

Cashflow analysis for the period

Total interest received	975,238	
Interest received on transaction accounts	(99)	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,475,139
Company management expenses	-	
MPT fee	24,251	
Administration fee	1,838	
Third party fees	25,896	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	651,279	
Interest on the Notes	256,104	
Shortfall Class D PDL Repayment	11,172	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		975,139
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th January 2018	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Collateral

Starting principal balance	98,009,764	
Principal redemptions and repayments	(3,303,968)	
Losses for the period	(11,172)	
Ending principal balance		94,694,625
Balance Reset Participation	-	
Balance Further Advance Participation	2,251,410	
Total balance E-MAC NL 2005-I		96,946,035

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	11,172	11,172	-
Total	-	11,172	11,172	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.12%	12.63%	12.13%

Delinquency table	Number of loans	Balance	Percentage of total
Current	660	92,313,595	97.49%
31 - 60 days	5	969,676	1.02%
61 - 90 days	2	277,493	0.29%
91 - 120 days	-	-	0.00%
120+ days	6	1,133,860	1.20%
In repossession			
Total	673	94,694,625	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	133,222	11,172	10,203	2,935,189

Characteristics

Number of borrowers	673		
Number of loanparts	1,077		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,705	5,974	425,000
Loan part size	87,924	466	315,000
Coupon	3.92%	0.38%	6.55%
Remaining maturity (months)	193	10	226
Remaining interest period (months)	56	1	209
Original interest period (months)	102	1	300
Seasoning (months)	125.2	1.0	193.0
Loan to Original Foreclosure Value (2)	85.5%	2.84%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,799,354	2.96%	47	4.36%	59,560.71	3.74%	191.59
Interest Only	66,186,689	69.89%	736	68.34%	89,927.57	3.92%	198.39
Life	20,761,195	21.92%	228	21.17%	91,057.87	3.96%	179.82
Linear	168,859	0.18%	2	0.18%	84,429.62	4.97%	202.44
Savings	1,339,200	1.41%	26	2.41%	51,507.70	5.02%	172.34
Universal Life	3,439,327	3.63%	38	3.53%	90,508.61	3.74%	173.56
Total	94,694,625	100.00%	1,077	100.00%	87,924.44	3.92%	192.86

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	4,572,830	4.83%	42	3.90%	108,876.90	2.05%	202.27
12	8,937,624	9.44%	89	8.26%	100,422.75	2.41%	195.82
24	3,669,823	3.88%	43	3.99%	85,344.72	3.23%	193.19
36	5,722,061	6.04%	61	5.66%	93,804.29	3.70%	181.56
48	-	0.00%	-	0.00%	-	0.00%	-
60	21,790,926	23.01%	239	22.19%	91,175.42	3.93%	193.78
72	4,280,576	4.52%	57	5.29%	75,097.83	3.63%	194.96
84	2,008,937	2.12%	22	2.04%	91,315.30	5.11%	182.76
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	21,699,554	22.92%	253	23.49%	85,768.99	4.21%	196.57
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	6,894,650	7.28%	88	8.17%	78,348.30	4.69%	179.94
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	14,997,644	15.84%	182	16.90%	82,404.64	4.79%	192.35
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	0.13%	1	0.09%	120,000.00	5.90%	204.00
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	94,694,625	100.00%	1,077	100.00%	87,924.44	3.92%	192.86

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	7,468,863	7.89%	74	6.87%	100,930.58	1.14%	196.59
<	2.50%	1,275,871	1.35%	15	1.39%	85,058.07	2.66%	180.89
2.75%	3.00%	2,157,965	2.28%	24	2.23%	89,915.21	2.91%	187.99
3.00%	3.25%	8,300,084	8.77%	81	7.52%	102,470.17	3.18%	192.78
3.25%	3.50%	8,659,870	9.15%	97	9.01%	89,277.02	3.39%	197.74
3.50%	3.75%	6,505,117	6.87%	75	6.96%	86,734.89	3.65%	191.16
3.75%	4.00%	8,339,463	8.81%	95	8.82%	87,783.82	3.90%	196.43
4.00%	4.25%	11,732,639	12.39%	137	12.72%	85,639.70	4.14%	191.38
4.25%	4.50%	9,760,220	10.31%	114	10.58%	85,615.96	4.43%	192.25
4.50%	4.75%	15,283,732	16.14%	188	17.46%	81,296.45	4.65%	192.89
4.75%	5.00%	6,908,656	7.30%	79	7.34%	87,451.34	4.89%	190.86
5.00%	5.25%	4,143,176	4.38%	50	4.64%	82,863.52	5.13%	181.15
5.25%	5.50%	1,667,069	1.76%	21	1.95%	79,384.22	5.37%	190.54
5.50%	5.75%	1,129,475	1.19%	10	0.93%	112,947.50	5.60%	203.18
5.75%	6.00%	625,189	0.66%	6	0.56%	104,198.16	5.94%	205.75
6.00%	6.25%	450,000	0.48%	7	0.65%	64,285.71	6.12%	200.62
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	287,236	0.30%	4	0.37%	71,808.92	6.55%	204.37
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		94,694,625	100.00%	1,077	100.00%	87,924.44	3.92%	192.86

