

Cashflow analysis for the period

Total interest received	608,523	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	50,800	
Total funds available		6,159,323
Company management expenses	2,324	
MPT fee	16,479	
Administration fee	1,243	
Third party fees	16,782	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	232,895	
Interest on the Notes	371,473	
Shortfall Class D PDL Repayment	13,576	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		659,323
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 26th October 2020	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Collateral

Starting principal balance	67,047,188	
Principal redemptions and repayments	(1,855,223)	
Losses for the period	(13,576)	
Ending principal balance		65,178,389
Balance Reset Participation	-	
Balance Further Advance Participation	1,632,729	
Total balance E-MAC NL 2005-I		66,811,119

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	13,576	13,576	-
Total	-	13,576	13,576	-

Performance

	Last period	This period	Since issue
Prepayment rate	18.74%	10.34%	12.22%

Delinquency table	Number of loans	Balance	Percentage of total
Current	469	62,933,265	96.56%
31 - 60 days	5	1,047,137	1.61%
61 - 90 days	1	197,360	0.30%
91 - 120 days	-	-	0.00%
120+ days	6	1,000,627	1.54%
In repossession	-	-	-
Total	481	65,178,389	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	61	13,576	15,116	2,952,416

Characteristics

Number of borrowers	481		
Number of loanparts	765		
	(weighted) average	Minimum	Maximum
Loan size borrower	135,506	5,399	425,000
Loan part size	85,201	2,428	315,000
Coupon	3.41%	0.23%	6.55%
Remaining maturity (months)	162	8	193
Remaining interest period (months)	54	1	180
Original interest period (months)	108	1	300
Seasoning (months)	154.0	5.0	226.0
Loan to Original Foreclosure Value (1)	84.9%	2.4%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,709,412	4.16%	48	6.27%	56,446.08	3.24%	163.98
Interest Only	44,967,750	68.99%	521	68.10%	86,310.46	3.37%	165.62
Life	14,276,787	21.90%	154	20.13%	92,706.41	3.59%	152.43
Linear	141,327	0.22%	2	0.26%	70,663.34	4.96%	169.45
Savings	918,161	1.41%	18	2.35%	51,008.95	4.57%	144.31
Universal Life	2,164,952	3.32%	22	2.88%	98,406.93	2.62%	149.13
Total	65,178,389	100.00%	765	100.00%	85,200.51	3.41%	161.83

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,797,218	5.83%	34	4.44%	111,682.87	1.23%	168.49
12	6,173,310	9.47%	66	8.63%	93,535.00	1.98%	167.54
24	2,624,854	4.03%	26	3.40%	100,955.93	2.94%	164.39
36	1,008,291	1.55%	12	1.57%	84,024.23	2.89%	144.20
48	-	0.00%	-	0.00%	-	0.00%	-
60	12,761,440	19.58%	143	18.69%	89,240.84	3.15%	158.58
72	3,093,579	4.75%	43	5.62%	71,943.70	3.48%	161.66
84	989,776	1.52%	14	1.83%	70,698.28	3.03%	159.16
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	18,475,760	28.35%	225	29.41%	82,114.49	3.89%	163.48
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	5,454,012	8.37%	63	8.24%	86,571.63	3.25%	155.67
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	10,680,150	16.39%	138	18.04%	77,392.39	4.73%	161.55
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%	171.00
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	65,178,389	100.00%	765	100.00%	85,200.51	3.41%	161.83

