

Cashflow analysis for the period

Total interest received	845,314	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	26,100	
Total funds available		6,371,414
Company management expenses	27,544	
MPT fee	20,927	
Administration fee	1,579	
Third party fees	15,514	
Liquidity Facility Commitment Fee	4,500	
Payments under hedging arrangements	339,687	
Interest on the Notes	450,968	
Shortfall Class D PDL Repayment	10,695	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		871,414
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th April 2019	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Collateral

Starting principal balance	84,198,131	
Principal redemptions and repayments	(2,172,534)	
Losses for the period	(10,695)	
Ending principal balance		82,014,901
Balance Reset Participation	-	
Balance Further Advance Participation	2,031,721	
Total balance E-MAC NL 2005-I		84,046,622

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	10,695	10,695	-
Total	-	10,695	10,695	-

Performance

	Last period	This period	Since issue
Prepayment rate	13.11%	9.67%	12.01%

Delinquency table	Number of loans	Balance	Percentage of total
Current	574	79,523,557	96.96%
31 - 60 days	5	760,455	0.93%
61 - 90 days	2	221,797	0.27%
91 - 120 days	5	859,601	1.05%
120+ days	3	649,492	0.79%
In repossession			
Total	589	82,014,901	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	36,509	10,695	22,629	2,974,055

Characteristics

Number of borrowers	589		
Number of loanparts	949		
	(weighted) average	Minimum	Maximum
Loan size borrower	139,244	5,399	425,000
Loan part size	86,422	1,090	315,000
Coupon	3.77%	0.38%	6.55%
Remaining maturity (months)	178	1	211
Remaining interest period (months)	51	1	194
Original interest period (months)	106	1	300
Seasoning (months)	139.4	3.0	208.0
Loan to Original Foreclosure Value (2)	85.8%	2.39%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,739,271	3.34%	50	5.27%	54,785.41	3.66%	161.45
Interest Only	56,741,374	69.18%	643	67.75%	88,244.75	3.77%	183.49
Life	18,054,339	22.01%	195	20.55%	92,586.95	3.74%	164.93
Linear	156,344	0.19%	2	0.21%	78,172.22	4.96%	187.44
Savings	1,156,975	1.41%	24	2.53%	48,207.30	5.06%	160.34
Universal Life	3,166,598	3.86%	35	3.69%	90,474.23	3.60%	161.64
Total	82,014,901	100.00%	949	100.00%	86,422.45	3.77%	178.17

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	4,043,024	4.93%	36	3.79%	112,306.23	1.42%	186.79
12	6,120,348	7.46%	63	6.64%	97,148.38	2.00%	182.11
24	3,683,771	4.49%	38	4.00%	96,941.34	3.02%	175.05
36	2,164,879	2.64%	26	2.74%	83,264.58	3.10%	167.48
48	-	0.00%	-	0.00%	-	0.00%	-
60	20,192,686	24.62%	226	23.81%	89,348.17	3.77%	177.56
72	3,612,710	4.40%	51	5.37%	70,837.46	3.60%	178.10
84	971,700	1.18%	14	1.48%	69,407.17	4.28%	149.56
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	21,381,436	26.07%	252	26.55%	84,846.97	4.05%	181.99
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	6,340,073	7.73%	77	8.11%	82,338.61	4.60%	168.00
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	13,384,275	16.32%	165	17.39%	81,116.82	4.77%	178.02
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	120,000	0.15%	1	0.11%	120,000.00	5.90%	189.00
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	-	0.00%	-	0.00%	-	0.00%	-
360	-	0.00%	-	0.00%	-	0.00%	-
Total	82,014,901	100.00%	949	100.00%	86,422.45	3.77%	178.17

