

Cashflow analysis for the period

Total interest received	376,108	
Interest received on transaction accounts	20,578	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	145,191	
Total funds available		6,041,877
Company management expenses	27,645	
MPT fee	10,298	
Administration fee	786	
Third party fees	22,433	
Liquidity Facility Commitment Fee	4,500	
Payments under hedging arrangements	34,438	
Interest on the Notes	441,856	
Shortfall Class D PDL Repayment	121	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		541,877
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th April 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	41,920,467	
Principal redemptions and repayments	(1,431,095)	
Losses for the period	(121)	
Ending principal balance		40,489,251
Balance Reset Participation	-	
Balance Further Advance Participation	1,050,559	
Total balance E-MAC NL 2005-I		41,539,810

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	121	121	-
Total	-	121	121	-

Performance

	Last period	This period	Since issue
Prepayment rate	16.01%	12.57%	12.94%

Delinquency table	Number of loans	Balance	Percentage of total
Current	318	39,879,625	98.49%
31 - 60 days	1	198,884	0.49%
61 - 90 days	1	244,701	0.60%
91 - 120 days	1	166,040	0.41%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	321	40,489,251	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	-	121	480	2,838,266

Characteristics

Number of borrowers	321		
Number of loanparts	493		
	(weighted) average	Minimum	Maximum
Loan size borrower	126,135	1,448	425,000
Loan part size	82,128	1,448	315,000
Coupon	3.75%	1.99%	6.55%
Remaining maturity (months)	134	1	163
Remaining interest period (months)	49	1	146
Original interest period (months)	111	1	300
Seasoning (months)	179.0	6.0	256.0
Loan to Original Foreclosure Value (2)	80.3%	0.8%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,673,908	4.13%	34	6.90%	49,232.58	3.22%	140.22
Interest Only	28,405,997	70.16%	341	69.17%	83,302.04	3.69%	137.26
Life	8,318,348	20.54%	90	18.26%	92,426.09	3.99%	124.44
Savings	428,100	1.06%	12	2.43%	35,675.02	4.05%	111.00
Universal Life	1,662,898	4.11%	16	3.25%	103,931.10	4.11%	125.15
Total	40,489,251	100.00%	493	100.00%	82,128.30	3.75%	133.97

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,086,450	7.62%	26	5.27%	118,709.62	4.28%	137.44
12	4,167,518	10.29%	47	9.53%	88,670.60	4.19%	135.69
24	1,336,568	3.30%	15	3.04%	89,104.53	4.98%	126.23
36	595,934	1.47%	7	1.42%	85,133.42	3.29%	142.42
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,629,210	11.43%	61	12.37%	75,888.68	2.68%	131.95
72	1,534,080	3.79%	17	3.45%	90,239.97	3.60%	137.56
84	779,494	1.93%	10	2.03%	77,949.35	3.08%	116.06
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	13,254,178	32.74%	168	34.08%	78,893.92	3.69%	135.47
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	5,441,359	13.44%	66	13.39%	82,444.83	3.17%	133.63
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	5,549,461	13.71%	75	15.21%	73,992.81	4.59%	131.53
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	0.28%	1	0.20%	115,000.00	5.99%	141.00
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	40,489,251	100.00%	493	100.00%	82,128.30	3.75%	133.97

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	5,417,042	13.38%	77	15.62%	70,351.19	2.30%	131.11
2.50%	2.75%	3,534,421	8.73%	47	9.53%	75,200.45	2.63%	131.11
2.75%	3.00%	2,982,648	7.37%	35	7.10%	85,218.53	2.89%	133.98
3.00%	3.25%	3,833,078	9.47%	40	8.11%	95,826.96	3.12%	135.23
3.25%	3.50%	3,376,581	8.34%	38	7.71%	88,857.38	3.37%	136.37
3.50%	3.75%	1,740,576	4.30%	23	4.67%	75,677.21	3.63%	131.24
3.75%	4.00%	3,341,834	8.25%	31	6.29%	107,801.11	3.88%	142.42
4.00%	4.25%	3,338,109	8.24%	43	8.72%	77,630.45	4.12%	135.21
4.25%	4.50%	2,250,538	5.56%	25	5.07%	90,021.52	4.45%	136.67
4.50%	4.75%	4,990,174	12.32%	58	11.76%	86,037.48	4.69%	127.38
4.75%	5.00%	1,002,550	2.48%	18	3.65%	55,697.20	4.90%	132.67
5.00%	5.25%	1,369,458	3.38%	14	2.84%	97,818.42	5.17%	140.20
5.25%	5.50%	700,000	1.73%	12	2.43%	58,333.30	5.38%	124.46
5.50%	5.75%	349,143	0.86%	3	0.61%	116,381.00	5.63%	142.12
5.75%	6.00%	666,000	1.64%	8	1.62%	83,250.00	5.89%	141.32
6.00%	6.25%	263,213	0.65%	4	0.81%	65,803.22	6.15%	141.02
6.25%	6.50%	1,049,950	2.59%	13	2.64%	80,765.38	6.43%	133.39
6.50%	6.75%	283,936	0.70%	4	0.81%	70,984.09	6.54%	142.06
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		40,489,251	100.00%	493	100.00%	82,128.30	3.75%	133.97

