

Cashflow analysis for the period

Total interest received	660,413	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,160,413
Company management expenses	2,220	
MPT fee	17,311	
Administration fee	1,311	
Third party fees	50,363	
Liquidity Facility Commitment Fee	4,500	
Payments under hedging arrangements	282,603	
Interest on the Notes	302,044	
Shortfall Class D PDL Repayment	61	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		660,413
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 27th July 2020	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Collateral

Starting principal balance	70,690,946	
Principal redemptions and repayments	(3,643,697)	
Losses for the period	(61)	
Ending principal balance		67,047,188
Balance Reset Participation	-	
Balance Further Advance Participation	1,714,911	
Total balance E-MAC NL 2005-I		68,762,099

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	13.64%	18.74%	12.25%

Delinquency table	Number of loans	Balance	Percentage of total
Current	482	65,088,767	97.08%
31 - 60 days	2	425,244	0.63%
61 - 90 days	1	244,800	0.37%
91 - 120 days	2	278,000	0.41%
120+ days	6	1,010,377	1.51%
In repossession	-	-	-
Total	493	67,047,188	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	1,218	61	13,910	2,953,956

Characteristics

Number of borrowers	493		
Number of loanparts	784		
	(weighted) average	Minimum	Maximum
Loan size borrower	135,998	5,399	425,000
Loan part size	85,519	2,255	315,000
Coupon	3.42%	0.24%	6.55%
Remaining maturity (months)	165	11	196
Remaining interest period (months)	56	1	180
Original interest period (months)	107	1	300
Seasoning (months)	150.3	2.0	223.0
Loan to Original Foreclosure Value (1)	85.0%	2.4%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,914,182	4.35%	49	6.25%	59,473.10	3.26%	169.38
Interest Only	46,204,649	68.91%	534	68.11%	86,525.56	3.38%	168.52
Life	14,298,780	21.33%	155	19.77%	92,250.19	3.62%	155.19
Linear	143,830	0.21%	2	0.26%	71,914.82	4.96%	172.45
Savings	934,945	1.39%	18	2.30%	51,941.37	4.58%	146.94
Universal Life	2,550,803	3.80%	26	3.32%	98,107.79	2.76%	146.75
Total	67,047,188	100.00%	784	100.00%	85,519.37	3.42%	164.59

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,942,818	5.88%	35	4.46%	112,651.93	1.22%	171.69
12	6,374,608	9.51%	68	8.67%	93,744.23	1.99%	171.02
24	2,624,854	3.91%	26	3.32%	100,955.93	2.94%	167.39
36	1,009,603	1.51%	12	1.53%	84,133.59	2.89%	147.23
48	-	0.00%	-	0.00%	-	0.00%	-
60	13,479,565	20.10%	152	19.39%	88,681.35	3.17%	162.08
72	3,137,157	4.68%	44	5.61%	71,299.02	3.49%	164.75
84	990,172	1.48%	14	1.79%	70,726.57	3.03%	162.16
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	19,148,340	28.56%	232	29.59%	82,535.95	3.90%	165.82
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	5,314,365	7.93%	61	7.78%	87,120.73	3.29%	155.36
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	10,905,707	16.27%	139	17.73%	78,458.32	4.74%	164.72
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	0.18%	1	0.13%	120,000.00	5.90%	174.00
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%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	67,047,188	100.00%	784	100.00%	85,519.37	3.42%	164.59

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,741,323	20.50%	161	20.54%	85,349.83	1.67%	166.56
2.50%	2.75%	2,850,154	4.25%	33	4.21%	86,368.30	2.65%	162.83
2.75%	3.00%	4,674,345	6.97%	53	6.75%	88,195.19	2.90%	164.83
3.00%	3.25%	8,110,455	12.10%	83	10.59%	97,716.33	3.08%	166.58
3.25%	3.50%	5,251,758	7.83%	57	7.27%	92,136.11	3.38%	164.68
3.50%	3.75%	4,071,305	6.07%	50	6.38%	81,426.10	3.64%	155.79
3.75%	4.00%	4,839,815	7.22%	54	6.89%	89,626.20	3.88%	169.78
4.00%	4.25%	6,106,803	9.11%	73	9.31%	83,654.84	4.13%	162.92
4.25%	4.50%	3,174,175	4.73%	39	4.97%	81,389.10	4.43%	171.06
4.50%	4.75%	8,069,888	12.04%	102	13.01%	79,116.55	4.65%	160.96
4.75%	5.00%	2,816,850	4.20%	34	4.34%	82,848.53	4.90%	170.46
5.00%	5.25%	1,576,717	2.35%	22	2.81%	71,668.97	5.13%	149.63
5.25%	5.50%	650,453	0.97%	11	1.40%	59,132.05	5.35%	151.28
5.50%	5.75%	301,250	0.45%	3	0.38%	100,416.69	5.63%	156.41
5.75%	6.00%	527,827	0.79%	5	0.64%	105,565.34	5.92%	174.52
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	284,070	0.42%	4	0.51%	71,017.60	6.55%	174.39
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		67,047,188	100.00%	784	100.00%	85,519.37	3.42%	164.59

