,422	9.03%	260	8.81%	112,751.62	4.51%	234.08
01-01-2027	01-01-2028	97,749,406	30.09%	907	30.74%	107,772.22	4.75%	233.90
01-01-2028	01-01-2029	7,994	0.00%	1	0.03%	7,994.46	5.70%	261.00
01-01-2029	01-01-2030	85,805	0.03%	1	0.03%	85,805.00	4.85%	151.00
01-01-2030	01-01-2031	-	0.00%	-	0.00%	-	0.00%	-
01-01-2031	01-01-2032	590,243	0.18%	6	0.20%	98,373.91	4.79%	220.97
01-01-2032	01-01-2033	7,445,143	2.29%	73	2.47%	101,988.26	4.83%	225.18
01-01-2033	01-01-2034	127,897	0.04%	1	0.03%	127,896.53	4.85%	197.00
01-01-2034	01-01-2035	-	0.00%	-	0.00%	-	0.00%	-
01-01-2035	01-01-2036	392,000	0.12%	3	0.10%	130,666.67	4.78%	228.67
01-01-2036	01-01-2037	4,156,785	1.28%	29	0.98%	143,337.40	4.85%	242.86
01-01-2037	01-01-2038	23,497,186	7.23%	204	6.91%	115,182.28	4.89%	242.25
01-01-2038	01-01-2039	44,684	0.01%	2	0.07%	22,342.00	5.55%	256.50
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		324,813,720	100.00%	2,951	100.00%	110,069.03	4.70%	236.21

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	0.18%	4	0.14%	148,134.00	5.79%	102.08
01-Jan-2016 - 31-Dec-2016	1,150	0.00%	1	0.03%	1,150.48	1.10%	2.00
01-Jan-2017 - 31-Dec-2017	88,279	0.03%	2	0.07%	44,139.50	4.62%	7.92
01-Jan-2018 - 31-Dec-2018	164,273	0.05%	5	0.17%	32,854.51	4.83%	17.51
01-Jan-2019 - 31-Dec-2019	437,792	0.13%	4	0.14%	109,448.00	4.68%	30.82
01-Jan-2020 - 31-Dec-2020	119,672	0.04%	4	0.14%	29,918.01	4.63%	40.87
01-Jan-2021 - 31-Dec-2021	44,000	0.01%	1	0.03%	44,000.00	4.75%	58.00
01-Jan-2022 - 31-Dec-2022	356,914	0.11%	8	0.27%	44,614.21	4.53%	65.95
01-Jan-2023 - 31-Dec-2023	314,352	0.10%	6	0.20%	52,391.99	4.86%	78.40
01-Jan-2024 - 31-Dec-2024	478,021	0.15%	8	0.27%	59,752.60	3.79%	88.76
01-Jan-2025 - 31-Dec-2025	803,283	0.25%	13	0.44%	61,791.00	4.89%	102.62
01-Jan-2026 - 31-Dec-2026	513,321	0.16%	8	0.27%	64,165.10	4.47%	112.95
01-Jan-2027 - 31-Dec-2027	3,095,130	0.95%	41	1.39%	75,490.99	4.64%	125.46
01-Jan-2028 - 31-Dec-2028	576,874	0.18%	10	0.34%	57,687.41	4.55%	137.65
01-Jan-2029 - 31-Dec-2029	2,086,015	0.64%	28	0.95%	74,500.52	4.66%	149.10
01-Jan-2030 - 31-Dec-2030	1,837,398	0.57%	22	0.75%	83,518.10	4.73%	161.10
01-Jan-2031 - 31-Dec-2031	4,281,653	1.32%	46	1.56%	93,079.41	4.69%	174.53
01-Jan-2032 - 31-Dec-2032	6,884,123	2.12%	74	2.51%	93,028.69	4.67%	185.12
01-Jan-2033 - 31-Dec-2033	3,134,014	0.96%	36	1.22%	87,055.95	4.79%	198.45
01-Jan-2034 - 31-Dec-2034	5,341,714	1.64%	51	1.73%	104,739.49	4.56%	210.72
01-Jan-2035 - 31-Dec-2035	4,502,831	1.39%	43	1.46%	104,717.01	4.57%	222.67
01-Jan-2036 - 31-Dec-2036	13,699,582	4.22%	138	4.68%	99,272.33	4.68%	240.12
01-Jan-2037 - 31-Dec-2037	274,204,713	84.42%	2,345	79.46%	116,931.65	4.71%	244.53
01-Jan-2038 - 31-Dec-2038	618,195	0.19%	29	0.98%	21,317.07	5.64%	260.49
01-Jan-2039 - 31-Dec-2039	262,559	0.08%	7	0.24%	37,508.37	6.18%	270.20
01-Jan-2040 - 31-Dec-2040	265,962	0.08%	12	0.41%	22,163.50	5.94%	283.80
01-Jan-2041 - 31-Dec-2041	45,000	0.01%	2	0.07%	22,500.00	4.38%	294.56
01-Jan-2042 - 31-Dec-2042	64,364	0.02%	3	0.10%	21,454.80	5.93%	310.93
Total	324,813,720	100.00%	2,951	100.00%	110,069.03	4.70%	236.21

