

Cashflow analysis for the period

Total interest received	856,984	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,356,984
Company management expenses	-	
MPT fee	22,399	
Administration fee	1,691	
Third party fees	28,084	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	375,763	
Interest on the Notes	327,881	
Shortfall Class D PDL Repayment	96,565	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		856,984
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th October 2018	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Collateral

Starting principal balance	90,206,528	
Principal redemptions and repayments	(2,838,446)	
Losses for the period	(96,565)	
Ending principal balance		87,271,517
Balance Reset Participation	-	
Balance Further Advance Participation	2,107,887	
Total balance E-MAC NL 2005-I		89,379,404

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	96,565	96,565	-
Total	-	96,565	96,565	-

Performance

	Last period	This period	Since issue
Prepayment rate	9.36%	12.15%	12.03%

Delinquency table	Number of loans	Balance	Percentage of total
Current	611	85,016,103	97.42%
31 - 60 days	6	991,718	1.14%
61 - 90 days	3	507,812	0.58%
91 - 120 days	-	-	0.00%
120+ days	4	755,884	0.87%
In repossession			
Total	624	87,271,517	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	1,272	96,565	8,467	2,968,659

Characteristics

Number of borrowers	624		
Number of loanparts	1,002		
	(weighted) average	Minimum	Maximum
Loan size borrower	139,858	9,913	425,000
Loan part size	87,097	1,622	315,000
Coupon	3.81%	0.38%	6.55%
Remaining maturity (months)	184	1	217
Remaining interest period (months)	53	1	200
Original interest period (months)	105	1	300
Seasoning (months)	132.8	5.0	202.0
Loan to Original Foreclosure Value (2)	85.5%	4.40%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,956,805	3.39%	52	5.19%	56,861.63	3.63%	187.38
Interest Only	60,730,588	69.59%	680	67.98%	89,309.69	3.82%	189.70
Life	18,890,254	21.65%	206	20.5%	91,700.26	3.73%	170.93
Linear	161,350	0.18%	2	0.25%	80,675.18	4.96%	193.44
Savings	1,194,226	1.37%	24	2.40%	49,759.42	5.04%	165.41
Universal Life	3,338,284	3.83%	38	3.73%	87,849.85	3.61%	164.54
Total	87,271,517	100.00%	1,002	100.00%	87,097.32	3.81%	184.27

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	4,300,264	4.93%	38	3.79%	113,164.83	1.48%	192.99
12	6,912,241	7.92%	67	6.69%	103,167.78	2.09%	188.57
24	3,277,044	3.75%	36	3.59%	91,029.01	3.15%	179.84
36	2,909,501	3.33%	33	3.29%	88,166.71	3.20%	176.23
48	-	0.00%	-	0.00%	-	0.00%	-
60	21,566,146	24.71%	242	24.15%	89,116.31	3.82%	183.22
72	3,943,212	4.52%	55	5.49%	71,694.76	3.61%	185.18
84	1,642,429	1.88%	19	1.90%	86,443.61	4.82%	168.25
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	22,479,369	25.76%	263	26.25%	85,472.88	4.09%	187.99
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	6,285,268	7.20%	78	7.78%	80,580.36	4.68%	173.16
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	13,836,043	15.85%	170	16.97%	81,388.49	4.77%	184.36
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	0.14%	1	0.10%	120,000.00	5.90%	195.00
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%	-
Total	87,271,517	100.00%	1,002	100.00%	87,097.32	3.81%	184.27

