

Cashflow analysis for the period

Total interest received	980,901	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	-	
Total funds available		6,480,901
Company management expenses	17,841	
MPT fee	23,460	
Administration fee	1,776	
Third party fees	39,795	
Liquidity Facility Commitment Fee	4,500	
Payments under hedging arrangements	494,211	
Interest on the Notes	396,957	
Shortfall Class D PDL Repayment	2,361	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		980,901
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th April 2018	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Collateral

Starting principal balance	94,694,625	
Principal redemptions and repayments	(2,179,013)	
Losses for the period	(2,361)	
Ending principal balance		92,513,252
Balance Reset Participation	-	
Balance Further Advance Participation	2,171,517	
Total balance E-MAC NL 2005-I		94,684,769

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	2,361	2,361	-
Total	-	2,361	2,361	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.63%	8.43%	12.07%

Delinquency table	Number of loans	Balance	Percentage of total
Current	644	90,073,291	97.36%
31 - 60 days	5	981,388	1.06%
61 - 90 days	-	-	0.00%
91 - 120 days	2	446,128	0.48%
120+ days	6	1,012,445	1.09%
In repossession			
Total	657	92,513,252	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	11,172	2,361	21,538	2,916,011

Characteristics

Number of borrowers	657		
Number of loanparts	1,055		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,812	6,908	425,000
Loan part size	87,690	605	315,000
Coupon	3.88%	0.38%	6.55%
Remaining maturity (months)	190	7	223
Remaining interest period (months)	55	1	206
Original interest period (months)	103	1	300
Seasoning (months)	128.2	4.0	196.0
Loan to Original Foreclosure Value (2)	85.7%	3.44%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	3,003,674	3.25%	51	4.83%	58,895.57	3.72%	191.85
Interest Only	64,289,092	69.49%	716	67.87%	89,789.23	3.89%	195.72
Life	20,294,744	21.94%	222	21.04%	91,417.77	3.82%	177.15
Linear	166,356	0.18%	2	0.19%	83,178.14	4.97%	199.44
Savings	1,320,058	1.43%	26	2.46%	50,771.46	5.02%	169.74
Universal Life	3,439,327	3.72%	38	3.60%	90,508.61	3.71%	170.56
Total	92,513,252	100.00%	1,055	100.00%	87,690.29	3.88%	190.22

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	4,488,364	4.85%	40	3.79%	112,209.10	2.07%	199.18
12	8,122,627	8.78%	80	7.58%	101,532.83	2.22%	193.32
24	3,511,475	3.80%	38	3.60%	92,407.25	3.16%	186.33
36	4,438,871	4.80%	48	4.55%	92,476.47	3.47%	182.53
48	-	0.00%	-	0.00%	-	0.00%	-
60	21,942,125	23.72%	243	23.03%	90,296.81	3.87%	190.03
72	4,319,250	4.67%	58	5.50%	74,469.83	3.61%	192.05
84	2,110,429	2.28%	24	2.27%	87,934.52	5.02%	180.71
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	22,285,060	24.09%	262	24.83%	85,057.48	4.16%	193.59
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	6,733,644	7.28%	85	8.06%	79,219.34	4.69%	178.59
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	14,441,408	15.61%	176	16.68%	82,053.45	4.79%	190.25
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%	201.00
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%	-
360	-	0.00%	-	0.00%	-	0.00%	-
Total	92,513,252	100.00%	1,055	100.00%	87,690.29	3.88%	190.22

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	8,086,807	8.74%	83	7.87%	97,431.41	1.22%	193.08
<	2.50%	1,758,269	1.90%	22	2.09%	79,921.33	2.65%	182.13
2.75%	3,000%	3,851,113	4.16%	39	3.70%	98,746.49	2.89%	186.80
3.00%	3.25%	7,048,327	7.62%	70	6.64%	100,690.39	3.17%	189.82
3.25%	3.50%	8,522,054	9.21%	96	9.10%	88,771.40	3.39%	192.91
3.50%	3.75%	6,267,517	6.77%	74	7.01%	84,696.18	3.64%	187.49
3.75%	4.00%	7,692,979	8.32%	86	8.15%	89,453.24	3.90%	193.16
4.00%	4.25%	11,060,406	11.96%	131	12.42%	84,430.58	4.14%	189.16
4.25%	4.50%	8,783,741	9.49%	102	9.67%	86,115.11	4.44%	193.81
4.50%	4.75%	14,724,709	15.92%	180	17.06%	81,803.94	4.65%	190.07
4.75%	5.00%	6,816,326	7.37%	78	7.39%	87,388.79	4.89%	187.69
5.00%	5.25%	3,797,733	4.11%	47	4.45%	80,802.83	5.12%	179.00
5.25%	5.50%	1,662,087	1.80%	21	1.99%	79,147.00	5.37%	187.64
5.50%	5.75%	1,079,052	1.17%	9	0.85%	119,894.65	5.60%	200.05
5.75%	6.00%	625,189	0.68%	6	0.57%	104,198.16	5.94%	202.75
6.00%	6.25%	450,000	0.49%	7	0.68%	64,285.71	6.12%	197.62
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	286,942	0.31%	4	0.38%	71,735.48	6.55%	201.37
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		92,513,252	100.00%	1,055	100.00%	87,690.29	3.88%	190.22

