

Cashflow analysis for the period

Total interest received	385,972	
Interest received on transaction accounts	27,520	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	199,189	
Total funds available		6,112,681
Company management expenses	2,828	
MPT fee	9,926	
Administration fee	759	
Third party fees	46,158	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	6,745	
Interest on the Notes	541,298	
Shortfall Class D PDL Repayment	417	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		612,680
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th July 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	40,489,251	
Principal redemptions and repayments	(1,084,784)	
Losses for the period	(417)	
Ending principal balance		39,404,051
Balance Reset Participation	-	
Balance Further Advance Participation	1,048,361	
Total balance E-MAC NL 2005-I		40,452,412

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	417	417	-
Total	-	417	417	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.57%	9.89%	12.91%

Delinquency table	Number of loans	Balance	Percentage of total
Current	311	38,879,864	98.67%
31 - 60 days	3	524,186	1.33%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	314	39,404,051	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	121	417	2,080	2,836,602

Characteristics

Number of borrowers	314		
Number of loanparts	479		
	(weighted) average	Minimum	Maximum
Loan size borrower	125,491	1,422	425,000
Loan part size	82,263	1,422	315,000
Coupon	3.93%	1.99%	7.18%
Remaining maturity (months)	131	3	160
Remaining interest period (months)	47	1	143
Original interest period (months)	112	1	300
Seasoning (months)	182.3	1.0	259.0
Loan to Original Foreclosure Value (2)	79.6%	0.8%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,671,281	4.24%	34	7.10%	49,155.32	3.43%	137.45
Interest Only	27,927,855	70.88%	334	69.73%	83,616.33	3.87%	134.22
Life	7,998,807	20.30%	86	17.95%	93,009.38	4.17%	121.44
Savings	415,195	1.05%	12	2.51%	34,599.56	4.04%	108.86
Universal Life	1,390,913	3.53%	13	2.71%	106,993.31	4.50%	121.47
Total	39,404,051	100.00%	479	100.00%	82,263.15	3.93%	131.05

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,029,466	7.69%	25	5.22%	121,178.62	5.19%	134.31
12	3,687,202	9.36%	41	8.56%	89,931.75	4.59%	132.85
24	1,336,568	3.39%	15	3.13%	89,104.53	5.91%	123.23
36	594,540	1.51%	7	1.46%	84,934.25	3.29%	139.43
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,554,074	11.56%	59	12.32%	77,187.69	3.02%	128.72
72	1,534,080	3.89%	17	3.55%	90,239.97	3.60%	134.56
84	779,494	1.98%	10	2.09%	77,949.35	3.08%	113.06
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	12,999,693	32.99%	166	34.66%	78,311.40	3.70%	132.86
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	5,236,893	13.29%	63	13.15%	83,125.29	3.18%	130.50
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	5,537,043	14.05%	75	15.66%	73,827.24	4.59%	128.63
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	0.29%	1	0.21%	115,000.00	5.99%	138.00
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	39,404,051	100.00%	479	100.00%	82,263.15	3.93%	131.05

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	4,905,149	12.45%	71	14.82%	69,086.61	2.31%	131.42
2.50%	2.75%	3,463,065	8.79%	46	9.60%	75,284.02	2.63%	128.07
2.75%	3.00%	2,851,485	7.24%	33	6.89%	86,408.62	2.89%	130.75
3.00%	3.25%	2,028,413	5.15%	24	5.01%	84,517.19	3.11%	128.42
3.25%	3.50%	2,760,699	7.01%	31	6.47%	89,054.80	3.37%	133.07
3.50%	3.75%	1,135,591	2.88%	16	3.34%	70,974.45	3.65%	132.75
3.75%	4.00%	2,431,231	6.17%	27	5.64%	90,045.60	3.84%	138.77
4.00%	4.25%	4,322,510	10.97%	51	10.65%	84,755.11	4.11%	134.81
4.25%	4.50%	2,409,333	6.11%	27	5.64%	89,234.57	4.45%	131.30
4.50%	4.75%	6,460,384	16.40%	68	14.20%	95,008.59	4.65%	126.86
4.75%	5.00%	874,572	2.22%	17	3.55%	51,445.41	4.90%	128.63
5.00%	5.25%	1,040,557	2.64%	12	2.51%	86,713.10	5.15%	138.31
5.25%	5.50%	753,478	1.91%	13	2.71%	57,959.83	5.39%	123.10
5.50%	5.75%	124,143	0.32%	2	0.42%	62,071.50	5.69%	137.51
5.75%	6.00%	666,000	1.69%	8	1.67%	83,250.00	5.89%	138.32
6.00%	6.25%	889,179	2.26%	10	2.09%	88,917.86	6.10%	113.77
6.25%	6.50%	1,625,540	4.13%	18	3.76%	90,307.78	6.42%	134.26
6.50%	6.75%	109,522	0.28%	2	0.42%	54,761.21	6.55%	136.00
6.75%	7.00%	328,000	0.83%	2	0.42%	164,000.00	6.83%	134.00
7.00%	7.25%	225,000	0.57%	1	0.21%	225,000.00	7.18%	140.00
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		39,404,051	100.00%	479	100.00%	82,263.15	3.93%	131.05

