

Cashflow analysis for the period

Total interest received	787,808	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,287,808
Company management expenses	2,160	
MPT fee	19,709	
Administration fee	1,492	
Third party fees	20,746	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	379,303	
Interest on the Notes	343,107	
Shortfall Class D PDL Repayment	16,692	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		787,808
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th October 2019	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Collateral

Starting principal balance	79,584,132	
Principal redemptions and repayments	(2,552,489)	
Losses for the period	(16,692)	
Ending principal balance		77,014,951
Balance Reset Participation	-	
Balance Further Advance Participation	1,942,672	
Total balance E-MAC NL 2005-I		78,957,624

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	16,692	16,692	-
Total	-	16,692	16,692	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.06%	11.99%	12.00%

Delinquency table	Number of loans	Balance	Percentage of total
Current	542	74,247,393	96.41%
31 - 60 days	5	879,767	1.14%
61 - 90 days	3	618,075	0.80%
91 - 120 days	2	413,050	0.54%
120+ days	5	856,666	1.11%
In repossession			
Total	557	77,014,951	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	20,816	16,692	12,726	2,991,507

Characteristics

Number of borrowers	557		
Number of loanparts	892		
	(weighted) average	Minimum	Maximum
Loan size borrower	138,267	5,399	425,000
Loan part size	86,340	1,637	315,000
Coupon	3.66%	0.35%	6.55%
Remaining maturity (months)	173	2	205
Remaining interest period (months)	51	1	188
Original interest period (months)	106	1	300
Seasoning (months)	144.1	1.0	214.0
Loan to Original Foreclosure Value (2)	85.4%	2.39%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,871,408	3.73%	48	5.38%	59,821.00	3.35%	176.85
Interest Only	53,371,595	69.30%	606	67.94%	88,071.94	3.64%	177.93
Life	16,488,404	21.41%	180	20.11%	91,602.25	3.75%	159.58
Linear	151,339	0.20%	2	0.22%	75,669.26	4.98%	181.44
Savings	1,118,795	1.45%	24	2.68%	46,616.48	4.94%	155.40
Universal Life	3,013,410	3.91%	32	3.59%	94,169.07	3.33%	157.93
Total	77,014,951	100.00%	892	100.00%	86,339.63	3.66%	172.86

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	4,149,324	5.39%	36	4.04%	115,259.00	1.34%	180.77
12	6,066,340	7.88%	65	7.29%	93,328.31	2.07%	179.26
24	3,244,957	4.21%	33	3.70%	98,332.02	2.93%	169.68
36	1,476,010	1.92%	18	2.02%	82,000.56	3.02%	162.64
48	-	0.00%	-	0.00%	-	0.00%	-
60	18,609,743	24.16%	211	23.65%	88,197.83	3.52%	170.47
60	3,403,564	4.42%	47	5.27%	72,416.25	3.60%	172.01
72	873,745	1.13%	12	1.35%	72,812.11	3.13%	184.04
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	21,078,240	27.37%	249	27.91%	84,651.57	4.03%	176.07
120	-	0.00%	-	0.00%	-	0.00%	-
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	5,488,699	7.13%	63	7.06%	87,122.20	4.38%	160.76
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	12,504,330	16.24%	157	17.60%	79,645.42	4.76%	171.95
240	-	0.00%	-	0.00%	-	0.00%	-
240	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	-	0.00%	-	0.00%	-	0.00%	-
288	120,000	0.16%	1	0.11%	120,000.00	5.90%	183.00
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	-	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%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	77,014,951	100.00%	892	100.00%	86,339.63	3.66%	172.86