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,272,588	20.36%	156	20.39%	85,080.69	1.67%	163.29
2.50%	2.75%	2,990,824	4.59%	36	4.71%	83,078.44	2.65%	160.63
2.75%	3.00%	4,477,985	6.87%	51	6.67%	87,803.63	2.90%	161.65
3.00%	3.25%	8,292,410	12.72%	86	11.24%	96,423.37	3.08%	163.35
3.25%	3.50%	5,078,302	7.79%	55	7.19%	92,332.77	3.38%	161.23
3.50%	3.75%	3,986,344	6.12%	49	6.41%	81,353.95	3.64%	152.40
3.75%	4.00%	4,606,456	7.07%	51	6.67%	90,322.66	3.87%	166.79
4.00%	4.25%	5,817,670	8.93%	69	9.02%	84,314.05	4.13%	162.18
4.25%	4.50%	3,144,069	4.82%	39	5.10%	80,617.16	4.44%	168.04
4.50%	4.75%	7,793,892	11.96%	98	12.81%	79,529.51	4.65%	159.72
4.75%	5.00%	2,387,194	3.66%	30	3.92%	79,573.12	4.89%	166.88
5.00%	5.25%	1,573,309	2.41%	22	2.88%	71,514.03	5.13%	146.65
5.25%	5.50%	646,699	0.99%	11	1.44%	58,790.81	5.35%	148.51
5.50%	5.75%	299,665	0.46%	3	0.39%	99,888.41	5.63%	153.31
5.75%	6.00%	527,260	0.81%	5	0.65%	105,451.99	5.92%	171.52
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	283,724	0.44%	4	0.52%	70,931.12	6.55%	171.40
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	65,178,389	100.00%	765	100.00%	85,200.51	3.41%	161.83	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	5,850,851	8.98%	52	6.80%	112,516.36	0.98%	188.19
<	01/01/2021	2,498,502	3.83%	28	3.66%	89,232.22	3.42%	146.99
01/01/2021	01/01/2022	10,823,928	16.61%	119	15.56%	90,957.38	3.26%	163.22
01/01/2022	01/01/2023	4,101,215	6.29%	49	6.41%	83,698.26	3.30%	148.96
01/01/2023	01/01/2024	3,428,079	5.26%	46	6.01%	74,523.45	2.96%	155.55
01/01/2024	01/01/2025	5,678,733	8.71%	76	9.93%	74,720.17	4.08%	157.77
01/01/2025	01/01/2026	12,539,266	19.24%	160	20.92%	78,370.41	4.39%	164.50
01/01/2026	01/01/2027	4,682,837	7.18%	51	6.67%	91,820.32	3.67%	165.02
01/01/2027	01/01/2028	3,842,718	5.90%	46	6.01%	83,537.36	3.45%	163.31
01/01/2028	01/01/2029	1,980,835	3.04%	23	3.01%	86,123.24	2.99%	159.93
01/01/2029	01/01/2030	951,745	1.46%	14	1.83%	67,981.76	3.22%	134.49
01/01/2030	01/01/2031	730,780	1.12%	10	1.31%	73,077.98	2.67%	156.02
01/01/2031	01/01/2032	960,937	1.47%	9	1.18%	106,770.78	4.55%	149.86
01/01/2032	01/01/2033	214,605	0.33%	4	0.52%	53,651.27	3.19%	137.25
01/01/2033	01/01/2034	484,500	0.74%	3	0.39%	161,500.00	3.63%	177.75
01/01/2034	01/01/2035	2,255,686	3.46%	25	3.27%	90,227.45	3.64%	169.06
01/01/2035	01/01/2036	4,153,175	6.37%	50	6.54%	83,063.49	3.55%	173.04
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	65,178,389	100.00%	765	100.00%	85,200.51	3.41%	161.83	

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%	23.00
01-Jan-2020 - 31-Dec-2020	3,451	0.01%	1	0.13%	3,450.88	4.50%	7.00
01-Jan-2021 - 31-Dec-2021	31,600	0.05%	1	0.13%	31,600.00	3.20%	8.00
01-Jan-2022 - 31-Dec-2022	239,528	0.37%	4	0.52%	59,882.09	3.32%	24.14
01-Jan-2023 - 31-Dec-2023	210,745	0.32%	4	0.52%	52,686.28	3.13%	29.52
01-Jan-2024 - 31-Dec-2024	492,585	0.76%	7	0.92%	70,369.25	3.34%	45.52
01-Jan-2025 - 31-Dec-2025	804,998	1.24%	12	1.57%	67,083.19	4.37%	54.85
01-Jan-2026 - 31-Dec-2026	461,872	0.71%	7	0.92%	65,981.78	3.79%	67.73
01-Jan-2027 - 31-Dec-2027	404,541	0.62%	7	0.92%	57,791.53	3.09%	82.63
01-Jan-2028 - 31-Dec-2028	329,049	0.50%	5	0.65%	65,809.81	3.47%	89.63
01-Jan-2029 - 31-Dec-2029	729,694	1.12%	9	1.18%	81,077.11	3.72%	105.25
01-Jan-2030 - 31-Dec-2030	1,952,885	3.00%	27	3.53%	72,329.07	3.05%	114.74
01-Jan-2031 - 31-Dec-2031	1,832,404	2.81%	21	2.75%	87,257.35	3.92%	128.98
01-Jan-2032 - 31-Dec-2032	2,441,151	3.75%	24	3.14%	101,714.63	3.69%	137.74
01-Jan-2033 - 31-Dec-2033	863,250	1.32%	10	1.31%	86,325.02	2.97%	153.01
01-Jan-2034 - 31-Dec-2034	12,666,528	19.43%	140	18.30%	90,475.20	3.37%	169.01
01-Jan-2035 - 31-Dec-2035	41,557,107	63.76%	484	63.27%	85,861.79	3.38%	173.25
01-Jan-2036 - 31-Dec-2036	150,000	0.23%	1	0.13%	150,000.00	3.80%	193.00
Total	65,178,389	100.00%	765	100.00%	85,200.51	3.41%	161.83

