

Cashflow analysis for the period

Total interest received	1,706,932	
Interest received on transaction accounts	-	
Liquidity available	4,566,054	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		8,772,986
Company management expenses	2,073	
MPT fee	36,942	
Administration fee	2,822	
Third party fees	56,683	
Liquidity Facility Commitment Fee	6,849	
Payments under hedging arrangements	853,386	
Interest on the Notes	748,026	
Shortfall Class D PDL Repayment	151	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,706,932
Available after distribution of funds		7,066,054
Undrawn Liquidity Facility	4,566,054	
Liquidity Facility Standby Loan 27th July 2015	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	2,500,000	
Available liquidity		7,066,054
Net cashflow		-

Collateral

Starting principal balance	152,201,805	
Principal redemptions and repayments	(11,228,334)	
Losses for the period	(151)	
Ending principal balance		140,973,320
Balance Reset Participation	-	
Balance Further Advance Participation	3,674,159	
Total balance E-MAC NL 2005-I		144,647,479

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	151	151	-
Total	-	151	151	-

Performance

	Last period	This period	Since issue
Prepayment rate	21.24%	26.26%	11.50%

Delinquency table	Number of loans	Balance	Percentage of total
Current	945	137,551,526	97.57%
31 - 60 days	3	608,000	0.43%
61 - 90 days	4	548,323	0.39%
91 - 120 days	2	489,800	0.35%
120+ days	9	1,775,672	1.26%
In repossession			
Total	963	140,973,320	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	28,084	151	28,192	2,536,030

Characteristics

Number of borrowers	963		
Number of loanparts	1,501		
	(weighted) average	Minimum	Maximum
Loan size borrower	146,390	5,974	450,000
Loan part size	93,920	4,000	450,000
Coupon	4.55%	0.75%	6.55%
Remaining maturity (months)	223	10	256
Remaining interest period (months)	49	1	239
Original interest period (months)	93	1	300
Seasoning (months)	101.0	1.0	163.0
Loan to Original Foreclosure Value (2)	74.3%	0.0%	125.0%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2016 - 31-Dec-2016	163,656	0.12%	3	0.20%	54,551.83	3.56%	15.95
01-Jan-2017 - 31-Dec-2017	360,707	0.26%	7	0.47%	51,529.57	4.00%	24.28
01-Jan-2018 - 31-Dec-2018	168,923	0.12%	4	0.27%	42,230.75	4.10%	31.92
01-Jan-2019 - 31-Dec-2019	239,349	0.17%	4	0.27%	59,837.37	4.28%	49.05
01-Jan-2020 - 31-Dec-2020	648,462	0.46%	12	0.80%	54,038.49	4.42%	57.20
01-Jan-2021 - 31-Dec-2021	358,600	0.25%	4	0.27%	89,650.00	4.69%	73.93
01-Jan-2022 - 31-Dec-2022	237,073	0.17%	3	0.20%	79,024.33	4.52%	87.60
01-Jan-2023 - 31-Dec-2023	545,714	0.39%	8	0.53%	68,214.24	4.48%	92.56
01-Jan-2024 - 31-Dec-2024	1,074,871	0.76%	15	1.00%	71,658.04	4.84%	108.85
01-Jan-2025 - 31-Dec-2025	1,925,154	1.37%	24	1.60%	80,214.74	4.68%	117.61
01-Jan-2026 - 31-Dec-2026	1,162,551	0.82%	15	1.00%	77,503.40	4.58%	130.18
01-Jan-2027 - 31-Dec-2027	928,103	0.66%	14	0.93%	66,293.07	4.90%	143.62
01-Jan-2028 - 31-Dec-2028	1,017,031	0.72%	12	0.80%	84,752.56	4.69%	155.42
01-Jan-2029 - 31-Dec-2029	1,963,161	1.39%	27	1.80%	72,709.68	4.73%	166.62
01-Jan-2030 - 31-Dec-2030	3,405,349	2.42%	44	2.93%	77,394.30	4.41%	177.80
01-Jan-2031 - 31-Dec-2031	3,720,860	2.64%	45	3.00%	82,685.77	4.61%	191.34
01-Jan-2032 - 31-Dec-2032	4,153,618	2.95%	46	3.06%	90,296.05	4.82%	201.24
01-Jan-2033 - 31-Dec-2033	1,896,525	1.35%	18	1.20%	105,362.51	4.53%	215.49
01-Jan-2034 - 31-Dec-2034	25,264,924	17.92%	263	17.52%	96,064.35	4.71%	232.01
01-Jan-2035 - 31-Dec-2035	91,588,690	64.97%	932	62.09%	98,271.13	4.48%	236.34
01-Jan-2036 - 31-Dec-2036	150,000	0.11%	1	0.07%	150,000.00	5.55%	256.00
Total	140,973,320	100.00%	1,501	100.00%	93,919.60	4.55%	222.63