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,376,068	13.47%	117	13.12%	88,684.34	1.51%	176.72
<	2.50%	2,529,953	3.29%	28	3.14%	90,355.45	2.64%	158.02
2.75%	3,009,330	3,371,930	4.38%	37	4.15%	91,133.25	2.90%	165.75
3.00%	3,259,783	9,483,783	12.31%	98	10.99%	96,773.30	3.10%	176.74
3.25%	3,509,243	5,667,243	7.36%	61	6.84%	92,905.62	3.39%	173.11
3.50%	3,759,703	5,504,718	7.15%	65	7.29%	84,687.97	3.65%	169.48
3.75%	4,009,163	6,239,556	8.10%	71	7.96%	87,881.08	3.89%	178.30
4.00%	4,258,613	8,092,261	10.51%	100	11.21%	80,922.61	4.13%	172.03
4.25%	4,508,063	5,669,394	7.36%	68	7.62%	83,373.44	4.43%	175.27
4.50%	4,757,513	10,673,680	13.86%	130	14.57%	82,105.23	4.64%	172.59
4.75%	5,006,963	4,475,315	5.81%	52	5.83%	86,063.75	4.90%	173.80
5.00%	5,256,413	2,560,223	3.32%	34	3.81%	75,300.67	5.12%	156.26
5.25%	5,505,863	987,690	1.28%	14	1.57%	70,549.26	5.35%	166.31
5.50%	5,755,313	305,875	0.40%	3	0.34%	101,958.37	5.63%	165.69
5.75%	6,004,763	525,189	0.68%	5	0.58%	105,037.73	5.95%	184.13
6.00%	6,254,213	267,000	0.35%	5	0.58%	53,400.00	6.13%	178.52
6.25%	6,503,663	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6,753,113	285,075	0.37%	4	0.45%	71,268.70	6.55%	183.39
6.75%	7,002,563	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7,252,013	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7,501,463	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		77,014,951	100.00%	892	100.00%	86,339.63	3.66%	172.86

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	6,226,530	8.08%	54	6.05%	115,306.11	1.10%	180.40
<	1/1/2020	2,308,547	3.00%	25	2.80%	92,341.87	3.52%	167.19
1/1/2020	1/1/2021	13,918,888	18.07%	174	19.51%	79,993.61	3.85%	170.63
1/1/2021	1/1/2022	8,341,069	10.83%	87	9.75%	95,874.36	3.64%	167.94
1/1/2022	1/1/2023	4,306,237	5.59%	50	5.61%	86,124.75	3.34%	161.50
1/1/2023	1/1/2024	4,059,113	5.27%	51	5.72%	79,590.45	3.18%	170.23
1/1/2024	1/1/2025	6,809,417	8.84%	88	9.87%	77,379.74	4.11%	172.82
1/1/2025	1/1/2026	13,539,825	17.58%	169	18.95%	80,117.31	4.63%	174.96
1/1/2026	1/1/2027	4,964,867	6.45%	54	6.05%	91,941.97	3.85%	177.98
1/1/2027	1/1/2028	3,850,799	5.00%	44	4.93%	87,518.17	3.49%	181.07
1/1/2028	1/1/2029	1,898,901	2.47%	22	2.47%	86,313.66	2.94%	175.20
1/1/2029	1/1/2030	987,775	1.28%	14	1.57%	70,555.38	3.28%	156.61
1/1/2030	1/1/2031	191,756	0.25%	2	0.22%	95,878.02	4.58%	135.94
1/1/2031	1/1/2032	995,937	1.29%	9	1.01%	110,659.67	4.55%	161.86
1/1/2032	1/1/2033	75,000	0.10%	1	0.11%	75,000.00	4.40%	151.00
1/1/2033	1/1/2034	489,500	0.64%	3	0.34%	163,166.67	3.62%	189.71
1/1/2034	1/1/2035	1,576,872	2.05%	18	2.02%	87,604.01	4.02%	175.02
1/1/2035	1/1/2036	2,473,919	3.21%	27	3.03%	91,626.63	4.37%	186.26
1/1/2036	1/1/2037	-	0.00%	-	0.00%	-	0.00%	-
1/1/2037	1/1/2038	-	0.00%	-	0.00%	-	0.00%	-
1/1/2038	1/1/2039	-	0.00%	-	0.00%	-	0.00%	-
1/1/2039	1/1/2040	-	0.00%	-	0.00%	-	0.00%	-
1/1/2040	1/1/2041	-	0.00%	-	0.00%	-	0.00%	-
1/1/2041	1/1/2042	-	0.00%	-	0.00%	-	0.00%	-
1/1/2042	1/1/2043	-	0.00%	-	0.00%	-	0.00%	-
1/1/2043	1/1/2044	-	0.00%	-	0.00%	-	0.00%	-
1/1/2044	1/1/2045	-	0.00%	-	0.00%	-	0.00%	-
1/1/2045	1/1/2046	-	0.00%	-	0.00%	-	0.00%	-
1/1/2046	1/1/2047	-	0.00%	-	0.00%	-	0.00%	-
1/1/2047	1/1/2048	-	0.00%	-	0.00%	-	0.00%	-
1/1/2048	1/1/2049	-	0.00%	-	0.00%	-	0.00%	-
1/1/2049	>	-	0.00%	-	0.00%	-	0.00%	-
Total		77,014,951	100.00%	892	100.00%	86,339.63	3.66%	172.86

