

Cashflow analysis for the period

Total interest received	2,649,721	
Interest received on transaction accounts	(37)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		7,449,684
Company management expenses	-	
MPT fee	50,614	
Administration fee	4,548	
Third party fees	30,485	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	2,405,031	
Redemption on Class E-notes	-	
Interest on the Notes	5,504	
Shortfall Class D PDL Repayment	140,622	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,649,684
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th October 2018	-	
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	25,733,180.89

Collateral

Starting principal balance	242,540,863	
Total Further Advances bought in July 2018	-	
Total Principal redemptions and repayments	(5,277,184)	
Losses for the period	(140,622)	
Ending principal balance		237,123,058
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-I		237,123,058
Redemptions reserved for purchase Further Advances on October 2018	-	
Total balance Put Option Notes E-MAC NL 2007-I		237,123,058

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	-	140,622	140,622	-
Total	-	140,622	140,622	-

Performance

	Last period	This period	Since issue
Prepayment rate	9.52%	8.44%	7.65%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,236	233,868,592	98.63%
31 - 60 days	7	1,342,073	0.57%
61 - 90 days	-	-	0.00%
91 - 120 days	2	471,392	0.20%
120+ days	6	1,441,000	0.61%
In repossession	-	-	0.00%
Total	1,251	237,123,058	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	233,308	140,622	39,760	6,631,168

Characteristics

Number of borrowers	1251		
Number of loanparts	2204		
	(weighted) average	Minimum	Maximum
Loan size borrower	189,547	9,747	875,000
Loan part size	107,588	679	765,000
Coupon	4.19%	0.38%	6.80%
Remaining maturity (months)	213	5	288
Remaining interest period (months)	91	1	232
Original interest period (months)	178	1	360
Seasoning (months)	114.0	1.0	174.0
Loan to Original Foreclosure Value (2)	94.7%	4.6%	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	8,081,241	3.41%	145	6.58%	55,732.70	4.20%	205.47
Bridge Loan	510,663	0.22%	4	0.18%	127,665.82	5.79%	(107.84)
Hybride (switch)	814,763	0.34%	10	0.45%	81,476.29	3.72%	204.68
Interest Only	182,842,692	77.11%	1,527	69.28%	119,739.81	4.16%	217.73
Investment	3,592,926	1.52%	40	1.81%	89,823.14	4.15%	219.15
Life	32,502,796	13.71%	359	16.29%	90,537.04	4.30%	194.98
Linear	219,664	0.09%	5	0.23%	43,932.87	4.68%	186.29
Savings	2,603,308	1.10%	32	1.45%	81,353.39	4.78%	204.64
STAR Aflossingsvrij	1,227,597	0.52%	21	0.95%	58,456.55	4.57%	220.22
Universal Life	4,727,416	1.99%	61	2.77%	77,498.63	3.66%	187.73
Total	237,123,058	100.00%	2,204	100.00%	107,587.59	4.19%	212.71

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	9,396,837	3.96%	79	3.58%	118,947.31	1.77%	198.48
12	8,045,097	3.39%	64	2.90%	125,704.64	2.45%	218.23
24	969,513	0.41%	9	0.41%	107,723.62	3.03%	198.14
36	9,753,157	4.11%	83	3.77%	117,507.92	3.17%	215.60
48	-	0.00%	-	0.00%	-	0.00%	-
60	11,759,444	4.96%	114	5.17%	103,153.02	3.72%	217.22
72	10,833,907	4.57%	103	4.67%	105,183.56	4.77%	218.20
84	2,205,183	0.93%	23	1.04%	95,877.52	4.85%	208.01
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	49,474,029	20.86%	461	20.92%	107,318.93	3.51%	217.54
132	-	0.00%	-	0.00%	-	0.00%	-
144	153,154	0.06%	3	0.14%	51,051.23	4.75%	144.17
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	16,244,108	6.85%	156	7.08%	104,128.90	4.84%	209.02
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	91,816,119	38.72%	876	39.75%	104,812.92	4.73%	210.05
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	4,462,932	1.88%	46	2.09%	97,020.26	4.77%	197.97
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	22,009,578	9.28%	187	8.48%	117,698.28	4.88%	217.89
>	-	0.00%	-	0.00%	-	0.00%	-
Total	237,123,058	100.00%	2,204	100.00%	107,587.59	4.19%	212.71

