

Cashflow analysis for the period

Total interest received	535,870	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,035,870
Company management expenses	21,131	
MPT fee	15,848	
Administration fee	1,190	
Third party fees	36,509	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	221,786	
Interest on the Notes	1,437	
Shortfall Class D PDL Repayment	61	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		302,513
Available after distribution of funds		5,733,358
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 26th April 2021	-	
Repayment Liquidity Facility Standby Loan Reserve account*	2,733,358	
Available liquidity		5,733,358
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	8,185
Total	8,185

Collateral

Starting principal balance	62,793,213
Principal redemptions and repayments	(1,119,493)
Losses for the period	(61)
Ending principal balance	61,673,660
Balance Reset Participation	-
Balance Further Advance Participation	1,492,761
Total balance E-MAC NL 2005-I	63,166,421

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	13.47%	6.57%	12.17%

Delinquency table	Number of loans	Balance	Percentage of total
Current	442	59,645,721	96.71%
31 - 60 days	2	336,000	0.54%
61 - 90 days	2	399,641	0.65%
91 - 120 days	-	-	0.00%
120+ days	7	1,292,298	2.10%
In repossession	-	-	-
Total	453	61,673,660	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	61	61	2,784	2,930,693

Characteristics

Number of borrowers	453		
Number of loanparts	723		
	(weighted) average	Minimum	Maximum
Loan size borrower	136,145	4,555	425,000
Loan part size	85,302	2,460	315,000
Coupon	3.33%	0.20%	6.55%
Remaining maturity (months)	157	2	187
Remaining interest period (months)	56	1	180
Original interest period (months)	108	1	300
Seasoning (months)	159.0	3.0	232.0
Loan to Original Foreclosure Value (1)	85.1%	2.4%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuitly	2,661,965	4.32%	49	6.78%	54,325.82	3.13%	160.65
Interest Only	42,496,518	68.91%	491	67.91%	86,550.95	3.29%	160.56
Life	13,464,053	21.83%	144	19.92%	93,500.37	3.51%	147.32
Linear	136,321	0.22%	2	0.28%	68,160.38	4.96%	163.45
Savings	796,050	1.29%	16	2.21%	49,753.15	4.49%	137.74
Universal Life	2,118,752	3.44%	21	2.90%	100,892.96	2.62%	142.54
Total	61,673,660	100.00%	723	100.00%	85,302.43	3.33%	156.77

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,788,891	6.14%	35	4.84%	108,254.03	1.19%	162.46
12	6,550,010	10.62%	67	9.27%	97,761.34	2.26%	156.33
24	2,118,652	3.44%	21	2.90%	100,888.20	3.11%	157.12
36	958,325	1.55%	12	1.66%	79,860.45	3.03%	160.21
48	-	0.00%	-	0.00%	-	0.00%	-
60	10,513,477	17.05%	120	16.60%	87,612.31	2.88%	153.64
72	3,308,732	5.36%	45	6.22%	73,527.37	3.25%	155.28
84	887,467	1.44%	12	1.66%	73,955.61	3.01%	153.96
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	17,704,416	28.71%	216	29.88%	81,964.89	3.81%	158.10
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	6,224,056	10.09%	73	10.10%	85,261.04	3.20%	154.27
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	9,499,633	15.40%	121	16.74%	78,509.37	4.71%	157.66
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	0.19%	1	0.14%	120,000.00	5.90%	165.00
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%	-
Total	61,673,660	100.00%	723	100.00%	85,302.43	3.33%	156.77

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	11,745,234	19.04%	139	19.23%	84,498.08	1.61%	156.68
2.50%	2.75%	5,492,441	8.91%	66	9.13%	83,218.80	2.64%	155.45
2.75%	3.00%	4,625,256	7.50%	52	7.19%	85,947.24	2.96%	155.36
3.00%	3.25%	6,114,754	9.91%	67	9.27%	91,264.98	3.11%	158.45
3.25%	3.50%	8,681,842	14.08%	91	12.59%	95,404.86	3.38%	157.85
3.50%	3.75%	3,453,441	5.60%	42	5.81%	82,224.78	3.63%	151.24
3.75%	4.00%	2,966,340	4.81%	34	4.70%	87,245.28	3.82%	165.07
4.00%	4.25%	3,967,329	6.43%	48	6.64%	82,652.68	4.14%	153.80
4.25%	4.50%	3,000,590	4.87%	36	4.98%	83,349.72	4.43%	161.88
4.50%	4.75%	7,118,367	11.54%	86	11.89%	82,771.70	4.65%	153.85
4.75%	5.00%	2,045,450	3.32%	28	3.87%	73,051.80	4.90%	160.16
5.00%	5.25%	1,259,953	2.04%	17	2.35%	74,114.86	5.13%	159.83
5.25%	5.50%	459,420	0.74%	8	1.11%	57,427.47	5.35%	134.14
5.50%	5.75%	136,429	0.22%	1	0.14%	136,428.95	5.55%	166.00
5.75%	6.00%	323,801	0.53%	4	0.55%	80,950.29	5.90%	164.60
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	283,016	0.46%	4	0.55%	70,753.89	6.55%	165.40
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		61,673,660	100.00%	723	100.00%	85,302.43	3.33%	156.77

