

Cashflow analysis for the period

Total interest received	481,579	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	3,003,025	
Receivables under hedging arrangements	-	
Total funds available		6,484,604
Company management expenses	2,249	
MPT fee	14,164	
Administration fee	1,063	
Third party fees	25,890	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	185,052	
Interest on the Notes	1,409	
Shortfall Class D PDL Repayment	10,597	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		244,975
Available after distribution of funds		6,239,630
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th October 2021	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	3,239,630	
Available liquidity		6,239,630
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	4,057
Total	4,057

Collateral

Starting principal balance	57,345,190
Principal redemptions and repayments	(2,066,393)
Losses for the period	(10,597)
Ending principal balance	55,268,201
Balance Reset Participation	-
Balance Further Advance Participation	1,436,780
Total balance E-MAC NL 2005-I	56,704,981

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	10,597	10,597	-
Total	-	10,597	10,597	-

Performance

	Last period	This period	Since issue
Prepayment rate	24.88%	13.35%	12.40%

Delinquency table	Number of loans	Balance	Percentage of total
Current	403	52,727,383	95.40%
31 - 60 days	5	1,019,123	1.84%
61 - 90 days	1	130,000	0.24%
91 - 120 days	1	207,027	0.37%
120+ days	6	1,184,667	2.14%
In repossession	-	-	-
Total	416	55,268,201	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	61	10,597	17,105	2,913,044

Characteristics

Number of borrowers	416		
Number of loanparts	656		
	(weighted) average	Minimum	Maximum
Loan size borrower	132,856	4,555	425,000
Loan part size	84,250	2,460	315,000
Coupon	3.29%	0.19%	6.55%
Remaining maturity (months)	151	9	181
Remaining interest period (months)	56	1	180
Original interest period (months)	112	1	300
Seasoning (months)	164.9	6.0	238.0
Loan to Original Foreclosure Value (2)	83.5%	2.4%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,617,359	4.74%	46	7.01%	56,899.10	3.17%	151.62
Interest Only	38,337,639	69.37%	449	68.45%	85,384.50	3.25%	154.69
Life	11,510,654	20.83%	124	18.90%	92,827.86	3.49%	142.00
Linear	131,315	0.24%	2	0.30%	65,657.42	4.96%	157.45
Savings	763,682	1.38%	16	2.44%	47,730.14	4.49%	132.71
Universal Life	1,907,552	3.45%	19	2.90%	100,397.48	2.56%	137.39
Total	55,268,201	100.00%	656	100.00%	84,250.31	3.29%	151.00

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,763,716	6.81%	33	5.03%	114,051.99	1.18%	156.42
12	5,324,297	9.63%	54	8.23%	98,598.10	2.10%	152.19
24	1,247,952	2.26%	15	2.29%	83,196.81	3.16%	145.21
36	831,937	1.51%	10	1.52%	83,193.69	2.99%	153.04
48	-	0.00%	-	0.00%	-	0.00%	-
60	8,168,235	14.78%	97	14.79%	84,208.61	2.76%	148.51
72	2,820,728	5.10%	39	5.95%	72,326.37	3.27%	147.53
84	886,145	1.60%	12	1.83%	73,845.39	3.03%	135.76
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	16,991,280	30.74%	207	31.55%	82,083.48	3.77%	152.73
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	6,306,714	11.41%	76	11.59%	82,983.08	3.12%	148.54
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	8,807,196	15.94%	112	17.07%	78,635.68	4.66%	151.89
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	0.22%	1	0.15%	120,000.00	5.90%	159.00
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	55,268,201	100.00%	656	100.00%	84,250.31	3.29%	151.00

