

Cashflow analysis for the period

Total interest received	368,633	
Interest received on transaction accounts	1,053	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	44,700	
Total funds available		5,914,386
Company management expenses	3,406	
MPT fee	11,373	
Administration fee	862	
Third party fees	21,783	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	77,851	
Interest on the Notes	294,074	
Shortfall Class D PDL Repayment	336	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		414,386
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th October 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	45,967,893	
Principal redemptions and repayments	(2,130,808)	
Losses for the period	(336)	
Ending principal balance		43,836,749
Balance Reset Participation	-	
Balance Further Advance Participation	1,193,587	
Total balance E-MAC NL 2005-I		45,030,336

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	336	336	-
Total	-	336	336	-

Performance

	Last period	This period	Since issue
Prepayment rate	28.19%	16.89%	12.89%

Delinquency table	Number of loans	Balance	Percentage of total
Current	340	43,027,007	98.15%
31 - 60 days	-	-	0.00%
61 - 90 days	-	-	0.00%
91 - 120 days	2	399,001	0.91%
120+ days	2	410,741	0.94%
In repossession	-	-	-
Total	344	43,836,749	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	105	336	3,154	2,839,505

Characteristics

Number of borrowers	344		
Number of loanparts	531		
	(weighted) average	Minimum	Maximum
Loan size borrower	127,432	5,399	425,000
Loan part size	82,555	2,460	315,000
Coupon	3.37%	0.70%	6.55%
Remaining maturity (months)	140	1	169
Remaining interest period (months)	51	1	180
Original interest period (months)	111	1	300
Seasoning (months)	174.3	4.0	250.0
Loan to Original Foreclosure Value (2)	81.5%	2.4%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,792,667	4.09%	35	6.59%	51,219.05	2.88%	145.51
Interest Only	30,580,636	69.76%	367	69.11%	83,325.98	3.34%	142.76
Life	9,217,437	21.03%	99	18.64%	93,105.42	3.50%	131.29
Savings	579,661	1.32%	13	2.45%	44,589.32	4.39%	122.54
Universal Life	1,666,348	3.80%	17	3.20%	98,020.50	3.37%	130.88
Total	43,836,749	100.00%	531	100.00%	82,555.08	3.37%	139.74

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,153,950	7.19%	27	5.08%	116,812.97	2.59%	143.53
12	4,239,213	9.67%	46	8.68%	92,156.81	2.28%	138.26
24	1,315,451	3.00%	16	3.01%	82,215.72	3.16%	134.23
36	598,691	1.37%	7	1.32%	85,527.25	3.29%	148.41
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,496,199	12.54%	69	12.99%	79,655.06	2.74%	139.08
72	2,230,973	5.09%	30	5.65%	74,365.76	3.20%	138.46
84	790,975	1.80%	11	2.07%	71,906.82	3.06%	120.36
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,078,938	32.12%	176	33.15%	79,993.97	3.72%	141.50
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	5,354,729	12.22%	66	12.43%	81,132.26	3.05%	139.43
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	6,462,628	14.74%	82	15.44%	78,812.54	4.63%	138.86
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	0.26%	1	0.19%	115,000.00	5.99%	147.00
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%	-
Total	43,836,749	100.00%	531	100.00%	82,555.08	3.37%	139.74

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	9,709,046	22.15%	118	22.22%	82,280.05	1.91%	139.33
2.50%	2.75%	4,105,556	9.37%	53	9.98%	77,463.32	2.64%	135.55
2.75%	3.00%	3,448,099	7.87%	42	7.91%	82,097.60	2.89%	137.52
3.00%	3.25%	2,428,963	5.54%	28	5.27%	86,748.69	3.12%	139.52
3.25%	3.50%	5,420,624	12.37%	61	11.49%	88,862.70	3.36%	140.90
3.50%	3.75%	2,492,973	5.69%	34	6.40%	73,322.73	3.62%	141.44
3.75%	4.00%	2,003,615	4.57%	21	3.95%	95,410.25	3.81%	148.83
4.00%	4.25%	3,060,254	6.98%	40	7.53%	76,506.35	4.12%	142.64
4.25%	4.50%	2,163,495	4.94%	22	4.14%	98,340.70	4.44%	147.21
4.50%	4.75%	5,691,036	12.98%	64	12.05%	88,922.44	4.69%	134.86
4.75%	5.00%	1,365,597	3.12%	21	3.95%	65,028.43	4.89%	140.01
5.00%	5.25%	823,964	1.88%	12	2.26%	68,663.64	5.14%	148.01
5.25%	5.50%	513,616	1.17%	8	1.51%	64,202.03	5.36%	123.78
5.50%	5.75%	126,165	0.29%	1	0.19%	126,164.69	5.55%	148.00
5.75%	6.00%	373,000	0.85%	4	0.75%	93,250.00	5.83%	147.23
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	110,744	0.25%	2	0.38%	55,372.14	6.55%	145.00
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		43,836,749	100.00%	531	100.00%	82,555.08	3.37%	139.74

