

**Cashflow analysis for the period**

Total interest received	751,320	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,251,320
Company management expenses	22,367	
MPT fee	18,381	
Administration fee	1,392	
Third party fees	34,894	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	343,227	
Interest on the Notes	325,241	
Shortfall Class D PDL Repayment	1,218	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		751,320
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 28th April 2020	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

**Collateral**

Starting principal balance	73,398,647	
Principal redemptions and repayments	(2,706,483)	
Losses for the period	(1,218)	
Ending principal balance		70,690,946
Balance Reset Participation	-	
Balance Further Advance Participation	1,762,324	
Total balance E-MAC NL 2005-I		72,453,270

## Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,218	1,218	-
Total	-	1,218	1,218	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	17.21%	13.64%	12.13%

Delinquency table	Number of loans	Balance	Percentage of total
Current	501	68,038,374	96.25%
31 - 60 days	5	1,025,566	1.45%
61 - 90 days	3	499,992	0.71%
91 - 120 days	2	410,840	0.58%
120+ days	4	716,174	1.01%
In repossession			
Total	515	70,690,946	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	61	1,218	2,080	2,967,806

**Characteristics**

Number of borrowers	515		
Number of loanparts	825		
	(weighted) average	Minimum	Maximum
Loan size borrower	137,264	5,399	425,000
Loan part size	85,686	2,428	315,000
Coupon	3.43%	0.30%	6.55%
Remaining maturity (months)	167	1	199
Remaining interest period (months)	57	1	182
Original interest period (months)	106	1	300
Seasoning (months)	148.8	6.0	220.0
Loan to Original Foreclosure Value (1)	85.4%	2.39%	125.0%



**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	0.12%	7,000.00	4.75%	17.00
01-Jan-2020 - 31-Dec-2020	253,442	0.36%	6	0.73%	42,240.38	3.57%	0.32
01-Jan-2021 - 31-Dec-2021	285,600	0.40%	3	0.36%	95,200.00	2.63%	18.45
01-Jan-2022 - 31-Dec-2022	245,800	0.35%	4	0.48%	61,449.95	3.26%	30.08
01-Jan-2023 - 31-Dec-2023	315,745	0.45%	5	0.61%	63,149.02	3.47%	36.01
01-Jan-2024 - 31-Dec-2024	493,868	0.70%	7	0.85%	70,552.52	3.35%	51.53
01-Jan-2025 - 31-Dec-2025	812,155	1.15%	12	1.45%	67,679.55	4.38%	60.85
01-Jan-2026 - 31-Dec-2026	464,044	0.66%	7	0.85%	66,292.06	3.79%	73.73
01-Jan-2027 - 31-Dec-2027	430,763	0.61%	7	0.85%	61,537.55	3.08%	88.45
01-Jan-2028 - 31-Dec-2028	329,751	0.47%	5	0.61%	65,950.24	3.47%	95.63
01-Jan-2029 - 31-Dec-2029	729,694	1.03%	9	1.09%	81,077.11	3.72%	111.25
01-Jan-2030 - 31-Dec-2030	1,961,383	2.77%	27	3.27%	72,643.83	3.11%	120.73
01-Jan-2031 - 31-Dec-2031	2,044,939	2.89%	24	2.91%	85,205.77	3.88%	134.85
01-Jan-2032 - 31-Dec-2032	2,526,123	3.57%	25	3.03%	101,044.94	3.71%	143.77
01-Jan-2033 - 31-Dec-2033	864,940	1.22%	10	1.21%	86,494.05	3.10%	159.00
01-Jan-2034 - 31-Dec-2034	13,229,869	18.72%	148	17.94%	89,391.01	3.38%	174.97
01-Jan-2035 - 31-Dec-2035	45,545,829	64.43%	524	63.52%	86,919.52	3.42%	179.25
01-Jan-2036 - 31-Dec-2036	150,000	0.21%	1	0.12%	150,000.00	3.80%	199.00
<b>Total</b>	<b>70,690,946</b>	<b>100.00%</b>	<b>825</b>	<b>100.00%</b>	<b>85,686.00</b>	<b>3.43%</b>	<b>167.00</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		259,616	0.37%	5	0.61%	51,923.22	3.11%	155.94
<	50%	9,242,960	13.08%	175	21.21%	52,816.92	3.64%	170.66
50%	55%	2,828,869	4.00%	36	4.36%	78,579.70	3.30%	167.29
55%	60%	4,102,927	5.80%	39	4.73%	105,203.26	3.54%	168.19
60%	65%	7,502,515	10.61%	59	7.15%	127,161.27	3.09%	175.03
65%	70%	3,230,141	4.57%	35	4.24%	92,289.75	3.50%	165.67
70%	75%	3,116,174	4.41%	35	4.24%	89,033.54	3.46%	172.39
75%	80%	645,138	0.91%	8	0.97%	80,642.21	3.72%	139.15
80%	85%	3,400,093	4.81%	39	4.73%	87,181.88	3.49%	159.18
85%	90%	4,040,746	5.72%	40	4.85%	101,018.66	3.03%	160.46
90%	95%	1,851,074	2.62%	24	2.91%	77,128.08	2.96%	142.10
95%	100%	3,785,626	5.36%	44	5.33%	86,036.95	3.16%	151.25
100%	105%	1,853,786	2.62%	24	2.91%	77,241.10	4.08%	176.85
105%	110%	3,062,698	4.33%	32	3.88%	95,709.32	3.43%	167.80
110%	115%	3,276,031	4.63%	35	4.24%	93,600.89	3.59%	164.33
115%	120%	4,565,918	6.46%	55	6.67%	83,016.70	3.54%	171.24
120%	125%	13,926,633	19.70%	140	16.97%	99,475.95	3.54%	169.60
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>70,690,946</b>	<b>100.00%</b>	<b>825</b>	<b>100.00%</b>	<b>85,686.00</b>	<b>3.43%</b>	<b>167.00</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,521,436	3.57%	21	4.08%	120,068.40	3.74%	155.14
Utrecht	3,062,784	4.33%	22	4.27%	139,217.48	3.57%	174.66
Zeeland	1,676,404	2.37%	15	2.91%	111,760.27	3.71%	147.47
Zuid-Holland	18,103,782	25.61%	132	25.63%	137,149.86	3.65%	165.72
Flevoland	2,145,144	3.03%	17	3.30%	126,184.93	3.04%	175.03
Friesland	1,252,656	1.77%	12	2.33%	104,388.00	2.82%	177.90
Gelderland	7,042,310	9.96%	46	8.93%	153,093.69	3.33%	166.43
Groningen	2,565,242	3.63%	23	4.47%	111,532.28	3.09%	155.30
Limburg	5,409,631	7.65%	37	7.18%	146,206.24	3.56%	170.74
Noord-Brabant	11,361,832	16.07%	82	15.92%	138,558.93	3.37%	170.08
Noord-Holland	9,586,658	13.56%	65	12.62%	147,487.04	2.99%	167.85
Overijssel	5,963,067	8.44%	43	8.35%	138,675.97	3.76%	167.40
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>70,690,946</b>	<b>100.00%</b>	<b>515</b>	<b>100.00%</b>	<b>137,263.97</b>	<b>3.43%</b>	<b>167.00</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	67,588,653	95.61%	487	94.56%	138,785.74	3.46%	166.68
Shop/House	360,000	0.51%	2	0.39%	180,000.00	3.12%	159.47
Condominium	2,167,085	3.07%	21	4.08%	103,194.51	2.76%	175.16
Farm House	222,300	0.31%	1	0.19%	222,300.00	0.75%	179.00
Condominium with garage	352,908	0.50%	4	0.78%	88,227.06	4.29%	179.39
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>70,690,946</b>	<b>100.00%</b>	<b>515</b>	<b>100.00%</b>	<b>137,263.97</b>	<b>3.43%</b>	<b>167.00</b>

