

Cashflow analysis for the period

Total interest received	385,027	
Interest received on transaction accounts	33,195	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	210,415	
Total funds available		6,128,636
Company management expenses	5,589	
MPT fee	9,653	
Administration fee	739	
Third party fees	40,046	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	57,992	
Interest on the Notes	479,914	
Shortfall Class D PDL Repayment	104	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		628,637
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th October 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	39,404,051	
Principal redemptions and repayments	(1,562,893)	
Losses for the period	(104)	
Ending principal balance		37,841,054
Balance Reset Participation	-	
Balance Further Advance Participation	1,021,143	
Total balance E-MAC NL 2005-I		38,862,197

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	104	104	-
Total	-	104	104	-

Performance

	Last period	This period	Since issue
Prepayment rate	9.89%	14.55%	12.93%

Delinquency table	Number of loans	Balance	Percentage of total
Current	301	37,486,019	99.06%
31 - 60 days	2	355,035	0.94%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	303	37,841,054	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	417	104	480	2,836,226

Characteristics

Number of borrowers	303		
Number of loanparts	463		
	(weighted) average	Minimum	Maximum
Loan size borrower	124,888	1,395	425,000
Loan part size	81,730	1,395	315,000
Coupon	4.02%	1.99%	7.18%
Remaining maturity (months)	128	1	157
Remaining interest period (months)	45	1	140
Original interest period (months)	113	1	300
Seasoning (months)	186.9	4.0	262.0
Loan to Original Foreclosure Value (2)	79.1%	0.8%	125.0%

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	0.28%	1	0.22%	105,000.00	3.19%	-
01-Jan-2025 - 31-Dec-2025	554,495	1.47%	9	1.94%	61,610.57	4.45%	18.22
01-Jan-2026 - 31-Dec-2026	251,200	0.66%	4	0.86%	62,799.98	2.60%	34.40
01-Jan-2027 - 31-Dec-2027	198,233	0.52%	4	0.86%	49,558.32	3.01%	47.53
01-Jan-2028 - 31-Dec-2028	256,750	0.68%	3	0.65%	85,583.33	2.77%	53.29
01-Jan-2029 - 31-Dec-2029	537,694	1.42%	8	1.73%	67,211.75	4.02%	68.27
01-Jan-2030 - 31-Dec-2030	915,217	2.42%	15	3.24%	61,014.46	4.90%	78.39
01-Jan-2031 - 31-Dec-2031	767,859	2.03%	10	2.16%	76,785.93	3.84%	93.15
01-Jan-2032 - 31-Dec-2032	967,827	2.56%	10	2.16%	96,782.74	4.29%	99.69
01-Jan-2033 - 31-Dec-2033	398,950	1.05%	4	0.86%	99,737.50	4.75%	118.64
01-Jan-2034 - 31-Dec-2034	7,935,525	20.97%	91	19.65%	87,203.57	4.08%	132.95
01-Jan-2035 - 31-Dec-2035	24,802,303	65.54%	303	65.44%	81,855.79	3.98%	137.25
01-Jan-2036 - 31-Dec-2036	150,000	0.40%	1	0.22%	150,000.00	3.80%	157.00
Total	37,841,054	100.00%	463	100.00%	81,730.14	4.02%	128.13

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		80,513	0.21%	3	0.65%	26,837.76	3.85%	126.80
<	50%	6,415,537	16.95%	119	25.70%	53,912.08	3.71%	130.35
50%	55%	1,934,414	5.11%	25	5.40%	77,376.56	4.28%	128.13
55%	60%	2,491,994	6.59%	24	5.18%	103,833.10	4.02%	118.59
60%	65%	4,899,190	12.95%	43	9.23%	113,934.65	4.13%	134.65
65%	70%	1,451,447	3.84%	20	4.32%	72,572.33	3.47%	128.51
70%	75%	2,271,493	6.00%	25	5.40%	90,859.74	4.13%	129.19
75%	80%	1,217,589	3.22%	17	3.67%	71,622.87	3.31%	132.08
80%	85%	821,012	2.17%	11	2.38%	74,637.48	3.18%	118.58
85%	90%	2,459,095	6.50%	27	5.83%	91,077.58	3.73%	121.19
90%	95%	1,709,247	4.52%	21	4.54%	81,392.70	3.93%	108.45
95%	100%	1,190,213	3.15%	12	2.59%	99,184.38	4.04%	124.55
100%	105%	1,124,491	2.97%	10	2.16%	112,449.12	4.03%	135.80
105%	110%	1,067,839	2.82%	13	2.81%	82,141.46	4.72%	124.98
110%	115%	563,025	1.49%	6	1.30%	93,837.45	3.59%	128.89
115%	120%	1,592,092	4.21%	19	4.10%	83,794.31	3.99%	131.56
120%	125%	6,551,863	17.31%	68	14.69%	96,350.93	4.53%	131.40
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		37,841,054	100.00%	463	100.00%	81,730.14	4.02%	128.13