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,129,521	21.95%	142	21.65%	85,419.16	1.63%	151.37
2.50%	2.75%	4,719,382	8.54%	58	8.84%	81,368.65	2.64%	145.01
2.75%	3.00%	4,286,134	7.76%	48	7.32%	89,294.46	2.89%	148.15
3.00%	3.25%	3,565,499	6.45%	43	6.55%	82,918.58	3.12%	154.64
3.25%	3.50%	8,425,121	15.24%	90	13.72%	93,612.46	3.37%	153.03
3.50%	3.75%	2,350,688	4.25%	31	4.73%	75,828.63	3.62%	150.84
3.75%	4.00%	2,684,286	4.86%	31	4.73%	86,589.86	3.81%	158.89
4.00%	4.25%	3,922,290	7.10%	48	7.32%	81,714.37	4.14%	148.08
4.25%	4.50%	2,584,932	4.68%	31	4.73%	83,384.89	4.44%	155.74
4.50%	4.75%	6,705,509	12.13%	79	12.04%	84,878.86	4.65%	147.51
4.75%	5.00%	2,011,077	3.64%	27	4.12%	74,484.32	4.90%	154.44
5.00%	5.25%	861,922	1.56%	13	1.98%	66,301.68	5.14%	158.94
5.25%	5.50%	453,849	0.82%	8	1.22%	56,731.14	5.35%	128.85
5.50%	5.75%	133,102	0.24%	1	0.15%	133,101.80	5.55%	160.00
5.75%	6.00%	322,608	0.58%	4	0.61%	80,651.93	5.90%	158.60
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	112,283	0.20%	2	0.30%	56,141.52	6.55%	157.00
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	55,268,201	100.00%	656	100.00%	84,250.31	3.29%	151.00	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	5,618,645	10.17%	49	7.47%	114,666.23	0.93%	155.96
<	01/01/2022	1,314,495	2.38%	16	2.44%	82,155.92	3.21%	103.82
01/01/2022	01/01/2023	6,830,448	12.36%	79	12.04%	86,461.36	3.15%	149.36
01/01/2023	01/01/2024	3,303,025	5.98%	43	6.55%	76,814.54	3.00%	145.48
01/01/2024	01/01/2025	4,882,350	8.83%	67	10.21%	72,870.90	3.95%	145.96
01/01/2025	01/01/2026	10,570,929	19.13%	132	20.12%	80,082.80	4.34%	153.19
01/01/2026	01/01/2027	5,900,187	10.68%	70	10.67%	84,288.39	3.41%	152.72
01/01/2027	01/01/2028	3,944,959	7.14%	47	7.16%	83,935.29	3.42%	153.58
01/01/2028	01/01/2029	1,999,865	3.62%	22	3.35%	90,902.95	2.89%	144.43
01/01/2029	01/01/2030	690,746	1.25%	11	1.68%	62,795.06	3.14%	123.71
01/01/2030	01/01/2031	884,027	1.60%	11	1.68%	80,366.07	2.84%	143.76
01/01/2031	01/01/2032	981,568	1.78%	12	1.83%	81,797.31	3.03%	141.93
01/01/2032	01/01/2033	209,787	0.38%	4	0.61%	52,446.84	3.19%	125.25
01/01/2033	01/01/2034	564,700	1.02%	4	0.61%	141,175.00	3.45%	162.59
01/01/2034	01/01/2035	2,530,342	4.58%	28	4.27%	90,369.35	3.41%	156.96
01/01/2035	01/01/2036	5,038,677	9.12%	60	9.15%	83,977.95	3.45%	161.73
01/01/2036	01/01/2037	3,451	0.01%	1	0.15%	3,450.88	4.30%	19.00
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
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	55,268,201	100.00%	656	100.00%	84,250.31	3.29%	151.00	

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%	35.00
01-Jan-2020 - 31-Dec-2020	3,451	0.01%	1	0.15%	3,450.88	4.30%	19.00
01-Jan-2022 - 31-Dec-2022	171,886	0.31%	3	0.48%	57,295.20	2.96%	11.78
01-Jan-2023 - 31-Dec-2023	123,979	0.22%	3	0.48%	41,326.24	3.80%	18.81
01-Jan-2024 - 31-Dec-2024	318,915	0.58%	5	0.76%	63,782.99	2.65%	25.37
01-Jan-2025 - 31-Dec-2025	654,125	1.18%	10	1.52%	65,412.48	4.21%	42.33
01-Jan-2026 - 31-Dec-2026	281,891	0.51%	4	0.61%	70,472.75	2.58%	58.03
01-Jan-2027 - 31-Dec-2027	336,568	0.61%	6	0.91%	56,094.62	3.20%	71.22
01-Jan-2028 - 31-Dec-2028	267,604	0.48%	4	0.61%	66,901.05	2.81%	77.32
01-Jan-2029 - 31-Dec-2029	704,897	1.28%	9	1.37%	78,321.89	3.73%	93.16
01-Jan-2030 - 31-Dec-2030	1,602,740	2.90%	23	3.51%	69,684.35	3.00%	103.05
01-Jan-2031 - 31-Dec-2031	1,140,583	2.06%	15	2.29%	76,038.87	3.81%	117.18
01-Jan-2032 - 31-Dec-2032	2,050,492	3.71%	20	3.05%	102,524.59	3.50%	126.03
01-Jan-2033 - 31-Dec-2033	684,743	1.24%	8	1.22%	85,592.90	2.89%	142.04
01-Jan-2034 - 31-Dec-2034	10,707,208	19.37%	121	18.45%	88,489.32	3.31%	156.95
01-Jan-2035 - 31-Dec-2035	36,062,120	65.25%	422	64.33%	85,455.26	3.27%	161.22
01-Jan-2036 - 31-Dec-2036	150,000	0.27%	1	0.15%	150,000.00	3.80%	181.00
Total	55,268,201	100.00%	656	100.00%	84,250.31	3.29%	151.00