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,002,367	8.95%	53	6.76%	113,252.21	1.00%	171.33
<	01/01/2021	3,232,724	4.82%	40	5.10%	80,818.10	3.40%	145.80
01/01/2021	01/01/2022	11,012,975	16.43%	120	15.31%	91,774.79	3.29%	166.87
01/01/2022	01/01/2023	4,102,004	6.12%	49	6.25%	83,714.36	3.30%	151.96
01/01/2023	01/01/2024	3,537,224	5.28%	47	5.99%	75,260.09	2.98%	155.90
01/01/2024	01/01/2025	6,189,545	9.23%	81	10.33%	76,414.13	4.09%	161.25
01/01/2025	01/01/2026	12,821,176	19.12%	162	20.66%	79,143.06	4.39%	167.63
01/01/2026	01/01/2027	4,685,138	6.99%	51	6.51%	91,865.45	3.67%	168.01
01/01/2027	01/01/2028	3,870,633	5.77%	46	5.87%	84,144.20	3.45%	166.30
01/01/2028	01/01/2029	1,981,835	2.96%	23	2.93%	86,166.73	2.93%	162.93
01/01/2029	01/01/2030	1,052,374	1.57%	15	1.91%	70,158.26	3.16%	140.85
01/01/2030	01/01/2031	730,780	1.09%	10	1.28%	73,077.98	2.67%	159.02
01/01/2031	01/01/2032	960,937	1.43%	9	1.15%	106,770.78	4.55%	152.86
01/01/2032	01/01/2033	215,790	0.32%	4	0.51%	53,947.55	3.19%	140.25
01/01/2033	01/01/2034	489,500	0.73%	3	0.38%	163,166.67	3.62%	180.71
01/01/2034	01/01/2035	2,159,917	3.22%	24	3.06%	89,996.56	3.68%	172.44
01/01/2035	01/01/2036	4,002,270	5.97%	47	5.99%	85,154.68	3.64%	173.06
01/01/2036	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	-	0.00%	-	0.00%	-	0.00%	-
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
01/01/2042	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
01/01/2043	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
01/01/2044	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
01/01/2045	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
01/01/2046	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	>	-	0.00%	-	0.00%	-	0.00%	-
Total		67,047,188	100.00%	784	100.00%	85,519.37	3.42%	164.59

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	0.13%	7,000.00	4.75%	20.00
01-Jan-2020 - 31-Dec-2020	85,444	0.13%	3	0.38%	28,481.23	4.60%	2.08
01-Jan-2021 - 31-Dec-2021	31,600	0.05%	1	0.13%	31,600.00	3.20%	11.00
01-Jan-2022 - 31-Dec-2022	242,673	0.36%	4	0.51%	60,668.14	3.28%	27.10
01-Jan-2023 - 31-Dec-2023	315,745	0.47%	5	0.64%	63,149.02	3.47%	33.01
01-Jan-2024 - 31-Dec-2024	493,230	0.74%	7	0.89%	70,461.49	3.35%	48.53
01-Jan-2025 - 31-Dec-2025	808,599	1.21%	12	1.53%	67,383.28	4.37%	57.85
01-Jan-2026 - 31-Dec-2026	462,965	0.69%	7	0.89%	66,137.79	3.79%	70.73
01-Jan-2027 - 31-Dec-2027	429,276	0.64%	7	0.89%	61,325.12	3.07%	85.47
01-Jan-2028 - 31-Dec-2028	329,402	0.49%	5	0.64%	65,880.36	3.47%	92.63
01-Jan-2029 - 31-Dec-2029	729,694	1.09%	9	1.15%	81,077.11	3.72%	108.25
01-Jan-2030 - 31-Dec-2030	1,957,178	2.92%	27	3.44%	72,488.06	3.06%	117.74
01-Jan-2031 - 31-Dec-2031	1,906,722	2.84%	22	2.81%	86,669.19	3.95%	132.17
01-Jan-2032 - 31-Dec-2032	2,443,783	3.64%	24	3.06%	101,824.30	3.69%	140.74
01-Jan-2033 - 31-Dec-2033	864,101	1.28%	10	1.28%	86,410.05	3.09%	156.00
01-Jan-2034 - 31-Dec-2034	12,890,791	19.23%	142	18.11%	90,780.22	3.38%	172.02
01-Jan-2035 - 31-Dec-2035	42,898,987	63.98%	497	63.39%	86,315.87	3.39%	176.24
01-Jan-2036 - 31-Dec-2036	150,000	0.22%	1	0.13%	150,000.00	3.80%	196.00
Total	67,047,188	100.00%	784	100.00%	85,519.37	3.42%	164.59

