

Cashflow analysis for the period

Total interest received	565,013	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	3,239,630	
Receivables under hedging arrangements	-	
Total funds available		6,804,643
Company management expenses	1,210	
MPT fee	13,770	
Administration fee	1,036	
Third party fees	5,669	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	251,453	
Interest on the Notes	287,276	
Shortfall Class D PDL Repayment	-	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	739,630	
Total funds distributed		1,304,643
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th January 2022	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account*	2,500,000	
Available liquidity		5,500,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	(0)
Total	(0)

Collateral

Starting principal balance	55,268,201	
Principal redemptions and repayments	(3,200,779)	
Losses for the period	-	
Ending principal balance		52,067,422
Balance Reset Participation	-	
Balance Further Advance Participation	1,363,099	
Total balance E-MAC NL 2005-I		53,430,521

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	13.35%	20.90%	12.54%

Delinquency table	Number of loans	Balance	Percentage of total
Current	391	50,922,056	97.80%
31 - 60 days	-	-	0.00%
61 - 90 days	2	368,767	0.71%
91 - 120 days	1	207,500	0.40%
120+ days	3	569,098	1.09%
In repossession	-	-	-
Total	397	52,067,422	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	10,597	-	21,027	2,892,017

Characteristics

Number of borrowers	397		
Number of loanparts	626		
	(weighted) average	Minimum	Maximum
Loan size borrower	131,152	4,555	425,000
Loan part size	83,175	2,460	315,000
Coupon	3.28%	0.13%	6.55%
Remaining maturity (months)	148	6	178
Remaining interest period (months)	53	1	180
Original interest period (months)	112	1	300
Seasoning (months)	166.3	2.0	241.0
Loan to Original Foreclosure Value (2)	83.3%	2.4%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,108,897	4.05%	41	6.56%	51,436.52	3.06%	153.74
Interest Only	36,149,857	69.43%	429	68.53%	84,265.40	3.24%	151.57
Life	11,131,096	21.38%	120	19.17%	92,759.14	3.50%	139.24
Linear	23,399	0.04%	1	0.16%	23,398.86	4.35%	161.00
Savings	747,220	1.44%	16	2.56%	46,701.27	4.49%	130.23
Universal Life	1,906,952	3.66%	19	3.04%	100,365.89	2.54%	134.38
Total	52,067,422	100.00%	626	100.00%	83,174.80	3.28%	148.09

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,600,615	6.92%	32	5.11%	112,519.23	1.15%	153.26
12	5,099,980	9.79%	54	8.63%	94,444.07	2.05%	146.76
24	1,315,451	2.53%	16	2.56%	82,215.72	3.16%	143.23
36	830,565	1.60%	10	1.60%	83,056.52	3.02%	150.03
48	-	0.00%	-	0.00%	-	0.00%	-
60	7,378,091	14.17%	90	14.38%	81,978.79	2.73%	147.63
72	2,842,177	5.46%	38	6.07%	74,794.12	3.23%	143.12
84	725,727	1.39%	11	1.76%	65,975.15	3.09%	126.52
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	16,070,365	30.86%	198	31.63%	81,163.46	3.78%	149.50
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	5,618,037	10.79%	67	10.70%	83,851.30	3.06%	147.48
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	8,466,414	16.26%	109	17.41%	77,673.52	4.65%	148.79
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	0.23%	1	0.16%	120,000.00	5.90%	156.00
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	52,067,422	100.00%	626	100.00%	83,174.80	3.28%	148.09

