

Cashflow analysis for the period

Total interest received	484,091	
Interest received on transaction accounts	-	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	9,800	
Total funds available		5,993,891
Company management expenses	26,095	
MPT fee	12,896	
Administration fee	976	
Third party fees	44,412	
Liquidity Facility Commitment Fee	4,500	
Payments under hedging arrangements	164,373	
Interest on the Notes	240,639	
Shortfall Class D PDL Repayment	-	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		493,891
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th April 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	-
Total	-

Collateral

Starting principal balance	52,067,422	
Principal redemptions and repayments	(2,079,332)	
Losses for the period	-	
Ending principal balance		49,988,090
Balance Reset Participation	-	
Balance Further Advance Participation	1,268,492	
Total balance E-MAC NL 2005-I		51,256,581

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	20.90%	14.65%	12.58%

Delinquency table	Number of loans	Balance	Percentage of total
Current	378	48,974,066	97.97%
31 - 60 days	-	-	0.00%
61 - 90 days	1	238,767	0.48%
91 - 120 days	-	-	0.00%
120+ days	4	775,256	1.55%
In repossession	-	-	-
Total	383	49,988,090	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	-	-	44,319	2,847,698

Characteristics

Number of borrowers	383		
Number of loanparts	604		
	(weighted) average	Minimum	Maximum
Loan size borrower	130,517	5,399	425,000
Loan part size	82,762	2,460	315,000
Coupon	3.27%	0.19%	6.55%
Remaining maturity (months)	145	5	175
Remaining interest period (months)	52	1	180
Original interest period (months)	112	1	300
Seasoning (months)	169.3	5.0	244.0
Loan to Original Foreclosure Value (2)	83.2%	2.4%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,969,361	3.94%	39	6.46%	50,496.42	3.06%	151.08
Interest Only	34,613,626	69.24%	415	68.71%	83,406.33	3.23%	148.31
Life	10,779,763	21.56%	115	19.04%	93,737.07	3.49%	136.08
Linear	22,963	0.05%	1	0.17%	22,962.84	4.35%	158.00
Savings	696,025	1.39%	15	2.48%	46,401.69	4.47%	129.52
Universal Life	1,906,352	3.81%	19	3.15%	100,334.30	2.56%	131.38
Total	49,988,090	100.00%	604	100.00%	82,761.74	3.27%	144.88

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,410,015	6.82%	30	4.97%	113,667.18	1.22%	149.99
12	4,963,581	9.93%	51	8.44%	97,325.12	2.04%	143.64
24	1,315,451	2.63%	16	2.65%	82,215.72	3.16%	140.23
36	733,887	1.47%	9	1.49%	81,542.96	3.07%	146.38
48	-	0.00%	-	0.00%	-	0.00%	-
60	6,863,311	13.73%	85	14.07%	80,744.84	2.66%	144.28
72	2,841,222	5.68%	38	6.29%	74,769.01	3.20%	140.12
84	725,304	1.45%	11	1.82%	65,936.74	2.84%	123.50
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	15,407,436	30.82%	193	31.95%	79,831.28	3.76%	146.31
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	5,489,630	10.98%	65	10.76%	84,455.84	3.06%	144.24
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	8,123,251	16.25%	105	17.38%	77,364.30	4.65%	145.80
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	115,000	0.23%	1	0.17%	115,000.00	5.90%	153.00
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	49,988,090	100.00%	604	100.00%	82,761.74	3.27%	144.88