**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	171,264	10	1.94%	17,126.40	3.28%	177.95
25,000	50,000	1,502,472	39	7.57%	38,524.91	3.66%	162.86
50,000	75,000	3,810,461	59	11.46%	64,584.09	3.81%	172.14
75,000	100,000	6,733,918	75	14.56%	89,785.57	3.68%	165.89
100,000	125,000	7,051,216	62	9.97%	113,729.28	3.63%	169.63
125,000	150,000	8,587,873	62	12.04%	138,514.08	3.20%	173.37
150,000	175,000	10,803,514	66	12.82%	163,689.60	3.45%	163.92
175,000	200,000	10,348,770	55	10.88%	188,159.46	3.29%	170.91
200,000	225,000	9,009,264	42	8.16%	214,506.29	3.34%	166.19
225,000	250,000	4,512,964	19	3.69%	237,524.43	3.72%	167.79
250,000	275,000	2,104,590	8	1.55%	263,073.77	3.92%	143.99
275,000	300,000	1,733,657	6	1.17%	288,942.83	3.81%	161.46
300,000	325,000	628,250	2	0.39%	314,125.00	4.03%	156.64
325,000	350,000	1,013,593	3	0.58%	337,864.24	2.44%	173.36
350,000	375,000	1,443,141	4	0.78%	360,785.16	2.64%	155.29
375,000	400,000	386,000	1	0.19%	386,000.00	2.20%	121.00
400,000	425,000	850,000	2	0.39%	425,000.00	1.82%	177.00
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%	-
<b>Total</b>	<b>70,690,946</b>	<b>100.00%</b>	<b>515</b>	<b>100.00%</b>	<b>137,263.97</b>	<b>3.43%</b>	<b>167.00</b>