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,952,995	7.34%	61	5.66%	113,983.52	1.60%	201.04
<	1-1-2018	1,956,912	2.07%	21	1.95%	93,186.28	3.84%	186.09
1-1-2018	1-1-2019	10,796,874	11.40%	118	10.96%	91,498.93	3.56%	189.75
1-1-2019	1-1-2020	9,600,696	10.14%	108	10.03%	88,895.33	4.10%	187.93
1-1-2020	1-1-2021	13,144,753	13.88%	168	15.60%	78,242.58	4.28%	185.52
1-1-2021	1-1-2022	7,994,712	8.44%	79	7.34%	101,198.89	3.88%	191.78
1-1-2022	1-1-2023	4,681,161	4.94%	54	5.01%	86,688.17	3.38%	188.10
1-1-2023	1-1-2024	2,485,583	2.62%	32	2.97%	77,674.47	3.65%	196.47
1-1-2024	1-1-2025	6,508,583	6.87%	81	7.52%	80,352.88	4.78%	187.68
1-1-2025	1-1-2026	16,201,326	17.11%	198	18.38%	81,824.88	4.65%	194.61
1-1-2026	1-1-2027	4,664,016	4.93%	52	4.83%	89,692.62	3.95%	198.60
1-1-2027	1-1-2028	4,472,979	4.72%	50	4.64%	89,459.58	3.49%	201.40
1-1-2028	1-1-2029	-	0.00%	-	0.00%	-	0.00%	-
1-1-2029	1-1-2030	411,200	0.43%	4	0.37%	102,800.00	4.40%	156.09
1-1-2030	1-1-2031	191,756	0.20%	2	0.19%	95,878.02	4.56%	156.94
1-1-2031	1-1-2032	938,000	0.99%	8	0.74%	117,250.00	4.65%	185.84
1-1-2032	1-1-2033	184,722	0.20%	3	0.28%	61,574.00	4.47%	176.67
1-1-2033	1-1-2034	-	0.00%	-	0.00%	-	0.00%	-
1-1-2034	1-1-2035	1,197,472	1.26%	14	1.30%	85,533.74	4.57%	202.21
1-1-2035	1-1-2036	2,310,885	2.44%	24	2.23%	96,286.89	4.58%	207.13
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		94,694,625	100.00%	1,077	100.00%	87,924.44	3.92%	192.86

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2017 - 31-Dec-2017	2,231	0.00%	1	0.00%	2,230.84	4.35%	5.00
01-Jan-2018 - 31-Dec-2018	7,000	0.01%	1	0.00%	7,000.00	5.05%	10.00
01-Jan-2019 - 31-Dec-2019	169,466	0.18%	3	0.28%	56,488.83	3.21%	18.65
01-Jan-2020 - 31-Dec-2020	556,924	0.59%	12	1.11%	46,410.35	4.28%	27.23
01-Jan-2021 - 31-Dec-2021	356,593	0.38%	4	0.37%	89,148.36	4.52%	43.96
01-Jan-2022 - 31-Dec-2022	293,229	0.31%	4	0.37%	73,307.30	3.28%	56.91
01-Jan-2023 - 31-Dec-2023	418,398	0.44%	7	0.65%	59,771.12	4.17%	62.79
01-Jan-2024 - 31-Dec-2024	762,375	0.81%	11	1.02%	69,306.83	4.10%	79.08
01-Jan-2025 - 31-Dec-2025	1,139,819	1.20%	17	1.58%	67,048.18	4.34%	88.56
01-Jan-2026 - 31-Dec-2026	619,290	0.65%	9	0.84%	68,810.00	4.33%	100.15
01-Jan-2027 - 31-Dec-2027	511,374	0.54%	8	0.74%	63,921.75	4.57%	114.59
01-Jan-2028 - 31-Dec-2028	665,262	0.70%	9	0.84%	73,918.01	3.72%	123.49
01-Jan-2029 - 31-Dec-2029	1,321,669	1.40%	17	1.58%	77,745.26	4.07%	137.67
01-Jan-2030 - 31-Dec-2030	2,648,315	2.80%	34	3.16%	77,891.62	3.72%	147.98
01-Jan-2031 - 31-Dec-2031	2,726,360	2.88%	32	2.97%	85,198.76	4.03%	161.82
01-Jan-2032 - 31-Dec-2032	3,217,195	3.40%	36	3.34%	89,366.53	3.97%	171.63
01-Jan-2033 - 31-Dec-2033	1,278,519	1.35%	13	1.21%	98,347.58	3.72%	185.66
01-Jan-2034 - 31-Dec-2034	17,975,412	18.98%	193	17.92%	93,136.85	3.82%	201.93
01-Jan-2035 - 31-Dec-2035	59,875,192	63.23%	665	61.75%	90,037.88	3.93%	206.32
01-Jan-2036 - 31-Dec-2036	150,000	0.16%	1	0.09%	150,000.00	5.55%	226.00
Total	94,694,625	100.00%	1,077	100.00%	87,924.44	3.92%	192.86