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	11,495,235	23.00%	136	22.52%	84,523.78	1.64%	145.16
2.50%	2.75%	4,024,037	8.05%	54	8.94%	74,519.20	2.63%	135.42
2.75%	3.00%	4,266,718	8.54%	48	7.95%	88,889.95	2.88%	142.06
3.00%	3.25%	3,113,262	6.23%	37	6.13%	84,142.23	3.11%	149.93
3.25%	3.50%	7,391,537	14.79%	80	13.25%	92,394.21	3.35%	147.31
3.50%	3.75%	1,984,688	3.97%	27	4.47%	73,506.95	3.62%	146.54
3.75%	4.00%	2,512,994	5.03%	29	4.80%	86,654.95	3.81%	153.84
4.00%	4.25%	3,058,200	6.12%	42	6.95%	72,814.28	4.13%	142.12
4.25%	4.50%	2,134,554	4.27%	24	3.97%	88,936.74	4.45%	149.78
4.50%	4.75%	6,558,251	13.12%	77	12.75%	85,172.09	4.66%	141.72
4.75%	5.00%	1,744,238	3.49%	25	4.14%	69,769.51	4.90%	147.80
5.00%	5.25%	698,664	1.40%	10	1.66%	69,866.38	5.15%	153.87
5.25%	5.50%	448,128	0.90%	8	1.32%	56,015.94	5.35%	123.60
5.50%	5.75%	129,681	0.26%	1	0.17%	129,681.26	5.55%	154.00
5.75%	6.00%	316,379	0.63%	4	0.66%	79,094.66	5.90%	152.59
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	111,526	0.22%	2	0.33%	55,763.11	6.55%	151.00
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	49,988,090	100.00%	604	100.00%	82,761.74	3.27%	144.88	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	5,255,104	10.51%	46	7.62%	114,241.39	0.93%	149.64
01/01/2023	01/01/2023	4,557,520	9.12%	55	9.11%	82,864.00	3.13%	128.19
01/01/2024	01/01/2024	4,434,873	8.87%	57	9.44%	77,804.80	3.03%	143.77
01/01/2025	01/01/2025	4,844,106	9.69%	66	10.93%	73,395.55	3.90%	140.20
01/01/2026	01/01/2026	9,636,975	19.28%	124	20.53%	77,717.54	4.35%	146.78
01/01/2027	01/01/2027	5,054,781	10.11%	65	10.76%	77,765.86	3.41%	145.63
01/01/2028	01/01/2028	4,542,909	9.09%	51	8.44%	89,076.64	3.40%	146.79
01/01/2029	01/01/2029	1,868,057	3.74%	21	3.48%	88,955.08	2.85%	138.14
01/01/2030	01/01/2030	578,024	1.16%	12	1.99%	48,168.66	2.97%	126.77
01/01/2031	01/01/2031	874,024	1.75%	11	1.82%	79,456.72	2.84%	137.77
01/01/2032	01/01/2032	717,135	1.43%	9	1.49%	79,681.72	2.75%	139.51
01/01/2033	01/01/2033	252,331	0.50%	4	0.66%	63,082.85	2.78%	127.75
01/01/2034	01/01/2034	564,700	1.13%	4	0.66%	141,175.00	3.45%	156.59
01/01/2035	01/01/2035	2,239,682	4.48%	25	4.14%	89,587.29	3.25%	151.07
01/01/2036	01/01/2036	4,564,416	9.13%	53	8.77%	86,121.05	3.47%	155.70
01/01/2037	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2038	3,451	0.01%	1	0.17%	3,450.88	4.30%	25.00
01/01/2039	01/01/2039	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2042	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
01/01/2043	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
01/01/2044	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
01/01/2045	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
01/01/2046	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
01/01/2051	01/01/2051	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
>	>	-	0.00%	-	0.00%	-	0.00%	-
Total	49,988,090	100.00%	604	100.00%	82,761.74	3.27%	144.88	

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	0.17%	7,000.00	4.75%	41.00
01-Jan-2020 - 31-Dec-2020	3,451	0.01%	1	0.17%	3,450.88	4.30%	25.00
01-Jan-2022 - 31-Dec-2022	162,143	0.32%	2	0.33%	81,071.50	2.74%	5.95
01-Jan-2023 - 31-Dec-2023	116,481	0.23%	2	0.33%	58,240.73	3.90%	12.80
01-Jan-2024 - 31-Dec-2024	317,526	0.64%	5	0.83%	63,505.23	2.56%	29.36
01-Jan-2025 - 31-Dec-2025	646,398	1.29%	10	1.66%	64,639.79	4.20%	36.32
01-Jan-2026 - 31-Dec-2026	274,333	0.55%	4	0.66%	68,583.33	2.59%	52.11
01-Jan-2027 - 31-Dec-2027	228,353	0.46%	5	0.83%	45,670.58	3.05%	64.49
01-Jan-2028 - 31-Dec-2028	266,861	0.53%	4	0.66%	66,715.23	2.81%	71.31
01-Jan-2029 - 31-Dec-2029	537,694	1.08%	8	1.32%	67,211.75	3.66%	86.27
01-Jan-2030 - 31-Dec-2030	1,551,713	3.10%	22	3.64%	70,532.40	3.03%	97.13
01-Jan-2031 - 31-Dec-2031	949,934	1.90%	13	2.15%	73,071.85	3.82%	111.37
01-Jan-2032 - 31-Dec-2032	1,889,822	3.78%	18	2.98%	104,990.12	3.40%	119.68
01-Jan-2033 - 31-Dec-2033	585,360	1.17%	7	1.16%	83,622.79	2.77%	136.84
01-Jan-2034 - 31-Dec-2034	9,810,898	19.63%	112	18.54%	87,597.30	3.26%	150.95
01-Jan-2035 - 31-Dec-2035	32,490,123	65.00%	389	64.40%	83,522.17	3.26%	155.22
01-Jan-2036 - 31-Dec-2036	150,000	0.30%	1	0.17%	150,000.00	3.80%	175.00
Total	49,988,090	100.00%	604	100.00%	82,761.74	3.27%	144.88