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	11,786,204	22.64%	139	22.20%	84,792.84	1.62%	148.25
2.50%	2.75%	4,235,995	8.14%	56	8.95%	75,642.76	2.62%	139.32
2.75%	3.00%	4,220,383	8.11%	47	7.51%	89,795.38	2.89%	144.92
3.00%	3.25%	3,082,861	5.92%	38	6.07%	81,127.93	3.12%	154.97
3.25%	3.50%	7,924,978	15.22%	85	13.58%	93,235.03	3.37%	149.69
3.50%	3.75%	1,985,642	3.81%	27	4.31%	73,542.30	3.62%	149.54
3.75%	4.00%	2,517,314	4.83%	29	4.63%	86,803.92	3.81%	156.82
4.00%	4.25%	3,531,652	6.78%	45	7.19%	78,481.16	4.13%	146.97
4.25%	4.50%	2,532,945	4.86%	30	4.79%	84,431.50	4.44%	152.61
4.50%	4.75%	6,541,847	12.56%	77	12.30%	84,959.05	4.65%	144.25
4.75%	5.00%	1,987,221	3.82%	27	4.31%	73,600.79	4.90%	151.58
5.00%	5.25%	704,064	1.35%	11	1.76%	64,005.81	5.15%	156.73
5.25%	5.50%	451,007	0.87%	8	1.28%	56,375.94	5.35%	126.22
5.50%	5.75%	131,403	0.25%	1	0.16%	131,403.37	5.55%	157.00
5.75%	6.00%	321,998	0.62%	4	0.64%	80,499.43	5.90%	155.60
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	111,908	0.21%	2	0.32%	55,953.85	6.55%	154.00
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	52,067,422	100.00%	626	100.00%	83,174.80	3.28%	148.09	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	5,450,635	10.47%	48	7.67%	113,554.90	0.91%	152.84
<	01/01/2022	870,083	1.67%	9	1.44%	96,675.91	3.53%	131.45
01/01/2022	01/01/2023	6,183,463	11.88%	76	12.14%	81,361.36	3.10%	139.00
01/01/2023	01/01/2024	3,275,476	6.29%	42	6.71%	77,987.52	3.00%	142.87
01/01/2024	01/01/2025	4,922,703	9.45%	67	10.70%	73,473.17	3.91%	142.79
01/01/2025	01/01/2026	10,344,015	19.87%	130	20.77%	79,569.34	4.35%	150.14
01/01/2026	01/01/2027	5,073,549	9.74%	65	10.38%	78,054.60	3.41%	148.58
01/01/2027	01/01/2028	4,224,017	8.11%	49	7.83%	86,204.42	3.42%	150.25
01/01/2028	01/01/2029	1,802,035	3.46%	20	3.19%	90,101.74	2.85%	140.35
01/01/2029	01/01/2030	522,838	1.00%	10	1.60%	52,283.78	3.03%	123.46
01/01/2030	01/01/2031	874,024	1.68%	11	1.76%	79,456.72	2.84%	140.77
01/01/2031	01/01/2032	718,107	1.38%	9	1.44%	79,789.72	2.75%	142.54
01/01/2032	01/01/2033	208,563	0.40%	4	0.64%	52,140.84	3.19%	122.25
01/01/2033	01/01/2034	564,700	1.08%	4	0.64%	141,175.00	3.45%	159.59
01/01/2034	01/01/2035	2,241,509	4.31%	25	3.99%	89,660.35	3.25%	154.07
01/01/2035	01/01/2036	4,788,254	9.20%	56	8.95%	85,504.54	3.48%	158.69
01/01/2036	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
01/01/2037	01/01/2038	3,451	0.01%	1	0.16%	3,450.88	4.30%	22.00
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	52,067,422	100.00%	626	100.00%	83,174.80	3.28%	148.09	

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	0.16%	7,000.00	4.75%	38.00
01-Jan-2020 - 31-Dec-2020	3,451	0.01%	1	0.16%	3,450.88	4.30%	22.00
01-Jan-2022 - 31-Dec-2022	168,654	0.32%	3	0.48%	56,218.12	2.71%	8.84
01-Jan-2023 - 31-Dec-2023	116,481	0.22%	2	0.32%	58,240.73	3.90%	15.80
01-Jan-2024 - 31-Dec-2024	318,225	0.61%	5	0.80%	63,645.02	2.56%	32.37
01-Jan-2025 - 31-Dec-2025	650,286	1.25%	10	1.60%	65,028.61	4.20%	39.32
01-Jan-2026 - 31-Dec-2026	278,083	0.53%	4	0.64%	69,520.83	2.58%	55.07
01-Jan-2027 - 31-Dec-2027	229,970	0.44%	5	0.80%	45,993.99	3.06%	67.45
01-Jan-2028 - 31-Dec-2028	267,234	0.51%	4	0.64%	66,808.58	2.81%	74.31
01-Jan-2029 - 31-Dec-2029	537,694	1.03%	8	1.28%	67,211.75	3.56%	89.27
01-Jan-2030 - 31-Dec-2030	1,598,238	3.07%	23	3.67%	69,488.61	3.07%	100.06
01-Jan-2031 - 31-Dec-2031	962,375	1.85%	13	2.08%	74,028.86	3.82%	114.28
01-Jan-2032 - 31-Dec-2032	1,966,054	3.78%	19	3.04%	103,476.53	3.48%	122.73
01-Jan-2033 - 31-Dec-2033	683,839	1.31%	8	1.28%	85,479.91	2.88%	139.04
01-Jan-2034 - 31-Dec-2034	9,916,724	19.05%	113	18.05%	87,758.62	3.25%	153.96
01-Jan-2035 - 31-Dec-2035	34,213,112	65.71%	406	64.86%	84,268.75	3.28%	158.22
01-Jan-2036 - 31-Dec-2036	150,000	0.29%	1	0.16%	150,000.00	3.80%	178.00
Total	52,067,422	100.00%	626	100.00%	83,174.80	3.28%	148.09

