

Cashflow analysis for the period

Total interest received	571,419	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,733,358	
Receivables under hedging arrangements	-	
Total funds available		6,304,777
Company management expenses	6,402	
MPT fee	15,411	
Administration fee	1,156	
Third party fees	50,971	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	221,744	
Interest on the Notes	1,456	
Shortfall Class D PDL Repayment	61	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		301,751
Available after distribution of funds		6,003,025
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 26th July 2021	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	3,003,025	
Available liquidity		6,003,025
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	4,512
Total	4,512

Collateral

Starting principal balance	61,673,660	
Principal redemptions and repayments	(4,328,409)	
Losses for the period	(61)	
Ending principal balance		57,345,190
Balance Reset Participation	-	
Balance Further Advance Participation	1,439,278	
Total balance E-MAC NL 2005-I		58,784,469

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	61	61	-
Total	-	61	61	-

Performance

	Last period	This period	Since issue
Prepayment rate	6.57%	24.88%	12.38%

Delinquency table	Number of loans	Balance	Percentage of total
Current	417	55,334,684	96.49%
31 - 60 days	4	617,500	1.08%
61 - 90 days	1	208,339	0.36%
91 - 120 days	-	-	0.00%
120+ days	6	1,184,667	2.07%
In repossession	-	-	-
Total	428	57,345,190	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	61	61	11,202	2,919,552

Characteristics

Number of borrowers	428		
Number of loanparts	676		
	(weighted) average	Minimum	Maximum
Loan size borrower	133,984	4,555	425,000
Loan part size	84,830	2,460	315,000
Coupon	3.31%	0.20%	6.55%
Remaining maturity (months)	154	12	184
Remaining interest period (months)	57	1	180
Original interest period (months)	111	1	300
Seasoning (months)	161.9	3.0	235.0
Loan to Original Foreclosure Value (2)	84.3%	2.4%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,562,783	4.47%	47	6.95%	54,527.30	3.13%	157.73
Interest Only	39,466,975	68.82%	460	68.05%	85,797.77	3.27%	157.76
Life	12,408,504	21.64%	131	19.38%	94,721.41	3.50%	144.85
Linear	133,818	0.23%	2	0.30%	66,908.90	4.96%	160.45
Savings	779,958	1.36%	16	2.37%	48,747.39	4.49%	135.21
Universal Life	1,993,152	3.48%	20	2.98%	99,657.60	2.61%	140.38
Total	57,345,190	100.00%	676	100.00%	84,830.16	3.31%	154.06

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,774,316	6.58%	34	5.03%	111,009.28	1.19%	159.43
12	5,805,658	10.12%	59	8.73%	98,400.98	2.22%	154.77
24	1,608,652	2.81%	17	2.51%	94,626.60	3.14%	150.86
36	833,291	1.45%	10	1.48%	83,329.13	2.99%	156.05
48	-	0.00%	-	0.00%	-	0.00%	-
60	8,988,860	15.68%	106	15.68%	84,800.57	2.81%	152.09
72	2,930,999	5.11%	40	5.92%	73,274.97	3.28%	150.98
84	886,558	1.55%	12	1.78%	73,879.85	3.03%	138.77
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	17,025,030	29.69%	207	30.62%	82,246.52	3.78%	155.71
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	6,360,887	11.09%	75	11.09%	84,811.82	3.14%	151.17
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	9,010,940	15.71%	115	17.01%	78,356.00	4.69%	155.01
240	-	0.00%	-	0.00%	-	0.00%	-
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	0.21%	1	0.15%	120,000.00	5.90%	162.00
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	57,345,190	100.00%	676	100.00%	84,830.16	3.31%	154.06

