

Cashflow analysis for the period

Total interest received	4,020,833	
Interest received on transaction accounts	(39)	
Liquidity available	4,547,392	
Reserve account available	1,461,662	
Receivables under hedging arrangements	-	
Total funds available		10,029,848
Company management expenses		
MPT fee	67,870	
Administration fee	6,090	
Third party fees	39,200	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,135	
Interest on Liquidity Facility Standby Loan	-	
Payments under hedging arrangements	3,725,296	
Redemption on Class E-notes	69,424	
Interest on the Notes	15,315	
Shortfall Class D PDL Repayment	136,659	
Liquidity Facility Commitment Fee Subordinated Amount	8,135	
Floating Rate GIC Interest Junior Amount	14,095	
Deferred Purchase Price Instalment	-	
Total funds distributed		4,090,218
Available after distribution of funds		5,939,630
Undrawn Liquidity Facility	4,547,392	
Liquidity Facility Standby Loan as per 25th January 2017	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,392,238	
Available liquidity		5,939,630
Net cashflow		-

Collateral

Starting principal balance	324,813,720
Total Further Advances bought in October 2016	-
Total Principal redemptions and repayments	(15,290,844)
Losses for the period	(136,659)
Ending principal balance	309,386,217
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-I	309,386,217
Redemptions reserved for purchase Further Advances on January 2017	-
Total balance Put Option Notes E-MAC NL 2007-I	309,386,217

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	136,659	136,659	-
Total	-	136,659	136,659	-

Performance

	Last period	This period	Since issue
Prepayment rate	13.85%	17.54%	6.46%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,556	300,614,243	97.16%
31 - 60 days	15	3,641,562	1.18%
61 - 90 days	6	970,000	0.31%
91 - 120 days	5	1,276,194	0.41%
120+ days	10	2,884,199	0.93%
In repossession	-	-	0.00%
Total	1,592	309,386,217	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	9,525	136,659	14,857	5,139,769

Characteristics

	(weighted) average	Minimum	Maximum
Number of borrowers	1592		
Number of loanparts	2820		
Loan size borrower	194,338	10,000	875,000
Loan part size	109,711	364	765,000
Coupon	4.67%	0.37%	6.80%
Remaining maturity (months)	233	1	309
Remaining interest period (months)	82	1	254
Original interest period (months)	176	1	360
Seasoning (months)	104.5	1.0	182.0
Loan to Original Foreclosure Value (2)	97.2%	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	10,063,172	3.25%	158	5.60%	63,690.96	4.71%	229.16
Bridge Loan	592,536	0.19%	4	0.14%	148,134.00	5.79%	(105.08)
Hybride(switch)	979,019	0.32%	12	0.43%	81,584.91	5.09%	226.58
Interest Only	236,220,132	76.35%	1,940	68.79%	121,762.95	4.66%	238.38
Investment	4,793,660	1.55%	53	1.88%	90,446.41	4.52%	240.36
Life	43,990,060	14.22%	487	17.27%	90,328.67	4.73%	214.32
Linear	201,942	0.07%	3	0.11%	67,314.14	4.73%	203.54
Savings	4,082,484	1.32%	50	1.77%	81,649.68	4.94%	227.22
STAR Aflossingsvrij	1,510,932	0.49%	27	0.96%	55,960.45	4.84%	241.17
Universal Life	6,952,279	2.25%	86	3.05%	80,840.48	4.49%	207.73
Total	309,386,217	100.00%	2,820	100.00%	109,711.42	4.67%	233.15