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan parts	WAC	WAM
NHG	<	83,150	0.16%	3	0.48%	27,716.83	3.85%	146.15
<	50%	7,419,195	14.25%	141	22.52%	52,618.40	3.45%	149.82
50%	55%	1,720,437	3.30%	24	3.83%	71,684.89	2.90%	148.98
55%	60%	3,361,498	6.46%	31	4.95%	108,435.42	3.34%	144.62
60%	65%	5,821,619	11.18%	49	7.83%	118,808.56	2.91%	152.57
65%	70%	2,657,135	5.10%	34	5.43%	78,151.03	3.21%	145.33
70%	75%	1,947,815	3.74%	22	3.51%	88,537.06	3.26%	151.72
75%	80%	1,453,448	2.79%	17	2.72%	85,496.97	3.47%	153.93
80%	85%	2,602,939	5.00%	31	4.95%	83,965.76	2.93%	147.37
85%	90%	2,989,842	5.74%	31	4.95%	96,446.51	3.21%	139.47
90%	95%	2,218,233	4.26%	30	4.79%	73,941.10	2.84%	126.46
95%	100%	1,603,535	3.08%	17	2.72%	94,325.60	2.35%	139.30
100%	105%	1,556,240	2.99%	18	2.88%	86,457.80	4.30%	151.68
105%	110%	2,602,614	5.00%	26	4.15%	100,100.55	3.32%	144.46
110%	115%	1,533,040	2.94%	17	2.72%	90,178.80	3.57%	146.76
115%	120%	2,793,124	5.36%	34	5.43%	82,150.71	3.48%	153.08
120%	125%	9,703,556	18.64%	101	16.13%	96,074.81	3.52%	152.70
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		52,067,422	100.00%	626	100.00%	83,174.80	3.28%	148.09

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,939,429	3.72%	17	4.28%	114,084.04	3.53%	133.96
Utrecht	2,795,766	5.37%	20	5.04%	139,788.29	3.50%	154.54
Zeeland	1,485,828	2.85%	15	3.78%	99,055.17	3.79%	140.33
Zuid-Holland	13,329,331	25.60%	103	25.94%	129,410.98	3.50%	146.20
Flevoland	2,064,402	3.96%	16	4.03%	129,025.12	2.81%	154.24
Friesland	1,223,878	2.35%	12	3.02%	101,989.83	2.64%	157.09
Gelderland	4,433,022	8.51%	29	7.30%	152,862.82	3.10%	143.17
Groningen	1,972,443	3.79%	17	4.28%	116,026.08	2.87%	143.20
Limburg	3,793,551	7.29%	26	6.55%	145,905.82	3.39%	150.90
Noord-Brabant	8,668,500	16.65%	65	16.37%	133,361.54	3.17%	150.17
Noord-Holland	6,059,955	11.64%	43	10.83%	140,929.20	2.97%	151.28
Overijssel	4,301,317	8.26%	34	8.56%	126,509.32	3.52%	149.42
Unspecified	-	0.00%	-	0.00%	-	-	-
Total	52,067,422	100.00%	397	100.00%	131,152.20	3.28%	148.09

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	49,670,865	95.40%	375	94.46%	132,455.64	3.31%	148.05
Shop/House	271,939	0.52%	1	0.25%	271,939.37	2.60%	132.73
Condominium	1,740,630	3.34%	17	4.28%	102,389.98	2.95%	149.39
Farm House	222,300	0.43%	1	0.25%	222,300.00	0.58%	158.00
Condominium with garage	161,688	0.31%	3	0.76%	53,896.02	3.63%	157.72
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	52,067,422	100.00%	397	100.00%	131,152.20	3.28%	148.09

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	0.40%	13	3.27%	15,896.73	3.08%	125.22
25,000	50,000	2.24%	31	7.81%	37,665.94	3.47%	144.90
50,000	75,000	6.90%	55	13.85%	65,277.56	3.63%	153.85
75,000	100,000	9.19%	53	13.35%	90,254.72	3.41%	149.17
100,000	125,000	11.69%	54	13.60%	112,697.56	3.48%	146.14
125,000	150,000	12.70%	48	12.09%	137,778.66	3.09%	154.07
150,000	175,000	13.46%	43	10.83%	162,924.97	3.30%	143.79
175,000	200,000	13.40%	37	9.32%	188,583.08	3.06%	151.45
200,000	225,000	13.62%	33	8.31%	214,953.85	3.17%	148.79
225,000	250,000	6.00%	13	3.27%	240,343.65	3.77%	138.75
250,000	275,000	2.66%	5	1.26%	266,787.87	3.90%	136.09
275,000	300,000	1.67%	3	0.76%	290,052.33	4.45%	143.99
300,000	325,000	1.20%	2	0.50%	311,794.68	3.96%	155.94
325,000	350,000	2.60%	4	1.01%	338,833.32	1.86%	157.19
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.74%	1	0.25%	386,000.00	2.20%	100.00
400,000	425,000	1.63%	2	0.50%	425,000.00	1.91%	156.00
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	52,067,422	100.00%	397	100.00%	131,152.20	3.28%	148.09