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	11,842,627	20.65%	139	20.58%	85,198.75	1.62%	154.06
2.50%	2.75%	5,030,011	8.77%	63	9.32%	79,841.45	2.64%	149.00
2.75%	3.00%	4,203,868	7.33%	47	6.95%	89,444.00	2.90%	150.96
3.00%	3.25%	4,457,221	7.77%	51	7.54%	87,396.50	3.12%	157.97
3.25%	3.50%	8,926,049	15.57%	93	13.76%	95,979.02	3.38%	156.06
3.50%	3.75%	2,644,844	4.61%	34	5.03%	77,789.53	3.62%	152.76
3.75%	4.00%	2,785,027	4.86%	32	4.73%	87,032.10	3.81%	161.86
4.00%	4.25%	3,963,964	6.91%	48	7.10%	82,582.58	4.14%	150.80
4.25%	4.50%	2,586,902	4.51%	31	4.59%	83,448.44	4.44%	158.74
4.50%	4.75%	6,807,869	11.87%	80	11.83%	85,098.36	4.65%	150.62
4.75%	5.00%	2,034,705	3.55%	28	4.14%	72,668.04	4.90%	157.32
5.00%	5.25%	864,812	1.51%	13	1.92%	66,524.00	5.14%	161.82
5.25%	5.50%	456,653	0.80%	8	1.18%	57,081.64	5.35%	131.49
5.50%	5.75%	134,777	0.24%	1	0.15%	134,776.89	5.55%	163.00
5.75%	6.00%	323,209	0.56%	4	0.59%	80,802.21	5.90%	161.60
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	282,652	0.49%	4	0.55%	70,663.07	6.55%	162.41
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	57,345,190	100.00%	676	100.00%	84,830.16	3.31%	154.06	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	5,634,150	9.82%	50	7.40%	112,683.00	0.94%	158.97
01/01/2022	01/01/2023	3,488,923	6.08%	37	5.47%	94,295.22	3.15%	136.51
01/01/2023	01/01/2024	6,412,572	11.18%	74	10.95%	86,656.38	3.19%	152.24
01/01/2024	01/01/2025	3,638,461	6.34%	48	7.10%	75,801.28	2.97%	150.04
01/01/2025	01/01/2026	4,989,143	8.70%	68	10.06%	73,369.75	3.96%	149.12
01/01/2026	01/01/2027	10,614,477	18.51%	133	19.67%	79,808.09	4.34%	156.14
01/01/2027	01/01/2028	5,578,573	9.73%	66	9.76%	84,523.83	3.45%	155.25
01/01/2028	01/01/2029	3,949,825	6.89%	47	6.95%	84,038.83	3.42%	156.57
01/01/2029	01/01/2030	2,000,913	3.49%	22	3.25%	90,950.58	2.89%	147.44
01/01/2030	01/01/2031	716,243	1.25%	11	1.63%	65,113.01	3.14%	126.72
01/01/2031	01/01/2032	884,027	1.54%	11	1.63%	80,366.07	2.84%	146.76
01/01/2032	01/01/2033	1,089,513	1.90%	13	1.92%	83,808.73	3.60%	146.57
01/01/2033	01/01/2034	211,004	0.37%	4	0.59%	52,750.88	3.19%	128.25
01/01/2034	01/01/2035	564,700	0.98%	4	0.59%	141,175.00	3.45%	165.59
01/01/2035	01/01/2036	2,534,204	4.42%	28	4.14%	90,507.29	3.41%	159.96
01/01/2036	01/01/2037	5,035,012	8.78%	59	8.73%	85,339.18	3.47%	164.69
01/01/2037	01/01/2038	3,451	0.01%	1	0.15%	3,450.88	4.30%	16.00
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	57,345,190	100.00%	676	100.00%	84,830.16	3.31%	154.06	

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	0.15%	7,000.00	4.75%	32.00
01-Jan-2020 - 31-Dec-2020	3,451	0.01%	1	0.15%	3,450.88	4.30%	16.00
01-Jan-2022 - 31-Dec-2022	175,116	0.31%	3	0.44%	58,371.85	2.98%	14.73
01-Jan-2023 - 31-Dec-2023	123,979	0.22%	3	0.44%	41,326.24	3.80%	21.81
01-Jan-2024 - 31-Dec-2024	319,596	0.56%	5	0.74%	63,919.14	2.65%	38.38
01-Jan-2025 - 31-Dec-2025	657,915	1.15%	10	1.48%	65,791.48	4.22%	45.33
01-Jan-2026 - 31-Dec-2026	285,391	0.50%	4	0.59%	71,347.75	2.58%	60.99
01-Jan-2027 - 31-Dec-2027	338,146	0.59%	6	0.89%	56,357.75	3.21%	74.19
01-Jan-2028 - 31-Dec-2028	267,971	0.47%	4	0.59%	66,992.64	2.81%	80.32
01-Jan-2029 - 31-Dec-2029	729,694	1.27%	9	1.33%	81,077.11	3.75%	96.25
01-Jan-2030 - 31-Dec-2030	1,607,191	2.80%	23	3.40%	69,877.89	3.01%	106.04
01-Jan-2031 - 31-Dec-2031	1,260,523	2.20%	16	2.37%	78,782.71	3.77%	119.77
01-Jan-2032 - 31-Dec-2032	2,053,211	3.58%	20	2.98%	102,660.54	3.50%	129.03
01-Jan-2033 - 31-Dec-2033	850,636	1.50%	10	1.48%	86,063.61	3.01%	144.01
01-Jan-2034 - 31-Dec-2034	11,874,944	20.71%	130	19.23%	91,345.72	3.31%	159.99
01-Jan-2035 - 31-Dec-2035	36,630,427	63.88%	430	63.61%	85,187.04	3.29%	164.22
01-Jan-2036 - 31-Dec-2036	150,000	0.26%	1	0.15%	150,000.00	3.80%	184.00
Total	57,345,190	100.00%	676	100.00%	84,830.16	3.31%	154.06

