

**Cashflow analysis for the period**

Total interest received	383,161	
Interest received on transaction accounts	36,384	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	229,207	
Total funds available		6,148,752
Company management expenses	8,205	
MPT fee	9,294	
Administration fee	710	
Third party fees	9,810	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	43,577	
Interest on the Notes	572,556	
Shortfall Class D PDL Repayment	-	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		648,752
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th January 2024	-	
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	37,841,054	
Principal redemptions and repayments	(1,000,105)	
Losses for the period	-	
Ending principal balance		36,840,949
Balance Reset Participation	-	
Balance Further Advance Participation	1,013,905	
Total balance E-MAC NL 2005-I		37,854,854

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	14.55%	9.67%	12.90%

Delinquency table	Number of loans	Balance	Percentage of total
Current	293	36,400,413	98.80%
31 - 60 days	3	440,536	1.20%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	296	36,840,949	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	104	-	7,850	2,828,376

**Characteristics**

Number of borrowers	296		
Number of loanparts	453		
	(weighted) average	Minimum	Maximum
Loan size borrower	124,463	1,368	425,000
Loan part size	81,327	1,368	315,000
Coupon	4.07%	2.05%	7.51%
Remaining maturity (months)	125	12	154
Remaining interest period (months)	44	1	137
Original interest period (months)	115	1	300
Seasoning (months)	190.1	7.0	265.0
Loan to Original Foreclosure Value (2)	79.1%	0.8%	125.0%

