

**Cashflow analysis for the period**

Total interest received	368,822	
Interest received on transaction accounts	10,580	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	105,571	
Total funds available		5,984,972
Company management expenses	987	
MPT fee	10,786	
Administration fee	822	
Third party fees	22,845	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	40,039	
Interest on the Notes	404,893	
Shortfall Class D PDL Repayment	-	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		484,972
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th January 2023	-	
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	43,836,749	
Principal redemptions and repayments	(1,916,282)	
Losses for the period	-	
Ending principal balance		41,920,467
Balance Reset Participation	-	
Balance Further Advance Participation	1,083,930	
Total balance E-MAC NL 2005-I		43,004,397

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	16.89%	16.01%	12.94%

Delinquency table	Number of loans	Balance	Percentage of total
Current	328	41,094,458	98.03%
31 - 60 days	1	215,000	0.51%
61 - 90 days	1	244,701	0.58%
91 - 120 days	1	200,288	0.48%
120+ days	1	166,040	0.40%
In repossession	-	-	-
Total	332	41,920,467	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	336	-	880	2,838,625

**Characteristics**

Number of borrowers	332		
Number of loanparts	510		
	(weighted) average	Minimum	Maximum
Loan size borrower	126,266	5,399	425,000
Loan part size	82,197	2,460	315,000
Coupon	3.52%	1.99%	6.55%
Remaining maturity (months)	137	2	166
Remaining interest period (months)	49	1	149
Original interest period (months)	110	1	300
Seasoning (months)	176.5	3.0	253.0
Loan to Original Foreclosure Value (2)	81.0%	2.4%	125.0%