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	8,469,986	9.71%	86	8.58%	98,488.21	1.30%	184.98
<	2.50%	2,180,076	2.50%	28	2.7%	77,859.85	2.63%	181.74
<	2.75%	4,524,938	5.18%	46	4.59%	98,368.21	2.88%	183.56
<	3.00%	6,399,738	7.33%	64	6.3%	99,995.90	3.17%	183.68
<	3.25%	8,418,950	9.65%	93	9.28%	90,526.34	3.39%	187.99
<	3.50%	6,012,044	6.89%	71	7.09%	84,676.67	3.65%	181.54
<	3.75%	7,434,161	8.52%	84	8.38%	88,501.92	3.90%	186.81
<	4.00%	10,344,287	11.85%	126	12.57%	82,097.52	4.14%	184.33
<	4.25%	7,311,728	8.38%	84	8.38%	87,044.38	4.44%	189.06
<	4.50%	13,620,522	15.61%	167	16.67%	81,560.01	4.65%	183.74
<	4.75%	6,172,898	7.07%	73	7.29%	84,560.24	4.88%	181.18
<	5.00%	2,985,574	3.42%	39	3.89%	76,553.19	5.12%	168.15
<	5.25%	1,316,852	1.51%	18	1.80%	73,158.46	5.36%	177.82
<	5.50%	826,234	0.95%	7	0.70%	118,033.42	5.58%	192.55
<	5.75%	625,189	0.72%	6	0.60%	104,198.11	5.94%	196.75
<	6.00%	342,000	0.39%	6	0.60%	57,000.00	6.13%	191.50
<	6.25%	-	0.00%	-	0.00%	-	0.00%	-
<	6.50%	286,340	0.33%	4	0.40%	71,584.94	6.55%	195.37
<	6.75%	-	0.00%	-	0.00%	-	0.00%	-
<	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%	-
Total	87,271,517	100.00%	1,002	100.00%	87,097.32	3.81%	184.27	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,443,022	7.38%	55	5.49%	117,145.85	1.22%	192.42
<	1-1-2019	2,838,324	3.25%	29	2.89%	97,873.26	3.60%	180.31
<	1-1-2020	12,794,317	14.66%	143	14.27%	89,470.75	3.69%	180.78
<	1-1-2021	12,107,472	13.87%	156	15.57%	77,612.00	4.25%	178.25
<	1-1-2022	7,762,346	8.89%	79	7.88%	98,257.54	3.83%	182.54
<	1-1-2023	4,383,901	5.02%	51	5.09%	85,958.85	3.37%	178.23
<	1-1-2024	3,970,407	4.55%	51	5.0%	77,851.12	3.2%	182.42
<	1-1-2025	5,794,651	6.64%	73	7.29%	79,378.79	4.72%	181.08
<	1-1-2026	14,814,930	16.98%	186	18.56%	79,650.16	4.64%	186.44
<	1-1-2027	4,555,715	5.22%	51	5.09%	89,327.75	3.94%	189.48
<	1-1-2028	4,337,003	4.97%	48	4.79%	90,354.22	3.49%	192.36
<	1-1-2029	2,017,503	2.31%	23	2.30%	87,717.50	2.95%	187.47
<	1-1-2030	411,200	0.47%	4	0.40%	102,800.00	4.40%	147.09
<	1-1-2031	191,756	0.22%	2	0.20%	95,878.02	4.56%	147.94
<	1-1-2032	1,035,937	1.19%	9	0.90%	115,104.11	4.55%	173.86
<	1-1-2033	75,000	0.09%	1	0.10%	75,000.00	4.40%	163.00
<	1-1-2034	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2035	1,186,444	1.36%	14	1.40%	84,745.98	4.57%	193.21
<	1-1-2036	2,551,589	2.92%	27	2.69%	94,503.28	4.48%	198.19
<	1-1-2037	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2038	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2039	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
<	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
<	>	-	0.00%	-	0.00%	-	0.00%	-
Total	87,271,517	100.00%	1,002	100.00%	87,097.32	3.81%	184.27	

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	4.95%	1.00
01-Jan-2019 - 31-Dec-2019	169,466	0.19%	3	0.30%	56,488.83	3.03%	9.65
01-Jan-2020 - 31-Dec-2020	394,151	0.45%	10	1.00%	39,415.11	3.65%	17.48
01-Jan-2021 - 31-Dec-2021	356,593	0.41%	4	0.40%	89,148.36	4.52%	34.96
01-Jan-2022 - 31-Dec-2022	284,277	0.33%	4	0.40%	71,069.23	3.26%	48.00
01-Jan-2023 - 31-Dec-2023	385,232	0.44%	6	0.60%	64,205.32	3.81%	53.62
01-Jan-2024 - 31-Dec-2024	589,014	0.67%	9	0.90%	65,445.95	3.83%	69.42
01-Jan-2025 - 31-Dec-2025	1,104,958	1.27%	16	1.60%	69,059.85	4.26%	79.65
01-Jan-2026 - 31-Dec-2026	583,275	0.67%	9	0.90%	64,808.34	4.32%	91.10
01-Jan-2027 - 31-Dec-2027	507,320	0.58%	8	0.80%	63,415.05	4.57%	105.63
01-Jan-2028 - 31-Dec-2028	593,955	0.68%	8	0.80%	74,244.43	4.08%	113.60
01-Jan-2029 - 31-Dec-2029	1,088,861	1.25%	14	1.40%	77,775.75	4.21%	129.25
01-Jan-2030 - 31-Dec-2030	2,382,682	2.73%	31	3.09%	76,860.71	3.38%	138.61
01-Jan-2031 - 31-Dec-2031	2,433,328	2.79%	29	2.89%	83,907.87	4.05%	152.67
01-Jan-2032 - 31-Dec-2032	2,797,107	3.21%	31	3.09%	90,229.25	3.81%	161.93
01-Jan-2033 - 31-Dec-2033	1,135,817	1.30%	12	1.20%	94,651.38	3.77%	176.76
01-Jan-2034 - 31-Dec-2034	16,462,818	18.86%	179	17.86%	91,971.05	3.75%	192.99
01-Jan-2035 - 31-Dec-2035	55,845,662	63.99%	627	62.57%	89,068.04	3.81%	197.28
01-Jan-2036 - 31-Dec-2036	150,000	0.17%	1	0.10%	150,000.00	5.55%	217.00
Total	87,271,517	100.00%	1,002	100.00%	87,097.32	3.81%	184.27