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		258,928	0.40%	5	0.65%	51,785.70	3.11%	150.05
<	50%	8,901,853	13.66%	168	21.96%	52,987.22	3.60%	165.36
50%	55%	2,357,819	3.62%	31	4.05%	76,058.69	3.25%	159.33
55%	60%	3,701,257	5.68%	34	4.44%	108,860.49	3.51%	161.00
60%	65%	6,767,171	10.38%	54	7.06%	125,317.97	3.02%	168.60
65%	70%	3,098,695	4.75%	35	4.58%	88,534.13	3.30%	160.10
70%	75%	2,930,782	4.50%	33	4.31%	89,811.56	3.58%	165.94
75%	80%	652,636	1.00%	6	0.78%	108,772.66	2.71%	156.52
80%	85%	3,129,864	4.80%	36	4.71%	86,940.66	3.70%	150.82
85%	90%	4,022,608	6.17%	40	5.23%	100,565.20	3.01%	154.38
90%	95%	2,389,912	3.67%	31	4.05%	77,093.93	2.97%	143.17
95%	100%	2,976,444	4.57%	36	4.71%	82,678.99	3.23%	159.62
100%	105%	1,494,145	2.29%	16	2.09%	93,384.07	4.12%	170.69
105%	110%	2,808,635	4.31%	30	3.92%	93,621.16	3.29%	161.22
110%	115%	2,844,008	4.36%	30	3.92%	94,800.25	3.69%	153.15
115%	120%	3,969,491	6.09%	49	6.41%	81,010.02	3.49%	164.97
120%	125%	12,874,143	19.75%	131	17.12%	98,275.90	3.55%	165.53
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		65,178,389	100.00%	765	100.00%	85,200.51	3.41%	161.83

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,283,386	3.50%	19	3.95%	120,178.20	3.55%	148.04
Utrecht	2,908,375	4.46%	21	4.37%	138,494.04	3.66%	168.88
Zeeland	1,540,590	2.36%	15	3.12%	102,706.01	3.71%	155.33
Zuid-Holland	16,959,070	26.02%	125	25.99%	135,672.56	3.67%	159.75
Flevoland	2,132,678	3.27%	17	3.53%	125,451.65	2.88%	169.09
Friesland	1,250,167	1.92%	12	2.49%	104,180.57	2.70%	171.95
Gelderland	5,972,154	9.16%	40	8.32%	149,303.85	3.28%	158.59
Groningen	2,375,810	3.65%	21	4.37%	113,133.83	3.04%	153.78
Limburg	5,108,478	7.84%	34	7.07%	150,249.36	3.51%	164.65
Noord-Brabant	10,568,834	16.22%	77	16.01%	137,257.58	3.33%	164.36
Noord-Holland	8,158,112	12.52%	57	11.85%	143,124.77	2.94%	165.30
Overijssel	5,920,736	9.08%	43	8.94%	137,691.54	3.74%	161.30
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	65,178,389	100.00%	481	100.00%	135,506.01	3.41%	161.83

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	62,176,097	95.39%	454	94.39%	136,951.75	3.44%	161.53
Shop/House	360,000	0.55%	2	0.42%	180,000.00	3.10%	153.47
Condominium	2,067,085	3.17%	20	4.16%	103,354.23	2.81%	169.11
Farm House	222,300	0.34%	1	0.21%	222,300.00	0.68%	173.00
Condominium with garage	352,908	0.54%	4	0.83%	88,227.06	4.28%	173.39
Unknown	-	0.00%	-	0.00%	-	-	-
Total	65,178,389	100.00%	481	100.00%	135,506.01	3.41%	161.83

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	0.25%	10	2.08%	16,455.41	3.18%	172.55
25,000	50,000	2.27%	39	8.11%	37,916.42	3.54%	157.10
50,000	75,000	5.73%	58	12.06%	64,372.14	3.75%	166.67
75,000	100,000	9.02%	66	13.72%	89,110.33	3.67%	161.53
100,000	125,000	10.45%	60	12.47%	113,548.22	3.60%	163.72
125,000	150,000	12.70%	60	12.47%	137,986.24	3.16%	166.62
150,000	175,000	14.07%	56	11.64%	163,725.25	3.43%	157.71
175,000	200,000	15.27%	53	11.02%	187,811.83	3.27%	164.96
200,000	225,000	12.53%	38	7.90%	214,958.88	3.36%	159.15
225,000	250,000	6.55%	18	3.74%	237,040.20	3.65%	159.53
250,000	275,000	2.44%	6	1.25%	265,133.33	4.12%	152.40
275,000	300,000	1,733,657	6	1.25%	288,942.83	3.80%	155.46
300,000	325,000	628,250	2	0.42%	314,125.00	4.03%	150.64
325,000	350,000	1,007,321	3	0.62%	335,773.76	2.48%	168.27
350,000	375,000	1,074,332	3	0.62%	358,110.66	2.48%	172.35
375,000	400,000	386,000	1	0.21%	386,000.00	2.20%	115.00
400,000	425,000	850,000	2	0.42%	425,000.00	1.80%	171.00
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	65,178,389	100.00%	481	100.00%	135,506.01	3.41%	161.83