

**Cashflow analysis for the period**

Total interest received	3,557,588	
Interest received on transaction accounts	3,378	
Liquidity available	10,076,463	
Reserve account available	2,507,922	
Receivables under hedging arrangements	309,000	
Total funds available		16,454,352
Company management expenses	15,722	
MPT fee	83,240	
Administration fee	6,368	
Third party fees	12,642	
Liquidity Facility fee	15,283	
Payments under hedging arrangements	2,244,047	
Interest on the Notes	722,116	
Deferred Purchase Price Instalment	778,471	
Total funds distributed		3,877,889
Available after distribution of funds		12,576,463
Undrawn Liquidity Facility	10,076,463	
Reserve account	2,500,000	
Available liquidity		12,576,463
Net cashflow		-

**Collateral**

Starting principal balance	335,882,105.74
Principal redemptions and repayments	(10,959,648.85)
Losses for the period	-
Ending principal balance	324,922,456.89
Balance Reset Participation	-
Balance Further Advance Participation	8,481,920.19
Total balance E-MAC NL 2005-I	333,404,377.08

**Performance**

	Last period	This period	Since issue
Prepayment rate	14.19%	12.32%	8.09%

Delinquency table	Number of loans	Balance	Percentage of total
Current	2,041	321,669,809	99.00%
31 - 60 days	11	2,056,408	0.63%
61 - 90 days	2	359,115	0.11%
91 - 120 days	-	-	0.00%
120+ days	6	837,125	0.26%
In repossession			
Total	2,060	324,922,457	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	-	95,822	21,494	1,207,792

**Characteristics**

	(weighted) average	Minimum	Maximum
Number of borrowers	2060		
Number of loanparts	3261		
Loan size borrower	157,729	12,177	450,000
Loan part size	99,639	1,319	450,000
Coupon	4.44%	1.15%	7.40%
Remaining maturity (months)	288	4	305
Remaining interest period (months)	47	1	327
Original interest period (months)	101	1	360
Seasoning (months)	61.7	2.0	100.0
Loan to Original Foreclosure Value	73.5%	0.0%	125.0%

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Annuity	736,399	0.23%	22	0.67%	33,472.68	4.82%	231.43
Interest Only	233,907,938	71.99%	2,269	69.58%	103,088.56	4.43%	294.18
Investment	573,532	0.18%	6	0.18%	95,588.59	4.59%	280.43
Life	73,229,991	22.54%	777	23.83%	94,247.09	4.40%	272.99
Linear	19,333	0.01%	1	0.03%	19,333.12	4.90%	119.00
Savings	3,551,855	1.09%	44	1.35%	80,723.98	5.02%	274.87
Universal Life	12,903,409	3.97%	142	4.35%	90,869.08	4.68%	260.99
Total	324,922,457	100.00%	3,261	100.00%	99,638.90	4.44%	287.70

**Interest Term**

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
1		16,339,900	5.03%	169	5.18%	96,685.80	3.46%	289.22
1	12	4,461,103	1.37%	37	1.13%	120,570.35	3.57%	291.11
12	24	1,338,227	0.41%	13	0.40%	102,940.54	6.28%	264.90
24	36	-	0.00%	-	0.00%	-	0.00%	-
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	32,533,603	10.01%	327	10.03%	99,491.14	5.12%	287.38
60	72	108,406,475	33.36%	1,109	34.01%	97,751.56	4.26%	290.02
72	84	20,020,915	6.16%	211	6.47%	94,885.85	4.36%	279.24
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	98,009,707	30.16%	953	29.22%	102,843.34	4.47%	287.79
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	-	0.00%	-	0.00%	-	0.00%	-
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	15,946,402	4.91%	169	5.18%	94,357.41	4.79%	284.37
180	192	-	0.00%	-	0.00%	-	0.00%	-
192	204	-	0.00%	-	0.00%	-	0.00%	-
204	216	-	0.00%	-	0.00%	-	0.00%	-
216	228	-	0.00%	-	0.00%	-	0.00%	-
228	240	27,603,624	8.50%	271	8.31%	101,858.39	4.82%	286.17
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	147,500	0.05%	1	0.03%	147,500.00	4.90%	298.00
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	115,000	0.04%	1	0.03%	115,000.00	5.05%	300.00
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		324,922,457	100.00%	3,261	100.00%	99,638.90	4.44%	287.70