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	14,599,823	6.16%	122	5.54%	119,870.68	1.61%	215.63
2.50%	2.75%	4,527,655	1.91%	45	2.04%	100,614.55	2.66%	218.06
2.75%	3.00%	11,997,012	5.06%	118	5.35%	101,669.59	2.90%	216.91
3.00%	3.25%	19,733,751	8.32%	195	8.85%	101,198.72	3.17%	216.53
3.25%	3.50%	10,914,792	4.60%	87	3.95%	125,457.38	3.42%	217.13
3.50%	3.75%	9,100,755	3.84%	97	4.40%	93,822.21	3.68%	217.34
3.75%	4.00%	10,836,670	4.57%	90	4.08%	120,407.45	3.87%	219.22
4.00%	4.25%	9,213,949	3.89%	65	2.95%	141,753.06	4.19%	215.40
4.25%	4.50%	12,673,219	5.34%	129	5.85%	98,242.00	4.49%	211.95
4.50%	4.75%	70,263,470	29.63%	641	29.08%	109,615.40	4.68%	209.26
4.75%	5.00%	40,960,396	17.27%	390	17.70%	105,026.66	4.88%	210.17
5.00%	5.25%	8,141,134	3.43%	78	3.54%	104,373.52	5.11%	219.71
5.25%	5.50%	5,103,803	2.15%	47	2.13%	108,591.55	5.40%	217.77
5.50%	5.75%	3,347,711	1.41%	44	2.00%	76,084.35	5.70%	217.90
5.75%	6.00%	3,064,193	1.29%	27	1.23%	113,488.62	5.91%	167.43
6.00%	6.25%	1,878,659	0.79%	18	0.82%	104,425.52	6.12%	222.02
6.25%	6.50%	119,002	0.05%	6	0.27%	19,833.60	6.41%	220.21
6.50%	6.75%	54,985	0.02%	1	0.05%	54,985.25	6.55%	219.00
6.75%	7.00%	591,080	0.25%	4	0.18%	147,770.00	6.80%	210.22
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%	-
Total		237,123,058	100.00%	2,204	100.00%	107,587.59	4.19%	212.71

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		10,092,806	4.26%	84	3.81%	120,152.45	1.70%	198.68
<	1-1-2019	1,168,282	0.49%	13	0.59%	89,867.81	3.83%	215.56
1-1-2019	1-1-2020	18,437,221	7.78%	167	7.58%	110,402.52	4.29%	215.09
1-1-2020	1-1-2021	7,769,177	3.28%	71	3.22%	109,425.03	3.44%	214.31
1-1-2021	1-1-2022	7,705,200	3.25%	64	2.90%	120,393.75	4.05%	216.32
1-1-2022	1-1-2023	18,005,223	7.59%	170	7.71%	105,913.08	4.50%	213.45
1-1-2023	1-1-2024	4,787,772	2.02%	52	2.36%	92,072.53	3.40%	213.56
1-1-2024	1-1-2025	1,150,780	0.49%	13	0.59%	88,521.52	3.43%	185.83
1-1-2025	1-1-2026	492,907	0.21%	7	0.32%	70,415.26	3.69%	137.29
1-1-2026	1-1-2027	22,553,769	9.51%	207	9.39%	108,955.40	4.48%	211.13
1-1-2027	1-1-2028	112,078,115	47.27%	1,064	48.28%	105,336.57	4.33%	212.89
1-1-2028	1-1-2029	4,884,857	2.06%	47	2.13%	103,933.12	3.13%	219.42
1-1-2029	1-1-2030	85,805	0.04%	1	0.05%	85,805.00	4.85%	127.00
1-1-2030	1-1-2031	-	0.00%	-	0.00%	-	0.00%	-
1-1-2031	1-1-2032	350,514	0.15%	5	0.23%	70,102.75	4.56%	172.25
1-1-2032	1-1-2033	4,399,536	1.86%	45	2.04%	97,767.46	4.78%	197.07
1-1-2033	1-1-2034	299,999	0.13%	2	0.09%	149,999.50	3.85%	206.60
1-1-2034	1-1-2035	-	0.00%	-	0.00%	-	0.00%	-
1-1-2035	1-1-2036	381,142	0.16%	3	0.14%	127,047.47	4.78%	204.67
1-1-2036	1-1-2037	3,852,040	1.62%	28	1.27%	137,572.86	4.85%	218.86
1-1-2037	1-1-2038	18,603,231	7.85%	160	7.26%	116,270.19	4.84%	218.50
1-1-2038	1-1-2039	24,684	0.01%	1	0.05%	24,684.00	5.65%	232.00
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%	-
Total		237,123,058	100.00%	2,204	100.00%	107,587.59	4.19%	212.71