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		259,274	0.39%	5	0.64%	51,854.79	3.11%	152.99
<	50%	8,907,837	13.29%	168	21.43%	53,022.84	3.60%	168.31
50%	55%	2,657,869	3.96%	33	4.21%	80,541.49	3.26%	163.54
55%	60%	3,796,310	5.66%	36	4.59%	105,453.06	3.52%	164.25
60%	65%	7,082,613	10.56%	56	7.14%	126,475.24	3.03%	171.75
65%	70%	3,070,988	4.58%	34	4.34%	90,323.16	3.37%	162.08
70%	75%	2,952,250	4.42%	33	4.21%	89,462.13	3.53%	169.02
75%	80%	643,999	0.96%	8	1.02%	80,499.83	3.72%	136.09
80%	85%	3,181,932	4.75%	36	4.59%	88,387.01	3.57%	155.91
85%	90%	4,204,094	6.27%	42	5.36%	100,097.47	3.03%	158.26
90%	95%	2,223,920	3.32%	29	3.70%	76,686.90	2.91%	145.20
95%	100%	3,083,909	4.60%	36	4.59%	85,664.15	3.27%	155.30
100%	105%	1,655,596	2.47%	19	2.42%	87,136.62	4.12%	173.91
105%	110%	2,854,469	4.26%	30	3.83%	95,148.96	3.43%	163.85
110%	115%	3,243,939	4.84%	35	4.46%	92,683.98	3.54%	158.72
115%	120%	4,134,657	6.17%	51	6.51%	81,071.70	3.47%	168.29
120%	125%	13,093,532	19.53%	133	16.96%	98,447.61	3.57%	168.62
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		67,047,188	100.00%	784	100.00%	85,519.37	3.42%	164.59

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,359,213	3.52%	20	4.06%	117,960.64	3.63%	150.63
Utrecht	2,911,781	4.34%	21	4.26%	138,656.23	3.64%	171.88
Zeeland	1,543,444	2.30%	15	3.04%	102,896.28	3.78%	158.22
Zuid-Holland	17,238,389	25.71%	127	25.76%	135,735.35	3.66%	162.07
Flevoland	2,134,062	3.18%	17	3.45%	125,533.08	2.89%	172.05
Friesland	1,251,418	1.87%	12	2.43%	104,284.80	2.70%	174.93
Gelderland	6,675,489	9.96%	44	8.92%	151,715.65	3.32%	162.97
Groningen	2,459,658	3.67%	22	4.46%	111,802.63	3.10%	151.50
Limburg	5,134,446	7.66%	34	6.90%	151,013.11	3.51%	167.26
Noord-Brabant	10,920,979	16.29%	79	16.02%	138,240.24	3.33%	167.60
Noord-Holland	8,455,809	12.61%	59	11.97%	143,318.79	2.97%	168.57
Overijssel	5,962,502	8.89%	43	8.72%	138,662.83	3.75%	164.40
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	67,047,188	100.00%	493	100.00%	135,998.35	3.42%	164.59

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	63,944,895	95.37%	465	94.32%	137,515.90	3.45%	164.28
Shop/House	360,000	0.54%	2	0.41%	180,000.00	3.10%	156.47
Condominium	2,167,085	3.23%	21	4.26%	103,194.51	2.75%	172.16
Farm House	222,300	0.33%	1	0.20%	222,300.00	0.69%	176.00
Condominium with garage	352,908	0.53%	4	0.81%	88,227.06	4.28%	176.39
Unknown	-	0.00%	-	0.00%	-	-	-
Total	67,047,188	100.00%	493	100.00%	135,998.35	3.42%	164.59

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	25,000	0.21%	9	1.83%	15,576.54	2.94%	175.47
25,000	50,000	2.23%	39	7.91%	38,408.06	3.55%	160.04
50,000	75,000	3.868,576	60	12.17%	64,476.26	3.78%	169.13
75,000	100,000	6,292,519	70	14.20%	89,893.13	3.67%	162.80
100,000	125,000	6,825,223	60	12.17%	113,753.72	3.62%	166.72
125,000	150,000	8,303,358	60	12.17%	138,389.31	3.13%	170.31
150,000	175,000	9,981,746	61	12.37%	163,635.18	3.45%	159.72
175,000	200,000	9,772,666	52	10.55%	187,935.88	3.30%	167.86
200,000	225,000	8,588,155	40	8.11%	214,703.87	3.37%	162.89
225,000	250,000	4,498,922	19	3.85%	236,785.38	3.65%	162.91
250,000	275,000	1,590,800	6	1.22%	265,133.33	4.12%	155.40
275,000	300,000	1,733,657	6	1.22%	288,942.83	3.80%	158.46
300,000	325,000	628,250	2	0.41%	314,125.00	4.03%	153.64
325,000	350,000	1,010,465	3	0.61%	336,821.83	2.49%	170.81
350,000	375,000	1,078,747	3	0.61%	359,582.49	2.49%	175.34
375,000	400,000	386,000	1	0.20%	386,000.00	2.20%	118.00
400,000	425,000	850,000	2	0.41%	425,000.00	1.82%	174.00
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%	-
Total	67,047,188	100.00%	493	100.00%	135,998.35	3.42%	164.59