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,867,062	7.42%	59	5.59%	116,390.89	1.60%	197.93
<	1-1-2019	7,337,944	7.93%	75	7.11%	97,839.26	3.62%	190.41
1-1-2019	1-1-2020	11,847,180	12.81%	133	12.61%	89,076.54	3.83%	185.95
1-1-2020	1-1-2021	13,063,842	14.12%	167	15.83%	78,226.60	4.24%	182.42
1-1-2021	1-1-2022	8,001,638	8.65%	81	7.68%	98,785.65	3.82%	188.78
1-1-2022	1-1-2023	4,679,998	5.06%	54	5.12%	86,666.64	3.38%	185.11
1-1-2023	1-1-2024	3,430,138	3.71%	44	4.17%	77,957.69	3.40%	190.12
1-1-2024	1-1-2025	6,383,289	6.90%	79	7.49%	80,801.13	4.75%	187.84
1-1-2025	1-1-2026	15,658,510	16.93%	195	18.48%	80,300.05	4.64%	191.74
1-1-2026	1-1-2027	4,559,961	4.93%	51	4.83%	89,411.01	3.94%	195.46
1-1-2027	1-1-2028	4,468,719	4.83%	50	4.74%	89,374.39	3.49%	198.41
1-1-2028	1-1-2029	985,175	1.06%	12	1.14%	82,097.89	2.95%	192.16
1-1-2029	1-1-2030	411,200	0.44%	4	0.38%	102,800.00	4.40%	153.09
1-1-2030	1-1-2031	191,756	0.21%	2	0.19%	95,878.02	4.56%	153.94
1-1-2031	1-1-2032	938,000	1.01%	8	0.78%	117,250.00	4.65%	182.84
1-1-2032	1-1-2033	184,722	0.20%	3	0.28%	61,574.00	4.47%	173.67
1-1-2033	1-1-2034	-	0.00%	-	0.00%	-	0.00%	-
1-1-2034	1-1-2035	1,193,815	1.29%	14	1.33%	85,272.47	4.57%	199.21
1-1-2035	1-1-2036	2,310,300	2.50%	24	2.27%	96,262.52	4.58%	204.13
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	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	>	-	0.00%	-	0.00%	-	0.00%	-
Total		92,513,252	100.00%	1,055	100.00%	87,690.29	3.88%	190.22

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	0.09%	7,000.00	5.05%	7.00
01-Jan-2019 - 31-Dec-2019	169,466	0.18%	3	0.23%	56,488.83	3.03%	15.65
01-Jan-2020 - 31-Dec-2020	478,972	0.52%	11	1.04%	43,542.89	3.89%	23.93
01-Jan-2021 - 31-Dec-2021	356,593	0.39%	4	0.38%	89,148.36	4.52%	40.96
01-Jan-2022 - 31-Dec-2022	290,263	0.31%	4	0.38%	72,565.65	3.29%	53.94
01-Jan-2023 - 31-Dec-2023	409,821	0.44%	7	0.66%	58,545.89	3.86%	59.77
01-Jan-2024 - 31-Dec-2024	590,948	0.64%	9	0.85%	65,660.87	3.84%	75.43
01-Jan-2025 - 31-Dec-2025	1,135,899	1.23%	17	1.61%	66,817.61	4.34%	85.57
01-Jan-2026 - 31-Dec-2026	619,290	0.67%	9	0.85%	68,810.00	4.33%	97.15
01-Jan-2027 - 31-Dec-2027	510,039	0.55%	8	0.76%	63,754.87	4.57%	111.61
01-Jan-2028 - 31-Dec-2028	664,941	0.72%	9	0.85%	73,882.36	3.72%	120.49
01-Jan-2029 - 31-Dec-2029	1,205,873	1.30%	15	1.42%	80,391.50	4.17%	134.93
01-Jan-2030 - 31-Dec-2030	2,563,080	2.77%	33	3.13%	77,669.08	3.69%	144.76
01-Jan-2031 - 31-Dec-2031	2,505,465	2.71%	30	2.84%	83,515.51	4.06%	158.98
01-Jan-2032 - 31-Dec-2032	3,131,756	3.39%	35	3.32%	89,478.74	3.84%	168.49
01-Jan-2033 - 31-Dec-2033	1,254,249	1.36%	13	1.23%	96,480.70	3.72%	182.59
01-Jan-2034 - 31-Dec-2034	18,013,806	19.47%	194	18.39%	92,854.67	3.82%	198.92
01-Jan-2035 - 31-Dec-2035	58,455,790	63.19%	652	61.80%	89,656.12	3.88%	203.30
01-Jan-2036 - 31-Dec-2036	150,000	0.16%	1	0.09%	150,000.00	5.55%	223.00
Total	92,513,252	100.00%	1,055	100.00%	87,690.29	3.88%	190.22