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	8,352,185	10.18%	87	9.17%	96,002.13	1.29%	179.75
<	2.50%	2,007,018	2.45%	26	2.74%	77,192.99	2.64%	174.56
2.75%	3,00%	3,427,819	4.18%	35	3.69%	97,937.68	2.90%	174.25
3.00%	3.25%	8,463,967	10.32%	87	9.17%	97,286.97	3.11%	179.33
3.25%	3.50%	6,870,659	8.38%	76	8.01%	90,403.41	3.38%	181.42
3.50%	3.75%	5,799,124	7.07%	68	7.17%	85,281.24	3.65%	175.95
3.75%	4.00%	6,996,558	8.53%	77	8.11%	90,864.39	3.89%	182.83
4.00%	4.25%	9,476,778	11.55%	118	12.43%	80,311.67	4.14%	177.66
4.25%	4.50%	7,034,710	8.58%	82	8.64%	85,789.15	4.44%	182.77
4.50%	4.75%	12,521,518	15.27%	157	16.54%	79,754.89	4.65%	177.72
4.75%	5.00%	5,896,028	7.19%	68	7.17%	86,706.29	4.88%	174.89
5.00%	5.25%	2,783,366	3.39%	37	3.90%	75,226.11	5.12%	160.37
5.25%	5.50%	998,412	1.22%	14	1.48%	71,315.13	5.35%	172.00
5.50%	5.75%	308,853	0.38%	3	0.32%	102,951.15	5.63%	171.87
5.75%	6.00%	525,189	0.64%	5	0.53%	105,037.73	5.95%	190.13
6.00%	6.25%	267,000	0.33%	5	0.53%	53,400.00	6.13%	184.52
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	285,718	0.35%	4	0.42%	71,429.40	6.55%	189.38
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		82,014,901	100.00%	949	100.00%	86,422.45	3.77%	178.17

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,182,833	7.54%	53	5.58%	116,657.22	1.17%	186.26
<	1-1-2020	9,771,542	11.91%	110	11.59%	88,832.20	3.83%	170.83
1-1-2020	1-1-2021	13,463,424	16.42%	173	18.23%	77,823.26	3.94%	173.55
1-1-2021	1-1-2022	8,111,383	9.89%	83	8.75%	97,727.51	3.74%	176.90
1-1-2022	1-1-2023	4,055,711	4.95%	48	5.06%	84,493.99	3.40%	172.52
1-1-2023	1-1-2024	4,067,026	4.96%	51	5.37%	79,745.60	3.18%	176.23
1-1-2024	1-1-2025	5,306,000	6.47%	69	7.27%	76,898.55	4.65%	176.18
1-1-2025	1-1-2026	14,527,709	17.71%	183	19.28%	79,386.39	4.63%	180.46
1-1-2026	1-1-2027	4,499,428	5.49%	50	5.27%	89,988.55	3.94%	183.49
1-1-2027	1-1-2028	4,140,195	5.05%	46	4.85%	90,004.24	3.51%	186.10
1-1-2028	1-1-2029	2,008,983	2.45%	23	2.42%	87,347.10	2.95%	181.42
1-1-2029	1-1-2030	628,070	0.77%	7	0.74%	89,724.34	4.05%	150.79
1-1-2030	1-1-2031	191,756	0.23%	2	0.21%	95,878.02	4.56%	141.94
1-1-2031	1-1-2032	995,937	1.21%	9	0.95%	110,659.67	4.55%	167.86
1-1-2032	1-1-2033	75,000	0.09%	1	0.11%	75,000.00	4.40%	157.00
1-1-2033	1-1-2034	489,500	0.60%	3	0.32%	163,166.67	3.62%	195.71
1-1-2034	1-1-2035	1,178,998	1.44%	14	1.48%	84,214.12	4.57%	187.21
1-1-2035	1-1-2036	2,321,407	2.83%	24	2.53%	96,725.27	4.51%	192.04
1-1-2036	1-1-2037	-	0.00%	-	0.00%	-	0.00%	-
1-1-2037	1-1-2038	-	0.00%	-	0.00%	-	0.00%	-
1-1-2038	1-1-2039	-	0.00%	-	0.00%	-	0.00%	-
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		82,014,901	100.00%	949	100.00%	86,422.45	3.77%	178.17