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,989,311	11.38%	43	8.10%	116,030.50	1.91%	143.33
<	01/01/2023	1,371,879	3.13%	16	3.01%	85,742.44	3.07%	121.67
01/01/2023	01/01/2024	4,620,468	10.54%	60	11.30%	77,007.80	3.23%	136.08
01/01/2024	01/01/2025	4,583,646	10.46%	61	11.44%	75,141.74	3.87%	137.17
01/01/2025	01/01/2026	8,104,881	18.49%	105	19.77%	77,189.34	4.30%	141.05
01/01/2026	01/01/2027	4,565,310	10.41%	55	10.36%	83,005.63	3.38%	139.59
01/01/2027	01/01/2028	4,235,073	9.66%	50	9.42%	84,701.46	3.41%	140.56
01/01/2028	01/01/2029	1,741,990	3.97%	21	3.95%	82,951.90	3.15%	134.63
01/01/2029	01/01/2030	642,262	1.47%	12	2.26%	53,521.83	3.12%	121.07
01/01/2030	01/01/2031	810,451	1.85%	11	2.07%	73,677.35	2.68%	131.69
01/01/2031	01/01/2032	715,174	1.63%	9	1.69%	79,463.82	2.75%	133.45
01/01/2032	01/01/2033	497,202	1.13%	8	1.51%	62,150.27	2.75%	135.63
01/01/2033	01/01/2034	474,500	1.08%	3	0.58%	158,166.67	3.62%	153.94
01/01/2034	01/01/2035	2,365,766	5.40%	28	5.27%	84,491.66	3.21%	145.21
01/01/2035	01/01/2036	4,115,384	9.39%	48	9.04%	85,737.16	3.37%	149.81
01/01/2036	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
01/01/2037	01/01/2038	3,451	0.01%	1	0.19%	3,450.88	4.30%	-
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	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
Total		43,836,749	100.00%	531	100.00%	82,555.08	3.37%	139.74

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2022 - 31-Dec-2022	80,594	0.18%	2	0.38%	40,296.94	2.59%	0.96
01-Jan-2023 - 31-Dec-2023	116,481	0.27%	2	0.38%	58,240.73	3.08%	6.80
01-Jan-2025 - 31-Dec-2025	570,971	1.30%	9	1.69%	63,441.20	4.16%	30.23
01-Jan-2026 - 31-Dec-2026	265,333	0.61%	4	0.75%	66,333.33	2.59%	46.22
01-Jan-2027 - 31-Dec-2027	205,060	0.47%	4	0.75%	51,265.04	3.07%	59.31
01-Jan-2028 - 31-Dec-2028	256,750	0.59%	3	0.58%	85,583.33	2.77%	65.29
01-Jan-2029 - 31-Dec-2029	537,694	1.23%	8	1.51%	67,211.75	3.56%	80.27
01-Jan-2030 - 31-Dec-2030	1,330,624	3.04%	19	3.58%	70,032.84	2.85%	91.19
01-Jan-2031 - 31-Dec-2031	837,463	1.91%	11	2.07%	76,132.95	3.90%	104.76
01-Jan-2032 - 31-Dec-2032	1,513,567	3.45%	15	2.82%	100,904.45	3.57%	113.31
01-Jan-2033 - 31-Dec-2033	493,609	1.13%	6	1.13%	82,268.25	3.20%	130.46
01-Jan-2034 - 31-Dec-2034	9,090,341	20.74%	103	19.40%	88,255.74	3.37%	144.95
01-Jan-2035 - 31-Dec-2035	28,388,261	64.76%	344	64.78%	82,524.02	3.37%	149.19
01-Jan-2036 - 31-Dec-2036	150,000	0.34%	1	0.19%	150,000.00	3.80%	169.00
Total	43,836,749	100.00%	531	100.00%	82,555.08	3.37%	139.74