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,729,151	11.68%	41	8.32%	115,345.14	3.86%	138.12
<	01/01/2024	2,809,101	6.94%	31	6.29%	90,616.15	3.53%	130.03
01/01/2024	01/01/2025	5,556,066	13.72%	75	15.21%	74,080.88	4.36%	130.72
01/01/2025	01/01/2026	7,903,417	19.52%	104	21.10%	75,994.39	4.36%	134.18
01/01/2026	01/01/2027	3,895,894	9.62%	49	9.94%	79,508.05	3.35%	131.99
01/01/2027	01/01/2028	4,179,696	10.32%	50	10.14%	83,593.91	3.40%	134.55
01/01/2028	01/01/2029	1,843,812	4.55%	22	4.46%	83,809.64	3.37%	129.01
01/01/2029	01/01/2030	824,799	2.04%	15	3.04%	54,986.62	3.64%	120.87
01/01/2030	01/01/2031	798,096	1.97%	11	2.23%	72,554.17	2.68%	125.69
01/01/2031	01/01/2032	703,190	1.74%	9	1.83%	78,132.26	2.75%	127.70
01/01/2032	01/01/2033	493,706	1.22%	8	1.62%	61,713.19	2.75%	129.63
01/01/2033	01/01/2034	467,500	1.15%	3	0.61%	155,833.33	3.63%	147.99
01/01/2034	01/01/2035	2,359,748	5.83%	28	5.68%	84,275.72	3.18%	139.21
01/01/2035	01/01/2036	3,925,076	9.69%	47	9.53%	83,512.25	3.46%	143.76
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total		40,489,251	100.00%	493	100.00%	82,128.30	3.75%	133.97

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	105,000	0.26%	1	0.20%	105,000.00	3.19%	1.00
01-Jan-2025 - 31-Dec-2025	562,838	1.39%	9	1.83%	62,537.59	4.46%	24.23
01-Jan-2026 - 31-Dec-2026	251,200	0.62%	4	0.81%	62,799.98	2.60%	40.40
01-Jan-2027 - 31-Dec-2027	201,688	0.50%	4	0.81%	50,421.89	3.05%	53.42
01-Jan-2028 - 31-Dec-2028	256,750	0.63%	3	0.61%	85,583.33	2.77%	59.29
01-Jan-2029 - 31-Dec-2029	537,694	1.33%	8	1.62%	67,211.75	4.02%	74.27
01-Jan-2030 - 31-Dec-2030	1,014,430	2.51%	15	3.04%	67,628.65	3.24%	84.43
01-Jan-2031 - 31-Dec-2031	789,404	1.95%	10	2.03%	78,940.39	3.86%	99.11
01-Jan-2032 - 31-Dec-2032	1,501,047	3.71%	15	3.04%	100,069.77	3.91%	107.31
01-Jan-2033 - 31-Dec-2033	408,936	1.01%	5	1.01%	81,787.25	3.55%	124.70
01-Jan-2034 - 31-Dec-2034	8,400,058	20.75%	96	19.47%	87,500.61	3.84%	138.87
01-Jan-2035 - 31-Dec-2035	26,310,206	64.98%	322	65.31%	81,708.72	3.74%	143.20
01-Jan-2036 - 31-Dec-2036	150,000	0.37%	1	0.20%	150,000.00	3.80%	163.00
Total	40,489,251	100.00%	493	100.00%	82,128.30	3.75%	133.97

