

Cashflow analysis for the period

Total interest received	404,398	
Interest received on transaction accounts	35,258	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	234,325	
Total funds available		6,173,981
Company management expenses	28,713	
MPT fee	9,076	
Administration fee	691	
Third party fees	42,874	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	2,275	
Interest on the Notes	585,681	
Shortfall Class D PDL Repayment	121	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		673,981
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th April 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	36,840,949	
Principal redemptions and repayments	(1,319,470)	
Losses for the period	(121)	
Ending principal balance		35,521,358
Balance Reset Participation	-	
Balance Further Advance Participation	997,422	
Total balance E-MAC NL 2005-I		36,518,780

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	9.67%	13.10%	12.91%

Delinquency table	Number of loans	Balance	Percentage of total
Current	287	35,137,318	98.92%
31 - 60 days	2	254,040	0.72%
61 - 90 days	1	130,000	0.37%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	290	35,521,358	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	-	121	35,431	2,793,066

Characteristics

Number of borrowers	290		
Number of loanparts	443		
	(weighted) average	Minimum	Maximum
Loan size borrower	122,487	1,341	425,000
Loan part size	80,184	1,341	315,000
Coupon	4.10%	2.06%	7.51%
Remaining maturity (months)	122	9	151
Remaining interest period (months)	42	1	134
Original interest period (months)	114	1	300
Seasoning (months)	193.1	10.0	268.0
Loan to Original Foreclosure Value (2)	77.8%	0.8%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,558,644	4.39%	33	7.45%	47,231.65	3.56%	129.01
Interest Only	25,359,710	71.39%	310	69.98%	81,805.52	4.01%	125.17
Life	7,082,678	19.94%	78	17.61%	90,803.57	4.42%	113.02
Savings	369,412	1.04%	11	2.48%	33,582.90	3.99%	104.44
Universal Life	1,150,913	3.24%	11	2.48%	104,628.46	4.68%	108.81
Total	35,521,358	100.00%	443	100.00%	80,183.65	4.10%	122.17

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	2,895,964	8.15%	25	5.64%	115,838.55	5.68%	125.05
12	2,673,521	7.53%	28	6.33%	95,482.88	5.68%	126.93
24	1,336,568	3.76%	15	3.39%	89,104.53	5.91%	114.23
36	556,093	1.57%	6	1.35%	92,682.18	4.31%	130.42
48	-	0.00%	-	0.00%	-	0.00%	-
60	3,833,007	10.79%	53	11.96%	72,320.89	3.08%	117.99
72	1,237,917	3.48%	14	3.16%	88,422.64	3.72%	124.60
84	776,369	2.19%	10	2.26%	77,636.94	3.05%	103.95
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	12,096,797	34.05%	161	36.34%	75,135.38	3.69%	124.39
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	5,102,103	14.36%	62	14.00%	82,291.98	3.32%	121.35
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	4,904,020	13.81%	68	15.35%	72,117.94	4.59%	119.89
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	0.31%	1	0.23%	109,000.00	5.99%	129.00
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%	-
Total	35,521,358	100.00%	443	100.00%	80,183.65	4.10%	122.17

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	4,261,523	12.00%	64	14.45%	66,586.29	2.32%	121.56
2.50%	2.75%	3,234,222	9.11%	43	9.71%	75,214.47	2.63%	118.66
2.75%	3.00%	2,627,425	7.40%	30	6.77%	87,580.85	2.88%	121.17
3.00%	3.25%	1,949,002	5.49%	24	5.42%	81,208.42	3.11%	126.34
3.25%	3.50%	2,124,807	5.98%	27	6.09%	78,696.57	3.38%	125.69
3.50%	3.75%	959,831	2.70%	13	2.93%	73,833.12	3.65%	124.55
3.75%	4.00%	1,785,985	5.03%	19	4.29%	93,999.19	3.81%	130.98
4.00%	4.25%	2,206,806	6.21%	32	7.22%	68,962.67	4.13%	124.04
4.25%	4.50%	1,664,585	4.69%	17	3.84%	97,916.79	4.45%	123.57
4.50%	4.75%	4,891,575	13.77%	62	14.00%	78,896.37	4.67%	115.91
4.75%	5.00%	1,866,243	5.25%	25	5.64%	74,649.73	4.87%	121.64
5.00%	5.25%	2,552,599	7.19%	24	5.42%	106,358.27	5.12%	127.19
5.25%	5.50%	601,371	1.69%	10	2.26%	60,137.07	5.38%	112.42
5.50%	5.75%	100,285	0.28%	2	0.45%	50,142.29	5.53%	130.55
5.75%	6.00%	593,500	1.67%	6	1.35%	98,916.67	5.94%	129.87
6.00%	6.25%	866,356	2.44%	9	2.03%	96,261.76	6.12%	103.72
6.25%	6.50%	1,307,454	3.68%	17	3.84%	76,909.07	6.43%	123.73
6.50%	6.75%	473,500	1.33%	5	1.13%	94,699.98	6.62%	125.14
6.75%	7.00%	760,790	2.14%	9	2.03%	84,532.24	6.88%	128.96
7.00%	7.25%	468,500	1.32%	4	0.90%	117,125.00	7.15%	124.70
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	225,000	0.63%	1	0.23%	225,000.00	7.51%	131.00
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		35,521,358	100.00%	443	100.00%	80,183.65	4.10%	122.17