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%	11.00
01-Jan-2019 - 31-Dec-2019	7,564	0.01%	1	0.11%	7,564.02	2.20%	2.00
01-Jan-2020 - 31-Dec-2020	257,431	0.33%	7	0.78%	36,775.79	3.61%	5.72
01-Jan-2021 - 31-Dec-2021	285,600	0.37%	3	0.34%	95,200.00	2.63%	24.45
01-Jan-2022 - 31-Dec-2022	272,042	0.35%	4	0.45%	68,010.39	3.33%	36.14
01-Jan-2023 - 31-Dec-2023	323,249	0.42%	5	0.56%	64,649.73	3.80%	42.03
01-Jan-2024 - 31-Dec-2024	575,517	0.75%	8	0.90%	71,939.63	3.82%	57.33
01-Jan-2025 - 31-Dec-2025	819,130	1.06%	12	1.35%	68,260.85	4.38%	66.85
01-Jan-2026 - 31-Dec-2026	541,168	0.70%	8	0.90%	67,646.01	4.32%	79.08
01-Jan-2027 - 31-Dec-2027	501,684	0.65%	8	0.90%	62,710.49	4.01%	93.68
01-Jan-2028 - 31-Dec-2028	535,440	0.70%	7	0.78%	76,491.45	4.24%	100.81
01-Jan-2029 - 31-Dec-2029	862,233	1.12%	11	1.23%	78,384.80	4.12%	116.65
01-Jan-2030 - 31-Dec-2030	2,167,513	2.81%	29	3.25%	74,741.84	3.27%	126.82
01-Jan-2031 - 31-Dec-2031	2,257,048	2.93%	27	3.03%	83,594.36	4.01%	140.56
01-Jan-2032 - 31-Dec-2032	2,531,478	3.29%	25	2.80%	101,259.13	3.80%	149.78
01-Jan-2033 - 31-Dec-2033	960,639	1.25%	11	1.23%	87,330.85	3.42%	164.80
01-Jan-2034 - 31-Dec-2034	14,237,202	18.49%	158	17.71%	90,108.87	3.47%	180.96
01-Jan-2035 - 31-Dec-2035	49,723,014	64.56%	566	63.45%	87,849.85	3.68%	185.26
01-Jan-2036 - 31-Dec-2036	150,000	0.19%	1	0.11%	150,000.00	3.80%	205.00
Total	77,014,951	100.00%	892	100.00%	86,339.63	3.66%	172.86

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		260,291	0.34%	5	0.56%	52,058.12	3.11%	161.84
0	50%	10,330,847	13.41%	185	20.74%	55,842.42	3.76%	176.38
50%	55%	3,427,172	4.45%	42	4.71%	81,599.33	3.92%	173.07
55%	60%	4,627,068	6.01%	44	4.93%	105,160.63	3.93%	172.89
60%	65%	7,593,826	9.86%	60	6.73%	126,563.77	3.23%	180.82
65%	70%	3,187,172	4.14%	36	4.04%	88,532.55	3.72%	173.04
70%	75%	3,000,515	3.90%	34	3.81%	88,250.44	3.81%	178.71
75%	80%	2,058,277	2.67%	23	2.58%	89,490.31	3.93%	168.35
80%	85%	3,598,510	4.67%	41	4.60%	87,768.54	3.91%	163.85
85%	90%	3,185,815	4.14%	30	3.36%	106,193.84	2.95%	171.15
90%	95%	2,957,066	3.84%	38	4.26%	77,817.54	3.18%	150.64
95%	100%	4,128,516	5.36%	45	5.04%	91,744.80	3.64%	157.62
100%	105%	1,837,802	2.39%	25	2.80%	73,512.09	4.12%	182.29
105%	110%	2,647,571	3.44%	27	3.03%	98,058.18	3.50%	172.71
110%	115%	3,594,061	4.67%	37	4.15%	97,136.80	3.74%	169.90
115%	120%	5,656,520	7.34%	69	7.74%	81,978.55	3.74%	176.65
120%	125%	14,923,922	19.38%	151	16.93%	98,833.92	3.70%	174.80
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		77,014,951	100.00%	892	100.00%	86,339.63	3.66%	172.86