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	82,785	0.17%	3	0.50%	27,594.84	3.85%	143.37
50%	50%	7,261,921	14.53%	139	23.01%	52,244.03	3.38%	147.37
55%	55%	1,624,401	3.25%	23	3.81%	70,626.11	2.92%	145.63
60%	60%	2,940,773	5.88%	28	4.64%	105,027.59	3.35%	139.66
65%	65%	5,502,989	11.01%	46	7.62%	119,630.19	2.99%	149.21
70%	70%	2,532,676	5.07%	33	5.46%	76,747.75	3.08%	141.80
75%	75%	2,170,054	4.34%	24	3.97%	90,418.92	3.41%	149.46
80%	80%	1,685,256	3.37%	20	3.31%	84,262.80	2.81%	149.99
85%	85%	1,955,027	3.91%	24	3.97%	81,459.45	3.24%	142.11
90%	90%	3,341,948	6.69%	36	5.98%	92,831.90	3.13%	138.37
95%	95%	1,860,508	3.72%	25	4.14%	74,420.32	2.86%	117.51
100%	100%	1,602,514	3.21%	17	2.81%	94,265.51	2.33%	136.29
105%	105%	1,806,917	3.61%	21	3.48%	86,043.65	4.05%	145.78
110%	110%	2,327,683	4.66%	23	3.81%	101,203.59	3.39%	142.82
115%	115%	1,427,775	2.86%	15	2.48%	95,184.99	3.58%	143.00
120%	120%	2,447,810	4.90%	30	4.97%	81,593.68	3.35%	150.31
125%	125%	9,417,056	18.84%	97	16.06%	97,083.05	3.53%	149.77
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		49,988,090	100.00%	604	100.00%	82,761.74	3.27%	144.88

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,815,344	3.63%	16	4.18%	113,459.02	3.56%	129.43
Utrecht	2,761,995	5.53%	20	5.22%	138,099.73	3.49%	151.77
Zeeland	1,482,765	2.97%	15	3.92%	98,851.02	3.78%	137.44
Zuid-Holland	12,978,720	25.96%	101	26.37%	128,502.18	3.51%	143.07
Flevoland	1,922,332	3.85%	15	3.92%	128,155.45	2.78%	151.16
Friesland	878,512	1.76%	10	2.61%	87,851.22	2.67%	153.47
Gelderland	4,104,189	8.21%	28	7.31%	146,578.16	3.01%	139.10
Groningen	1,971,422	3.94%	17	4.44%	115,965.97	2.87%	140.20
Limburg	3,778,162	7.56%	26	6.79%	145,313.93	3.38%	147.90
Noord-Brabant	8,430,275	16.86%	62	16.19%	135,972.18	3.16%	147.14
Noord-Holland	5,671,630	11.35%	40	10.44%	141,790.74	2.92%	148.62
Overijssel	4,192,745	8.39%	33	8.62%	127,052.87	3.48%	146.12
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	49,988,090	100.00%	383	100.00%	130,517.21	3.27%	144.88

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	47,621,531	95.27%	362	94.52%	131,551.19	3.30%	144.83
Shop/House	253,924	0.51%	1	0.26%	253,923.72	2.54%	128.01
Condominium	1,733,203	3.47%	17	4.44%	101,953.10	2.91%	146.57
Farm House	222,300	0.44%	1	0.26%	222,300.00	0.64%	155.00
Condominium with garage	157,133	0.31%	2	0.52%	78,566.31	3.59%	154.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	49,988,090	100.00%	383	100.00%	130,517.21	3.27%	144.88

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	0.39%	12	3.13%	16,158.92	3.01%	121.98
25,000	50,000	2.35%	32	8.36%	36,652.33	3.51%	141.81
50,000	75,000	6.87%	53	13.84%	64,818.30	3.54%	151.86
75,000	100,000	9.38%	52	13.58%	90,189.22	3.47%	145.51
100,000	125,000	11.55%	51	13.32%	113,214.41	3.42%	143.10
125,000	150,000	12.68%	46	12.01%	137,552.37	3.08%	150.77
150,000	175,000	13.36%	41	10.70%	162,933.16	3.25%	140.53
175,000	200,000	12.85%	34	8.88%	188,977.47	3.14%	148.22
200,000	225,000	14.18%	33	8.62%	214,722.77	3.16%	145.78
225,000	250,000	6.25%	13	3.39%	240,326.04	3.74%	135.75
250,000	275,000	2.63%	5	1.31%	263,184.74	3.91%	132.80
275,000	300,000	1.74%	3	0.78%	290,052.33	4.45%	140.99
300,000	325,000	0.61%	1	0.26%	306,250.00	3.80%	152.00
325,000	350,000	2.70%	4	1.04%	337,710.27	1.84%	154.20
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.77%	1	0.26%	386,000.00	2.20%	97.00
400,000	425,000	1.70%	2	0.52%	425,000.00	1.85%	153.00
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	49,988,090	100.00%	383	100.00%	130,517.21	3.27%	144.88