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2008 - 31-Dec-2008	429,000	0.18%	2	0.09%	214,500.00	5.80%	126.00
01-Jan-2016 - 31-Dec-2016	1,150	0.00%	1	0.05%	1,150.48	4.70%	22.00
01-Jan-2017 - 31-Dec-2017	56,663	0.02%	1	0.05%	56,663.26	5.80%	14.00
01-Jan-2018 - 31-Dec-2018	25,000	0.01%	1	0.05%	25,000.00	5.65%	9.00
01-Jan-2019 - 31-Dec-2019	146,134	0.06%	2	0.09%	73,067.00	4.70%	12.45
01-Jan-2020 - 31-Dec-2020	61,701	0.03%	3	0.14%	20,567.05	4.61%	17.43
01-Jan-2021 - 31-Dec-2021	44,000	0.02%	1	0.05%	44,000.00	2.65%	34.00
01-Jan-2022 - 31-Dec-2022	265,090	0.11%	5	0.23%	53,018.06	4.37%	42.49
01-Jan-2023 - 31-Dec-2023	153,004	0.06%	4	0.18%	38,250.91	4.97%	54.11
01-Jan-2024 - 31-Dec-2024	355,586	0.15%	6	0.27%	59,264.38	3.50%	65.17
01-Jan-2025 - 31-Dec-2025	640,812	0.27%	9	0.41%	71,201.35	4.36%	78.91
01-Jan-2026 - 31-Dec-2026	284,187	0.12%	5	0.23%	56,837.31	4.45%	88.81
01-Jan-2027 - 31-Dec-2027	2,519,249	1.06%	37	1.68%	68,087.82	4.57%	101.53
01-Jan-2028 - 31-Dec-2028	243,308	0.10%	5	0.23%	48,661.68	4.67%	114.31
01-Jan-2029 - 31-Dec-2029	1,300,693	0.55%	21	0.95%	61,937.75	4.55%	125.25
01-Jan-2030 - 31-Dec-2030	1,231,582	0.52%	17	0.77%	72,446.00	4.58%	136.68
01-Jan-2031 - 31-Dec-2031	3,035,093	1.28%	33	1.50%	91,972.53	4.59%	150.64
01-Jan-2032 - 31-Dec-2032	4,431,634	1.87%	52	2.36%	85,223.73	4.23%	160.90
01-Jan-2033 - 31-Dec-2033	1,898,927	0.80%	23	1.04%	82,562.05	4.36%	174.14
01-Jan-2034 - 31-Dec-2034	4,814,723	2.03%	45	2.04%	106,993.85	4.39%	186.88
01-Jan-2035 - 31-Dec-2035	3,512,948	1.48%	33	1.50%	106,452.96	4.09%	199.21
01-Jan-2036 - 31-Dec-2036	9,454,009	3.99%	104	4.72%	90,903.33	4.18%	215.74
01-Jan-2037 - 31-Dec-2037	201,510,614	84.98%	1,760	79.85%	114,494.67	4.16%	220.54
01-Jan-2038 - 31-Dec-2038	394,530	0.17%	21	0.95%	18,787.13	4.00%	236.24
01-Jan-2039 - 31-Dec-2039	144,132	0.06%	4	0.18%	36,032.90	6.26%	245.81
01-Jan-2040 - 31-Dec-2040	134,287	0.06%	7	0.32%	19,183.86	5.57%	259.86
01-Jan-2041 - 31-Dec-2041	5,000	0.00%	1	0.05%	5,000.00	5.80%	270.00
01-Jan-2042 - 31-Dec-2042	30,000	0.01%	1	0.05%	30,000.00	5.85%	288.00
Total	237,123,058	100.00%	2,204	100.00%	107,587.59	4.19%	212.71

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%	14,761,413	6.23%	197	8.94%	74,931.03	4.17%	215.13
55%	55%	4,392,632	1.85%	45	2.04%	97,614.04	4.08%	219.74
55%	60%	8,413,860	3.55%	76	3.45%	110,708.68	3.95%	215.93
60%	65%	5,937,329	2.50%	49	2.22%	121,169.99	4.33%	216.50
65%	70%	8,175,427	3.45%	66	2.99%	123,870.11	4.30%	209.61
70%	75%	15,098,683	6.37%	124	5.63%	121,763.58	4.26%	213.01
75%	80%	5,835,948	2.46%	53	2.40%	110,112.22	4.22%	214.22
80%	85%	18,805,644	7.93%	124	5.63%	151,658.42	3.91%	216.69
85%	90%	13,497,358	5.69%	113	5.13%	119,445.64	4.40%	211.45
90%	95%	24,378,224	10.28%	189	8.58%	128,985.31	4.18%	213.65
95%	100%	12,082,152	5.10%	115	5.22%	105,062.19	4.28%	203.86
100%	105%	4,954,588	2.09%	55	2.50%	90,083.06	4.49%	206.94
105%	110%	11,489,488	4.85%	129	5.85%	89,065.80	4.43%	208.53
110%	115%	18,046,431	7.61%	188	8.53%	95,991.65	4.21%	212.43
115%	120%	19,261,677	8.12%	176	7.99%	109,441.35	4.12%	207.97
120%	125%	48,577,309	20.49%	470	21.32%	103,355.98	4.15%	214.94
125%	>	3,414,916	1.44%	35	1.59%	97,569.03	4.00%	208.73
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		237,123,058	100.00%	2,204	100.00%	107,587.59	4.19%	212.71

