

**Cashflow analysis for the period**

Total interest received	794,392	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,294,392
Company management expenses	2,160	
MPT fee	20,372	
Administration fee	1,538	
Third party fees	41,081	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	337,742	
Interest on the Notes	366,134	
Shortfall Class D PDL Repayment	20,816	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		794,392
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th juli yyyy	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

**Collateral**

Starting principal balance	82,014,901	
Principal redemptions and repayments	(2,409,953)	
Losses for the period	(20,816)	
Ending principal balance		79,584,132
Balance Reset Participation	-	
Balance Further Advance Participation	1,994,525	
Total balance E-MAC NL 2005-I		81,578,657

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	20,816	20,816	-
Total	-	20,816	20,816	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	9.67%	11.06%	12.00%

Delinquency table	Number of loans	Balance	Percentage of total
Current	563	77,768,420	97.72%
31 - 60 days	2	369,992	0.46%
61 - 90 days	3	440,811	0.55%
91 - 120 days	2	276,059	0.35%
120+ days	4	728,851	0.92%
In repossession			
Total	574	79,584,132	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	10,695	20,816	7,330	2,987,541

**Characteristics**

Number of borrowers	574		
Number of loanparts	924		
	(weighted) average	Minimum	Maximum
Loan size borrower	138,648	5,399	425,000
Loan part size	86,130	821	315,000
Coupon	3.74%	0.35%	6.55%
Remaining maturity (months)	175	1	208
Remaining interest period (months)	51	1	191
Original interest period (months)	107	1	300
Seasoning (months)	141.8	2.0	211.0
Loan to Original Foreclosure Value (2)	85.2%	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	0.11%	7,000.00	4.75%	8.00
01-Jan-2019 - 31-Dec-2019	109,466	0.14%	2	0.22%	54,733.24	3.55%	2.66
01-Jan-2020 - 31-Dec-2020	387,589	0.49%	10	1.08%	38,758.90	3.64%	8.44
01-Jan-2021 - 31-Dec-2021	285,600	0.36%	3	0.32%	95,200.00	2.63%	27.45
01-Jan-2022 - 31-Dec-2022	275,124	0.35%	4	0.43%	68,780.98	3.30%	39.10
01-Jan-2023 - 31-Dec-2023	323,249	0.41%	5	0.54%	64,649.73	3.80%	45.03
01-Jan-2024 - 31-Dec-2024	576,129	0.72%	8	0.87%	72,016.19	3.82%	60.33
01-Jan-2025 - 31-Dec-2025	892,552	1.12%	13	1.41%	68,657.82	4.40%	69.70
01-Jan-2026 - 31-Dec-2026	547,212	0.69%	8	0.87%	68,401.53	4.33%	82.04
01-Jan-2027 - 31-Dec-2027	503,118	0.63%	8	0.87%	62,889.81	4.53%	96.67
01-Jan-2028 - 31-Dec-2028	535,780	0.67%	7	0.76%	76,539.96	4.24%	103.81
01-Jan-2029 - 31-Dec-2029	862,669	1.08%	11	1.19%	78,424.45	4.12%	119.65
01-Jan-2030 - 31-Dec-2030	2,294,845	2.88%	30	3.25%	76,494.85	3.30%	129.65
01-Jan-2031 - 31-Dec-2031	2,429,901	3.05%	29	3.14%	83,789.68	4.02%	143.68
01-Jan-2032 - 31-Dec-2032	2,674,146	3.36%	30	3.25%	89,138.20	3.82%	152.87
01-Jan-2033 - 31-Dec-2033	962,444	1.21%	11	1.19%	87,494.88	3.59%	167.79
01-Jan-2034 - 31-Dec-2034	14,370,764	18.06%	159	17.21%	90,382.16	3.62%	183.97
01-Jan-2035 - 31-Dec-2035	51,396,544	64.58%	584	63.20%	88,007.78	3.75%	188.24
01-Jan-2036 - 31-Dec-2036	150,000	0.19%	1	0.11%	150,000.00	3.80%	208.00
<b>Total</b>	<b>79,584,132</b>	<b>100.00%</b>	<b>924</b>	<b>100.00%</b>	<b>86,130.01</b>	<b>3.74%</b>	<b>175.32</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		260,623	0.33%	5	0.54%	52,124.61	3.12%	164.79
<	50%	10,526,337	13.23%	183	19.81%	57,520.96	4.10%	179.38
50%	55%	3,753,207	4.72%	46	4.98%	81,591.45	3.97%	176.06