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	12,068,880	3.90%	98	3.48%	123,151.84	2.36%	219.47
12	11,125,051	3.60%	96	3.40%	115,885.95	3.41%	234.49
24	461,896	0.15%	5	0.18%	92,379.19	3.48%	239.06
36	7,226,143	2.34%	57	2.02%	126,774.43	4.09%	234.67
48	-	0.00%	-	0.00%	-	0.00%	-
60	23,431,736	7.57%	208	7.38%	112,652.58	5.15%	237.55
72	11,464,557	3.71%	115	4.08%	99,691.80	5.56%	239.00
84	1,730,769	0.56%	16	0.57%	108,173.04	5.41%	237.18
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	74,243,921	24.00%	678	24.04%	109,504.31	4.76%	236.75
132	-	0.00%	-	0.00%	-	0.00%	-
144	241,134	0.08%	4	0.14%	60,283.51	4.70%	191.07
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	19,214,825	6.21%	185	6.56%	103,863.92	4.84%	230.28
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	114,402,909	36.98%	1,060	37.59%	107,927.27	4.74%	230.48
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	7,586,590	2.45%	72	2.55%	105,369.30	4.77%	222.53
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	26,187,806	8.46%	226	8.01%	115,875.25	4.89%	238.60
360	-	0.00%	-	0.00%	-	0.00%	-
Total	309,386,217	100.00%	2,820	100.00%	109,711.42	4.67%	233.15

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	9,877,228	3.19%	77	2.73%	128,275.69	1.21%	234.60
2.50%	2.75%	195,088	0.06%	2	0.07%	97,543.91	2.75%	240.00
2.75%	3.00%	1,501,236	0.49%	14	0.50%	107,231.15	2.92%	238.59
3.00%	3.25%	4,657,714	1.51%	40	1.42%	116,442.86	3.16%	238.72
3.25%	3.50%	3,048,655	0.99%	26	0.92%	117,255.96	3.39%	236.52
3.50%	3.75%	5,478,035	1.77%	59	2.09%	92,848.04	3.69%	235.92
3.75%	4.00%	6,762,571	2.19%	56	1.99%	120,760.20	3.89%	234.49
4.00%	4.25%	7,681,278	2.48%	61	2.16%	125,922.59	4.15%	231.36
4.25%	4.50%	25,758,796	8.33%	234	8.30%	110,080.33	4.48%	233.55
4.50%	4.75%	118,023,796	38.15%	1,067	37.84%	110,612.74	4.67%	231.10
4.75%	5.00%	68,608,527	22.18%	633	22.45%	108,386.30	4.88%	233.07
5.00%	5.25%	17,244,162	5.57%	163	5.78%	105,792.40	5.13%	239.64
5.25%	5.50%	11,044,903	3.57%	103	3.65%	107,232.06	5.39%	239.61
5.50%	5.75%	11,266,414	3.64%	133	4.72%	84,709.88	5.67%	237.39
5.75%	6.00%	10,038,825	3.24%	81	2.87%	123,936.11	5.88%	220.17
6.00%	6.25%	2,424,936	0.78%	26	0.92%	93,266.76	6.13%	242.65
6.25%	6.50%	1,381,195	0.45%	20	0.71%	69,059.76	6.37%	241.67
6.50%	6.75%	3,456,310	1.12%	19	0.67%	181,911.05	6.60%	241.86
6.75%	7.00%	936,549	0.30%	6	0.21%	156,091.50	6.80%	234.46
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		309,386,217	100.00%	2,820	100.00%	109,711.42	4.67%	233.15