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,051,486	2.97%	36	2.88%	195,874.62	4.22%	213.40
Utrecht	15,769,482	6.65%	76	6.08%	207,493.18	3.97%	214.47
Zeeland	6,448,052	2.72%	37	2.96%	174,271.68	4.34%	211.20
Zuid-Holland	49,299,692	20.79%	276	22.06%	178,622.07	4.20%	212.08
Flevoland	7,333,875	3.09%	39	3.12%	188,048.09	3.44%	215.52
Friesland	7,611,754	3.21%	45	3.60%	169,150.10	4.12%	214.86
Gelderland	25,175,892	10.62%	123	9.83%	204,682.05	4.35%	214.48
Groningen	7,886,711	3.33%	46	3.68%	171,450.24	4.16%	215.22
Limburg	16,469,832	6.95%	92	7.35%	179,019.91	4.27%	208.45
Noord-Brabant	38,699,314	16.32%	204	16.31%	189,702.52	4.26%	209.68
Noord-Holland	35,224,599	14.85%	174	13.91%	202,440.22	4.13%	214.28
Overijssel	20,152,368	8.50%	103	8.23%	195,654.06	4.24%	214.62
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	237,123,058	100.00%	1,251	100.00%	189,546.81	4.19%	212.71

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	214,197,369	90.33%	1,107	88.49%	193,493.56	4.21%	212.47
Shop/House	431,913	0.18%	3	0.24%	143,971.06	3.42%	218.98
Condominium	20,789,404	8.77%	133	10.63%	156,311.31	3.99%	214.69
Recreational Home	110,000	0.05%	1	0.08%	110,000.00	3.30%	193.97
Farm House	871,767	0.37%	3	0.24%	290,588.92	3.35%	220.08
Condominium with garage	722,605	0.30%	4	0.32%	180,651.19	3.55%	217.16
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	237,123,058	100.00%	1,251	100.00%	189,546.81	4.19%	212.71

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%	15	1.20%	17,222.22	4.41%	210.62
25,000	50,000	0.38%	22	1.76%	40,864.40	4.13%	220.53
50,000	75,000	1.07%	39	3.12%	64,840.99	4.31%	220.93
75,000	100,000	3.12%	81	6.47%	91,900.80	4.22%	213.75
100,000	125,000	5.28%	110	8.79%	113,838.46	4.30%	214.18
125,000	150,000	10.65%	182	14.55%	138,772.95	4.13%	214.61
150,000	175,000	11.48%	167	13.35%	162,951.75	4.18%	210.45
175,000	200,000	14.23%	179	14.31%	188,475.13	4.20%	214.38
200,000	225,000	10.02%	112	8.95%	212,060.49	4.05%	215.93
225,000	250,000	10.00%	100	7.99%	237,074.56	4.11%	212.38
250,000	275,000	7.42%	67	5.36%	262,696.35	4.13%	211.66
275,000	300,000	6.30%	52	4.16%	287,425.20	4.33%	211.60
300,000	325,000	5.69%	43	3.44%	313,973.41	4.23%	211.14
325,000	350,000	3.00%	21	1.68%	338,799.79	4.18%	216.08
350,000	375,000	1.54%	10	0.80%	365,327.32	4.55%	209.86
375,000	400,000	3.11%	19	1.52%	387,680.85	4.11%	215.16
400,000	425,000	1.40%	8	0.64%	415,791.44	4.54%	216.90
425,000	450,000	1.87%	10	0.80%	443,964.86	4.23%	221.19
450,000	475,000	0.19%	1	0.08%	452,995.63	4.90%	221.00
475,000	500,000	1.04%	5	0.40%	492,955.71	4.50%	137.45
500,000	525,000	0.43%	2	0.16%	507,000.00	4.93%	220.46
525,000	550,000	0.22%	1	0.08%	530,000.00	4.75%	219.00
550,000	575,000	0.24%	1	0.08%	569,633.98	2.20%	180.06
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.25%	1	0.08%	602,000.00	4.60%	183.82
625,000	650,000	0.27%	1	0.08%	634,000.00	4.50%	220.00
650,000	>	0.69%	2	0.16%	820,000.00	3.40%	221.00
Total	237,123,058	100.00%	1,251	100.00%	189,546.81	4.19%	212.71