

Cashflow analysis for the period

Total interest received	2,231,031	
Interest received on transaction accounts	(37)	
Liquidity available	3,600,000	
Reserve account available	1,200,000	
Receivables under hedging arrangements	-	
Total funds available		7,030,994
Company management expenses	2,693	
MPT fee	44,835	
Administration fee	4,016	
Third party fees	19,829	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	2,072,280	
Redemption on Class E-notes	-	
Interest on the Notes	4,114	
Shortfall Class D PDL Repayment	70,347	
Liquidity Facility Commitment Fee Subordinated Amount	6,440	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,230,994
Available after distribution of funds		4,800,000
Undrawn Liquidity Facility	3,600,000	
Liquidity Facility Standby Loan as per 25th October 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	25,482,747.00

Collateral

Starting principal balance	214,211,766	
Total Further Advances bought in July 2019	-	
Total Principal redemptions and repayments	(6,998,708)	
Losses for the period	(70,347)	
Ending principal balance		207,142,711
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-I		207,142,711
Redemptions reserved for purchase Further Advances on October 2019	-	
Total balance Put Option Notes E-MAC NL 2007-I		207,142,711

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	-	70,347	70,347	-
Total	-	70,347	70,347	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.73%	12.37%	8.05%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,105	204,332,376	98.84%
31 - 60 days	6	1,458,607	0.70%
61 - 90 days	1	450,000	0.22%
91 - 120 days	-	-	0.00%
120+ days	4	901,729	0.44%
In repossession	-	-	0.00%
Total	1,116	207,142,711	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	70,347	16,509	6,604,100

Characteristics

Number of borrowers	1116		
Number of loanparts	1959		
	(weighted) average	Minimum	Maximum
Loan size borrower	185,612	8,428	875,000
Loan part size	105,739	1,487	765,000
Coupon	4.08%	0.35%	6.55%
Remaining maturity (months)	201	1	276
Remaining interest period (months)	85	1	220
Original interest period (months)	179	1	360
Seasoning (months)	121.7	2.0	186.0
Loan to Original Foreclosure Value (2)	93.7%	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	6,935,468	3.35%	133	6.79%	52,146.38	4.13%	193.61
Bridge Loan	487,811	0.24%	3	0.15%	162,603.65	5.79%	(117.13)
Hybride (switch)	620,496	0.30%	8	0.41%	77,561.94	3.98%	189.32
Interest Only	160,032,958	77.26%	1,357	69.27%	117,931.44	4.06%	205.66
Investment	2,862,071	1.38%	33	1.68%	86,729.43	4.01%	206.85
Life	28,415,756	13.72%	313	15.98%	90,785.16	4.18%	184.20
Linear	106,674	0.05%	5	0.26%	21,334.79	4.66%	145.54
Savings	2,226,232	1.07%	29	1.48%	76,766.61	4.77%	191.35
STAR Aflossingsvrij	1,125,989	0.54%	20	1.02%	56,299.44	4.53%	209.14
Universal Life	4,329,257	2.09%	58	2.96%	74,642.36	3.39%	177.81
Total	207,142,711	100.00%	1,959	100.00%	105,739.01	4.08%	200.76

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	8,922,518	4.31%	73	3.73%	122,226.28	1.71%	186.72
12	6,384,997	3.08%	52	2.65%	122,788.41	2.51%	204.56
24	506,835	0.24%	5	0.26%	101,366.96	2.95%	208.71
36	7,946,852	3.84%	67	3.42%	118,609.74	2.92%	203.17
48	-	0.00%	-	0.00%	-	0.00%	-
60	10,933,027	5.28%	105	5.36%	104,124.06	3.54%	204.29
72	5,747,145	2.77%	54	2.76%	106,428.60	3.35%	205.01
84	1,698,045	0.82%	17	0.87%	99,885.00	4.90%	197.88
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	49,148,822	23.73%	463	23.63%	106,152.96	3.48%	205.94
132	-	0.00%	-	0.00%	-	0.00%	-
144	92,231	0.04%	1	0.05%	92,231.39	3.34%	208.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	13,852,124	6.69%	134	6.84%	103,374.06	4.84%	197.74
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	78,059,832	37.68%	770	39.31%	101,376.41	4.73%	197.78
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	4,251,692	2.05%	44	2.25%	96,629.37	4.76%	187.82
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	19,598,591	9.46%	174	8.88%	112,635.58	4.87%	205.60
>	-	0.00%	-	0.00%	-	0.00%	-
Total	207,142,711	100.00%	1,959	100.00%	105,739.01	4.08%	200.76