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,668,147	11.85%	40	8.35%	116,703.69	4.75%	135.06
<	01/01/2024	1,596,101	4.05%	18	3.76%	88,672.26	4.00%	126.65
01/01/2024	01/01/2025	5,405,072	13.72%	72	15.03%	75,070.45	4.27%	127.36
01/01/2025	01/01/2026	8,293,369	21.05%	109	22.70%	76,085.95	4.45%	131.76
01/01/2026	01/01/2027	3,885,554	9.86%	49	10.23%	79,297.03	3.35%	128.99
01/01/2027	01/01/2028	3,951,848	10.03%	48	10.02%	82,330.17	3.39%	132.31
01/01/2028	01/01/2029	2,183,996	5.54%	24	5.01%	90,999.85	3.74%	120.01
01/01/2029	01/01/2030	824,067	2.09%	15	3.13%	54,937.77	3.64%	117.86
01/01/2030	01/01/2031	796,913	2.02%	11	2.30%	72,446.64	2.68%	122.69
01/01/2031	01/01/2032	702,190	1.78%	9	1.88%	78,021.07	2.75%	124.67
01/01/2032	01/01/2033	491,940	1.25%	8	1.67%	61,492.53	2.75%	126.63
01/01/2033	01/01/2034	524,198	1.33%	4	0.84%	131,049.62	4.09%	144.00
01/01/2034	01/01/2035	2,177,786	5.53%	26	5.43%	83,761.00	3.21%	136.22
01/01/2035	01/01/2036	3,902,869	9.90%	46	9.60%	84,844.97	3.48%	140.80
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		39,404,051	100.00%	479	100.00%	82,263.15	3.93%	131.05

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	0.27%	1	0.21%	105,000.00	3.19%	3.00
01-Jan-2025 - 31-Dec-2025	558,693	1.42%	9	1.88%	62,077.05	4.45%	21.22
01-Jan-2026 - 31-Dec-2026	251,200	0.64%	4	0.84%	62,799.98	2.60%	37.40
01-Jan-2027 - 31-Dec-2027	199,971	0.51%	4	0.84%	49,992.69	3.03%	50.47
01-Jan-2028 - 31-Dec-2028	256,750	0.65%	3	0.63%	85,583.33	2.77%	56.29
01-Jan-2029 - 31-Dec-2029	537,694	1.36%	8	1.67%	67,211.75	4.02%	71.27
01-Jan-2030 - 31-Dec-2030	1,010,506	2.56%	15	3.13%	67,367.10	4.81%	81.44
01-Jan-2031 - 31-Dec-2031	768,636	1.95%	10	2.09%	76,863.63	3.84%	96.15
01-Jan-2032 - 31-Dec-2032	1,195,774	3.03%	12	2.51%	99,647.84	4.05%	102.94
01-Jan-2033 - 31-Dec-2033	408,936	1.04%	5	1.04%	81,787.25	3.74%	121.70
01-Jan-2034 - 31-Dec-2034	8,211,537	20.84%	94	19.62%	87,356.77	4.02%	135.92
01-Jan-2035 - 31-Dec-2035	25,749,353	65.36%	313	65.34%	82,266.30	3.89%	140.20
01-Jan-2036 - 31-Dec-2036	150,000	0.38%	1	0.21%	150,000.00	3.80%	160.00
Total	39,404,051	100.00%	479	100.00%	82,263.15	3.93%	131.05

