

Cashflow analysis for the period

Total interest received	438,244	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		5,938,244
Company management expenses	4,620	
MPT fee	12,381	
Administration fee	937	
Third party fees	38,984	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	171,633	
Interest on the Notes	205,034	
Shortfall Class D PDL Repayment	105	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		438,244
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th July 2022	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	-
Total	-

Collateral

Starting principal balance	49,988,090	
Principal redemptions and repayments	(4,020,092)	
Losses for the period	(105)	
Ending principal balance		45,967,893
Balance Reset Participation	-	
Balance Further Advance Participation	1,216,796	
Total balance E-MAC NL 2005-I		47,184,689

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	105	105	-
Total	-	105	105	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.65%	28.19%	12.83%

Delinquency table	Number of loans	Balance	Percentage of total
Current	349	44,971,788	97.83%
31 - 60 days	2	429,701	0.93%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	3	566,404	1.23%
In repossession	-	-	-
Total	354	45,967,893	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	-	105	5,480	2,842,323

Characteristics

Number of borrowers	354		
Number of loanparts	555		
	(weighted) average	Minimum	Maximum
Loan size borrower	129,853	5,399	425,000
Loan part size	82,825	2,460	315,000
Coupon	3.24%	0.25%	6.55%
Remaining maturity (months)	142	2	172
Remaining interest period (months)	52	1	180
Original interest period (months)	110	1	300
Seasoning (months)	172.5	1.0	247.0
Loan to Original Foreclosure Value (2)	82.5%	2.4%	125.0%

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	0.02%	1	0.18%	7,000.00	4.75%	44.00
01-Jan-2020 - 31-Dec-2020	3,451	0.01%	1	0.18%	3,450.88	4.30%	28.00
01-Jan-2022 - 31-Dec-2022	162,143	0.36%	2	0.36%	81,071.50	2.74%	2.95
01-Jan-2023 - 31-Dec-2023	116,481	0.25%	2	0.36%	58,240.73	3.08%	9.80
01-Jan-2025 - 31-Dec-2025	574,960	1.25%	9	1.62%	63,884.41	4.17%	33.24
01-Jan-2026 - 31-Dec-2026	270,333	0.59%	4	0.72%	67,583.33	2.59%	49.16
01-Jan-2027 - 31-Dec-2027	206,716	0.45%	4	0.72%	51,679.10	3.09%	62.26
01-Jan-2028 - 31-Dec-2028	266,484	0.58%	4	0.72%	66,620.99	2.81%	68.31
01-Jan-2029 - 31-Dec-2029	537,694	1.17%	8	1.44%	67,211.75	3.56%	83.27
01-Jan-2030 - 31-Dec-2030	1,414,436	3.08%	20	3.60%	70,721.82	2.86%	94.22
01-Jan-2031 - 31-Dec-2031	949,203	2.06%	13	2.34%	73,015.60	3.85%	108.37
01-Jan-2032 - 31-Dec-2032	1,649,815	3.59%	16	2.88%	103,113.42	3.46%	116.20
01-Jan-2033 - 31-Dec-2033	584,433	1.27%	7	1.26%	83,490.47	2.78%	133.84
01-Jan-2034 - 31-Dec-2034	9,346,488	20.33%	106	19.10%	88,174.42	3.23%	147.95
01-Jan-2035 - 31-Dec-2035	29,728,254	64.67%	357	64.32%	83,272.42	3.23%	152.14
01-Jan-2036 - 31-Dec-2036	150,000	0.33%	1	0.18%	150,000.00	3.80%	172.00
Total	45,967,893	100.00%	555	100.00%	82,825.03	3.24%	142.43