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
<	2.50%	6,996,175	2.15%	65	1.99%	107,633.46	1.63%	294.72
2.50%	2.75%	-	0.00%	-	0.00%	-	0.00%	-
2.75%	3.00%	-	0.00%	-	0.00%	-	0.00%	-
3.00%	3.25%	-	0.00%	-	0.00%	-	0.00%	-
3.25%	3.50%	289,981	0.09%	2	0.06%	144,990.42	3.45%	279.69
3.50%	3.75%	6,942,354	2.14%	73	2.24%	95,100.74	3.70%	288.21
3.75%	4.00%	31,951,577	9.83%	319	9.78%	100,161.68	3.93%	290.03
4.00%	4.25%	71,959,706	22.15%	734	22.51%	98,037.75	4.16%	289.13
4.25%	4.50%	77,333,138	23.80%	781	23.95%	99,018.10	4.39%	286.60
4.50%	4.75%	67,358,119	20.73%	679	20.82%	99,201.94	4.63%	286.54
4.75%	5.00%	25,176,084	7.75%	230	7.05%	109,461.23	4.88%	287.70
5.00%	5.25%	12,179,089	3.75%	125	3.83%	97,432.71	5.14%	284.89
5.25%	5.50%	5,376,689	1.65%	62	1.90%	86,720.79	5.38%	282.08
5.50%	5.75%	6,938,955	2.14%	68	2.09%	102,043.46	5.63%	294.09
5.75%	6.00%	5,877,995	1.81%	57	1.75%	103,122.71	5.91%	286.36
6.00%	6.25%	3,900,493	1.20%	38	1.17%	102,644.55	6.13%	283.68
6.25%	6.50%	2,200,352	0.68%	22	0.67%	100,016.00	6.36%	278.97
6.50%	6.75%	253,263	0.08%	3	0.09%	84,420.83	6.60%	289.03
6.75%	7.00%	160,000	0.05%	2	0.06%	80,000.00	6.80%	297.00
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	28,488	0.01%	1	0.03%	28,488.47	7.40%	186.00
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		324,922,457	100.00%	3,261	100.00%	99,638.90	4.44%	287.70