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,800,213	4.89%	35	7.73%	51,434.65	3.54%	132.17
Interest Only	26,125,553	70.91%	315	69.54%	82,938.26	4.00%	128.32
Life	7,383,178	20.04%	81	17.88%	91,150.35	4.36%	116.76
Savings	381,092	1.03%	11	2.43%	34,644.74	3.99%	106.68
Universal Life	1,150,913	3.12%	11	2.43%	104,628.46	4.67%	111.81
<b>Total</b>	<b>36,840,949</b>	<b>100.00%</b>	<b>453</b>	<b>100.00%</b>	<b>81,326.60</b>	<b>4.07%</b>	<b>125.45</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	2,828,464	7.68%	24	5.30%	117,852.66	5.64%	127.90
12	2,991,643	8.12%	33	7.28%	90,655.84	5.66%	130.28
24	1,336,568	3.63%	15	3.31%	89,104.53	5.91%	117.23
36	591,719	1.61%	7	1.55%	84,531.34	3.29%	133.45
48	-	0.00%	-	0.00%	-	0.00%	-
60	3,795,789	10.30%	51	11.26%	74,427.23	2.97%	120.92
72	1,237,917	3.36%	14	3.09%	88,422.64	3.59%	127.60
84	777,360	2.11%	10	2.21%	77,735.99	3.05%	106.98
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	12,590,581	34.18%	163	35.98%	77,242.83	3.70%	127.60
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	5,311,552	14.42%	63	13.91%	84,310.34	3.32%	124.72
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	5,270,356	14.31%	72	15.89%	73,199.39	4.58%	123.53
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	109,000	0.30%	1	0.22%	109,000.00	5.99%	132.00
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>36,840,949</b>	<b>100.00%</b>	<b>453</b>	<b>100.00%</b>	<b>81,326.60</b>	<b>4.07%</b>	<b>125.45</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	4,392,031	11.92%	66	14.57%	66,545.93	2.32%	124.76
2.50%	2.75%	3,273,577	8.89%	44	9.71%	74,399.48	2.62%	121.80
2.75%	3.00%	2,628,932	7.14%	30	6.62%	87,631.08	2.88%	124.17
3.00%	3.25%	1,968,803	5.34%	24	5.30%	82,033.46	3.11%	129.41
3.25%	3.50%	2,538,353	6.89%	30	6.62%	84,611.75	3.37%	129.55
3.50%	3.75%	959,831	2.61%	13	2.87%	93,833.12	3.65%	127.55
3.75%	4.00%	1,971,445	5.35%	21	4.64%	89,878.34	3.81%	133.88
4.00%	4.25%	2,376,631	6.45%	34	7.51%	69,900.90	4.13%	127.64
4.25%	4.50%	1,865,830	5.06%	19	4.19%	98,201.60	4.46%	127.15
4.50%	4.75%	4,578,072	12.43%	55	12.14%	83,237.66	4.68%	118.73
4.75%	5.00%	2,636,342	7.16%	34	7.51%	77,539.46	4.90%	125.72
5.00%	5.25%	2,576,222	6.99%	24	5.30%	107,342.58	5.09%	130.17
5.25%	5.50%	659,294	1.79%	11	2.43%	59,935.80	5.39%	117.05
5.50%	5.75%	47,000	0.13%	1	0.22%	47,000.00	5.75%	134.00
5.75%	6.00%	445,000	1.21%	6	1.32%	74,166.67	5.94%	132.00
6.00%	6.25%	866,356	2.35%	9	1.99%	96,261.76	6.12%	106.72
6.25%	6.50%	1,423,006	3.86%	17	3.75%	83,706.21	6.44%	127.27
6.50%	6.75%	473,935	1.29%	5	1.10%	94,786.93	6.62%	128.14
6.75%	7.00%	466,790	1.27%	5	1.10%	93,358.04	6.80%	131.31
7.00%	7.25%	468,500	1.27%	4	0.88%	117,125.00	7.15%	127.70
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	225,000	0.61%	1	0.22%	225,000.00	7.51%	134.00
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>36,840,949</b>	<b>100.00%</b>	<b>453</b>	<b>100.00%</b>	<b>81,326.60</b>	<b>4.07%</b>	<b>125.45</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,459,299	12.10%	39	8.61%	114,341.01	5.35%	128.83
<	01/01/2024	111,000	0.30%	3	0.66%	37,000.00	0.86%	132.00
01/01/2024	01/01/2025	5,590,681	15.18%	72	15.89%	77,648.35	4.51%	120.66
01/01/2025	01/01/2026	7,756,487	21.05%	103	22.74%	75,305.70	4.49%	126.98
01/01/2026	01/01/2027	3,866,840	10.50%	49	10.82%	78,915.10	3.35%	123.09
01/01/2027	01/01/2028	3,713,415	10.08%	46	10.15%	80,726.41	3.28%	126.01
01/01/2028	01/01/2029	1,886,850	5.12%	22	4.86%	85,765.90	3.68%	113.95
01/01/2029	01/01/2030	820,953	2.23%	15	3.31%	54,730.22	3.62%	111.84
01/01/2030	01/01/2031	784,518	2.13%	11	2.43%	71,319.83	2.68%	116.69
01/01/2031	01/01/2032	690,171	1.87%	9	1.99%	76,685.63	2.75%	118.94
01/01/2032	01/01/2033	479,450	1.30%	7	1.55%	68,492.91	2.72%	123.86
01/01/2033	01/01/2034	518,455	1.41%	4	0.88%	129,613.66	4.10%	138.02
01/01/2034	01/01/2035	2,286,425	6.21%	27	5.98%	84,682.40	3.50%	130.58
01/01/2035	01/01/2036	3,876,406	10.52%	46	10.15%	84,269.70	3.48%	134.80
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%	-
<b>Total</b>		<b>36,840,949</b>	<b>100.00%</b>	<b>453</b>	<b>100.00%</b>	<b>81,326.60</b>	<b>4.07%</b>	<b>125.45</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2025 - 31-Dec-2025	542,374	1.47%	8	1.77%	67,796.79	4.43%	15.23
01-Jan-2026 - 31-Dec-2026	245,200	0.67%	4	0.88%	61,299.98	2.61%	31.48
01-Jan-2027 - 31-Dec-2027	196,475	0.53%	4	0.88%	49,118.71	3.00%	44.59
01-Jan-2028 - 31-Dec-2028	256,750	0.70%	3	0.66%	85,583.33	2.77%	50.29
01-Jan-2029 - 31-Dec-2029	537,694	1.48%	8	1.77%	67,211.75	4.02%	65.27
01-Jan-2030 - 31-Dec-2030	909,718	2.47%	15	3.31%	60,647.86	4.93%	75.40