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		262,552	0.28%	5	0.46%	52,510.42	3.12%	182.51
<	50%	12,615,831	13.32%	201	18.66%	62,765.33	4.31%	196.91
50%	55%	4,459,330	4.71%	57	5.29%	78,233.87	3.98%	195.05
55%	60%	5,744,157	6.07%	59	5.48%	97,358.59	4.08%	191.86
60%	65%	8,830,878	9.33%	75	6.96%	117,745.04	3.44%	199.16
65%	70%	4,231,751	4.47%	48	4.46%	88,161.48	3.91%	195.81
70%	75%	4,108,658	4.34%	47	4.36%	87,418.25	4.04%	188.53
75%	80%	2,534,600	2.68%	29	2.69%	87,399.99	4.35%	180.70
80%	85%	3,908,119	4.13%	43	3.99%	90,886.49	4.05%	186.83
85%	90%	3,245,767	3.43%	31	2.88%	104,702.15	3.58%	188.03
90%	95%	4,264,344	4.50%	56	5.20%	76,149.00	3.96%	179.14
95%	100%	4,709,142	4.97%	48	4.46%	98,107.12	3.26%	176.17
100%	105%	2,623,734	2.77%	26	2.41%	100,912.83	4.38%	196.70
105%	110%	3,322,213	3.51%	40	3.71%	83,055.33	3.82%	195.56
110%	115%	4,127,189	4.36%	41	3.81%	100,663.14	3.95%	192.19
115%	120%	6,579,908	6.95%	74	6.87%	88,917.68	3.87%	197.96
120%	125%	19,126,453	20.20%	197	18.29%	97,088.59	3.93%	195.71
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		94,694,625	100.00%	1,077	100.00%	87,924.44	3.92%	192.86

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,900,178	3.06%	23	3.42%	126,094.71	4.00%	183.10
Utrecht	3,984,649	4.21%	28	4.16%	142,308.89	4.00%	198.74
Zeeland	2,729,109	2.88%	21	3.12%	129,957.59	4.21%	180.17
Zuid-Holland	23,502,148	24.82%	168	24.96%	139,893.74	3.93%	191.85
Flevoland	2,471,152	2.61%	20	2.97%	123,557.62	3.45%	194.00
Friesland	2,380,669	2.51%	19	2.82%	125,298.37	3.73%	191.42
Gelderland	9,645,452	10.19%	61	9.06%	158,122.16	3.96%	193.72
Groningen	3,622,638	3.83%	31	4.61%	116,859.28	3.93%	184.70
Limburg	6,282,368	6.63%	46	6.84%	136,573.22	4.15%	196.51
Noord-Brabant	14,272,769	15.07%	103	15.30%	138,570.57	4.04%	195.22
Noord-Holland	15,691,887	16.57%	103	15.30%	152,348.41	3.70%	193.96
Overijssel	7,211,606	7.62%	50	7.43%	144,232.11	3.97%	194.41
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	94,694,625	100.00%	673	100.00%	140,705.24	3.92%	192.86

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	90,471,921	95.54%	633	94.06%	142,925.63	3.95%	192.43
Shop/House	360,000	0.38%	2	0.30%	180,000.00	3.14%	186.47
Condominium	3,249,537	3.43%	32	4.75%	101,548.05	3.57%	202.86
Farm House	222,300	0.23%	1	0.15%	222,300.00	0.83%	206.00
Condominium with garage	390,866	0.41%	5	0.74%	78,173.28	4.35%	206.37
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	94,694,625	100.00%	673	100.00%	140,705.24	3.92%	192.86

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	0.16%	9	1.34%	17,051.39	3.68%	180.95
25,000	50,000	1.52%	36	5.35%	40,094.84	4.24%	189.98
50,000	75,000	5.20%	75	11.14%	65,622.14	4.32%	194.26
75,000	100,000	9.54%	101	15.01%	89,479.39	4.06%	192.89
100,000	125,000	10.06%	84	12.48%	113,423.52	4.02%	194.46
125,000	150,000	13.06%	90	13.37%	137,434.32	3.84%	196.85
150,000	175,000	15.67%	91	13.52%	163,059.53	4.04%	190.97
175,000	200,000	13.91%	70	10.40%	188,130.57	3.79%	196.59
200,000	225,000	10.88%	48	7.13%	214,655.00	3.80%	191.86
225,000	250,000	8.31%	33	4.90%	238,438.56	3.89%	193.53
250,000	275,000	3.31%	12	1.78%	261,496.13	4.15%	179.03
275,000	300,000	3.05%	10	1.49%	288,854.78	4.12%	191.19
300,000	325,000	0.98%	3	0.45%	310,083.33	4.30%	183.65
325,000	350,000	1.07%	3	0.45%	337,666.67	2.96%	193.35
350,000	375,000	1.53%	4	0.59%	361,046.05	4.25%	177.84
375,000	400,000	0.41%	1	0.15%	386,000.00	4.10%	148.00
400,000	425,000	1.33%	3	0.45%	420,866.67	1.53%	203.35
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	94,694,625	100.00%	673	100.00%	140,705.24	3.92%	192.86