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		273,000	0.19%	5	0.33%	54,600.00	4.58%	211.03
<	50%	20,841,596	14.78%	291	19.39%	71,620.60	4.47%	225.61
50%	55%	7,161,993	5.08%	78	5.20%	91,820.42	4.34%	228.30
55%	60%	9,569,100	6.79%	97	6.46%	98,650.52	4.50%	220.09
60%	65%	12,326,915	8.74%	103	6.86%	119,678.78	4.08%	230.57
65%	70%	7,139,582	5.06%	62	4.13%	115,154.55	4.38%	226.71
70%	75%	6,603,545	4.68%	64	4.26%	103,180.39	4.37%	213.99
75%	80%	3,553,865	2.52%	38	2.53%	93,522.76	4.49%	223.91
80%	85%	5,741,095	4.07%	38	3.86%	98,984.40	4.62%	212.76
85%	90%	6,895,470	4.89%	63	4.20%	109,451.91	4.39%	220.54
90%	95%	5,573,996	3.95%	70	4.66%	79,628.51	4.62%	212.15
95%	100%	8,651,839	6.14%	88	5.86%	98,316.36	4.28%	206.88
100%	105%	3,907,236	2.77%	38	2.53%	102,821.99	4.89%	227.77
105%	110%	3,795,885	2.69%	38	2.53%	99,891.72	4.69%	214.03
110%	115%	5,587,424	3.96%	64	4.26%	87,303.51	4.97%	220.76
115%	120%	8,861,807	6.29%	92	6.13%	96,323.99	4.95%	226.42
120%	125%	24,488,973	17.37%	252	16.79%	97,178.46	4.82%	226.91
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		140,973,320	100.00%	1,501	100.00%	93,919.60	4.55%	222.63

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	5,150,278	3.65%	40	4.15%	128,756.96	4.47%	207.91
Zeeland	3,814,719	2.71%	27	2.80%	141,285.91	4.71%	211.74
Noord-Brabant	20,702,319	14.69%	146	15.16%	141,796.70	4.55%	224.68
Limburg	8,986,066	6.37%	68	7.06%	132,148.03	4.70%	224.11
Friesland	3,236,207	2.30%	24	2.49%	134,841.95	4.17%	221.92
Drenthe	5,034,917	3.57%	36	3.74%	139,858.82	4.61%	214.19
Overijssel	9,517,143	6.75%	64	6.65%	148,705.36	4.78%	225.81
Gelderland	15,018,776	10.65%	93	9.66%	161,492.21	4.41%	222.80
Flevoland	3,264,285	2.32%	26	2.70%	125,549.43	4.19%	224.28
Utrecht	5,990,657	4.25%	44	4.57%	126,151.29	4.50%	225.94
Noord-Holland	26,474,784	18.78%	161	16.72%	164,439.65	4.46%	225.93
Zuid-Holland	33,561,356	23.81%	233	24.20%	144,040.16	4.66%	221.36
unspecified	221,812	0.16%	1	0.10%	221,812.00	1.20%	237.00
Total	140,973,320	100.00%	963	100.00%	146,389.74	4.55%	222.63

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	360,000	0.26%	2	0.21%	180,000.00	3.48%	216.47
Farm house	480,754	0.34%	3	0.31%	160,251.26	2.70%	214.72
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	523,072	0.37%	7	0.73%	74,724.52	4.32%	236.35
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	4,023,315	2.85%	37	3.84%	108,738.25	4.13%	230.64
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	135,586,180	96.18%	914	94.91%	148,343.74	4.57%	222.38
Private Shop	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	140,973,320	100.00%	963	100.00%	146,389.74	4.55%	222.63

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	177,227	9	0.13%	19,691.84	3.48%	227.15
25,000	50,000	1,687,798	41	4.26%	41,165.81	4.43%	215.86
50,000	75,000	5,686,817	87	9.03%	65,365.72	4.54%	221.53
75,000	100,000	13,055,095	145	15.06%	90,035.13	4.44%	224.37
100,000	125,000	14,958,428	131	13.60%	114,186.47	4.66%	224.44
125,000	150,000	18,405,276	134	13.91%	137,352.80	4.42%	225.12
150,000	175,000	21,513,288	132	13.71%	162,979.45	4.70%	219.55
175,000	200,000	18,617,091	99	10.28%	188,051.42	4.61%	226.44
200,000	225,000	14,105,278	66	6.85%	213,716.33	4.56%	222.02
225,000	250,000	12,222,383	51	8.67%	239,654.56	4.70%	225.59
250,000	275,000	7,100,100	27	5.04%	262,966.67	4.69%	217.07
275,000	300,000	4,915,532	17	3.49%	289,148.96	4.52%	219.88
300,000	325,000	2,193,801	7	1.56%	313,400.14	4.85%	216.74
325,000	350,000	2,334,408	7	1.66%	333,486.91	3.98%	217.98
350,000	375,000	1,452,200	4	1.03%	363,050.00	4.00%	213.45
375,000	400,000	386,000	1	0.27%	386,000.00	4.10%	178.00
400,000	425,000	1,262,600	3	0.90%	420,866.67	2.13%	233.35
425,000	450,000	900,000	2	0.64%	450,000.00	4.33%	202.83
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	140,973,320	100.00%	963	100.00%	146,389.74	4.55%	222.63