

**Cashflow analysis for the period**

Total interest received	779,914	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,279,914
Company management expenses	8,003	
MPT fee	19,501	
Administration fee	1,476	
Third party fees	7,902	
Liquidity Facility Commitment Fee	4,700	
Payments under hedging arrangements	411,511	
Interest on the Notes	326,761	
Shortfall Class D PDL Repayment	61	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		779,914
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 27th January 2020	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

**Collateral**

Starting principal balance	77,014,951	
Principal redemptions and repayments	(3,616,244)	
Losses for the period	(61)	
Ending principal balance		73,398,647
Balance Reset Participation	-	
Balance Further Advance Participation	1,820,535	
Total balance E-MAC NL 2005-I		75,219,182

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	61	61	-
Total	-	61	61	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	11.99%	17.21%	12.10%

Delinquency table	Number of loans	Balance	Percentage of total
Current	519	70,729,371	96.36%
31 - 60 days	4	871,787	1.19%
61 - 90 days	5	920,050	1.25%
91 - 120 days	1	244,800	0.33%
120+ days	4	632,640	0.86%
In repossession			
Total	533	73,398,647	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	16,692	61	22,899	2,968,668

**Characteristics**

Number of borrowers	533		
Number of loanparts	855		
	(weighted) average	Minimum	Maximum
Loan size borrower	137,709	5,399	425,000
Loan part size	85,846	1,152	315,000
Coupon	3.62%	0.30%	6.55%
Remaining maturity (months)	170	2	202
Remaining interest period (months)	52	1	185
Original interest period (months)	107	1	300
Seasoning (months)	145.9	3.0	217.0
Loan to Original Foreclosure Value (2)	85.4%	2.39%	125.0%