Loanpart to Foreclosure Value

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
NHG		83,872	0.15%	3	0.44%	27,957.32	3.85%	151.72
0	0.5	7,971,126	13.90%	149	22.04%	53,497.49	3.49%	155.93
0.5	0.55	1,816,912	3.17%	25	3.70%	72,676.49	3.00%	155.25
0.55	0.6	3,089,528	5.39%	29	4.29%	106,535.45	3.32%	149.54
0.6	0.65	6,558,945	11.44%	54	7.99%	121,461.94	3.00%	159.62
0.65	0.7	2,605,247	4.54%	31	4.59%	84,040.23	3.23%	148.99
0.7	0.75	2,288,085	3.99%	28	4.14%	81,717.30	3.22%	158.74
0.75	0.8	1,480,916	2.58%	16	2.37%	92,557.22	3.49%	160.08
0.8	0.85	3,121,432	5.44%	36	5.33%	86,706.46	3.12%	147.95
0.85	0.9	3,047,941	5.32%	29	4.23%	105,101.42	3.18%	146.29
0.9	0.95	2,320,015	4.05%	30	4.44%	77,333.83	2.87%	133.55
0.95	1	2,117,118	3.69%	24	3.55%	88,213.26	2.50%	149.50
1	1.05	1,491,071	2.60%	16	2.37%	93,191.92	4.14%	160.20
1.05	1.1	2,959,473	5.16%	32	4.73%	92,483.53	3.43%	151.92
1.1	1.15	2,210,647	3.85%	23	3.40%	96,115.10	3.68%	155.29
1.15	1.2	3,665,329	6.39%	43	6.36%	85,240.21	3.41%	155.49
1.2	1.25	10,517,534	18.34%	108	15.98%	97,384.57	3.52%	158.18
1.25	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		57,345,190	100.00%	676	100.00%	84,830.16	3.31%	154.06

Province

Province	Value	As % of total	no.loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,042,690	3.56%	18	4.21%	113,482.76	3.55%	141.08
Utrecht	2,803,197	4.89%	20	4.67%	140,159.85	3.54%	160.55
Zeeland	1,491,845	2.60%	15	3.50%	99,456.35	3.79%	146.10
Zuid-Holland	14,399,219	25.11%	109	25.47%	132,102.93	3.54%	152.49
Flevoland	2,067,264	3.60%	16	3.74%	129,203.99	2.83%	160.16
Friesland	1,226,493	2.14%	12	2.80%	102,207.76	2.67%	163.04
Gelderland	4,854,027	8.46%	32	7.48%	151,688.34	3.13%	149.92
Groningen	1,984,467	3.46%	17	3.97%	116,733.33	2.87%	149.29
Limburg	4,399,065	7.67%	29	6.78%	151,691.90	3.39%	157.37
Noord-Brabant	9,507,830	16.58%	71	16.59%	133,913.10	3.21%	155.32
Noord-Holland	7,511,757	13.10%	51	11.92%	147,289.36	2.96%	157.07
Overijssel	5,057,337	8.82%	38	8.88%	133,087.81	3.63%	153.97
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	57,345,190	100.00%	428	100.00%	133,984.09	3.31%	154.06

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	54,499,322	95.04%	403	94.16%	135,234.05	3.34%	153.95
Shop/House	290,000	0.51%	1	0.23%	290,000.00	2.71%	140.24
Condominium	2,171,880	3.79%	20	4.67%	108,593.99	2.79%	156.90
Farm House	222,300	0.39%	1	0.23%	222,300.00	0.65%	164.00
Condominium with garage	161,688	0.28%	3	0.70%	53,896.02	3.63%	163.72
Private shop	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	57,345,190	100.00%	428	100.00%	133,984.09	3.31%	154.06

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	0.36%	14	3.27%	14,747.39	2.82%	137.55
25,000	50,000	2.24%	33	7.71%	38,850.36	3.63%	150.78
50,000	75,000	6.12%	54	12.62%	65,027.18	3.68%	159.76
75,000	100,000	8.94%	57	13.32%	89,964.56	3.51%	155.14
100,000	125,000	10.50%	54	12.62%	112,591.41	3.51%	154.06
125,000	150,000	12.75%	53	12.38%	137,957.81	3.06%	158.62
150,000	175,000	14.53%	51	11.92%	163,390.04	3.35%	151.02
175,000	200,000	13.50%	41	9.58%	188,759.08	3.07%	158.14
200,000	225,000	13.91%	37	8.64%	215,548.69	3.19%	153.97
225,000	250,000	5.88%	14	3.27%	240,929.94	3.77%	146.02
250,000	275,000	2.32%	5	1.17%	266,400.00	4.08%	139.78
275,000	300,000	2.02%	4	0.93%	290,039.25	4.02%	147.55
300,000	325,000	1.66%	3	0.70%	317,350.18	4.05%	147.83
325,000	350,000	2.38%	4	0.93%	341,068.54	1.85%	163.17
350,000	375,000	0.63%	1	0.23%	360,700.00	3.09%	160.00
375,000	400,000	0.67%	1	0.23%	386,000.00	2.20%	106.00
400,000	425,000	1.48%	2	0.47%	425,000.00	1.91%	162.00
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	57,345,190	100.00%	428	100.00%	133,984.09	3.31%	154.06