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		80,901	0.21%	3	0.63%	26,966.99	3.85%	129.55
<	50%	6,482,394	16.45%	120	25.05%	54,019.95	3.68%	133.68
50%	55%	2,031,481	5.16%	27	5.64%	75,240.02	3.99%	131.71
55%	60%	2,486,854	6.31%	22	4.59%	113,038.80	3.85%	121.62
60%	65%	4,902,898	12.44%	43	8.98%	114,020.89	4.03%	137.65
65%	70%	1,453,069	3.69%	20	4.18%	72,653.44	3.47%	131.52
70%	75%	2,481,020	6.30%	27	5.64%	91,889.63	3.89%	132.80
75%	80%	1,224,171	3.11%	17	3.55%	72,010.03	3.25%	135.00
80%	85%	1,120,158	2.84%	14	2.92%	80,011.30	3.20%	118.44
85%	90%	2,749,178	6.98%	31	6.47%	88,683.16	3.66%	122.62
90%	95%	1,709,247	4.34%	21	4.38%	81,392.70	3.93%	111.45
95%	100%	1,191,851	3.02%	12	2.51%	99,320.94	3.86%	127.56
100%	105%	1,125,896	2.86%	10	2.09%	112,589.60	4.03%	138.80
105%	110%	1,279,189	3.25%	15	3.13%	85,279.26	4.15%	129.80
110%	115%	563,025	1.43%	6	1.25%	93,837.45	3.59%	131.89
115%	120%	1,592,095	4.04%	19	3.97%	83,794.48	3.99%	134.56
120%	125%	6,930,625	17.59%	72	15.03%	96,258.68	4.55%	134.60
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		39,404,051	100.00%	479	100.00%	82,263.15	3.93%	131.05

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,575,298	4.00%	14	4.46%	112,521.27	4.13%	110.86
Utrecht	2,202,910	5.59%	16	5.10%	137,681.87	4.41%	136.33
Zeeland	1,099,250	2.79%	13	4.14%	84,557.70	3.51%	126.03
Zuid-Holland	9,619,049	24.41%	78	24.84%	123,321.14	3.83%	131.78
Flevoland	1,621,536	4.12%	14	4.46%	115,823.99	4.05%	136.14
Friesland	759,683	1.93%	9	2.87%	84,409.22	3.76%	139.84
Gelderland	3,502,405	8.89%	26	8.28%	134,707.89	4.19%	121.81
Groninqen	1,733,791	4.40%	15	4.78%	115,586.05	3.23%	126.36
Limburg	2,563,980	6.51%	20	6.37%	128,199.01	4.23%	134.10
Noord-Brabant	7,076,453	17.96%	52	16.56%	136,085.63	3.72%	134.61
Noord-Holland	4,552,808	11.55%	31	9.87%	146,864.76	4.22%	135.29
Overijssel	3,096,889	7.86%	26	8.28%	119,111.10	3.89%	128.39
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	39,404,051	100.00%	314	100.00%	125,490.61	3.93%	131.05

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	37,451,268	95.04%	295	93.95%	126,953.45	3.94%	130.90
Shop/House	179,934	0.46%	1	0.32%	179,933.88	3.97%	102.32
Condominium	1,393,416	3.54%	15	4.78%	92,894.38	3.61%	136.22
Farm House	222,300	0.56%	1	0.32%	222,300.00	4.58%	140.00
Condominium with garage	157,133	0.40%	2	0.64%	78,566.31	4.84%	139.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	39,404,051	100.00%	314	100.00%	125,490.61	3.93%	131.05

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	249,366	0.63%	15	4.78%	16,624.40	3.85%	116.88
25,000	732,563	1.86%	21	6.69%	34,883.97	3.63%	131.45
50,000	2,899,501	7.36%	46	14.65%	63,032.62	3.79%	137.21
75,000	4,183,397	10.62%	47	14.97%	89,008.45	3.79%	131.27
100,000	4,901,988	12.44%	43	13.69%	113,999.72	3.87%	132.22
125,000	5,408,243	13.73%	39	12.42%	138,672.90	3.84%	133.49
150,000	4,717,207	11.97%	29	9.24%	162,662.32	3.89%	124.93
175,000	6,058,190	15.37%	32	10.19%	189,318.45	3.37%	134.40
200,000	4,718,509	11.97%	22	7.01%	214,477.68	4.36%	137.48
225,000	2,391,501	6.07%	10	3.18%	239,150.08	4.26%	118.37
250,000	1,065,906	2.71%	4	1.27%	266,476.50	4.59%	121.97
275,000	282,251	0.72%	1	0.32%	282,251.00	5.35%	102.00
300,000	309,928	0.79%	1	0.32%	309,928.16	4.05%	136.00
325,000	674,500	1.71%	2	0.64%	337,250.00	5.27%	140.36
350,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	386,000	0.98%	1	0.32%	386,000.00	6.04%	82.00
400,000	425,000	1.08%	1	0.32%	425,000.00	4.05%	138.00
425,000	-	0.00%	-	0.00%	-	0.00%	-
450,000	-	0.00%	-	0.00%	-	0.00%	-
475,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	-	0.00%	-	0.00%	-	0.00%	-
625,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	-	0.00%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	39,404,051	100.00%	314	100.00%	125,490.61	3.93%	131.05