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,839,519	3.87%	49	5.73%	57,949.37	3.38%	174.67
Interest Only	50,585,134	68.92%	578	67.00%	87,517.53	3.59%	174.61
Life	15,743,323	21.45%	171	20.00%	92,066.22	3.69%	157.47
Linear	148,836	0.20%	2	0.23%	74,417.78	4.96%	178.45
Savings	1,099,225	1.50%	24	2.81%	45,801.06	4.94%	152.96
Universal Life	2,982,610	4.06%	31	3.63%	96,213.22	3.28%	155.12
<b>Total</b>	<b>73,398,647</b>	<b>100.00%</b>	<b>855</b>	<b>100.00%</b>	<b>85,846.37</b>	<b>3.62%</b>	<b>169.83</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,944,018	5.37%	35	4.09%	112,686.23	1.23%	177.69
12	5,858,392	7.98%	62	7.25%	94,490.19	1.97%	176.47
24	2,767,354	3.77%	27	3.16%	102,494.59	2.93%	164.56
36	1,311,588	1.79%	17	1.99%	77,152.22	2.98%	157.34
48	-	0.00%	-	0.00%	-	0.00%	-
60	17,321,965	23.60%	197	23.04%	87,928.76	3.49%	167.82
72	3,280,081	4.47%	46	5.38%	71,306.12	3.59%	168.45
84	965,862	1.32%	13	1.52%	74,297.06	3.05%	171.55
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	20,368,221	27.75%	241	28.19%	84,515.44	4.01%	172.90
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	5,575,961	7.60%	65	7.60%	85,784.02	4.11%	159.90
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	11,885,205	16.19%	151	17.66%	78,709.96	4.76%	169.00
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	0.16%	1	0.12%	120,000.00	5.90%	180.00
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%	-
<b>Total</b>	<b>73,398,647</b>	<b>100.00%</b>	<b>855</b>	<b>100.00%</b>	<b>85,846.37</b>	<b>3.62%</b>	<b>169.83</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,215,162	13.92%	115	13.45%	88,827.50	1.47%	172.78
<	2.50%	2,525,873	3.44%	28	3.27%	90,209.74	2.63%	154.98
<	2.75%	4,173,037	5.69%	44	5.15%	94,841.74	2.90%	165.87
<	3.00%	8,708,046	11.86%	91	10.64%	95,692.81	3.09%	172.94
<	3.25%	5,440,198	7.41%	60	7.02%	90,669.96	3.39%	169.62
<	3.50%	5,418,207	7.38%	64	7.49%	84,659.49	3.65%	166.22
<	3.75%	5,740,691	7.82%	66	7.72%	86,980.17	3.89%	176.35
<	4.00%	7,521,230	10.25%	92	10.78%	81,752.50	4.13%	168.95
<	4.25%	5,325,933	7.26%	64	7.49%	83,217.70	4.43%	175.42
<	4.50%	10,071,845	13.72%	125	14.62%	80,574.76	4.64%	169.52
<	4.75%	3,838,761	5.23%	46	5.38%	83,451.33	4.90%	170.87
<	5.00%	2,137,923	2.91%	31	3.63%	68,965.27	5.12%	148.08
<	5.25%	982,221	1.34%	14	1.64%	70,158.61	5.35%	163.48
<	5.50%	304,355	0.41%	3	0.35%	101,451.58	5.63%	162.60
<	5.75%	524,920	0.72%	6	0.70%	87,486.70	5.95%	181.13
<	6.00%	185,500	0.25%	2	0.23%	92,750.00	6.15%	180.00
<	6.25%	-	0.00%	-	0.00%	-	0.00%	-
<	6.50%	-	0.00%	-	0.00%	-	0.00%	-
<	6.75%	284,745	0.39%	4	0.47%	71,186.37	6.55%	180.39
<	7.00%	-	0.00%	-	0.00%	-	0.00%	-
<	7.25%	-	0.00%	-	0.00%	-	0.00%	-
<	7.50%	-	0.00%	-	0.00%	-	0.00%	-
<	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>73,398,647</b>	<b>100.00%</b>	<b>855</b>	<b>100.00%</b>	<b>85,846.37</b>	<b>3.62%</b>	<b>169.83</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,015,332	8.20%	53	6.20%	113,496.83	0.99%	177.34
<	01/01/2020	1,691,485	2.30%	17	1.99%	99,499.12	3.77%	158.71
<	01/01/2020	11,695,434	15.93%	149	17.43%	78,492.84	3.77%	168.19
<	01/01/2021	8,075,498	11.00%	83	9.71%	97,295.16	3.61%	165.39
<	01/01/2022	4,218,341	5.75%	52	6.08%	81,121.94	3.29%	159.06
<	01/01/2023	4,052,438	5.52%	52	6.08%	77,931.50	3.23%	167.51
<	01/01/2024	6,601,118	8.99%	87	10.18%	75,874.92	4.13%	169.07
<	01/01/2025	12,994,841	17.70%	162	18.95%	80,215.07	4.64%	171.52
<	01/01/2026	4,753,130	6.48%	52	6.08%	91,406.34	3.77%	174.09
<	01/01/2027	3,967,247	5.41%	45	5.28%	88,161.04	3.48%	176.24
<	01/01/2028	1,897,849	2.59%	22	2.57%	86,265.88	2.94%	172.20
<	01/01/2029	987,106	1.34%	14	1.64%	70,507.56	3.26%	153.60
<	01/01/2030	191,756	0.26%	2	0.23%	95,878.02	4.58%	132.94
<	01/01/2031	995,937	1.36%	9	1.05%	110,659.67	4.55%	158.86
<	01/01/2032	75,000	0.10%	1	0.12%	75,000.00	4.40%	148.00
<	01/01/2033	489,500	0.67%	3	0.35%	163,166.67	3.62%	186.71
<	01/01/2034	2,223,314	3.03%	25	2.92%	88,932.55	3.70%	178.42
<	01/01/2035	2,473,323	3.37%	27	3.16%	91,604.54	4.37%	183.26
<	01/01/2036	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2039	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
<	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
<	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>73,398,647</b>	<b>100.00%</b>	<b>855</b>	<b>100.00%</b>	<b>85,846.37</b>	<b>3.62%</b>	<b>169.83</b>