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		12,778,849	4.13%	104	3.69%	122,873.54	2.26%	219.67
<	01-01-2017	2,188,281	0.71%	20	0.71%	109,414.03	4.60%	231.68
01-01-2017	01-01-2018	81,654,923	26.39%	716	25.39%	114,043.19	4.76%	236.60
01-01-2018	01-01-2019	13,775,484	4.45%	138	4.89%	99,822.35	5.37%	240.08
01-01-2019	01-01-2020	14,451,204	4.67%	145	5.14%	99,663.48	5.15%	235.23
01-01-2020	01-01-2021	2,398,382	0.77%	28	0.99%	85,585.08	4.58%	235.90
01-01-2021	01-01-2022	6,886,078	2.23%	54	1.91%	127,519.97	4.44%	236.48
01-01-2022	01-01-2023	17,859,457	5.77%	164	5.82%	108,899.13	4.80%	231.43
01-01-2023	01-01-2024	238,204	0.08%	6	0.21%	39,700.69	5.22%	221.80
01-01-2024	01-01-2025	222,698	0.07%	2	0.07%	111,348.94	4.15%	176.00
01-01-2025	01-01-2026	404,838	0.13%	5	0.18%	80,967.54	4.44%	180.23
01-01-2026	01-01-2027	28,159,737	9.10%	259	9.18%	108,724.85	4.48%	231.42
01-01-2027	01-01-2028	94,256,751	30.47%	879	31.17%	107,231.80	4.75%	230.79
01-01-2028	01-01-2029	7,994	0.00%	1	0.04%	7,994.46	5.70%	258.00
01-01-2029	01-01-2030	85,805	0.03%	1	0.04%	85,805.00	4.85%	148.00
01-01-2030	01-01-2031	-	0.00%	-	0.00%	-	0.00%	-
01-01-2031	01-01-2032	589,134	0.19%	6	0.21%	98,189.05	4.79%	218.00
01-01-2032	01-01-2033	7,149,029	2.31%	68	2.41%	105,132.77	4.80%	221.21
01-01-2033	01-01-2034	-	0.00%	-	0.00%	-	0.00%	-
01-01-2034	01-01-2035	-	0.00%	-	0.00%	-	0.00%	-
01-01-2035	01-01-2036	392,000	0.13%	3	0.11%	130,666.67	4.78%	225.67
01-01-2036	01-01-2037	4,142,231	1.34%	29	1.03%	142,835.54	4.85%	239.86
01-01-2037	01-01-2038	21,702,455	7.01%	190	6.74%	114,223.45	4.89%	238.92
01-01-2038	01-01-2039	44,684	0.01%	2	0.07%	22,342.00	5.55%	253.50
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		309,386,217	100.00%	2,820	100.00%	109,711.42	4.67%	233.15

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	0.19%	4	0.14%	148,134.00	5.79%	105.08
01-Jan-2016 - 31-Dec-2016	1,150	0.00%	1	0.04%	1,150.48	4.70%	1.00
01-Jan-2017 - 31-Dec-2017	88,279	0.03%	2	0.07%	44,139.50	4.62%	4.92
01-Jan-2018 - 31-Dec-2018	155,274	0.05%	4	0.14%	38,818.50	4.83%	14.13
01-Jan-2019 - 31-Dec-2019	431,259	0.14%	4	0.14%	107,814.75	4.68%	27.85
01-Jan-2020 - 31-Dec-2020	119,011	0.04%	4	0.14%	29,752.66	4.64%	37.87
01-Jan-2021 - 31-Dec-2021	44,000	0.01%	1	0.04%	44,000.00	4.75%	55.00
01-Jan-2022 - 31-Dec-2022	356,006	0.12%	8	0.28%	44,500.72	4.51%	62.95
01-Jan-2023 - 31-Dec-2023	268,799	0.09%	5	0.18%	53,759.71	4.88%	75.63
01-Jan-2024 - 31-Dec-2024	433,131	0.14%	7	0.25%	61,875.86	3.62%	85.83
01-Jan-2025 - 31-Dec-2025	803,283	0.26%	13	0.46%	61,791.00	4.83%	99.62
01-Jan-2026 - 31-Dec-2026	512,586	0.17%	8	0.28%	64,073.20	4.47%	109.96
01-Jan-2027 - 31-Dec-2027	3,076,820	0.99%	41	1.45%	75,044.38	4.64%	122.45
01-Jan-2028 - 31-Dec-2028	382,114	0.12%	8	0.28%	47,764.31	4.43%	135.64
01-Jan-2029 - 31-Dec-2029	1,896,776	0.61%	27	0.96%	70,250.95	4.64%	146.30
01-Jan-2030 - 31-Dec-2030	1,833,228	0.59%	22	0.78%	83,328.55	4.73%	158.10
01-Jan-2031 - 31-Dec-2031	4,267,525	1.38%	46	1.63%	92,772.28	4.69%	171.52
01-Jan-2032 - 31-Dec-2032	6,578,060	2.13%	71	2.52%	92,648.74	4.62%	182.17
01-Jan-2033 - 31-Dec-2033	2,691,015	0.87%	32	1.13%	84,094.23	4.59%	195.32
01-Jan-2034 - 31-Dec-2034	5,265,813	1.70%	50	1.77%	105,316.25	4.54%	207.74
01-Jan-2035 - 31-Dec-2035	4,221,482	1.36%	40	1.42%	105,537.04	4.56%	219.80
01-Jan-2036 - 31-Dec-2036	12,696,909	4.10%	131	4.65%	96,922.97	4.59%	237.02
01-Jan-2037 - 31-Dec-2037	261,544,163	84.54%	2,244	79.57%	116,552.66	4.68%	241.54
01-Jan-2038 - 31-Dec-2038	548,530	0.18%	26	0.92%	21,097.30	5.64%	257.59
01-Jan-2039 - 31-Dec-2039	262,508	0.08%	7	0.25%	37,501.16	6.18%	267.20
01-Jan-2040 - 31-Dec-2040	240,962	0.08%	11	0.39%	21,905.64	5.89%	280.26
01-Jan-2041 - 31-Dec-2041	45,000	0.01%	2	0.07%	22,500.00	4.38%	291.56
01-Jan-2042 - 31-Dec-2042	30,000	0.01%	1	0.04%	30,000.00	5.85%	309.00
Total	309,386,217	100.00%	2,820	100.00%	109,711.42	4.67%	233.15