Loanpart to Foreclosure Value

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
NHG	<	83,513	0.15%	3	0.48%	27,837.65	3.85%	148.94
<	50%	7,896,614	14.29%	147	22.41%	53,718.46	3.48%	153.01
50%	55%	1,721,177	3.11%	24	3.66%	71,715.71	2.90%	151.99
55%	60%	3,280,421	5.94%	30	4.57%	109,347.35	3.37%	147.16
60%	65%	6,229,770	11.27%	52	7.93%	119,803.28	2.92%	156.61
65%	70%	2,773,759	5.02%	33	5.03%	84,053.31	3.21%	144.14
70%	75%	2,582,327	4.67%	30	4.57%	86,077.55	3.34%	151.88
75%	80%	1,631,741	2.95%	19	2.90%	85,881.11	3.40%	157.46
80%	85%	2,431,259	4.40%	29	4.42%	83,836.50	2.96%	149.57
85%	90%	3,046,149	5.51%	29	4.42%	105,039.62	3.18%	143.28
90%	95%	2,415,502	4.37%	33	5.03%	73,197.03	2.90%	131.23
95%	100%	2,015,442	3.65%	21	3.20%	95,973.42	2.41%	146.41
100%	105%	1,296,692	2.35%	14	2.13%	92,620.84	4.36%	157.09
105%	110%	2,620,827	4.74%	27	4.12%	97,067.68	3.51%	147.49
110%	115%	1,677,850	3.04%	19	2.90%	88,307.92	3.51%	150.38
115%	120%	3,664,727	6.63%	43	6.55%	85,226.20	3.41%	152.49
120%	125%	9,900,431	17.91%	103	15.70%	96,120.69	3.52%	155.81
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		55,268,201	100.00%	656	100.00%	84,250.31	3.29%	151.00

Province

Province	Value	As % of total	no.loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,040,422	3.69%	18	4.33%	113,356.79	3.57%	138.05
Utrecht	2,799,502	5.07%	20	4.81%	139,975.12	3.50%	157.55
Zeeland	1,488,854	2.69%	15	3.61%	99,256.93	3.79%	143.21
Zuid-Holland	14,105,478	25.52%	107	25.72%	131,826.90	3.52%	149.60
Flevoland	2,065,838	3.74%	16	3.85%	129,114.89	2.82%	157.20
Friesland	1,225,192	2.22%	12	2.88%	102,099.33	2.67%	160.07
Gelderland	4,455,734	8.06%	29	6.97%	153,645.99	3.10%	146.10
Groningen	1,983,460	3.59%	17	4.09%	116,674.13	2.87%	146.28
Limburg	3,839,148	6.95%	27	6.40%	142,190.68	3.41%	153.95
Noord-Brabant	9,445,531	17.09%	70	16.83%	134,936.16	3.21%	152.48
Noord-Holland	7,193,405	13.02%	49	11.78%	146,804.17	2.97%	153.76
Overijssel	4,625,636	8.37%	36	8.65%	128,489.89	3.52%	151.36
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	55,268,201	100.00%	416	100.00%	132,856.25	3.29%	151.00

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	52,551,333	95.08%	392	94.23%	134,059.52	3.33%	150.91
Shop/House	290,000	0.52%	1	0.24%	290,000.00	2.71%	137.24
Condominium	2,042,880	3.70%	19	4.57%	107,519.99	2.78%	153.52
Farm House	222,300	0.40%	1	0.24%	222,300.00	0.64%	161.00
Condominium with garage	161,688	0.29%	3	0.72%	53,896.02	3.63%	160.72
Private shop	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	55,268,201	100.00%	416	100.00%	132,856.25	3.29%	151.00

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	0.37%	13	3.13%	15,736.83	2.92%	121.21
25,000	50,000	2.26%	32	7.69%	39,097.70	3.60%	150.04
50,000	75,000	6.74%	57	13.70%	65,353.75	3.66%	156.36
75,000	100,000	8.68%	53	12.74%	90,482.18	3.45%	152.15
100,000	125,000	11.21%	55	13.22%	112,640.58	3.47%	151.31
125,000	150,000	12.73%	51	12.26%	137,924.35	3.08%	155.45
150,000	175,000	14.47%	49	11.78%	163,161.94	3.29%	147.11
175,000	200,000	13.32%	39	9.38%	188,777.14	3.09%	154.89
200,000	225,000	13.25%	34	8.17%	215,308.15	3.15%	152.08
225,000	250,000	6.10%	14	3.37%	240,906.77	3.72%	143.02
250,000	275,000	2.41%	5	1.20%	266,400.00	4.08%	136.78
275,000	300,000	2.64%	5	1.20%	291,472.00	4.07%	140.00
300,000	325,000	1.13%	2	0.48%	313,410.30	3.95%	158.16
325,000	350,000	2.48%	4	0.98%	339,951.56	1.86%	160.18
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.70%	1	0.24%	386,000.00	2.20%	103.00
400,000	425,000	1.54%	2	0.48%	425,000.00	1.91%	159.00
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	55,268,201	100.00%	416	100.00%	132,856.25	3.29%	151.00