

**Cashflow analysis for the period**

Total interest received	980,012	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,480,012
Company management expenses	-	
MPT fee	22,946	
Administration fee	1,735	
Third party fees	106,101	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	432,819	
Interest on the Notes	410,589	
Shortfall Class D PDL Repayment	1,272	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		980,012
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th July 2018	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

**Collateral**

Starting principal balance	92,513,252	
Principal redemptions and repayments	(2,305,452)	
Losses for the period	(1,272)	
Ending principal balance		90,206,528
Balance Reset Participation	-	
Balance Further Advance Participation	2,188,021	
Total balance E-MAC NL 2005-I		92,394,549

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,272	1,272	-
Total	-	1,272	1,272	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	8.43%	9.36%	12.02%

Delinquency table	Number of loans	Balance	Percentage of total
Current	629	87,795,241	97.33%
31 - 60 days	6	1,068,470	1.18%
61 - 90 days	2	445,017	0.49%
91 - 120 days	1	197,500	0.22%
120+ days	4	700,300	0.78%
In repossession			
Total	642	90,206,528	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	2,361	1,272	36,722	2,880,561

**Characteristics**

Number of borrowers	642		
Number of loanparts	1,034		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,509	9,913	425,000
Loan part size	87,240	1,884	315,000
Coupon	3.82%	0.38%	6.55%
Remaining maturity (months)	187	4	220
Remaining interest period (months)	56	1	203
Original interest period (months)	104	1	300
Seasoning (months)	130.5	2.0	199.0
Loan to Original Foreclosure Value (2)	85.7%	4.40%	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	0.10%	7,000.00	5.05%	4.00
01-Jan-2019 - 31-Dec-2019	169,466	0.19%	3	0.29%	56,488.83	3.03%	12.65
01-Jan-2020 - 31-Dec-2020	396,293	0.44%	10	0.97%	39,629.30	3.65%	20.49
01-Jan-2021 - 31-Dec-2021	356,593	0.40%	4	0.39%	89,148.36	4.52%	37.96
01-Jan-2022 - 31-Dec-2022	287,279	0.32%	4	0.39%	71,819.64	3.30%	50.97
01-Jan-2023 - 31-Dec-2023	408,761	0.45%	7	0.68%	58,394.41	3.86%	56.76
01-Jan-2024 - 31-Dec-2024	589,987	0.65%	9	0.87%	65,554.08	3.83%	72.42
01-Jan-2025 - 31-Dec-2025	1,131,860	1.25%	17	1.64%	66,580.00	4.27%	82.57
01-Jan-2026 - 31-Dec-2026	618,041	0.69%	9	0.87%	68,671.22	4.33%	94.15
01-Jan-2027 - 31-Dec-2027	508,688	0.56%	8	0.77%	63,585.97	4.57%	108.62
01-Jan-2028 - 31-Dec-2028	664,617	0.74%	9	0.87%	73,846.37	3.72%	117.49
01-Jan-2029 - 31-Dec-2029	1,205,467	1.34%	15	1.45%	80,364.48	4.17%	131.93
01-Jan-2030 - 31-Dec-2030	2,386,567	2.65%	31	3.00%	76,986.03	3.38%	141.61
01-Jan-2031 - 31-Dec-2031	2,445,460	2.71%	29	2.80%	84,326.22	4.06%	156.06
01-Jan-2032 - 31-Dec-2032	3,028,048	3.36%	35	3.38%	86,515.66	3.87%	165.40
01-Jan-2033 - 31-Dec-2033	1,252,542	1.39%	13	1.26%	96,349.41	3.69%	179.59
01-Jan-2034 - 31-Dec-2034	17,308,999	19.19%	187	18.09%	92,561.49	3.76%	195.99
01-Jan-2035 - 31-Dec-2035	57,290,858	63.51%	642	62.09%	89,238.10	3.81%	200.30
01-Jan-2036 - 31-Dec-2036	150,000	0.17%	1	0.10%	150,000.00	5.55%	220.00
<b>Total</b>	<b>90,206,528</b>	<b>100.00%</b>	<b>1,034</b>	<b>100.00%</b>	<b>87,240.36</b>	<b>3.82%</b>	<b>187.29</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		261,921	0.29%	5	0.48%	52,384.28	3.12%	176.60
<	50%	11,862,389	13.15%	193	18.67%	61,463.15	4.23%	191.04
50%	55%	4,060,557	4.50%	53	5.13%	76,614.29	3.95%	189.03
55%	60%	5,819,440	6.45%	61	5.90%	95,400.66	4.05%	186.03