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%	17,442,432	5.64%	223	7.91%	78,217.18	4.54%	236.42
55%	55%	5,616,106	1.82%	56	1.99%	100,287.60	4.42%	239.14
55%	60%	10,963,226	3.54%	87	3.09%	126,014.09	4.44%	233.81
60%	65%	7,780,449	2.51%	67	2.38%	116,126.11	4.64%	237.16
65%	70%	9,932,233	3.21%	71	2.52%	139,890.61	4.60%	232.68
70%	75%	21,074,978	6.81%	166	5.89%	126,957.70	4.62%	234.68
75%	80%	7,553,379	2.44%	69	2.45%	109,469.26	4.60%	234.54
80%	85%	21,933,020	7.09%	145	5.14%	151,262.21	4.54%	237.36
85%	90%	18,774,415	6.07%	142	5.04%	132,214.19	4.73%	232.70
90%	95%	26,897,926	8.69%	203	7.20%	132,502.10	4.88%	233.72
95%	100%	18,064,059	5.84%	171	6.06%	105,637.77	4.54%	224.66
100%	105%	6,238,788	2.02%	63	2.23%	99,028.39	4.59%	225.65
105%	110%	16,844,790	5.44%	174	6.17%	96,809.14	4.78%	225.50
110%	115%	21,938,484	7.09%	232	8.23%	94,562.43	4.78%	232.28
115%	120%	27,312,835	8.83%	266	9.43%	102,679.83	4.76%	235.78
120%	125%	65,493,597	21.17%	635	22.52%	103,139.52	4.71%	235.49
125%	>	5,525,499	1.79%	50	1.77%	110,509.99	4.46%	207.24
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		309,386,217	100.00%	2,820	100.00%	109,711.42	4.67%	233.15