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,572,090	4.15%	14	4.62%	112,292.16	4.36%	107.81
Utrecht	1,899,937	5.02%	13	4.29%	146,148.98	4.61%	132.99
Zeeland	869,298	2.30%	12	3.96%	72,441.52	3.56%	129.00
Zuid-Holland	9,242,005	24.42%	77	25.41%	120,026.04	3.90%	129.10
Flevoland	1,615,754	4.27%	14	4.62%	115,411.02	4.14%	133.19
Friesland	759,187	2.01%	9	2.97%	84,354.11	3.91%	136.85
Gelderland	3,178,625	8.40%	24	7.92%	132,442.70	4.20%	117.13
Groninqen	1,669,688	4.41%	14	4.62%	119,263.42	3.28%	122.91
Limburg	2,561,308	6.77%	20	6.60%	128,065.42	4.50%	131.13
Noord-Brabant	7,016,270	18.54%	51	16.83%	137,573.92	3.80%	131.67
Noord-Holland	4,360,653	11.52%	29	9.57%	150,367.35	4.24%	132.21
Overijssel	3,096,238	8.18%	26	8.56%	119,086.07	3.90%	125.38
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	37,841,054	100.00%	303	100.00%	124,887.97	4.02%	128.13

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	36,030,271	95.21%	285	94.06%	126,422.01	4.00%	128.02
Shop/House	179,934	0.48%	1	0.33%	179,933.88	4.24%	99.32
Condominium	1,251,416	3.31%	14	4.62%	89,386.84	4.13%	132.79
Farm House	222,300	0.59%	1	0.33%	222,300.00	5.03%	137.00
Condominium with garage	157,133	0.42%	2	0.66%	78,566.31	4.84%	136.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	37,841,054	100.00%	303	100.00%	124,887.97	4.02%	128.13

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	210,847	0.56%	13	4.29%	16,219.00	3.78%	112.92
25,000	681,195	1.80%	20	6.60%	34,059.75	3.70%	128.82
50,000	2,967,627	7.84%	47	15.51%	63,141.00	3.88%	133.02
75,000	4,104,452	10.85%	46	15.18%	89,227.21	3.80%	127.68
100,000	4,789,021	12.66%	42	13.86%	114,024.32	4.01%	129.53
125,000	5,246,343	13.86%	38	12.54%	138,061.66	3.97%	130.26
150,000	4,392,777	11.61%	27	8.91%	162,695.46	3.81%	123.02
175,000	6,055,868	16.00%	32	10.56%	189,245.88	3.45%	131.79
200,000	4,088,332	10.80%	19	6.27%	215,175.35	4.45%	133.75
225,000	2,164,596	5.72%	9	2.97%	240,510.62	4.70%	116.88
250,000	1,065,906	2.82%	4	1.32%	266,476.50	4.59%	118.97
275,000	282,251	0.75%	1	0.33%	282,251.00	5.35%	99.00
300,000	306,339	0.81%	1	0.33%	306,338.82	4.55%	133.00
325,000	674,500	1.78%	2	0.66%	337,250.00	5.27%	137.36
350,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	386,000	1.02%	1	0.33%	386,000.00	6.04%	79.00
400,000	425,000	1.12%	1	0.33%	425,000.00	4.55%	135.00
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	37,841,054	100.00%	303	100.00%	124,887.97	4.02%	128.13