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018 - 31-Dec-2018	7,000	0.01%	1	0.11%	7,000.00	4.75%	5.00
01-Jan-2019 - 31-Dec-2019	169,466	0.21%	3	0.32%	56,488.83	2.95%	3.65
01-Jan-2020 - 31-Dec-2020	389,799	0.48%	10	1.05%	38,979.93	3.65%	11.45
01-Jan-2021 - 31-Dec-2021	285,600	0.35%	3	0.32%	95,200.00	4.67%	30.45
01-Jan-2022 - 31-Dec-2022	278,191	0.34%	4	0.42%	69,547.64	3.29%	42.07
01-Jan-2023 - 31-Dec-2023	377,703	0.46%	6	0.63%	62,950.44	3.80%	47.60
01-Jan-2024 - 31-Dec-2024	582,228	0.71%	9	0.95%	64,691.98	3.82%	63.37
01-Jan-2025 - 31-Dec-2025	895,930	1.09%	13	1.37%	68,917.67	4.39%	72.70
01-Jan-2026 - 31-Dec-2026	548,245	0.67%	8	0.84%	68,530.58	4.33%	85.04
01-Jan-2027 - 31-Dec-2027	504,536	0.62%	8	0.84%	63,066.99	4.53%	99.66
01-Jan-2028 - 31-Dec-2028	593,292	0.72%	8	0.84%	74,161.52	4.08%	107.60
01-Jan-2029 - 31-Dec-2029	1,029,100	1.25%	12	1.28%	85,758.30	4.19%	123.19
01-Jan-2030 - 31-Dec-2030	2,298,865	2.80%	30	3.16%	76,628.82	3.30%	132.64
01-Jan-2031 - 31-Dec-2031	2,431,058	2.96%	29	3.06%	83,829.58	4.05%	146.68
01-Jan-2032 - 31-Dec-2032	2,790,346	3.40%	31	3.27%	90,011.15	3.80%	155.92
01-Jan-2033 - 31-Dec-2033	964,228	1.18%	11	1.16%	87,657.10	3.60%	170.78
01-Jan-2034 - 31-Dec-2034	15,129,971	18.45%	166	17.49%	91,144.40	3.65%	186.96
01-Jan-2035 - 31-Dec-2035	52,589,345	64.12%	596	62.80%	88,237.16	3.78%	191.26
01-Jan-2036 - 31-Dec-2036	150,000	0.18%	1	0.11%	150,000.00	3.80%	211.00
Total	82,014,901	100.00%	949	100.00%	86,422.45	3.77%	178.17

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		260,952	0.32%	5	0.53%	52,190.47	3.12%	167.74
<	50%	10,779,298	13.14%	187	19.70%	57,643.31	4.15%	182.43
50%	55%	3,554,180	4.33%	45	4.74%	78,981.77	3.96%	178.54
55%	60%	5,016,726	6.12%	50	5.27%	100,334.52	3.93%	175.53
60%	65%	7,592,603	9.26%	63	6.64%	120,517.51	3.33%	185.72
65%	70%	3,547,559	4.33%	38	4.00%	93,356.81	3.81%	178.91
70%	75%	3,354,883	4.09%	42	4.43%	79,878.16	3.82%	178.38
75%	80%	1,978,204	2.41%	22	2.32%	89,918.35	4.21%	175.48
80%	85%	3,907,342	4.76%	44	4.64%	88,803.24	3.82%	170.62
85%	90%	3,092,080	3.77%	30	3.16%	103,069.35	3.23%	174.41
90%	95%	3,132,208	3.82%	43	4.53%	72,842.05	3.56%	158.27
95%	100%	4,392,720	5.36%	45	4.74%	97,615.99	3.44%	163.40
100%	105%	2,513,331	3.06%	31	3.27%	81,075.20	4.11%	186.47
105%	110%	2,769,679	3.38%	29	3.06%	95,506.16	3.63%	179.06
110%	115%	3,600,124	4.39%	37	3.90%	97,300.64	3.73%	175.92
115%	120%	5,981,210	7.29%	71	7.48%	84,242.40	3.79%	182.28
120%	125%	16,541,802	20.17%	167	17.60%	99,052.71	3.78%	180.73
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		82,014,901	100.00%	949	100.00%	86,422.45	3.77%	178.17