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,422,933	12.45%	40	9.03%	110,573.34	5.35%	125.80
<	01/01/2025	4,787,421	13.48%	61	13.77%	78,482.31	4.48%	115.41
01/01/2025	01/01/2026	7,667,262	21.58%	105	23.70%	73,021.54	4.58%	124.03
01/01/2026	01/01/2027	3,660,139	10.30%	47	10.61%	77,875.30	3.33%	119.70
01/01/2027	01/01/2028	3,903,843	10.99%	48	10.84%	81,330.05	3.39%	123.34
01/01/2028	01/01/2029	1,886,018	5.31%	22	4.97%	85,728.11	3.68%	110.95
01/01/2029	01/01/2030	925,154	2.60%	18	4.06%	51,397.45	4.07%	112.59
01/01/2030	01/01/2031	828,264	2.33%	12	2.71%	69,021.98	2.92%	115.05
01/01/2031	01/01/2032	689,152	1.94%	9	2.03%	76,572.48	2.75%	115.91
01/01/2032	01/01/2033	477,893	1.35%	7	1.58%	68,270.49	2.72%	120.86
01/01/2033	01/01/2034	517,565	1.46%	4	0.90%	129,391.18	4.10%	135.02
01/01/2034	01/01/2035	2,387,248	6.72%	29	6.55%	82,318.90	3.65%	127.82
01/01/2035	01/01/2036	3,368,464	9.48%	41	9.28%	82,157.67	3.39%	131.90
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	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%	-
Total		35,521,358	100.00%	443	100.00%	80,183.65	4.10%	122.17

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2025 - 31-Dec-2025	539,719	1.52%	8	1.81%	67,464.84	4.43%	12.22
01-Jan-2026 - 31-Dec-2026	245,200	0.69%	4	0.90%	61,299.98	2.61%	28.48
01-Jan-2027 - 31-Dec-2027	194,695	0.55%	4	0.90%	48,673.81	2.98%	41.65
01-Jan-2028 - 31-Dec-2028	256,750	0.72%	3	0.68%	85,583.33	2.77%	47.29
01-Jan-2029 - 31-Dec-2029	537,694	1.51%	8	1.81%	67,211.75	4.02%	62.27
01-Jan-2030 - 31-Dec-2030	900,671	2.54%	15	3.39%	60,044.71	4.95%	72.37
01-Jan-2031 - 31-Dec-2031	664,776	1.87%	9	2.03%	73,864.00	3.78%	86.56
01-Jan-2032 - 31-Dec-2032	955,725	2.69%	10	2.26%	95,572.49	4.31%	93.67
01-Jan-2033 - 31-Dec-2033	398,950	1.12%	4	0.90%	99,737.50	4.76%	112.64
01-Jan-2034 - 31-Dec-2034	7,795,511	21.95%	90	20.32%	86,616.79	4.29%	126.93
01-Jan-2035 - 31-Dec-2035	22,881,668	64.42%	287	64.79%	79,727.07	4.02%	131.24
01-Jan-2036 - 31-Dec-2036	150,000	0.42%	1	0.23%	150,000.00	3.80%	151.00
Total	35,521,358	100.00%	443	100.00%	80,183.65	4.10%	122.17