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,709,414	4.08%	34	6.67%	50,276.89	3.01%	143.14
Interest Only	29,212,123	69.68%	353	69.22%	82,753.89	3.49%	140.10
Life	8,770,795	20.92%	94	18.43%	93,306.33	3.62%	128.26
Savings	565,237	1.35%	13	2.55%	43,479.74	4.39%	120.20
Universal Life	1,662,898	3.97%	16	3.14%	103,931.10	3.78%	128.15
<b>Total</b>	<b>41,920,467</b>	<b>100.00%</b>	<b>510</b>	<b>100.00%</b>	<b>82,196.99</b>	<b>3.52%</b>	<b>137.00</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,086,450	7.36%	26	5.10%	118,709.62	3.66%	140.44
12	4,389,292	10.47%	48	9.41%	91,443.58	3.02%	138.04
24	1,178,068	2.81%	14	2.75%	84,147.71	3.93%	126.85
36	597,318	1.42%	7	1.37%	85,331.08	3.29%	145.41
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,170,380	12.33%	66	12.94%	78,339.09	2.71%	135.81
72	1,949,348	4.65%	24	4.71%	81,222.82	3.31%	141.60
84	790,975	1.89%	11	2.16%	71,906.82	3.06%	117.36
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	13,496,969	32.20%	170	33.33%	79,393.94	3.70%	138.37
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	5,325,677	12.70%	65	12.75%	81,933.49	3.04%	136.48
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	5,820,990	13.89%	78	15.29%	74,628.08	4.61%	134.94
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	0.27%	1	0.27%	115,000.00	5.99%	144.00
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%	-
<b>Total</b>	<b>41,920,467</b>	<b>100.00%</b>	<b>510</b>	<b>100.00%</b>	<b>82,196.99</b>	<b>3.52%</b>	<b>137.00</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	7,444,370	17.76%	98	19.22%	75,962.96	2.25%	135.45
2.50%	2.75%	3,920,545	9.35%	52	10.20%	75,395.10	2.63%	135.31
2.75%	3.00%	3,497,881	8.34%	42	8.24%	83,282.88	2.90%	136.19
3.00%	3.25%	4,220,528	10.07%	41	8.04%	102,939.70	3.12%	138.49
3.25%	3.50%	4,676,812	11.16%	54	10.59%	86,607.63	3.35%	139.09
3.50%	3.75%	1,764,859	4.21%	25	4.90%	70,594.37	3.62%	137.94
3.75%	4.00%	1,992,435	4.75%	21	4.12%	94,877.87	3.81%	145.83
4.00%	4.25%	2,928,662	6.99%	39	7.65%	75,093.89	4.13%	139.37
4.25%	4.50%	2,261,247	5.39%	25	4.90%	90,449.89	4.45%	139.63
4.50%	4.75%	5,270,699	12.57%	62	12.16%	85,011.27	4.69%	130.74
4.75%	5.00%	1,026,712	2.45%	18	3.53%	57,036.55	4.90%	135.51
5.00%	5.25%	1,370,347	3.27%	14	2.75%	97,881.93	5.17%	143.13
5.25%	5.50%	554,346	1.32%	9	1.76%	61,593.96	5.37%	122.58
5.50%	5.75%	426,513	1.02%	3	0.59%	142,170.85	5.59%	144.98
5.75%	6.00%	330,000	0.79%	3	0.59%	110,000.00	5.82%	144.65
6.00%	6.25%	124,168	0.30%	2	0.39%	62,083.91	6.08%	141.00
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	110,344	0.26%	2	0.39%	55,171.81	6.55%	142.00
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%	-
<b>Total</b>		<b>41,920,467</b>	<b>100.00%</b>	<b>510</b>	<b>100.00%</b>	<b>82,196.99</b>	<b>3.52%</b>	<b>137.00</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,917,361	11.73%	42	8.24%	117,080.02	3.07%	140.26
<	01/01/2023	497,459	1.19%	9	1.76%	55,273.21	3.26%	140.31
01/01/2023	01/01/2024	4,416,920	10.54%	54	10.59%	81,794.82	3.34%	134.39
01/01/2024	01/01/2025	4,768,163	11.37%	62	12.16%	76,905.85	3.92%	130.80
01/01/2025	01/01/2026	7,708,328	18.39%	102	20.00%	75,571.84	4.28%	137.91
01/01/2026	01/01/2027	4,308,293	10.28%	53	10.39%	81,288.55	3.37%	136.44
01/01/2027	01/01/2028	4,216,525	10.06%	50	9.80%	84,330.50	3.40%	137.55
01/01/2028	01/01/2029	1,810,617	4.32%	21	4.12%	86,219.88	3.23%	131.39
01/01/2029	01/01/2030	641,539	1.53%	12	2.35%	53,461.54	3.12%	118.06
01/01/2030	01/01/2031	799,271	1.91%	11	2.16%	72,661.04	2.68%	128.69
01/01/2031	01/01/2032	704,185	1.68%	9	1.76%	78,242.80	2.75%	130.74
01/01/2032	01/01/2033	495,459	1.18%	8	1.57%	61,932.43	2.75%	132.63
01/01/2033	01/01/2034	467,500	1.12%	3	0.59%	155,833.33	3.63%	150.99
01/01/2034	01/01/2035	2,362,770	5.64%	28	5.49%	84,384.63	3.18%	142.21
01/01/2035	01/01/2036	3,806,076	9.08%	46	9.02%	82,740.78	3.31%	146.85
01/01/2036	01/01/2037	-	0.00%	-	0.00%	-	0.00%	-
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	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>41,920,467</b>	<b>100.00%</b>	<b>510</b>	<b>100.00%</b>	<b>82,196.99</b>	<b>3.52%</b>	<b>137.00</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	116,481	0.28%	2	0.39%	58,240.73	3.08%	3.80
01-Jan-2025 - 31-Dec-2025	566,931	1.35%	9	1.76%	62,992.28	4.46%	27.23
01-Jan-2026 - 31-Dec-2026	261,642	0.62%	4	0.78%	65,410.40	2.59%	43.26
01-Jan-2027 - 31-Dec-2027	203,384	0.49%	4	0.78%	50,845.99	3.06%	56.36
01-Jan-2028 - 31-Dec-2028	256,750	0.61%	3	0.59%	85,583.33	2.77%	62.29
01-Jan-2029 - 31-Dec-2029	537,694	1.28%	8	1.57%	67,211.75	3.56%	77.27
01-Jan-2030 - 31-Dec-2030	1,108,826	2.65%	16	3.14%	69,301.60	3.02%	87.42
01-Jan-2031 - 31-Dec-2031	836,713	2.00%	11	2.16%	76,064.84	3.90%	101.77
01-Jan-2032 - 31-Dec-2032	1,502,311	3.58%	15	2.94%	100,154.05	3.66%	110.31
01-Jan-2033 - 31-Dec-2033	418,454	1.00%	5	0.98%	83,690.81	3.30%	127.75
01-Jan-2034 - 31-Dec-2034	8,501,771	20.28%	97	19.02%	87,647.12	3.67%	141.89
01-Jan-2035 - 31-Dec-2035	27,459,511	65.50%	335	65.69%	81,968.69	3.48%	146.20
01-Jan-2036 - 31-Dec-2036	150,000	0.36%	1	0.20%	150,000.00	3.80%	166.00
<b>Total</b>	<b>41,920,467</b>	<b>100.00%</b>	<b>510</b>	<b>100.00%</b>	<b>82,196.99</b>	<b>3.52%</b>	<b>137.00</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		81,665	0.19%	3	0.59%	27,221.75	3.85%	135.07
<	50%	6,629,928	15.82%	126	24.71%	52,618.48	3.49%	138.90
50%	55%	1,736,833	4.14%	23	4.51%	75,514.49	3.42%	137.73
55%	60%	2,638,288	6.29%	24	4.71%	109,928.68	3.73%	128.72
60%	65%	5,201,141	12.41%	45	8.82%	115,580.91	3.65%	142.19
65%	70%	1,878,783	4.48%	24	4.71%	78,282.64	3.22%	139.36
70%	75%	1,991,526	4.75%	22	4.31%	90,523.93	3.75%	141.05
75%	80%	1,427,003	3.40%	18	3.53%	79,277.93	2.70%	135.57
80%	85%	1,338,096	3.19%	16	3.14%	83,630.98	3.09%	128.17
85%	90%	2,862,343	6.83%	33	6.47%	86,737.66	3.32%	129.34
90%	95%	1,709,247	4.08%	21	4.12%	81,392.71	3.07%	117.45
95%	100%	1,283,464	3.06%	13	2.55%	98,728.02	2.66%	133.62
100%	105%	1,385,011	3.30%	14	2.75%	98,929.37	4.26%	144.38
105%	110%	1,281,533	3.06%	15	2.94%	85,435.53	3.80%	135.82
110%	115%	563,025	1.34%	6	1.18%	93,837.45	3.59%	137.89
115%	120%	2,172,329	5.18%	27	5.29%	80,456.63	3.69%	141.95
120%	125%	7,740,250	18.46%	80	15.69%	96,753.13	3.74%	139.87
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>41,920,467</b>	<b>100.00%</b>	<b>510</b>	<b>100.00%</b>	<b>82,196.99</b>	<b>3.52%</b>	<b>137.00</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,602,627	3.82%	14	4.22%	114,473.39	4.00%	117.35
Utrecht	2,343,803	5.59%	17	5.12%	137,870.75	3.63%	142.33
Zeeland	1,105,707	2.64%	13	3.92%	85,054.38	3.51%	131.68
Zuid-Holland	10,419,526	24.86%	84	25.30%	124,041.97	3.55%	137.79
Flevoland	1,646,319	3.93%	14	4.22%	117,594.18	3.38%	142.07
Friesland	770,706	1.84%	9	2.71%	85,633.96	3.30%	145.82
Gelderland	3,629,742	8.66%	26	7.83%	139,605.45	3.39%	128.24
Groningen	1,948,471	4.65%	17	5.12%	114,615.94	3.05%	131.05
Limburg	2,869,968	6.85%	22	6.63%	130,453.07	3.80%	139.41
Noord-Brabant	7,537,452	17.98%	55	16.57%	137,044.57	3.40%	140.36
Noord-Holland	4,639,428	11.07%	33	9.94%	140,588.74	3.57%	141.05
Overijssel	3,406,719	8.13%	28	8.43%	121,668.55	3.62%	135.20
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>41,920,467</b>	<b>100.00%</b>	<b>332</b>	<b>100.00%</b>	<b>126,266.47</b>	<b>3.52%</b>	<b>137.00</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	39,931,136	95.25%	313	94.28%	127,575.51	3.53%	136.86
Shop/House	189,963	0.45%	1	0.30%	189,963.16	3.14%	110.26
Condominium	1,419,935	3.39%	15	4.52%	94,662.35	3.40%	142.11
Farm House	222,300	0.53%	1	0.30%	222,300.00	3.10%	146.00
Condominium with garage	157,133	0.37%	2	0.60%	78,566.31	4.84%	145.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>41,920,467</b>	<b>100.00%</b>	<b>332</b>	<b>100.00%</b>	<b>126,266.47</b>	<b>3.52%</b>	<b>137.00</b>