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		82,415	0.18%	3	0.54%	27,471.67	3.85%	140.60
<	50%	6,886,303	14.98%	130	23.42%	52,971.56	3.36%	144.58
50%	55%	1,623,652	3.53%	23	4.14%	70,593.58	2.93%	142.62
55%	60%	2,886,564	6.28%	27	4.86%	106,909.78	3.37%	136.37
60%	65%	5,258,733	11.44%	46	8.29%	114,320.28	3.00%	145.90
65%	70%	2,147,386	4.67%	27	4.86%	79,532.80	2.83%	140.83
70%	75%	1,737,587	3.78%	19	3.42%	91,451.97	3.19%	145.16
75%	80%	1,371,545	2.98%	16	2.88%	85,721.58	2.46%	145.28
80%	85%	1,791,194	3.90%	22	3.96%	81,417.89	3.12%	137.75
85%	90%	3,302,719	7.18%	37	6.67%	89,262.67	3.10%	137.31
90%	95%	1,770,378	3.85%	24	4.32%	73,765.77	2.96%	126.90
95%	100%	1,640,229	3.57%	17	3.06%	96,484.05	2.50%	133.06
100%	105%	1,548,900	3.37%	17	3.06%	91,111.76	3.98%	142.15
105%	110%	1,889,386	4.11%	18	3.24%	104,965.88	3.57%	144.09
110%	115%	1,205,594	2.62%	13	2.34%	92,737.96	3.49%	142.54
115%	120%	2,447,407	5.32%	30	5.41%	81,580.22	3.36%	147.31
120%	125%	8,377,901	18.23%	86	15.50%	97,417.46	3.54%	146.29
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		45,967,893	100.00%	555	100.00%	82,825.03	3.24%	142.43

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,608,930	3.50%	14	3.95%	114,923.60	3.58%	123.46
Utrecht	2,439,372	5.31%	18	5.08%	135,520.66	3.38%	148.29
Zeeland	1,112,014	2.42%	13	3.67%	85,539.54	3.52%	137.34
Zuid-Holland	11,922,163	25.94%	94	26.55%	126,831.52	3.48%	142.88
Flevoland	1,774,674	3.86%	14	3.95%	126,762.42	2.74%	148.31
Friesland	877,118	1.91%	10	2.82%	87,711.85	2.69%	150.51
Gelderland	3,877,962	8.44%	27	7.63%	143,628.21	2.99%	135.20
Groningen	1,970,392	4.29%	17	4.80%	115,905.41	2.88%	137.19
Limburg	3,099,489	6.74%	23	6.50%	134,760.40	3.38%	143.46
Noord-Brabant	8,286,445	18.03%	59	16.67%	140,448.21	3.17%	144.20
Noord-Holland	5,100,113	11.09%	35	9.89%	145,717.50	2.94%	146.35
Overijssel	3,899,222	8.48%	30	8.47%	129,974.07	3.41%	142.30
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	45,967,893	100.00%	354	100.00%	129,852.80	3.24%	142.43

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	43,840,101	95.37%	334	94.35%	131,257.79	3.27%	142.28
Shop/House	253,924	0.55%	1	0.28%	253,923.72	2.56%	125.01
Condominium	1,494,435	3.25%	16	4.52%	93,402.20	2.94%	147.34
Farm House	222,300	0.48%	1	0.28%	222,300.00	0.70%	152.00
Condominium with garage	157,133	0.34%	2	0.56%	78,566.31	3.59%	151.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	45,967,893	100.00%	354	100.00%	129,852.80	3.24%	142.43

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	0.41%	11	3.11%	16,996.32	2.97%	119.79
25,000	50,000	2.19%	28	7.91%	35,999.02	3.64%	139.81
50,000	75,000	7.00%	50	14.12%	64,345.29	3.55%	148.74
75,000	100,000	9.75%	50	14.12%	89,640.80	3.43%	144.32
100,000	125,000	11.32%	46	12.99%	113,118.59	3.31%	138.84
125,000	150,000	12.84%	43	12.15%	137,295.23	3.06%	147.67
150,000	175,000	13.83%	39	11.02%	163,000.54	3.21%	136.68
175,000	200,000	13.97%	34	9.60%	188,930.40	3.15%	145.22
200,000	225,000	12.58%	27	7.63%	214,152.38	3.07%	148.14
225,000	250,000	5.73%	11	3.11%	239,567.31	3.84%	131.90
250,000	275,000	2.86%	5	1.41%	263,184.74	3.73%	129.80
275,000	300,000	1.89%	3	0.85%	290,052.33	4.45%	137.99
300,000	325,000	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	2.93%	4	1.13%	336,593.07	2.09%	151.21
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.84%	1	0.28%	386,000.00	2.20%	94.00
400,000	425,000	1.85%	2	0.56%	425,000.00	1.90%	150.00
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	45,967,893	100.00%	354	100.00%	129,852.80	3.24%	142.43