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	5,653,624	9.17%	51	7.05%	110,855.38	0.95%	162.00
<	01/01/2022	5,565,890	9.02%	58	8.02%	95,963.63	3.18%	143.63
01/01/2022	01/01/2023	7,043,290	11.42%	82	11.34%	85,893.78	3.14%	154.69
01/01/2023	01/01/2024	4,073,888	6.61%	52	7.19%	78,344.01	2.98%	149.94
01/01/2024	01/01/2025	5,423,819	8.79%	72	9.96%	75,330.82	4.01%	153.48
01/01/2025	01/01/2026	11,208,104	18.17%	142	19.64%	78,930.31	4.36%	159.29
01/01/2026	01/01/2027	5,831,518	9.46%	67	9.27%	87,037.58	3.47%	159.45
01/01/2027	01/01/2028	4,192,602	6.80%	49	6.78%	85,563.31	3.39%	159.82
01/01/2028	01/01/2029	1,973,856	3.20%	23	3.18%	85,819.82	2.93%	153.89
01/01/2029	01/01/2030	716,939	1.16%	11	1.52%	65,176.28	3.15%	129.74
01/01/2030	01/01/2031	896,616	1.45%	11	1.52%	81,510.56	2.84%	149.78
01/01/2031	01/01/2032	1,041,490	1.69%	13	1.80%	80,114.60	3.84%	148.72
01/01/2032	01/01/2033	212,212	0.34%	4	0.55%	53,052.95	3.19%	131.25
01/01/2033	01/01/2034	474,500	0.77%	3	0.41%	158,166.67	3.62%	171.94
01/01/2034	01/01/2035	2,408,245	3.90%	27	3.73%	89,194.28	3.44%	162.95
01/01/2035	01/01/2036	4,953,616	8.03%	57	7.88%	86,905.54	3.50%	167.71
01/01/2036	01/01/2037	3,451	0.01%	1	0.14%	3,450.88	4.50%	13.00
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	01/01/2051	-	0.00%	-	0.00%	-	0.00%	-
01/01/2051	>	-	0.00%	-	0.00%	-	0.00%	-
Total		61,673,660	100.00%	723	100.00%	85,302.43	3.33%	156.77

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	0.14%	7,000.00	4.75%	29.00
01-Jan-2020 - 31-Dec-2020	3,451	0.01%	1	0.14%	3,450.88	4.50%	13.00
01-Jan-2021 - 31-Dec-2021	31,600	0.05%	1	0.14%	31,600.00	3.20%	2.00
01-Jan-2022 - 31-Dec-2022	178,309	0.29%	3	0.41%	59,436.27	2.97%	17.68
01-Jan-2023 - 31-Dec-2023	189,636	0.31%	4	0.55%	47,408.93	3.25%	23.49
01-Jan-2024 - 31-Dec-2024	320,267	0.52%	5	0.69%	64,053.50	2.66%	41.58
01-Jan-2025 - 31-Dec-2025	661,657	1.07%	10	1.38%	66,165.67	4.19%	48.33
01-Jan-2026 - 31-Dec-2026	316,891	0.51%	5	0.69%	63,378.17	3.24%	63.78
01-Jan-2027 - 31-Dec-2027	339,706	0.55%	6	0.83%	56,617.74	3.22%	77.16
01-Jan-2028 - 31-Dec-2028	328,333	0.53%	5	0.69%	65,666.69	3.47%	83.62
01-Jan-2029 - 31-Dec-2029	729,694	1.18%	9	1.24%	81,077.11	3.75%	99.25
01-Jan-2030 - 31-Dec-2030	1,779,600	2.89%	25	3.46%	71,183.99	3.02%	108.84
01-Jan-2031 - 31-Dec-2031	1,576,741	2.56%	19	2.63%	82,986.38	3.80%	123.29
01-Jan-2032 - 31-Dec-2032	2,435,823	3.95%	24	3.32%	101,492.61	3.47%	131.73
01-Jan-2033 - 31-Dec-2033	861,518	1.40%	10	1.38%	86,151.81	3.01%	147.01
01-Jan-2034 - 31-Dec-2034	12,277,277	19.91%	133	18.40%	92,310.35	3.33%	162.99
01-Jan-2035 - 31-Dec-2035	39,486,157	64.02%	461	63.76%	85,653.27	3.31%	167.26
01-Jan-2036 - 31-Dec-2036	150,000	0.24%	1	0.14%	150,000.00	3.80%	187.00
Total	61,673,660	100.00%	723	100.00%	85,302.43	3.33%	156.77