**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%	14.00
01-Jan-2020 - 31-Dec-2020	255,447	0.35%	7	0.82%	36,492.45	3.61%	2.70
01-Jan-2021 - 31-Dec-2021	285,600	0.39%	3	0.35%	95,200.00	2.63%	21.45
01-Jan-2022 - 31-Dec-2022	258,932	0.35%	4	0.47%	64,732.90	3.30%	33.10
01-Jan-2023 - 31-Dec-2023	315,745	0.43%	5	0.58%	63,149.02	3.78%	39.01
01-Jan-2024 - 31-Dec-2024	494,496	0.67%	7	0.82%	70,642.35	3.70%	54.54
01-Jan-2025 - 31-Dec-2025	815,665	1.11%	12	1.40%	67,972.06	4.38%	63.85
01-Jan-2026 - 31-Dec-2026	533,112	0.73%	8	0.94%	66,639.03	3.96%	76.13
01-Jan-2027 - 31-Dec-2027	500,232	0.68%	8	0.94%	62,529.01	4.01%	90.70
01-Jan-2028 - 31-Dec-2028	435,097	0.59%	6	0.70%	72,516.22	4.33%	97.99
01-Jan-2029 - 31-Dec-2029	861,791	1.17%	11	1.29%	78,344.63	4.12%	113.65
01-Jan-2030 - 31-Dec-2030	2,049,024	2.79%	28	3.27%	73,179.43	4.11%	124.02
01-Jan-2031 - 31-Dec-2031	2,145,122	2.92%	25	2.92%	85,804.88	3.97%	137.81
01-Jan-2032 - 31-Dec-2032	2,528,815	3.45%	25	2.92%	101,152.61	3.80%	146.77
01-Jan-2033 - 31-Dec-2033	888,341	1.21%	10	1.17%	88,834.06	3.27%	162.10
01-Jan-2034 - 31-Dec-2034	13,542,461	18.45%	152	17.78%	89,095.14	3.40%	177.93
01-Jan-2035 - 31-Dec-2035	47,331,766	64.49%	542	63.39%	87,327.98	3.65%	182.27
01-Jan-2036 - 31-Dec-2036	150,000	0.20%	1	0.12%	150,000.00	3.80%	202.00
<b>Total</b>	<b>73,398,647</b>	<b>100.00%</b>	<b>855</b>	<b>100.00%</b>	<b>85,846.37</b>	<b>3.62%</b>	<b>169.83</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		259,955	0.35%	5	0.58%	51,991.00	3.11%	158.89
<	50%	9,448,973	12.87%	178	20.82%	53,084.12	3.77%	173.27
50%	55%	3,134,851	4.27%	39	4.56%	80,380.80	3.82%	169.91
55%	60%	4,546,051	6.19%	43	5.03%	105,722.12	3.89%	172.13
60%	65%	7,505,930	10.23%	59	6.90%	127,219.14	3.24%	177.97
65%	70%	2,907,104	3.96%	32	3.74%	90,846.99	3.64%	168.90
70%	75%	3,184,732	4.34%	36	4.21%	88,464.79	3.79%	175.64
75%	80%	1,410,048	1.92%	16	1.87%	88,127.99	3.78%	160.10
80%	85%	3,803,349	5.18%	43	5.03%	88,449.99	3.86%	162.21
85%	90%	3,892,111	5.30%	38	4.44%	102,423.97	2.89%	162.66
90%	95%	1,851,074	2.52%	24	2.81%	77,128.08	3.04%	145.10
95%	100%	3,687,829	5.02%	41	4.80%	89,947.06	3.52%	153.88
100%	105%	1,963,516	2.68%	27	3.16%	72,722.83	4.07%	179.22
105%	110%	2,906,581	3.96%	30	3.51%	96,886.04	3.49%	170.36
110%	115%	3,405,241	4.64%	37	4.33%	92,033.54	3.68%	166.37
115%	120%	4,568,447	6.22%	55	6.43%	83,062.68	3.66%	174.24
120%	125%	14,922,853	20.53%	152	17.78%	98,176.66	3.69%	171.79
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>73,398,647</b>	<b>100.00%</b>	<b>855</b>	<b>100.00%</b>	<b>85,846.37</b>	<b>3.62%</b>	<b>169.83</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,558,595	3.49%	21	3.94%	121,837.85	3.80%	158.46