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,575,367	3.34%	21	3.77%	122,636.52	3.81%	161.57
Utrecht	3,486,183	4.53%	25	4.49%	139,447.33	3.83%	179.65
Zeeland	1,983,517	2.58%	16	2.87%	123,969.82	3.89%	154.75
Zuid-Holland	19,437,743	25.24%	139	24.96%	139,839.87	3.88%	171.23
Flevoland	2,161,578	2.81%	17	3.05%	127,151.64	3.25%	180.98
Friesland	1,667,634	2.17%	15	2.69%	111,175.60	3.00%	183.81
Gelderland	7,827,013	10.16%	51	9.16%	153,470.84	3.57%	172.50
Groningen	2,802,255	3.64%	24	4.31%	116,760.62	3.53%	163.05
Limburg	5,626,950	7.31%	39	7.00%	144,280.77	3.72%	176.15
Noord-Brabant	12,361,981	16.06%	89	15.98%	138,898.67	3.68%	175.46
Noord-Holland	10,811,789	14.04%	75	13.46%	144,157.19	3.25%	173.17
Overijssel	6,272,942	8.15%	46	8.26%	136,368.30	3.83%	173.79
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	77,014,951	100.00%	557	100.00%	138,267.42	3.66%	172.86

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	73,810,080	95.84%	528	94.79%	139,791.82	3.68%	172.43
Shop/House	360,000	0.47%	2	0.36%	180,000.00	3.13%	165.47
Condominium	2,264,943	2.94%	22	3.95%	102,951.97	3.14%	180.89
Farm House	222,300	0.29%	1	0.18%	222,300.00	0.80%	185.00
Condominium with garage	357,628	0.46%	4	0.72%	89,407.10	4.31%	185.37
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	77,014,951	100.00%	557	100.00%	138,267.42	3.66%	172.86

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	0.22%	9	1.62%	18,674.47	3.52%	175.36
25,000	50,000	2.05%	40	7.18%	39,518.29	3.95%	168.25
50,000	75,000	5.28%	62	11.13%	65,614.21	3.96%	178.45
75,000	100,000	10.06%	86	15.44%	90,069.87	3.78%	170.76
100,000	125,000	9.15%	62	11.13%	113,693.87	3.78%	175.38
125,000	150,000	12.55%	70	12.57%	138,080.85	3.52%	179.86
150,000	175,000	15.51%	73	13.11%	163,649.27	3.79%	170.48
175,000	200,000	15.39%	63	11.31%	188,140.55	3.61%	176.78
200,000	225,000	11.96%	43	7.72%	214,138.57	3.55%	171.45
225,000	250,000	6.49%	21	3.77%	238,116.83	3.86%	171.89
250,000	275,000	3.06%	9	1.62%	262,010.02	3.92%	153.13
275,000	300,000	2.25%	6	1.08%	288,942.83	3.81%	167.46
300,000	325,000	1.21%	3	0.54%	310,083.33	4.30%	162.65
325,000	350,000	1.019,797	3	0.54%	339,932.18	2.51%	178.47
350,000	375,000	1,451,924	4	0.72%	362,981.00	2.68%	161.41
375,000	400,000	386,000	1	0.18%	386,000.00	2.20%	127.00
400,000	425,000	850,000	2	0.36%	425,000.00	1.85%	183.00
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	77,014,951	100.00%	557	100.00%	138,267.42	3.66%	172.86