**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	206,426	0.49%	13	3.92%	15,878.94	3.47%	118.84
25,000	883,997	2.11%	25	7.53%	35,359.88	3.64%	133.29
50,000	3,045,738	7.27%	48	14.46%	63,452.88	3.62%	143.39
75,000	4,282,195	10.22%	48	14.46%	89,212.40	3.58%	138.32
100,000	5,334,985	12.73%	47	14.16%	113,510.33	3.59%	136.87
125,000	5,802,684	13.84%	42	12.65%	138,159.14	3.42%	139.76
150,000	4,737,814	11.30%	29	8.73%	163,372.90	3.32%	132.54
175,000	6,424,106	15.32%	34	10.24%	188,944.29	3.32%	139.15
200,000	5,559,465	13.26%	26	7.83%	213,825.57	3.71%	142.33
225,000	2,145,974	5.12%	9	2.71%	238,441.56	3.97%	121.89
250,000	1,065,906	2.54%	4	1.20%	266,476.50	4.12%	127.48
275,000	282,251	0.67%	1	0.30%	282,251.00	5.35%	108.00
300,000	317,425	0.76%	1	0.30%	317,424.81	2.15%	142.00
325,000	1,020,500	2.43%	3	0.90%	340,166.67	3.67%	146.24
350,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	386,000	0.92%	1	0.30%	386,000.00	2.20%	88.00
400,000	425,000	1.01%	1	0.30%	425,000.00	2.15%	144.00
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%	-
<b>Total</b>	<b>41,920,467</b>	<b>100.00%</b>	<b>332</b>	<b>100.00%</b>	<b>126,266.47</b>	<b>3.52%</b>	<b>137.00</b>