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,536,236	6.53%	116	5.92%	116,683.07	1.60%	202.16
2.50%	2.75%	5,367,173	2.59%	53	2.71%	101,267.42	2.66%	204.94
2.75%	3.00%	12,220,701	5.90%	123	6.28%	99,355.29	2.90%	206.76
3.00%	3.25%	18,177,679	8.78%	183	9.34%	99,331.58	3.16%	204.63
3.25%	3.50%	11,742,591	5.67%	93	4.75%	126,264.42	3.41%	205.38
3.50%	3.75%	10,773,147	5.20%	111	5.67%	97,055.38	3.67%	204.79
3.75%	4.00%	9,196,466	4.44%	78	3.98%	117,903.41	3.87%	206.40
4.00%	4.25%	7,365,484	3.56%	53	2.71%	138,971.40	4.20%	206.62
4.25%	4.50%	11,022,496	5.32%	110	5.62%	100,204.51	4.49%	199.38
4.50%	4.75%	59,721,990	28.83%	559	28.53%	106,837.19	4.68%	197.15
4.75%	5.00%	34,262,616	16.54%	342	17.46%	100,183.09	4.88%	198.35
5.00%	5.25%	6,330,940	3.06%	63	3.22%	100,491.11	5.11%	207.47
5.25%	5.50%	3,433,948	1.66%	27	1.38%	127,183.26	5.38%	206.25
5.50%	5.75%	5,747,777	2.78%	12	0.61%	47,898.07	5.60%	198.02
5.75%	6.00%	2,152,340	1.04%	18	0.92%	119,574.47	5.88%	136.95
6.00%	6.25%	1,127,659	0.54%	12	0.61%	93,971.61	6.11%	211.63
6.25%	6.50%	98,767	0.05%	5	0.26%	19,753.39	6.42%	220.34
6.50%	6.75%	38,700	0.02%	1	0.05%	38,700.08	6.55%	207.00
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		207,142,711	100.00%	1,959	100.00%	105,739.01	4.08%	200.76

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		9,618,487	4.64%	78	3.98%	123,313.93	1.64%	186.92
<	1/1/2020	1,690,509	0.82%	21	1.07%	80,500.44	3.87%	188.78
1/1/2020	1/1/2021	11,833,993	5.71%	99	5.05%	119,535.28	3.20%	204.78
1/1/2021	1/1/2022	6,979,884	3.37%	58	2.96%	120,342.83	4.00%	203.99
1/1/2022	1/1/2023	17,507,763	8.45%	161	8.22%	108,743.87	4.36%	202.26
1/1/2023	1/1/2024	4,572,476	2.21%	49	2.50%	93,315.84	3.35%	204.21
1/1/2024	1/1/2025	2,003,507	0.97%	21	1.07%	95,405.07	3.14%	188.34
1/1/2025	1/1/2026	1,835,961	0.89%	23	1.17%	79,824.40	3.21%	177.19
1/1/2026	1/1/2027	19,332,164	9.33%	185	9.44%	104,498.18	4.48%	199.20
1/1/2027	1/1/2028	97,992,195	47.31%	948	48.39%	103,367.29	4.31%	200.83
1/1/2028	1/1/2029	5,252,617	2.54%	52	2.65%	101,011.87	3.15%	207.47
1/1/2029	1/1/2030	2,677,718	1.29%	27	1.38%	99,174.74	3.28%	204.32
1/1/2030	1/1/2031	-	0.00%	-	0.00%	-	0.00%	-
1/1/2031	1/1/2032	437,772	0.21%	6	0.31%	72,961.99	4.36%	168.14
1/1/2032	1/1/2033	4,174,367	2.02%	43	2.19%	97,078.30	4.77%	187.46
1/1/2033	1/1/2034	299,999	0.14%	2	0.10%	149,999.50	3.85%	194.60
1/1/2034	1/1/2035	84,489	0.05%	2	0.10%	47,244.50	3.54%	210.00
1/1/2035	1/1/2036	380,066	0.18%	3	0.15%	126,688.72	4.78%	192.67
1/1/2036	1/1/2037	3,516,895	1.70%	27	1.38%	130,255.38	4.86%	206.85
1/1/2037	1/1/2038	16,917,166	8.17%	153	7.81%	110,569.71	4.79%	206.42
1/1/2038	1/1/2039	24,684	0.01%	1	0.05%	24,684.00	5.65%	220.00
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		207,142,711	100.00%	1,959	100.00%	105,739.01	4.08%	200.76