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%	18,210,143	5.61%	230	7.79%	79,174.53	4.55%	238.89
50%	55%	5,782,078	1.78%	57	1.93%	101,439.96	4.48%	243.87
55%	60%	11,659,160	3.59%	95	3.22%	122,728.00	4.51%	237.16
60%	65%	8,306,805	2.56%	66	2.24%	125,860.68	4.61%	239.53
65%	70%	11,156,183	3.43%	81	2.74%	137,730.66	4.63%	235.72
70%	75%	20,640,129	6.35%	159	5.39%	129,812.13	4.61%	237.99
75%	80%	8,312,118	2.56%	79	2.68%	105,216.68	4.68%	237.08
80%	85%	21,467,982	6.61%	142	4.81%	151,182.97	4.61%	239.81
85%	90%	20,586,133	6.34%	149	5.05%	138,161.97	4.71%	236.33
90%	95%	29,746,507	9.16%	224	7.59%	132,796.91	4.96%	237.14
95%	100%	18,279,236	5.63%	173	5.86%	105,660.32	4.60%	228.13
100%	105%	6,315,884	1.94%	67	2.27%	94,266.93	4.69%	231.04
105%	110%	17,658,430	5.44%	185	6.27%	95,450.97	4.77%	226.26
110%	115%	21,184,163	6.52%	230	7.79%	92,105.06	4.79%	235.01
115%	120%	29,269,899	9.01%	283	9.59%	103,427.21	4.78%	238.99
120%	125%	70,531,664	21.71%	679	23.01%	103,875.79	4.74%	238.53
125%	>	5,707,208	1.76%	52	1.76%	109,754.00	4.49%	211.38
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		324,813,720	100.00%	2,951	100.00%	194,849.26	4.70%	236.21

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	11,515,349	3.55%	66	3.96%	174,474.98	4.70%	237.90
Zeeland	7,495,643	2.31%	43	2.58%	174,317.28	4.79%	236.43
Noord-Brabant	51,765,155	15.94%	259	15.54%	199,865.46	4.67%	233.71
Limburg	20,917,288	6.44%	113	6.78%	185,108.75	4.81%	231.90
Friesland	9,664,370	2.98%	57	3.42%	169,550.35	4.66%	237.95
Drenthe	9,486,486	2.92%	51	3.06%	186,009.52	4.85%	236.35
Overijssel	24,845,277	7.65%	127	7.62%	195,632.11	4.69%	238.86
Gelderland	35,535,184	10.94%	173	10.38%	205,405.69	4.73%	236.79
Flevoland	10,328,858	3.18%	54	3.24%	191,275.15	4.56%	234.80
Utrecht	23,017,973	7.09%	105	6.30%	219,218.79	4.58%	237.86
Noord-Holland	52,109,238	16.04%	252	15.12%	206,782.69	4.78%	238.48
Zuid-Holland	68,035,699	20.95%	366	21.96%	185,889.89	4.67%	235.48
unspecified	97,200	0.03%	1	0.06%	97,200.00	4.75%	246.00
Total	324,813,720	100.00%	1,667	100.00%	194,849.26	4.70%	236.21

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	0.37%	6	0.36%	198,152.20	4.37%	244.01
Farm house	871,767	0.27%	3	0.18%	290,588.92	4.49%	244.08
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	993,179	0.31%	6	0.36%	165,529.79	5.04%	242.10
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	30,425,790	9.37%	195	11.70%	156,029.69	4.71%	236.84
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	290,459,072	89.42%	1,455	87.28%	199,628.23	4.70%	236.05
Private Shop	765,000	0.24%	1	0.06%	765,000.00	5.35%	246.00
Recreational home	110,000	0.03%	1	0.06%	110,000.00	4.80%	217.97
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	324,813,720	100.00%	1,667	100.00%	194,849.26	4.70%	236.21

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	0.06%	10	0.60%	18,431.84	4.42%	235.54
25,000	50,000	0.37%	29	1.74%	41,622.61	4.78%	244.22
50,000	75,000	0.82%	41	2.46%	65,233.09	4.60%	241.17
75,000	100,000	2.96%	104	6.24%	92,437.01	4.66%	239.39
100,000	125,000	5.10%	145	8.70%	114,290.10	4.80%	236.58
125,000	150,000	10.17%	237	14.22%	139,344.21	4.78%	238.87
150,000	175,000	11.81%	235	14.10%	163,267.16	4.74%	233.54
175,000	200,000	13.29%	229	13.74%	188,466.64	4.72%	238.04
200,000	225,000	9.67%	148	8.88%	212,243.63	4.73%	238.26
225,000	250,000	10.13%	138	8.28%	238,321.16	4.67%	237.15
250,000	275,000	7.66%	95	5.70%	261,826.71	4.59%	236.77
275,000	300,000	6.19%	70	4.20%	287,268.38	4.65%	236.27
300,000	325,000	6.20%	64	3.84%	314,904.24	4.64%	234.60
325,000	350,000	3.13%	30	1.80%	338,420.56	4.76%	233.14
350,000	375,000	2.02%	18	1.08%	364,531.12	4.95%	230.31
375,000	400,000	2.87%	24	1.44%	388,324.30	4.53%	237.95
400,000	425,000	1.39%	11	0.66%	411,529.73	4.55%	241.79
425,000	450,000	2.32%	17	1.02%	443,996.55	5.00%	243.95
450,000	475,000	0.43%	3	0.18%	463,663.01	4.68%	226.45
475,000	500,000	0.61%	4	0.24%	491,701.25	4.76%	212.05
500,000	525,000	0.47%	3	0.18%	510,970.00	4.88%	244.31
525,000	550,000	0.66%	4	0.24%	538,100.00	4.78%	169.68
550,000	575,000	0.18%	1	0.06%	569,649.83	2.20%	204.06
575,000	600,000	0.18%	1	0.06%	600,000.00	1.35%	245.00
600,000	625,000	0.37%	2	0.12%	607,000.00	4.65%	191.39
625,000	650,000	0.20%	1	0.06%	634,000.00	4.50%	244.00
650,000	>	0.74%	3	0.18%	801,666.67	4.89%	245.32
Total	324,813,720	100.00%	1,667	100.00%	194,849.26	4.70%	236.21