60%	65%	8,485,350	9.41%	71	6.87%	119,511.97	3.37%	193.66
65%	70%	4,007,372	4.44%	45	4.35%	89,052.72	3.87%	187.35
70%	75%	3,500,853	3.88%	42	4.06%	83,353.63	3.90%	187.82
75%	80%	2,110,624	2.34%	24	2.32%	87,942.68	4.33%	174.49
80%	85%	3,594,890	3.99%	42	4.06%	85,592.62	3.87%	180.62
85%	90%	3,705,949	4.11%	35	3.38%	105,884.26	3.35%	184.36
90%	95%	3,594,647	3.98%	47	4.55%	76,481.86	3.67%	170.07
95%	100%	4,760,179	5.28%	49	4.74%	97,146.50	3.23%	171.82
100%	105%	2,744,121	3.04%	28	2.71%	98,004.33	4.40%	192.49
105%	110%	3,191,286	3.54%	38	3.68%	83,981.22	3.57%	188.98
110%	115%	4,072,863	4.52%	40	3.87%	101,821.58	3.79%	186.07
115%	120%	6,482,517	7.19%	76	7.35%	85,296.27	3.81%	192.03
120%	125%	17,951,568	19.90%	185	17.89%	97,035.50	3.81%	190.30
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>90,206,528</b>	<b>100.00%</b>	<b>1,034</b>	<b>100.00%</b>	<b>87,240.36</b>	<b>3.82%</b>	<b>187.29</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,783,881	3.09%	22	3.43%	126,540.06	3.85%	176.25
Utrecht	3,800,695	4.21%	27	4.21%	140,766.49	3.92%	194.44
Zeeland	2,709,803	3.00%	21	3.27%	129,038.23	3.92%	174.50
Zuid-Holland	22,007,121	24.40%	157	24.45%	140,172.75	3.91%	185.76
Flevoland	2,389,591	2.65%	19	2.96%	125,767.93	3.34%	191.26
Friesland	2,133,857	2.37%	18	2.80%	118,547.62	3.44%	189.80
Gelderland	9,151,884	10.15%	58	9.03%	157,791.11	3.82%	188.02
Groningen	3,561,698	3.95%	29	4.52%	122,817.16	3.81%	178.41
Limburg	6,134,902	6.80%	45	7.01%	136,331.16	3.94%	190.44
Noord-Brabant	13,716,192	15.21%	98	15.28%	139,961.14	3.89%	188.87
Noord-Holland	14,816,829	16.43%	99	15.42%	149,664.93	3.57%	189.43
Overijssel	7,000,075	7.76%	49	7.63%	142,858.68	3.94%	188.54
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>90,206,528</b>	<b>100.00%</b>	<b>642</b>	<b>100.00%</b>	<b>140,508.61</b>	<b>3.82%</b>	<b>187.29</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	86,168,960	95.52%	604	94.08%	142,663.84	3.83%	186.88
Shop/House	360,000	0.40%	2	0.31%	180,000.00	3.14%	180.47
Condominium	3,081,162	3.42%	30	4.67%	102,705.41	3.54%	196.91
Farm House	222,300	0.25%	1	0.16%	222,300.00	0.83%	200.00
Condominium with garage	374,106	0.41%	5	0.78%	74,821.14	4.34%	200.37
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>90,206,528</b>	<b>100.00%</b>	<b>642</b>	<b>100.00%</b>	<b>140,508.61</b>	<b>3.82%</b>	<b>187.29</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	0.17%	9	1.40%	17,304.91	3.35%	180.34
25,000	50,000	1.398,842	35	5.45%	39,966.91	4.02%	183.98
50,000	75,000	4,642,090	71	11.06%	65,381.55	4.26%	189.75
75,000	100,000	8,714,212	97	15.11%	89,837.24	4.06%	185.34
100,000	125,000	9,403,893	83	12.93%	113,299.91	3.94%	188.30
125,000	150,000	11,707,632	85	13.24%	137,736.85	3.73%	192.33
150,000	175,000	13,059,303	80	12.46%	163,241.28	3.98%	186.26
175,000	200,000	12,958,436	69	10.75%	187,803.42	3.66%	190.89
200,000	225,000	10,303,177	48	7.48%	214,649.53	3.71%	186.30
225,000	250,000	7,157,928	30	4.67%	238,597.59	3.67%	187.15
250,000	275,000	3,404,439	13	2.02%	261,879.93	4.14%	174.98
275,000	300,000	2,609,748	9	1.40%	289,971.98	4.05%	183.83
300,000	325,000	930,250	3	0.47%	310,083.33	4.30%	177.65
325,000	350,000	674,000	2	0.31%	337,000.00	2.16%	197.08
350,000	375,000	1,438,234	4	0.62%	359,558.39	3.95%	172.36
375,000	400,000	386,000	1	0.16%	386,000.00	2.20%	142.00
400,000	425,000	1,262,600	3	0.47%	420,866.67	1.39%	197.35
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%	-
<b>Total</b>	<b>90,206,528</b>	<b>100.00%</b>	<b>642</b>	<b>100.00%</b>	<b>140,508.61</b>	<b>3.82%</b>	<b>187.29</b>