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		262,238	0.28%	5	0.47%	52,447.66	3.12%	179.55
<	50%	12,098,810	13.08%	196	18.58%	61,728.62	4.27%	192.96
50%	55%	4,332,749	4.68%	55	5.21%	78,777.25	3.96%	192.63
55%	60%	5,716,128	6.18%	60	5.69%	95,268.80	4.04%	188.80
60%	65%	8,638,015	9.34%	73	6.92%	118,328.98	3.44%	196.79
65%	70%	4,162,577	4.50%	46	4.36%	90,490.81	3.90%	192.76
70%	75%	3,766,625	4.07%	44	4.17%	85,605.10	3.94%	191.49
75%	80%	2,418,855	2.61%	27	2.56%	89,587.23	4.36%	176.53
80%	85%	3,670,537	3.97%	42	3.98%	87,393.73	3.96%	185.52
85%	90%	3,195,745	3.45%	30	2.84%	106,524.82	3.60%	185.30
90%	95%	4,259,180	4.60%	56	5.31%	76,056.79	3.90%	176.12
95%	100%	4,576,208	4.95%	46	4.36%	99,482.79	3.20%	173.72
100%	105%	2,686,029	2.90%	26	2.46%	103,308.82	4.37%	195.19
105%	110%	3,318,045	3.59%	40	3.79%	82,951.13	3.65%	192.56
110%	115%	4,122,227	4.46%	41	3.89%	100,542.13	3.80%	189.18
115%	120%	6,540,991	7.07%	75	7.11%	87,213.22	3.82%	195.04
120%	125%	18,748,292	20.27%	193	18.29%	97,141.41	3.90%	192.80
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		92,513,252	100.00%	1,055	100.00%	87,690.29	3.88%	190.22

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,888,581	3.12%	23	3.50%	125,590.47	3.99%	180.01
Utrecht	3,806,441	4.11%	27	4.11%	140,979.31	3.94%	197.39
Zeeland	2,725,726	2.95%	21	3.20%	129,796.50	4.04%	177.26
Zuid-Holland	22,905,443	24.76%	163	24.81%	140,524.19	3.93%	188.76
Flevoland	2,390,487	2.58%	19	2.89%	125,815.13	3.34%	194.23
Friesland	2,379,892	2.57%	19	2.89%	125,257.46	3.62%	193.24
Gelderland	9,160,988	9.90%	58	8.83%	157,948.06	3.91%	190.96
Groningen	3,564,523	3.85%	29	4.41%	122,914.59	3.83%	181.41
Limburg	6,234,329	6.74%	46	7.00%	135,528.89	4.13%	193.57
Noord-Brabant	13,886,887	15.01%	100	15.22%	138,868.87	3.96%	191.99
Noord-Holland	15,567,387	16.83%	103	15.68%	151,139.68	3.66%	191.76
Overijssel	7,002,568	7.57%	49	7.46%	142,909.55	3.95%	191.55
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	92,513,252	100.00%	657	100.00%	140,811.65	3.88%	190.22

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	88,365,363	95.52%	618	94.06%	142,986.02	3.90%	189.81
Shop/House	360,000	0.39%	2	0.30%	180,000.00	3.14%	183.47
Condominium	3,179,443	3.44%	31	4.72%	102,562.67	3.59%	199.89
Farm House	222,300	0.24%	1	0.15%	222,300.00	0.83%	203.00
Condominium with garage	386,146	0.42%	5	0.76%	77,229.25	4.34%	203.39
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	92,513,252	100.00%	657	100.00%	140,811.65	3.88%	190.22

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	0.19%	10	1.52%	17,548.58	3.49%	185.22
25,000	50,000	1.52%	35	5.33%	40,097.93	4.04%	186.80
50,000	75,000	5.12%	72	10.96%	65,740.41	4.31%	192.89
75,000	100,000	9.60%	99	15.07%	89,707.49	4.05%	188.04
100,000	125,000	10.42%	85	12.94%	113,443.13	3.99%	190.42
125,000	150,000	12.65%	85	12.94%	137,701.94	3.76%	195.31
150,000	175,000	14.99%	85	12.94%	163,204.18	4.03%	189.96
175,000	200,000	14.44%	71	10.81%	188,135.02	3.72%	193.74
200,000	225,000	11.38%	49	7.46%	214,774.11	3.76%	188.99
225,000	250,000	7.75%	30	4.57%	239,012.24	3.90%	191.04
250,000	275,000	3.68%	13	1.98%	261,969.24	4.20%	177.99
275,000	300,000	2.82%	9	1.37%	289,971.98	4.05%	186.83
300,000	325,000	1.01%	3	0.46%	310,083.33	4.30%	180.65
325,000	350,000	1.09%	3	0.46%	337,666.67	2.89%	190.35
350,000	375,000	1.56%	4	0.61%	360,304.40	3.95%	175.10
375,000	400,000	0.42%	1	0.15%	386,000.00	4.10%	145.00
400,000	425,000	1.36%	3	0.46%	420,866.67	1.39%	200.35
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	92,513,252	100.00%	657	100.00%	140,811.65	3.88%	190.22