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan pa	WAC	WAM
Floating		18,780,075	5.78%	187	5.73%	100,428.21	3.29%	289.73
<	01-01-11	26,760,665	8.24%	267	8.19%	100,227.21	4.88%	289.57
01-01-11	01-01-12	108,780,725	33.48%	1,111	34.07%	97,912.44	4.26%	289.96
01-01-12	01-01-13	19,898,278	6.12%	206	6.32%	96,593.58	4.52%	277.29
01-01-13	01-01-14	849,221	0.26%	10	0.31%	84,922.06	5.29%	263.87
01-01-14	01-01-15	37,158,443	11.44%	361	11.07%	102,931.97	4.63%	288.41
01-01-15	01-01-16	62,869,433	19.35%	622	19.07%	101,076.26	4.54%	286.88
01-01-16	01-01-17	3,749,516	1.15%	31	0.95%	120,952.14	4.75%	277.17
01-01-17	01-01-18	2,063,281	0.64%	21	0.64%	98,251.46	4.86%	285.30
01-01-18	01-01-19	123,642	0.04%	3	0.09%	41,214.00	4.96%	221.56
01-01-19	01-01-20	3,305,435	1.02%	34	1.04%	97,218.67	4.82%	277.88
01-01-20	01-01-21	11,771,287	3.62%	125	3.83%	94,170.29	4.79%	284.06
01-01-21	01-01-22	780,421	0.24%	10	0.31%	78,042.09	4.86%	290.60
01-01-22	01-01-23	152,000	0.05%	2	0.06%	76,000.00	4.75%	299.00
01-01-23	01-01-24	225,000	0.07%	1	0.03%	225,000.00	4.50%	283.00
01-01-24	01-01-25	4,756,337	1.46%	41	1.26%	116,008.23	4.92%	283.52
01-01-25	01-01-26	20,253,726	6.23%	195	5.98%	103,865.26	4.81%	286.09
01-01-26	01-01-27	1,148,066	0.35%	14	0.43%	82,004.73	4.71%	299.87
01-01-27	01-01-28	1,203,408	0.37%	16	0.49%	75,212.97	4.95%	288.66
01-01-28	01-01-29	31,000	0.01%	2	0.06%	15,500.00	5.40%	299.00
01-01-29	01-01-2030	-	0.00%	-	0.00%	-	0.00%	-
01-01-2030	01-01-2031	-	0.00%	-	0.00%	-	0.00%	-
01-01-2031	01-01-2032	-	0.00%	-	0.00%	-	0.00%	-
01-01-2032	01-01-2033	147,500	0.05%	1	0.03%	147,500.00	4.90%	298.00
01-01-2033	01-01-2034	-	0.00%	-	0.00%	-	0.00%	-
01-01-2034	01-01-2035	-	0.00%	-	0.00%	-	0.00%	-
01-01-2035	01-01-2036	-	0.00%	-	0.00%	-	0.00%	-
01-01-2036	01-01-2037	-	0.00%	-	0.00%	-	0.00%	-
01-01-2037	01-01-2038	115,000	0.04%	1	0.03%	115,000.00	5.05%	300.00
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		324,922,457	100.00%	3,261	100.00%	99,638.90	4.44%	287.70

### Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Pa	WAC	WAM	
01-Jan-2010 - 31-Dec-2010	110,000	0.03%	1	0.03%	110,000.00	3.75%	4.00	
01-Jan-2012 - 31-Dec-2012	92,997	0.03%	4	0.12%	23,249.15	4.19%	26.29	
01-Jan-2013 - 31-Dec-2013	74,038	0.02%	4	0.12%	18,509.38	4.93%	39.08	
01-Jan-2014 - 31-Dec-2014	100,000	0.03%	2	0.06%	50,000.00	4.59%	54.22	
01-Jan-2015 - 31-Dec-2015	215,283	0.07%	4	0.12%	53,820.64	4.46%	61.25	
01-Jan-2016 - 31-Dec-2016	217,309	0.07%	5	0.15%	43,461.74	4.34%	78.66	
01-Jan-2017 - 31-Dec-2017	660,346	0.20%	12	0.37%	55,028.83	4.61%	88.22	
01-Jan-2018 - 31-Dec-2018	447,411	0.14%	10	0.31%	44,741.10	4.40%	98.59	
01-Jan-2019 - 31-Dec-2019	457,306	0.14%	10	0.31%	45,730.56	4.88%	112.48	
01-Jan-2020 - 31-Dec-2020	1,205,987	0.37%	22	0.67%	54,817.61	4.64%	121.37	
01-Jan-2021 - 31-Dec-2021	907,985	0.28%	11	0.34%	82,544.09	4.41%	136.07	
01-Jan-2022 - 31-Dec-2022	408,676	0.13%	7	0.21%	58,382.26	4.49%	149.66	
01-Jan-2023 - 31-Dec-2023	939,966	0.29%	13	0.40%	72,305.08	4.34%	158.25	
01-Jan-2024 - 31-Dec-2024	1,543,710	0.48%	21	0.64%	73,510.00	4.57%	174.82	
01-Jan-2025 - 31-Dec-2025	3,353,790	1.03%	43	1.32%	77,995.11	4.67%	182.62	
01-Jan-2026 - 31-Dec-2026	2,274,656	0.70%	27	0.83%	84,246.52	4.52%	197.17	
01-Jan-2027 - 31-Dec-2027	2,508,056	0.77%	31	0.95%	80,905.04	4.43%	207.74	
01-Jan-2028 - 31-Dec-2028	2,909,262	0.90%	34	1.04%	85,566.53	4.59%	220.16	
01-Jan-2029 - 31-Dec-2029	6,047,821	1.86%	72	2.21%	83,997.51	4.44%	232.28	
01-Jan-2030 - 31-Dec-2030	7,235,658	2.23%	89	2.73%	81,299.53	4.34%	243.19	
01-Jan-2031 - 31-Dec-2031	8,763,284	2.70%	100	3.07%	87,632.84	4.44%	256.36	
01-Jan-2032 - 31-Dec-2032	8,299,510	2.55%	91	2.79%	91,203.41	4.49%	267.12	
01-Jan-2033 - 31-Dec-2033	4,433,119	1.36%	39	1.20%	113,669.71	4.50%	279.11	
01-Jan-2034 - 31-Dec-2034	67,112,136	20.65%	647	19.84%	103,728.19	4.58%	296.97	
01-Jan-2035 - 31-Dec-2035	204,604,153	62.97%	1,962	60.17%	104,283.46	4.39%	300.67	
<b>Total</b>	<b>324,922,457</b>	<b>100.00%</b>		<b>3,261</b>	<b>100.00%</b>	<b>99,638.90</b>	<b>4.44%</b>	<b>287.70</b>

### Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM	
NHG		1,103,972	0.34%	14	0.43%	78,855.13	4.40%	273.75	
<	50%	43,031,325	13.24%	522	16.01%	82,435.49	4.44%	290.81	
50%	55%	16,900,294	5.20%	175	5.37%	96,573.11	4.38%	289.04	
55%	60%	25,216,639	7.76%	236	7.24%	106,850.17	4.43%	286.21	
60%	65%	24,936,458	7.67%	210	6.44%	118,745.04	4.44%	292.54	
65%	70%	17,526,513	5.39%	153	4.69%	114,552.37	4.32%	286.48	
70%	75%	20,077,578	6.18%	177	5.43%	113,432.64	4.40%	286.90	
75%	80%	8,867,577	2.73%	82	2.51%	108,141.18	4.48%	286.38	
80%	85%	11,417,455	3.51%	113	3.47%	101,039.43	4.42%	282.76	
85%	90%	20,192,317	6.21%	186	5.70%	108,560.84	4.43%	285.04	
90%	95%	11,413,317	3.51%	125	3.83%	91,306.54	4.39%	283.38	
95%	100%	18,178,821	5.59%	193	5.92%	94,190.78	4.32%	274.35	
100%	105%	8,167,151	2.51%	88	2.70%	92,808.53	4.57%	283.57	
105%	110%	12,643,456	3.89%	125	3.83%	101,147.65	4.54%	283.99	
110%	115%	10,081,214	3.10%	102	3.13%	98,835.43	4.56%	287.72	
115%	120%	19,151,758	5.89%	184	5.64%	104,085.64	4.47%	290.78	
120%	125%	56,016,612	17.24%	576	17.66%	97,251.06	4.52%	292.14	
125%	>	-	0.00%	-	0.00%	-	0.00%	-	
Unknown		-	0.00%	-	0.00%	-	0.00%	-	
<b>Total</b>		<b>324,922,457</b>	<b>100.00%</b>		<b>3,261</b>	<b>100.00%</b>	<b>157,729.35</b>	<b>4.44%</b>	<b>287.70</b>

### Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM	
Groningen	11,701,420	3.60%	86	4.17%	136,063.02	4.47%	278.80	
Zeeland	6,549,656	2.02%	45	2.18%	145,547.92	4.49%	275.33	
Noord-Brabant	54,542,791	16.79%	349	16.94%	156,283.07	4.42%	288.41	
Limburg	18,146,381	5.58%	126	6.12%	144,018.89	4.47%	288.61	
Friesland	8,779,116	2.70%	62	3.01%	141,598.65	4.18%	289.84	
Drenthe	9,319,479	2.87%	66	3.20%	141,204.23	4.53%	278.86	
Overijssel	20,810,246	6.40%	128	6.21%	162,580.05	4.45%	292.13	
Gelderland	30,951,435	9.53%	189	9.17%	163,764.21	4.44%	289.17	
Flevoland	8,427,542	2.59%	57	2.77%	147,851.62	4.47%	285.37	
Utrecht	19,878,081	6.12%	121	5.87%	164,281.66	4.49%	291.24	
Noord-Holland	54,305,131	16.71%	327	15.87%	166,070.74	4.39%	289.16	
Zuid-Holland	80,583,587	24.80%	499	24.22%	161,490.15	4.48%	286.89	
unspecified	927,591	0.29%	5	0.24%	185,518.16	4.69%	278.51	
<b>Total</b>	<b>324,922,457</b>	<b>100.00%</b>		<b>2,060</b>	<b>100.00%</b>	<b>157,729.35</b>	<b>4.44%</b>	<b>287.70</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	360,000	0.11%	2	0.10%	180,000.00	3.55%	279.47
Farm house	1,474,871	0.45%	9	0.44%	163,874.57	4.10%	290.05
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	1,911,460	0.59%	13	0.63%	147,035.39	4.62%	298.83
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	9,729,736	2.99%	85	4.13%	114,467.49	4.65%	291.76
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	311,147,299	95.76%	1,950	94.66%	159,562.72	4.44%	287.52
Private Shop	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	299,091	0.09%	1	0.05%	299,090.80	4.90%	266.48
<b>Total</b>	<b>324,922,457</b>	<b>100.00%</b>	<b>2,060</b>	<b>100.00%</b>	<b>157,729.35</b>	<b>4.44%</b>	<b>287.70</b>

**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	0.05%	9	0.44%	16,734.14	3.98%	299.91
25,000	50,000	0.54%	40	1.94%	43,612.21	4.53%	280.15
50,000	75,000	2.70%	131	6.36%	66,942.23	4.50%	288.23
75,000	100,000	7.78%	281	13.64%	90,013.05	4.37%	287.45
100,000	125,000	30,644,349	269	13.06%	113,919.51	4.44%	287.32
125,000	150,000	44,765,616	324	15.73%	138,165.48	4.44%	288.21
150,000	175,000	48,162,782	295	14.32%	163,263.67	4.46%	286.67
175,000	200,000	44,883,058	238	11.55%	188,584.28	4.47%	286.90
200,000	225,000	33,428,730	156	7.57%	214,286.73	4.37%	288.76
225,000	250,000	31,448,726	132	6.41%	238,247.93	4.53%	290.92
250,000	275,000	17,113,898	65	3.16%	263,290.74	4.54%	287.45
275,000	300,000	16,111,268	56	2.72%	287,701.22	4.44%	289.28
300,000	325,000	6,859,873	22	1.07%	311,812.43	4.70%	290.02
325,000	350,000	4,741,123	14	0.68%	338,651.64	4.23%	275.64
350,000	375,000	4,697,200	13	0.63%	361,323.08	4.40%	279.98
375,000	400,000	3,118,037	8	0.39%	389,754.63	4.37%	292.12
400,000	425,000	2,089,600	5	0.24%	417,920.00	3.41%	293.93
425,000	450,000	900,000	2	0.10%	450,000.00	4.45%	265.83
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%	-
<b>Total</b>	<b>324,922,457</b>	<b>100.00%</b>	<b>2,060</b>	<b>100.00%</b>	<b>157,729.35</b>	<b>4.44%</b>	<b>287.70</b>