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	0.20%	1	0.05%	407,000.00	5.80%	138.00
01-Jan-2018 - 31-Dec-2018	25,000	0.01%	1	0.05%	25,000.00	5.65%	21.00
01-Jan-2019 - 31-Dec-2019	191,945	0.09%	2	0.10%	95,972.48	5.02%	1.62
01-Jan-2020 - 31-Dec-2020	36,387	0.02%	2	0.10%	18,193.67	2.13%	5.04
01-Jan-2021 - 31-Dec-2021	44,000	0.02%	1	0.05%	44,000.00	2.65%	22.00
01-Jan-2022 - 31-Dec-2022	150,898	0.07%	4	0.20%	37,724.60	3.99%	30.88
01-Jan-2023 - 31-Dec-2023	69,248	0.03%	3	0.15%	23,082.55	5.40%	43.41
01-Jan-2024 - 31-Dec-2024	331,594	0.16%	5	0.26%	66,318.73	3.44%	53.04
01-Jan-2025 - 31-Dec-2025	623,652	0.30%	9	0.46%	69,294.70	4.36%	66.95
01-Jan-2026 - 31-Dec-2026	200,803	0.10%	4	0.20%	50,200.81	3.95%	76.38
01-Jan-2027 - 31-Dec-2027	2,231,928	1.08%	34	1.74%	65,644.93	4.69%	89.46
01-Jan-2028 - 31-Dec-2028	235,869	0.11%	5	0.26%	47,173.78	4.66%	102.36
01-Jan-2029 - 31-Dec-2029	1,165,970	0.56%	20	1.02%	58,298.52	4.50%	113.28
01-Jan-2030 - 31-Dec-2030	965,440	0.47%	14	0.71%	68,959.99	4.56%	124.73
01-Jan-2031 - 31-Dec-2031	2,405,178	1.16%	26	1.33%	92,506.85	4.64%	138.77
01-Jan-2032 - 31-Dec-2032	3,814,683	1.84%	46	2.35%	82,927.89	3.96%	149.06
01-Jan-2033 - 31-Dec-2033	1,567,935	0.76%	20	1.02%	78,396.76	4.31%	162.32
01-Jan-2034 - 31-Dec-2034	4,471,532	2.16%	41	2.09%	109,061.75	4.38%	174.55
01-Jan-2035 - 31-Dec-2035	3,499,619	1.69%	33	1.68%	106,049.06	3.97%	187.21
01-Jan-2036 - 31-Dec-2036	8,375,971	4.04%	96	4.90%	87,249.70	4.09%	203.73
01-Jan-2037 - 31-Dec-2037	175,706,545	84.82%	1,561	79.68%	112,560.25	4.05%	208.53
01-Jan-2038 - 31-Dec-2038	343,330	0.17%	20	1.02%	17,166.49	4.15%	223.56
01-Jan-2039 - 31-Dec-2039	143,897	0.07%	4	0.20%	35,974.24	6.26%	233.81
01-Jan-2040 - 31-Dec-2040	104,287	0.05%	6	0.31%	17,381.17	5.95%	248.98
01-Jan-2042 - 31-Dec-2042	30,000	0.01%	1	0.05%	30,000.00	5.85%	276.00
Total	207,142,711	100.00%	1,959	100.00%	105,739.01	4.08%	200.76

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%	14,660,539	7.08%	195	9.95%	75,182.25	4.14%	203.06
55%	55%	4,405,704	2.13%	48	2.45%	91,785.50	4.03%	206.22
60%	60%	7,805,937	3.77%	68	3.47%	114,793.19	3.84%	205.36
65%	65%	4,768,924	2.30%	49	2.50%	97,345.40	4.32%	202.99
70%	70%	7,243,640	3.50%	60	3.06%	120,727.33	4.29%	198.05
75%	75%	12,627,706	6.10%	103	5.26%	122,599.09	4.09%	200.35
80%	80%	6,031,513	2.91%	52	2.65%	115,990.63	4.24%	200.51
85%	85%	15,883,563	7.67%	106	5.41%	149,844.94	3.73%	204.15
90%	90%	13,832,325	6.68%	111	5.67%	124,615.54	4.45%	199.97
95%	95%	20,035,096	9.67%	161	8.22%	124,441.59	3.98%	201.77
100%	100%	9,383,728	4.53%	92	4.70%	101,997.04	4.16%	192.58
105%	105%	4,876,591	2.35%	55	2.81%	88,665.30	4.49%	194.06
110%	110%	12,552,727	6.06%	139	7.10%	90,307.39	4.30%	200.91
115%	115%	13,564,383	6.55%	143	7.30%	94,855.82	4.08%	198.65
115%	120%	14,572,283	7.03%	139	7.10%	104,836.57	4.16%	193.05
120%	125%	41,833,345	20.20%	408	20.83%	102,532.71	3.96%	203.57
125%	>	3,063,706	1.48%	30	1.53%	102,123.54	3.64%	197.75
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		207,142,711	100.00%	1,959	100.00%	105,739.01	4.08%	200.76