55%	60%	4,933,676	6.20%	50	5.41%	98,673.52	3.93%	172.47
60%	65%	7,446,531	9.36%	62	6.71%	120,105.34	3.29%	182.58
65%	70%	3,718,118	4.67%	40	4.33%	92,952.94	3.86%	176.35
70%	75%	3,192,600	4.01%	39	4.22%	81,861.54	3.78%	178.54
75%	80%	1,920,966	2.41%	23	2.49%	83,520.27	4.08%	171.99
80%	85%	3,810,057	4.79%	42	4.55%	90,715.65	3.83%	167.18
85%	90%	3,206,355	4.03%	30	3.25%	106,878.50	3.21%	173.60
90%	95%	2,770,707	3.48%	39	4.22%	71,043.78	3.55%	151.02
95%	100%	4,174,867	5.25%	44	4.76%	94,883.33	3.28%	160.95
100%	105%	2,359,401	2.96%	31	3.35%	76,109.70	4.16%	182.67
105%	110%	2,650,780	3.33%	27	2.92%	98,177.04	3.50%	175.71
110%	115%	3,597,105	4.52%	37	4.00%	97,219.04	3.74%	172.91
115%	120%	5,660,781	7.11%	69	7.47%	82,040.31	3.74%	179.65
120%	125%	15,602,022	19.60%	157	16.99%	99,375.94	3.77%	177.84
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>79,584,132</b>	<b>100.00%</b>	<b>924</b>	<b>100.00%</b>	<b>86,130.01</b>	<b>3.74%</b>	<b>175.32</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,577,611	3.24%	21	3.66%	122,743.36	3.81%	164.59
Utrecht	3,491,886	4.39%	25	4.36%	139,675.44	3.85%	182.59
Zeeland	1,986,028	2.50%	16	2.79%	124,126.72	3.89%	157.70
Zuid-Holland	20,057,312	25.20%	144	25.09%	139,286.89	3.91%	174.01
Flevoland	2,241,641	2.82%	18	3.14%	124,535.63	3.29%	180.34
Friesland	1,678,867	2.11%	15	2.61%	111,924.46	3.34%	186.79
Gelderland	8,097,288	10.17%	52	9.06%	155,717.09	3.70%	175.60
Groningen	3,052,119	3.84%	26	4.53%	117,389.21	3.60%	162.94
Limburg	5,767,585	7.25%	40	6.97%	144,189.61	3.88%	178.72
Noord-Brabant	12,475,195	15.68%	90	15.68%	138,613.28	3.79%	177.90
Noord-Holland	11,476,682	14.42%	79	13.76%	145,274.45	3.37%	175.56
Overijssel	6,681,919	8.40%	48	8.36%	139,206.64	3.90%	177.44
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>79,584,132</b>	<b>100.00%</b>	<b>574</b>	<b>100.00%</b>	<b>138,648.31</b>	<b>3.74%</b>	<b>175.32</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	76,289,261	95.86%	544	94.77%	140,237.61	3.76%	174.99
Shop/House	360,000	0.45%	2	0.35%	180,000.00	3.13%	168.47
Condominium	2,354,943	2.96%	23	4.01%	102,388.84	3.38%	183.93
Farm House	222,300	0.28%	1	0.17%	222,300.00	0.80%	188.00
Condominium with garage	357,628	0.45%	4	0.70%	89,407.10	4.31%	188.37
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>79,584,132</b>	<b>100.00%</b>	<b>574</b>	<b>100.00%</b>	<b>138,648.31</b>	<b>3.74%</b>	<b>175.32</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	0.21%	9	1.57%	18,759.31	3.53%	178.21
25,000	50,000	1.96%	39	6.79%	39,898.86	4.04%	170.69
50,000	75,000	5.10%	62	10.80%	65,519.25	4.07%	179.36
75,000	100,000	10.26%	91	15.85%	89,764.68	4.07%	171.34
100,000	125,000	9.26%	65	11.32%	113,386.31	3.84%	176.77
125,000	150,000	12.66%	73	12.72%	138,028.07	3.63%	181.54
150,000	175,000	15.16%	74	12.89%	163,054.27	3.85%	173.90
175,000	200,000	15.07%	64	11.15%	187,435.15	3.70%	179.37
200,000	225,000	12.34%	46	8.01%	213,458.80	3.60%	175.41
225,000	250,000	6.60%	22	3.83%	238,864.01	3.85%	174.30
250,000	275,000	2.96%	9	1.57%	262,010.02	3.92%	156.13
275,000	300,000	2.53%	7	1.22%	287,665.29	3.84%	172.90
300,000	325,000	1.17%	3	0.52%	310,083.33	4.30%	165.65
325,000	350,000	1.29%	3	0.52%	340,959.64	2.51%	181.03
350,000	375,000	1.35%	3	0.52%	359,066.67	3.39%	157.60
375,000	400,000	0.49%	1	0.17%	386,000.00	2.20%	130.00
400,000	425,000	1.58%	3	0.52%	419,416.78	1.46%	185.35
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>79,584,132</b>	<b>100.00%</b>	<b>574</b>	<b>100.00%</b>	<b>138,648.31</b>	<b>3.74%</b>	<b>175.32</b>