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		81,285	0.20%	3	0.61%	27,094.98	3.85%	132.30
<	50%	6,583,438	16.26%	122	24.75%	53,962.61	3.54%	136.78
50%	55%	1,988,272	4.91%	27	5.48%	73,639.72	3.80%	137.52
55%	60%	2,487,157	6.14%	22	4.46%	113,052.59	3.82%	124.62
60%	65%	5,087,789	12.57%	45	9.13%	113,061.98	3.85%	139.13
65%	70%	1,454,681	3.59%	20	4.06%	72,734.06	3.47%	134.53
70%	75%	2,171,277	5.36%	24	4.87%	90,469.88	3.74%	135.34
75%	80%	1,335,293	3.30%	18	3.65%	74,182.94	3.21%	137.06
80%	85%	1,331,769	3.29%	16	3.25%	83,235.57	3.11%	125.17
85%	90%	2,753,309	6.80%	31	6.29%	88,816.41	3.54%	125.65
90%	95%	1,709,247	4.22%	21	4.26%	81,392.70	3.07%	114.45
95%	100%	1,178,119	2.91%	12	2.43%	98,176.55	3.37%	130.34
100%	105%	1,272,092	3.14%	12	2.43%	106,007.70	4.07%	141.59
105%	110%	1,280,366	3.16%	15	3.04%	85,357.73	4.15%	132.81
110%	115%	563,025	1.39%	6	1.22%	93,837.45	3.59%	134.89
115%	120%	1,872,507	4.62%	23	4.67%	81,413.34	4.36%	138.41
120%	125%	7,339,625	18.13%	76	15.42%	96,574.01	4.14%	136.55
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		40,489,251	100.00%	493	100.00%	82,128.30	3.75%	133.97

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,578,300	3.90%	14	4.36%	112,735.72	3.99%	113.91
Utrecht	2,203,911	5.44%	16	4.98%	137,744.41	4.41%	139.33
Zeeland	1,102,497	2.72%	13	4.05%	84,807.50	3.51%	128.85
Zuid-Holland	9,973,984	24.63%	81	25.23%	123,135.60	3.70%	134.47
Flevoland	1,633,429	4.03%	14	4.36%	116,673.49	3.86%	139.10
Friesland	760,176	1.88%	9	2.80%	84,463.99	3.56%	142.84
Gelderland	3,505,141	8.66%	26	8.10%	134,813.13	3.51%	124.64
Groninqen	1,863,592	4.60%	16	4.98%	116,474.49	3.15%	130.03
Limburg	2,761,480	6.82%	21	6.54%	131,499.04	3.91%	136.18
Noord-Brabant	7,151,814	17.66%	52	16.20%	137,534.89	3.53%	137.57
Noord-Holland	4,557,628	11.26%	31	9.66%	147,020.27	3.94%	138.29
Overijssel	3,397,299	8.39%	28	8.72%	121,332.09	4.08%	132.17
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	40,489,251	100.00%	321	100.00%	126,134.74	3.75%	133.97

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	38,536,469	95.18%	302	94.08%	127,604.20	3.75%	133.83
Shop/House	179,934	0.44%	1	0.31%	179,933.88	3.60%	105.32
Condominium	1,393,416	3.44%	15	4.67%	92,894.38	3.52%	139.22
Farm House	222,300	0.55%	1	0.31%	222,300.00	3.96%	143.00
Condominium with garage	157,133	0.39%	2	0.62%	78,566.31	4.84%	142.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	40,489,251	100.00%	321	100.00%	126,134.74	3.75%	133.97

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	253,568	0.63%	15	4.67%	16,904.55	3.80%	118.40
25,000	728,916	1.80%	21	6.54%	34,710.27	3.57%	135.12
50,000	2,917,800	7.21%	46	14.33%	63,430.43	3.63%	140.31
75,000	4,265,026	10.53%	48	14.95%	88,854.70	3.78%	134.38
100,000	5,005,255	12.36%	44	13.71%	113,755.79	3.89%	135.01
125,000	5,669,400	14.00%	41	12.77%	138,278.05	3.66%	136.74
150,000	4,733,909	11.69%	29	8.03%	163,238.25	3.74%	129.54
175,000	6,238,343	15.41%	33	10.28%	189,040.69	3.38%	135.77
200,000	5,138,050	12.69%	24	7.48%	214,085.42	4.12%	139.45
225,000	2,391,738	5.91%	10	3.12%	239,173.83	3.87%	121.37
250,000	1,065,906	2.63%	4	1.25%	266,476.50	4.12%	124.48
275,000	282,251	0.70%	1	0.31%	282,251.00	5.35%	105.00
300,000	313,589	0.77%	1	0.31%	313,589.19	3.15%	139.00
325,000	674,500	1.67%	2	0.62%	337,250.00	4.51%	143.36
350,000	-	0.00%	-	0.00%	-	-	-
375,000	386,000	0.95%	1	0.31%	386,000.00	2.20%	85.00
400,000	425,000	1.05%	1	0.31%	425,000.00	3.15%	141.00
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	40,489,251	100.00%	321	100.00%	126,134.74	3.75%	133.97