01-Jan-2031 - 31-Dec-2031	680,573	1.85%	9	1.99%	75,619.21	3.80%	89.55
01-Jan-2032 - 31-Dec-2032	956,779	2.60%	10	2.21%	95,677.95	4.31%	96.67
01-Jan-2033 - 31-Dec-2033	398,950	1.08%	4	0.88%	99,737.50	4.75%	115.64
01-Jan-2034 - 31-Dec-2034	7,803,496	21.18%	90	19.87%	86,705.51	4.30%	129.93
01-Jan-2035 - 31-Dec-2035	24,162,940	65.59%	297	65.56%	81,356.70	3.98%	134.25
01-Jan-2036 - 31-Dec-2036	150,000	0.41%	1	0.22%	150,000.00	3.80%	154.00
<b>Total</b>	<b>36,840,949</b>	<b>100.00%</b>	<b>453</b>	<b>100.00%</b>	<b>81,326.60</b>	<b>4.07%</b>	<b>125.45</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		80,122	0.22%	3	0.66%	26,707.28	3.85%	124.05
<	50%	6,238,404	16.93%	117	25.83%	53,319.69	3.74%	127.61
50%	55%	1,970,443	5.35%	24	5.30%	82,101.80	4.40%	124.99
55%	60%	2,265,626	6.15%	21	4.64%	107,886.96	4.18%	115.47
60%	65%	4,940,123	13.41%	45	9.93%	109,780.52	4.09%	131.49
65%	70%	1,449,814	3.94%	20	4.42%	72,490.71	3.50%	125.50
70%	75%	2,046,691	5.56%	24	5.30%	85,278.78	4.01%	122.85
75%	80%	1,059,329	2.88%	14	3.09%	75,666.34	3.51%	134.31
80%	85%	1,153,598	3.13%	16	3.53%	72,099.85	3.05%	120.75
85%	90%	2,261,250	6.14%	24	5.30%	94,218.77	4.10%	114.65
90%	95%	1,559,246	4.23%	19	4.19%	82,065.56	4.26%	106.17
95%	100%	1,188,553	3.23%	12	2.65%	99,046.12	4.18%	121.54
100%	105%	1,123,076	3.05%	10	2.21%	112,307.56	4.03%	132.81
105%	110%	1,066,642	2.90%	13	2.87%	82,049.37	4.72%	121.97
110%	115%	563,025	1.53%	6	1.32%	93,837.45	3.59%	125.89
115%	120%	1,591,589	4.32%	19	4.19%	83,767.86	3.99%	128.56
120%	125%	6,283,418	17.06%	66	14.57%	95,203.31	4.53%	130.40
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>36,840,949</b>	<b>100.00%</b>	<b>453</b>	<b>100.00%</b>	<b>81,326.60</b>	<b>4.07%</b>	<b>125.45</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,569,028	4.26%	14	4.73%	112,073.45	4.59%	104.75
Utrecht	1,898,924	5.15%	13	4.39%	146,071.10	4.90%	129.99
Zeeland	846,215	2.30%	12	4.05%	70,517.88	4.22%	126.13
Zuid-Holland	9,168,410	24.89%	76	25.68%	120,636.97	3.91%	126.22
Flevoland	1,414,951	3.84%	13	4.39%	108,842.40	4.02%	129.71
Friesland	748,874	2.03%	9	3.04%	83,208.20	3.94%	133.87
Gelderland	2,863,797	7.77%	22	7.43%	130,172.60	4.20%	116.91
Groningen	1,554,824	4.22%	13	4.39%	119,601.88	3.27%	121.05
Limburg	2,553,447	6.93%	20	6.76%	127,672.37	4.56%	128.14
Noord-Brabant	6,849,323	18.59%	50	16.89%	136,986.46	3.83%	128.65
Noord-Holland	4,355,899	11.82%	29	9.80%	150,203.42	4.29%	129.21
Overijssel	3,017,255	8.19%	25	8.45%	120,690.22	3.87%	122.16
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,840,949</b>	<b>100.00%</b>	<b>296</b>	<b>100.00%</b>	<b>124,462.67</b>	<b>4.07%</b>	<b>125.45</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	35,030,167	95.08%	278	93.92%	126,007.79	4.05%	125.36
Shop/House	179,934	0.49%	1	0.34%	179,933.88	4.24%	96.32
Condominium	1,251,416	3.40%	14	4.73%	89,386.84	4.13%	129.79
Farm House	222,300	0.60%	1	0.34%	222,300.00	5.02%	134.00
Condominium with garage	157,133	0.43%	2	0.68%	78,566.31	4.84%	133.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,840,949</b>	<b>100.00%</b>	<b>296</b>	<b>100.00%</b>	<b>124,462.67</b>	<b>4.07%</b>	<b>125.45</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	25,000	0.09%	13	4.39%	16,605.08	3.91%	116.82
25,000	50,000	1.69%	18	6.08%	34,613.72	3.72%	125.22
50,000	75,000	2.05%	49	16.55%	62,286.61	3.86%	130.18
75,000	100,000	2.72%	42	14.19%	89,371.97	3.78%	125.03
100,000	125,000	3.39%	42	14.19%	113,733.35	4.02%	126.48
125,000	150,000	4.06%	38	12.84%	137,928.82	4.10%	127.30
150,000	175,000	4.74%	27	9.12%	162,734.95	3.84%	120.03
175,000	200,000	5.42%	31	10.47%	189,199.80	3.43%	128.71
200,000	225,000	6.10%	18	6.08%	215,733.59	4.66%	130.58
225,000	250,000	6.78%	9	3.04%	240,510.62	4.75%	113.88
250,000	275,000	7.46%	3	1.01%	266,968.67	4.42%	127.57
275,000	300,000	8.14%	1	0.34%	282,251.00	5.35%	96.00
300,000	325,000	8.82%	1	0.34%	302,778.85	4.85%	130.00
325,000	350,000	9.50%	2	0.68%	337,250.00	5.43%	134.36
350,000	375,000	10.18%	-	0.00%	-	0.00%	-
375,000	400,000	10.86%	1	0.34%	386,000.00	6.04%	76.00
400,000	425,000	11.54%	1	0.34%	425,000.00	4.95%	132.00
425,000	450,000	12.22%	-	0.00%	-	0.00%	-
450,000	475,000	12.90%	-	0.00%	-	0.00%	-
475,000	500,000	13.58%	-	0.00%	-	0.00%	-
500,000	525,000	14.26%	-	0.00%	-	0.00%	-
525,000	550,000	14.94%	-	0.00%	-	0.00%	-
550,000	575,000	15.62%	-	0.00%	-	0.00%	-
575,000	600,000	16.30%	-	0.00%	-	0.00%	-
600,000	625,000	16.98%	-	0.00%	-	0.00%	-
625,000	650,000	17.66%	-	0.00%	-	0.00%	-
650,000	>	18.34%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,840,949</b>	<b>100.00%</b>	<b>296</b>	<b>100.00%</b>	<b>124,462.67</b>	<b>4.07%</b>	<b>125.45</b>