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		79,727	0.22%	3	0.68%	26,575.54	3.85%	121.31
<	50%	6,239,037	17.56%	119	26.86%	52,428.88	3.77%	123.71
50%	55%	1,804,654	5.08%	22	4.97%	82,029.74	4.38%	125.18
55%	60%	2,510,326	7.07%	26	5.87%	96,551.00	4.30%	111.64
60%	65%	4,720,779	13.29%	41	9.26%	115,140.95	4.20%	129.56
65%	70%	1,448,171	4.08%	20	4.51%	72,408.53	3.50%	122.49
70%	75%	2,089,104	5.88%	25	5.64%	83,564.15	3.91%	120.00
75%	80%	1,122,482	3.16%	13	2.93%	86,344.77	4.08%	131.39
80%	85%	1,148,818	3.23%	16	3.61%	71,801.14	3.05%	117.69
85%	90%	2,043,057	5.75%	22	4.97%	92,866.24	3.80%	110.01
90%	95%	1,559,246	4.39%	19	4.29%	82,065.55	4.26%	103.17
95%	100%	1,186,874	3.34%	12	2.71%	98,906.15	4.14%	118.52
100%	105%	1,277,072	3.60%	13	2.93%	98,236.31	3.95%	129.71
105%	110%	697,512	1.96%	8	1.81%	87,188.96	5.56%	113.06
110%	115%	563,025	1.59%	6	1.35%	93,837.45	3.59%	122.89
115%	120%	1,408,885	3.97%	17	3.84%	82,875.61	4.05%	124.99
120%	125%	5,622,590	15.83%	61	13.77%	92,173.61	4.59%	126.91
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		35,521,358	100.00%	443	100.00%	80,183.65	4.10%	122.17

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,545,654	4.35%	14	4.83%	110,403.84	4.59%	101.32
Utrecht	1,842,712	5.19%	13	4.48%	141,747.05	5.00%	126.98
Zeeland	843,093	2.37%	12	4.14%	70,257.78	4.40%	123.39
Zuid-Holland	8,846,466	24.90%	75	25.86%	117,952.88	3.89%	122.87
Flevoland	1,404,323	3.95%	13	4.48%	108,024.82	4.02%	126.75
Friesland	738,335	2.08%	9	3.10%	82,037.27	3.94%	130.90
Gelderland	2,751,585	7.75%	22	7.59%	125,072.06	4.16%	113.26
Groningen	1,454,409	4.09%	12	4.14%	121,200.75	3.77%	117.01
Limburg	2,529,581	7.12%	20	6.90%	126,479.07	4.56%	125.12
Noord-Brabant	6,404,049	18.03%	47	16.21%	136,256.36	3.82%	125.35
Noord-Holland	4,351,005	12.25%	29	10.00%	150,034.65	4.30%	126.21
Overijssel	2,810,145	7.91%	24	8.28%	117,089.38	3.87%	118.59
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	35,521,358	100.00%	290	100.00%	122,487.44	4.10%	122.17

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	33,715,585	94.92%	272	93.79%	123,954.36	4.08%	122.05
Shop/House	179,934	0.51%	1	0.34%	179,933.88	4.26%	93.32
Condominium	1,246,406	3.51%	14	4.83%	89,028.99	4.14%	126.97
Farm House	222,300	0.63%	1	0.34%	222,300.00	5.06%	131.00
Condominium with garage	157,133	0.44%	2	0.69%	78,566.31	4.84%	130.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	35,521,358	100.00%	290	100.00%	122,487.44	4.10%	122.17

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	235,774	0.66%	15	5.17%	15,718.29	3.96%	117.81
25,000	590,045	1.66%	17	5.86%	34,708.54	4.14%	121.46
50,000	2,999,436	8.44%	48	16.55%	62,488.26	3.93%	127.25
75,000	3,742,350	10.54%	42	14.48%	89,103.57	3.77%	122.04
100,000	4,565,825	12.85%	40	13.79%	114,145.64	4.04%	123.09
125,000	5,658,383	15.93%	41	14.14%	138,009.35	4.16%	123.65
150,000	4,403,075	12.40%	27	9.31%	163,076.85	3.77%	118.72
175,000	4,919,708	13.85%	26	8.97%	189,219.55	3.37%	124.77
200,000	3,880,360	10.92%	18	6.21%	215,575.54	4.81%	127.58
225,000	1,918,596	5.40%	8	2.76%	239,824.45	4.73%	108.30
250,000	540,906	1.52%	2	0.69%	270,453.00	4.32%	120.04
275,000	581,399	1.64%	2	0.69%	290,699.31	5.04%	110.49
300,000	-	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	1.90%	2	0.69%	337,250.00	5.43%	131.36
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	1.09%	1	0.34%	386,000.00	6.04%	73.00
400,000	425,000	1.20%	1	0.34%	425,000.00	4.85%	129.00
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	35,521,358	100.00%	290	100.00%	122,487.44	4.10%	122.17