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,307,248	3.04%	32	2.87%	197,101.50	4.16%	200.56
Utrecht	13,375,939	6.46%	68	6.09%	196,704.99	3.87%	203.42
Zeeland	5,727,821	2.77%	33	2.96%	173,570.32	4.28%	199.16
Zuid-Holland	41,681,078	20.12%	238	21.33%	175,130.58	4.06%	200.82
Flevoland	6,382,378	3.08%	35	3.14%	182,353.66	3.36%	203.09
Friesland	6,765,710	3.27%	41	3.67%	165,017.32	4.08%	202.38
Gelderland	21,696,544	10.47%	107	9.59%	202,771.44	4.30%	203.02
Groningen	6,702,508	3.24%	40	3.58%	167,562.70	4.12%	203.72
Limburg	15,219,904	7.35%	86	7.71%	176,975.63	4.25%	197.42
Noord-Brabant	34,629,789	16.72%	188	16.85%	184,201.01	4.18%	197.01
Noord-Holland	30,373,186	14.66%	156	13.98%	194,699.91	3.97%	201.66
Overijssel	18,280,606	8.83%	92	8.24%	198,702.24	4.05%	202.52
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	207,142,711	100.00%	1,116	100.00%	185,611.75	4.08%	200.76

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	186,756,816	90.16%	986	88.35%	189,408.54	4.11%	200.52
Shop/House	431,913	0.21%	3	0.27%	143,971.06	3.32%	206.98
Condominium	18,270,150	8.82%	119	10.66%	153,530.67	3.83%	202.74
Recreational Home	110,000	0.05%	1	0.09%	110,000.00	3.30%	181.97
Farm House	871,767	0.42%	3	0.27%	290,588.92	3.40%	208.08
Condominium with garage	702,066	0.34%	4	0.36%	175,516.40	3.57%	205.10
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	207,142,711	100.00%	1,116	100.00%	185,611.75	4.08%	200.76

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%	16	1.43%	13,677.68	4.37%	200.24
25,000	50,000	0.43%	21	1.88%	42,489.05	4.37%	208.48
50,000	75,000	1.22%	39	3.49%	64,720.14	4.14%	204.66
75,000	100,000	3.34%	76	6.81%	91,107.49	4.15%	202.49
100,000	125,000	6.10%	111	9.95%	113,745.26	4.19%	202.19
125,000	150,000	10.12%	151	13.53%	138,797.18	3.92%	202.19
150,000	175,000	12.82%	163	14.61%	162,961.13	4.10%	199.79
175,000	200,000	13.86%	152	13.62%	188,864.91	4.04%	202.90
200,000	225,000	10.06%	98	8.78%	212,608.51	4.06%	202.34
225,000	250,000	9.61%	84	7.53%	237,051.17	4.05%	201.73
250,000	275,000	7.14%	56	5.02%	263,967.44	3.99%	200.65
275,000	300,000	6.23%	45	4.03%	286,583.88	4.28%	199.06
300,000	325,000	5.60%	37	3.32%	313,281.80	4.12%	198.87
325,000	350,000	2.77%	17	1.52%	337,059.74	4.06%	201.74
350,000	375,000	1.58%	9	0.81%	362,908.77	4.48%	200.79
375,000	400,000	2.80%	15	1.34%	387,049.08	3.85%	203.57
400,000	425,000	1.21%	6	0.54%	416,551.21	4.43%	204.21
425,000	450,000	1.92%	9	0.81%	442,674.71	4.30%	207.27
450,000	475,000	0.22%	1	0.09%	452,995.63	4.90%	209.00
475,000	500,000	0.72%	3	0.27%	495,991.19	4.26%	88.27
500,000	525,000	0.25%	1	0.09%	510,000.00	4.78%	207.38
525,000	550,000	0.26%	1	0.09%	530,000.00	4.75%	207.00
550,000	575,000	0.27%	1	0.09%	569,625.78	2.20%	168.06
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.29%	1	0.09%	602,000.00	4.60%	171.82
625,000	650,000	0.31%	1	0.09%	634,000.00	4.50%	208.00
650,000	>	0.79%	2	0.18%	820,000.00	3.50%	209.00
Total	207,142,711	100.00%	1,116	100.00%	185,611.75	4.08%	200.76