Loanpart to Foreclosure Value

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
NHG		258,228	0.42%	5	0.69%	51,645.50	3.11%	144.15
<	50%	8,082,734	13.11%	153	21.16%	52,828.33	3.50%	160.57
55%	55%	2,071,785	3.36%	28	3.87%	73,992.33	3.10%	151.80
60%	60%	3,468,697	5.62%	31	4.29%	111,893.45	3.41%	154.19
65%	65%	6,922,114	11.22%	56	7.75%	123,609.18	2.99%	162.72
70%	70%	2,919,692	4.73%	34	4.70%	85,873.29	3.31%	153.33
75%	75%	2,394,222	3.88%	30	4.15%	79,807.41	3.30%	162.10
80%	80%	1,005,202	1.63%	9	1.24%	111,689.14	3.76%	167.22
85%	85%	3,187,248	5.17%	38	5.26%	83,874.95	3.15%	148.22
90%	90%	3,393,202	5.50%	32	4.43%	106,037.57	3.20%	151.22
95%	95%	2,294,596	3.72%	29	4.01%	79,124.01	2.88%	135.85
100%	100%	2,900,170	4.70%	36	4.98%	80,560.29	2.75%	153.34
105%	105%	1,566,341	2.54%	16	2.21%	97,896.30	4.02%	164.22
110%	110%	2,694,626	4.37%	30	4.15%	89,820.88	3.42%	154.89
115%	115%	2,662,454	4.32%	29	4.01%	91,808.77	3.76%	154.22
120%	120%	3,772,932	6.12%	45	6.22%	83,842.92	3.41%	158.74
125%	>	12,079,416	19.59%	122	16.87%	99,011.61	3.48%	159.57
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		61,673,660	100.00%	723	100.00%	85,302.43	3.33%	156.77

Province

Province	Value	As % of total	no.loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,215,000	3.59%	19	4.19%	116,578.94	3.50%	141.30
Utrecht	2,876,765	4.66%	21	4.64%	136,988.80	3.57%	162.97
Zeeland	1,508,777	2.45%	15	3.31%	100,585.13	3.76%	149.19
Zuid-Holland	15,732,430	25.51%	116	25.61%	135,624.40	3.53%	155.75
Flevoland	2,068,679	3.35%	16	3.53%	129,292.43	2.83%	163.11
Friesland	1,237,595	2.01%	12	2.65%	103,132.90	2.67%	166.01
Gelderland	5,558,022	9.01%	37	8.17%	150,216.81	3.19%	152.71
Groningen	2,132,248	3.46%	18	3.97%	118,458.21	2.96%	150.63
Limburg	4,745,393	7.69%	31	6.84%	153,077.20	3.38%	161.03
Noord-Brabant	9,966,462	16.16%	74	16.34%	134,681.92	3.23%	158.39
Noord-Holland	7,751,253	12.57%	52	11.48%	149,052.55	2.96%	160.33
Overijssel	5,881,037	9.54%	42	9.27%	140,024.68	3.68%	155.22
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	61,673,660	100.00%	453	100.00%	136,144.95	3.33%	156.77

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	59,066,560	95.77%	429	94.70%	137,684.29	3.36%	156.56
Shop/House	290,000	0.47%	1	0.22%	290,000.00	2.71%	143.24
Condominium	1,933,112	3.13%	19	4.19%	101,742.75	2.72%	162.98
Farm House	222,300	0.36%	1	0.22%	222,300.00	0.65%	167.00
Condominium with garage	161,688	0.26%	3	0.66%	53,896.02	3.63%	166.72
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	61,673,660	100.00%	453	100.00%	136,144.95	3.33%	156.77

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	0.30%	13	2.87%	14,161.27	2.93%	136.28
25,000	50,000	2.25%	35	7.73%	39,625.76	3.59%	154.51
50,000	75,000	5.81%	55	12.14%	65,171.18	3.73%	162.26
75,000	100,000	8.02%	55	12.14%	89,901.06	3.48%	158.09
100,000	125,000	10.57%	58	12.80%	112,415.00	3.52%	157.50
125,000	150,000	12.94%	58	12.80%	137,575.26	3.05%	161.94
150,000	175,000	14.59%	55	12.14%	163,613.33	3.37%	153.83
175,000	200,000	14.03%	46	10.15%	188,104.13	3.19%	161.17
200,000	225,000	14.32%	41	9.05%	215,418.28	3.24%	154.49
225,000	250,000	5.84%	15	3.31%	240,282.87	3.67%	150.30
250,000	275,000	2.16%	5	1.10%	266,400.00	4.08%	142.78
275,000	300,000	2.81%	6	1.32%	288,942.83	3.86%	149.46
300,000	325,000	1.02%	2	0.44%	314,125.00	4.03%	144.64
325,000	350,000	2.75%	5	1.10%	339,146.17	2.28%	165.24
350,000	375,000	0.58%	1	0.22%	360,700.00	3.09%	163.00
375,000	400,000	0.63%	1	0.22%	386,000.00	2.20%	109.00
400,000	425,000	1.38%	2	0.44%	425,000.00	1.91%	165.00
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%	-
Total	61,673,660	100.00%	453	100.00%	136,144.95	3.33%	156.77