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		261,601	0.30%	5	0.50%	52,320.30	3.12%	173.65
<	50%	11,813,131	13.54%	194	19.36%	60,892.43	4.22%	188.12
50%	55%	3,931,261	4.50%	49	4.89%	80,229.83	3.96%	185.27
55%	60%	5,538,743	6.35%	59	5.89%	93,877.00	4.03%	183.16
60%	65%	8,097,499	9.28%	65	6.49%	124,576.90	3.31%	191.91
65%	70%	3,743,037	4.29%	41	4.09%	91,293.59	3.83%	184.35
70%	75%	3,496,552	4.01%	42	4.19%	83,251.24	3.88%	184.81
75%	80%	2,107,858	2.42%	24	2.40%	87,827.43	4.33%	171.46
80%	85%	3,882,844	4.45%	46	4.59%	84,409.66	3.91%	177.35
85%	90%	3,703,739	4.24%	35	3.49%	105,821.12	3.35%	181.37
90%	95%	3,074,560	3.52%	41	4.09%	74,989.28	3.57%	164.26
95%	100%	4,524,570	5.18%	47	4.69%	96,267.45	3.36%	168.63
100%	105%	2,523,606	2.89%	30	2.99%	84,120.18	4.36%	190.80
105%	110%	2,684,459	3.08%	29	2.89%	82,567.56	3.67%	185.03
110%	115%	3,887,350	4.45%	38	3.79%	102,298.69	3.75%	182.82
115%	120%	6,347,264	7.27%	76	7.56%	83,516.63	3.80%	189.02
120%	125%	17,653,442	20.23%	181	18.06%	97,532.83	3.81%	187.08
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		87,271,517	100.00%	1,002	100.00%	87,097.32	3.81%	184.27

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,782,773	3.19%	22	3.53%	126,489.69	3.82%	173.24
Utrecht	3,783,864	4.34%	27	4.33%	140,143.13	3.89%	191.60
Zeeland	2,130,410	2.44%	17	2.72%	125,318.24	4.00%	168.48
Zuid-Holland	21,710,566	24.88%	155	24.84%	140,068.17	3.95%	182.85
Flevoland	2,386,285	2.73%	19	3.04%	125,593.94	3.54%	188.28
Friesland	2,133,065	2.44%	18	2.88%	118,503.61	3.44%	186.81
Gelderland	8,659,412	9.92%	55	8.81%	157,443.85	3.77%	185.13
Groningen	3,558,847	4.08%	29	4.65%	122,718.87	3.80%	175.41
Limburg	6,051,887	6.93%	44	7.05%	137,542.90	3.90%	187.32
Noord-Brabant	13,068,592	14.97%	95	15.22%	137,564.13	3.89%	186.33
Noord-Holland	14,007,326	16.05%	94	15.06%	149,014.11	3.55%	185.93
Overijssel	6,998,489	8.02%	49	7.85%	142,826.31	3.94%	185.40
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	87,271,517	100.00%	624	100.00%	139,858.20	3.81%	184.27

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	83,257,538	95.40%	587	94.07%	141,835.67	3.83%	183.86
Shop/House	360,000	0.41%	2	0.32%	180,000.00	3.14%	177.47
Condominium	3,057,573	3.50%	29	4.65%	105,433.56	3.51%	193.90
Farm House	222,300	0.25%	1	0.18%	222,300.00	0.83%	197.00
Condominium with garage	374,106	0.43%	5	0.80%	74,821.14	4.34%	197.37
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	87,271,517	100.00%	624	100.00%	139,858.20	3.81%	184.27

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	132,641	8	1.28%	16,580.18	3.72%	174.84
25,000	50,000	1,430,846	36	5.77%	39,745.72	3.99%	181.59
50,000	75,000	4,506,423	69	11.06%	65,310.48	4.24%	186.47
75,000	100,000	8,807,358	98	15.71%	89,871.00	4.06%	182.02
100,000	125,000	8,811,039	78	12.50%	112,962.04	3.94%	185.73
125,000	150,000	11,449,174	83	13.30%	137,941.85	3.72%	189.61
150,000	175,000	12,739,770	78	12.50%	163,330.39	3.93%	183.47
175,000	200,000	12,594,719	67	10.74%	187,980.88	3.70%	187.46
200,000	225,000	9,645,936	45	7.21%	214,354.12	3.64%	183.31
225,000	250,000	6,452,511	27	4.33%	238,981.87	3.82%	184.17
250,000	275,000	3,403,271	13	2.08%	261,790.05	4.11%	171.97
275,000	300,000	2,609,748	9	1.44%	289,971.98	4.05%	180.83
300,000	325,000	930,250	3	0.48%	310,083.33	4.30%	174.65
325,000	350,000	674,000	2	0.32%	337,000.00	1.93%	194.08
350,000	375,000	1,435,232	4	0.64%	358,807.98	3.94%	169.62
375,000	400,000	386,000	1	0.16%	386,000.00	2.20%	139.00
400,000	425,000	1,262,600	3	0.48%	420,866.67	1.39%	194.35
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%	-
Total	87,271,517	100.00%	624	100.00%	139,858.20	3.81%	184.27