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	10,555,885	3.41%	61	3.83%	173,047.29	4.67%	235.10
Zeeland	7,236,827	2.34%	41	2.58%	176,507.98	4.80%	233.18
Noord-Brabant	49,449,415	15.98%	249	15.64%	198,592.03	4.65%	230.37
Limburg	19,559,518	6.32%	107	6.72%	182,799.23	4.78%	228.79
Friesland	9,222,290	2.98%	55	3.45%	167,678.00	4.67%	234.67
Drenthe	9,146,322	2.96%	49	3.08%	186,659.62	4.82%	233.07
Overijssel	23,695,854	7.66%	120	7.54%	197,465.45	4.65%	235.89
Gelderland	34,491,185	11.15%	165	10.36%	209,037.48	4.73%	233.60
Flevoland	10,057,772	3.25%	53	3.33%	189,769.28	4.51%	231.60
Utrecht	21,825,344	7.05%	100	6.28%	218,253.44	4.52%	234.97
Noord-Holland	48,320,621	15.62%	234	14.70%	206,498.38	4.71%	235.78
Zuid-Holland	65,825,186	21.28%	358	22.49%	183,869.24	4.65%	232.49
unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	309,386,217	100.00%	1,592	100.00%	194,338.08	4.67%	233.15

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	0.38%	6	0.38%	198,152.20	4.16%	241.01
Farm house	871,767	0.28%	3	0.19%	290,588.92	3.70%	241.08
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	990,281	0.32%	6	0.38%	165,046.79	5.04%	239.09
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	28,882,481	9.34%	185	11.62%	156,121.52	4.66%	233.57
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	276,577,776	89.40%	1,390	87.31%	198,976.82	4.68%	233.01
Private Shop	765,000	0.25%	1	0.06%	765,000.00	5.35%	243.00
Recreational home	110,000	0.04%	1	0.06%	110,000.00	4.80%	214.97
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	309,386,217	100.00%	1,592	100.00%	194,338.08	4.67%	233.15

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%	9	0.57%	18,964.95	4.40%	231.47
25,000	50,000	0.38%	29	1.82%	40,323.63	4.78%	241.34
50,000	75,000	0.84%	40	2.51%	64,915.18	4.62%	238.08
75,000	100,000	2.91%	98	6.16%	91,849.75	4.63%	236.12
100,000	125,000	5.13%	139	8.73%	114,206.94	4.78%	233.73
125,000	150,000	9.96%	222	13.94%	138,783.33	4.76%	236.29
150,000	175,000	11.79%	224	14.07%	162,865.48	4.72%	230.06
175,000	200,000	13.57%	223	14.01%	188,298.79	4.70%	234.92
200,000	225,000	9.81%	143	8.98%	212,313.88	4.69%	235.45
225,000	250,000	10.16%	132	8.29%	238,118.65	4.65%	233.72
250,000	275,000	7.76%	92	5.78%	261,124.78	4.56%	233.88
275,000	300,000	6.02%	65	4.08%	286,558.06	4.59%	233.12
300,000	325,000	6.10%	60	3.77%	314,690.04	4.64%	230.17
325,000	350,000	3.28%	30	1.88%	338,282.31	4.68%	232.34
350,000	375,000	2.00%	17	1.07%	364,136.18	4.85%	226.34
375,000	400,000	2.89%	23	1.44%	388,600.70	4.46%	235.59
400,000	425,000	1.47%	11	0.69%	412,706.75	4.54%	237.20
425,000	450,000	2.15%	15	0.94%	443,417.58	5.05%	242.23
450,000	475,000	0.31%	2	0.13%	471,955.00	4.60%	241.00
475,000	500,000	0.64%	4	0.25%	491,701.25	4.76%	209.05
500,000	525,000	0.33%	2	0.13%	507,000.00	4.93%	241.46
525,000	550,000	0.70%	4	0.25%	538,100.00	4.76%	166.68
550,000	575,000	0.18%	1	0.06%	569,647.88	2.20%	201.06
575,000	600,000	0.19%	1	0.06%	600,000.00	0.97%	242.00
600,000	625,000	0.39%	2	0.13%	607,000.00	4.65%	188.39
625,000	650,000	0.20%	1	0.06%	634,000.00	4.50%	241.00
650,000	>	0.78%	3	0.19%	801,666.67	4.89%	242.32
Total	309,386,217	100.00%	1,592	100.00%	194,338.08	4.67%	233.15