Utrecht	3,334,414	4.54%	24	4.50%	138,933.90	3.79%	176.52
Zeeland	1,678,976	2.29%	15	2.81%	111,931.73	3.71%	150.40
Zuid-Holland	18,852,253	25.68%	135	25.33%	139,646.32	3.88%	167.95
Flevoland	2,154,225	2.93%	17	3.19%	126,719.13	3.22%	178.01
Friesland	1,491,420	2.03%	14	2.63%	106,529.99	3.06%	181.04
Gelderland	7,589,405	10.34%	49	9.19%	154,885.83	3.50%	169.74
Groningen	2,567,711	3.50%	23	4.32%	111,639.63	3.35%	158.31
Limburg	5,552,338	7.56%	38	7.13%	146,114.15	3.68%	173.67
Noord-Brabant	11,501,451	15.67%	84	15.78%	136,922.03	3.64%	173.00
Noord-Holland	10,082,262	13.74%	69	12.95%	146,119.74	3.14%	170.69
Overijssel	6,035,597	8.22%	44	8.26%	137,172.66	3.82%	170.50
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>73,398,647</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>	<b>137,708.53</b>	<b>3.62%</b>	<b>169.83</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	70,223,281	95.67%	504	94.56%	139,331.91	3.64%	169.51
Shop/House	360,000	0.49%	2	0.39%	180,000.00	3.12%	162.47
Condominium	2,235,437	3.05%	22	4.13%	101,610.79	3.16%	177.85
Farm House	222,300	0.30%	1	0.19%	222,300.00	0.75%	182.00
Condominium with garage	357,628	0.49%	4	0.75%	89,407.10	4.31%	182.37
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>73,398,647</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>	<b>137,708.53</b>	<b>3.62%</b>	<b>169.83</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	180,029	10	1.88%	18,002.93	3.57%	172.84
25,000	50,000	1,547,343	40	7.50%	38,683.56	3.94%	165.93
50,000	75,000	3,987,741	61	11.44%	65,372.81	3.85%	175.01
75,000	100,000	6,989,160	78	14.63%	89,604.61	3.84%	168.42
100,000	125,000	6,814,632	60	11.26%	113,577.21	3.76%	172.30
125,000	150,000	9,272,883	67	12.57%	138,401.24	3.45%	176.84
150,000	175,000	11,142,476	68	12.76%	163,859.94	3.78%	166.76
175,000	200,000	11,305,463	60	11.26%	188,424.38	3.55%	173.57
200,000	225,000	8,999,086	42	7.88%	214,263.96	3.52%	169.09
225,000	250,000	4,993,106	21	3.94%	237,766.93	3.80%	168.72
250,000	275,000	2,104,590	8	1.50%	263,073.77	3.92%	146.99
275,000	300,000	1,733,657	6	1.13%	288,942.83	3.81%	164.46
300,000	325,000	628,250	2	0.38%	314,125.00	4.03%	159.64
325,000	350,000	1,016,703	3	0.56%	338,901.01	2.43%	175.91
350,000	375,000	1,447,527	4	0.75%	361,881.81	2.62%	158.35
375,000	400,000	386,000	1	0.19%	386,000.00	2.20%	124.00
400,000	425,000	850,000	2	0.38%	425,000.00	1.80%	180.00
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>73,398,647</b>	<b>100.00%</b>	<b>533</b>	<b>100.00%</b>	<b>137,708.53</b>	<b>3.62%</b>	<b>169.83</b>