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		82,042	0.19%	3	0.56%	27,347.31	3.85%	137.83
0	0.5	6,866,286	15.66%	129	24.29%	53,227.02	3.46%	141.76
0.5	0.55	1,622,900	3.70%	23	4.33%	70,560.86	3.11%	139.62
0.55	0.6	2,882,848	6.58%	27	5.08%	106,772.13	3.65%	133.35
0.6	0.65	5,212,230	11.89%	45	8.47%	115,827.34	3.39%	145.27
0.65	0.7	2,016,628	4.60%	26	4.90%	77,562.61	2.80%	137.17
0.7	0.75	1,767,908	4.03%	20	3.77%	88,395.39	3.55%	143.68
0.75	0.8	1,678,696	3.83%	20	3.77%	83,934.81	2.53%	139.75
0.8	0.85	1,587,322	3.62%	18	3.39%	88,184.55	3.18%	133.50
0.85	0.9	2,936,555	6.70%	32	6.03%	91,767.34	3.08%	132.79
0.9	0.95	1,673,708	3.82%	21	3.95%	79,700.38	2.92%	123.14
0.95	1	1,639,605	3.74%	17	3.20%	96,447.35	2.57%	130.06
1	1.05	1,316,834	3.00%	14	2.64%	94,059.55	3.93%	147.51
1.05	1.1	1,484,331	3.39%	17	3.20%	87,313.60	3.72%	139.66
1.1	1.15	563,025	1.28%	6	1.13%	93,837.45	3.59%	140.89
1.15	1.2	2,290,332	5.22%	29	5.46%	78,976.95	3.55%	143.92
1.2	1.25	8,215,500	18.74%	84	15.82%	97,803.57	3.68%	143.14
1.25	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		43,836,749	100.00%	531	100.00%	82,555.08	3.37%	139.74

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,606,124	3.66%	14	4.07%	114,723.14	3.79%	120.41
Utrecht	2,436,618	5.56%	18	5.23%	135,367.66	3.51%	145.29
Zeeland	1,108,879	2.53%	13	3.78%	85,298.39	3.52%	134.51
Zuid-Holland	11,076,743	25.27%	89	25.87%	124,457.79	3.54%	141.06
Flevoland	1,657,199	3.78%	14	4.07%	118,371.34	3.11%	145.05
Friesland	781,006	1.78%	9	2.62%	86,778.40	2.91%	148.80
Gelderland	3,663,155	8.36%	26	7.56%	140,890.59	3.22%	131.36
Groningen	1,959,354	4.47%	17	4.94%	115,256.14	2.91%	134.13
Limburg	3,017,046	6.88%	23	6.69%	131,175.92	3.60%	141.76
Noord-Brabant	8,146,796	18.58%	58	16.86%	140,462.00	3.23%	141.16
Noord-Holland	4,909,609	11.20%	34	9.88%	144,400.27	3.19%	144.16
Overijssel	3,474,219	7.93%	29	8.43%	119,800.67	3.53%	138.35
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	43,836,749	100.00%	344	100.00%	127,432.41	3.37%	139.74

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	41,779,918	95.31%	324	94.19%	128,950.36	3.38%	139.58
Shop/House	189,963	0.43%	1	0.29%	189,963.16	2.44%	113.26
Condominium	1,487,435	3.39%	16	4.65%	92,964.70	3.28%	145.24
Farm House	222,300	0.51%	1	0.29%	222,300.00	1.90%	149.00
Condominium with garage	157,133	0.36%	2	0.58%	78,566.31	4.84%	148.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	43,836,749	100.00%	344	100.00%	127,432.41	3.37%	139.74

Net Size

Net Size	Value	As % of total	no.of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	206,922	0.47%	12	3.49%	17,243.47	3.17%	121.68
25,000	936,014	2.14%	26	7.56%	36,000.53	3.69%	135.96
50,000	3,254,378	7.42%	51	14.83%	63,811.34	3.60%	146.30
75,000	4,379,058	9.99%	49	14.24%	89,368.52	3.50%	141.43
100,000	5,208,154	11.88%	46	13.37%	113,220.73	3.39%	136.86
125,000	5,908,540	13.48%	43	12.50%	137,407.90	3.28%	144.65
150,000	5,553,168	12.67%	34	9.88%	163,328.47	3.27%	133.74
175,000	6,616,986	15.09%	35	10.17%	189,056.74	3.24%	142.24
200,000	5,343,386	12.19%	25	7.27%	213,735.44	3.42%	145.26
225,000	2,635,008	6.01%	11	3.20%	239,546.19	4.01%	128.90
250,000	1,065,906	2.43%	4	1.16%	266,476.50	3.68%	130.48
275,000	576,251	1.31%	2	0.58%	288,125.50	4.97%	130.39
300,000	321,479	0.73%	1	0.29%	321,479.28	0.80%	145.00
325,000	1,020,500	2.33%	3	0.87%	340,166.67	2.93%	149.24
350,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	386,000	0.88%	1	0.29%	386,000.00	2.20%	91.00
400,000	425,000	0.97%	1	0.29%	425,000.00	0.80%	147.00
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	43,836,749	100.00%	344	100.00%	127,432.41	3.37%	139.74