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,579,333	3.14%	21	3.57%	122,825.38	3.82%	167.61
Utrecht	3,497,523	4.26%	25	4.24%	139,900.90	3.87%	185.54
Zeeland	1,989,139	2.43%	16	2.72%	124,321.16	3.89%	160.65
Zuid-Holland	20,609,577	25.13%	148	25.13%	139,253.90	3.91%	176.57
Flevoland	2,245,975	2.74%	18	3.06%	124,776.37	3.30%	183.32
Friesland	1,943,057	2.37%	17	2.89%	114,297.48	3.39%	188.08
Gelderland	8,233,106	10.04%	53	9.00%	155,341.63	3.72%	178.70
Groningen	3,441,571	4.20%	28	4.75%	122,913.26	3.72%	168.84
Limburg	5,775,687	7.04%	41	6.98%	140,870.41	3.89%	181.61
Noord-Brabant	12,547,263	15.30%	90	15.28%	139,414.03	3.83%	180.01
Noord-Holland	12,470,317	15.20%	84	14.26%	148,456.16	3.50%	178.84
Overijssel	6,682,355	8.15%	48	8.15%	139,215.72	3.90%	180.45
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	82,014,901	100.00%	589	100.00%	139,244.31	3.77%	178.17

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	78,708,272	95.97%	589	94.74%	141,054.25	3.79%	177.85
Shop/House	360,000	0.44%	2	0.34%	180,000.00	3.14%	171.47
Condominium	2,354,943	2.87%	23	3.90%	102,388.84	3.40%	186.93
Farm House	222,300	0.27%	1	0.17%	222,300.00	0.83%	191.00
Condominium with garage	369,386	0.45%	5	0.85%	73,877.24	4.31%	191.39
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	82,014,901	100.00%	589	100.00%	139,244.31	3.77%	178.17

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	186,842	11	1.87%	16,985.61	3.62%	178.40
25,000	50,000	1,561,213	39	6.62%	40,031.11	4.04%	173.44
50,000	75,000	4,070,415	62	10.53%	65,651.85	4.11%	182.37
75,000	100,000	8,174,767	91	15.45%	89,832.61	4.07%	174.30
100,000	125,000	7,944,536	70	11.88%	113,493.38	3.88%	179.95
125,000	150,000	10,353,807	75	12.73%	138,050.76	3.64%	183.55
150,000	175,000	12,076,747	74	12.56%	163,199.28	3.88%	176.89
175,000	200,000	12,193,886	65	11.04%	187,598.25	3.69%	182.19
200,000	225,000	10,059,906	47	7.98%	214,040.56	3.62%	177.89
225,000	250,000	5,259,494	22	3.74%	239,067.93	3.88%	177.32
250,000	275,000	3,140,634	12	2.04%	261,719.52	4.18%	163.81
275,000	300,000	2,310,657	8	1.36%	288,832.13	3.92%	177.33
300,000	325,000	930,250	3	0.51%	310,083.33	4.30%	168.65
325,000	350,000	674,000	2	0.34%	337,000.00	1.93%	188.08
350,000	375,000	1,429,146	4	0.68%	357,286.39	3.52%	164.15
375,000	400,000	386,000	1	0.17%	386,000.00	2.20%	133.00
400,000	425,000	1,262,600	3	0.51%	420,866.67	1.46%	188.35
425,000	450,000	-	-	0.00%	-	0.00%	-
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	-	-	0.00%	-	0.00%	-
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	82,014,901	100.00%	589	100.00%	139,244.31	3.77%	178.17