

Cashflow analysis for the period

Total interest received	382,983	
Interest received on transaction accounts	35,771	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	196,015	
Total funds available		6,114,769
Company management expenses	2,568	
MPT fee	8,734	
Administration fee	666	
Third party fees	53,154	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	69,799	
Interest on the Notes	475,297	
Shortfall Class D PDL Repayment	-	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		614,769
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 25th July 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	35,521,358	
Principal redemptions and repayments	(1,126,933)	
Losses for the period	-	
Ending principal balance		34,394,425
Balance Reset Participation	-	
Balance Further Advance Participation	995,315	
Total balance E-MAC NL 2005-I		35,389,740

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	13.10%	11.65%	12.89%

Delinquency table	Number of loans	Balance	Percentage of total
Current	278	34,015,385	98.90%
31 - 60 days	2	291,040	0.85%
61 - 90 days	1	88,000	0.26%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	281	34,394,425	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	121	-	23,901	2,769,166

Characteristics

Number of borrowers	281		
Number of loanparts	431		
	(weighted) average	Minimum	Maximum
Loan size borrower	122,400	1,314	425,000
Loan part size	79,801	1,314	315,000
Coupon	4.10%	2.06%	7.29%
Remaining maturity (months)	119	6	148
Remaining interest period (months)	40	1	131
Original interest period (months)	114	1	300
Seasoning (months)	196.9	13.0	271.0
Loan to Original Foreclosure Value (2)	78.0%	0.7%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuitiy	1,477,510	4.30%	32	7.42%	46,172.19	3.73%	126.08
Interest Only	24,450,119	71.09%	301	69.84%	81,229.63	4.01%	122.20
Life	7,033,678	20.45%	77	17.87%	91,346.47	4.43%	110.41
Savings	282,205	0.82%	10	2.32%	28,220.47	4.30%	95.39
Universal Life	1,150,913	3.35%	11	2.55%	104,628.46	4.56%	105.81
Total	34,394,425	100.00%	431	100.00%	79,801.45	4.10%	119.19

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	2,828,464	8.22%	24	5.57%	117,852.66	5.42%	121.90
12	2,704,234	7.86%	28	6.50%	96,579.80	5.79%	124.38
24	1,336,568	3.89%	15	3.48%	89,104.53	5.91%	111.23
36	554,656	1.61%	6	1.39%	92,442.65	4.32%	127.43
48	-	0.00%	-	0.00%	-	0.00%	-
60	3,488,089	10.14%	50	11.60%	69,761.78	3.13%	113.59
72	1,188,967	3.46%	13	3.02%	91,458.97	3.66%	121.37
84	775,705	2.26%	10	2.32%	77,570.46	3.05%	100.92
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	11,543,058	33.56%	155	35.96%	74,471.34	3.70%	121.88
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	5,018,042	14.59%	61	14.15%	82,262.98	3.33%	118.19
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	4,847,643	14.09%	68	15.78%	71,288.87	4.59%	116.86
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	0.32%	1	0.23%	109,000.00	5.99%	126.00
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	34,394,425	100.00%	431	100.00%	79,801.45	4.10%	119.19

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	4,106,918	11.94%	63	14.62%	65,189.18	2.32%	118.22
2.50%	2.75%	2,850,149	8.29%	39	9.05%	73,080.75	2.63%	116.88
2.75%	3.00%	2,550,504	7.42%	29	6.73%	87,948.42	2.89%	117.87
3.00%	3.25%	1,848,934	5.38%	23	5.34%	80,388.44	3.11%	123.09
3.25%	3.50%	2,123,590	6.17%	27	6.26%	78,651.47	3.38%	122.68
3.50%	3.75%	959,831	2.79%	13	3.02%	73,833.12	3.65%	121.55
3.75%	4.00%	1,783,147	5.18%	19	4.41%	93,849.86	3.81%	128.00
4.00%	4.25%	2,203,193	6.41%	32	7.42%	68,849.77	4.13%	121.05
4.25%	4.50%	1,829,311	5.32%	19	4.41%	96,279.51	4.44%	121.34
4.50%	4.75%	4,579,676	13.32%	59	13.68%	77,621.63	4.67%	110.50
4.75%	5.00%	3,063,402	8.91%	33	7.68%	92,830.38	4.85%	122.13
5.00%	5.25%	1,014,149	2.95%	12	2.78%	84,512.43	5.15%	126.74
5.25%	5.50%	599,681	1.74%	10	2.32%	59,968.11	5.38%	109.36
5.50%	5.75%	54,404	0.16%	1	0.23%	54,404.15	5.53%	128.00
5.75%	6.00%	593,500	1.73%	6	1.39%	98,916.67	5.94%	126.87
6.00%	6.25%	1,196,824	3.48%	13	3.02%	92,063.38	6.15%	108.05
6.25%	6.50%	999,988	2.91%	13	3.02%	76,922.19	6.42%	118.92
6.50%	6.75%	702,933	2.04%	7	1.62%	100,419.00	6.61%	124.37
6.75%	7.00%	968,790	2.82%	10	2.32%	96,879.02	6.91%	124.37
7.00%	7.25%	140,500	0.41%	2	0.46%	70,250.00	7.12%	121.00
7.25%	7.50%	225,000	0.65%	1	0.23%	225,000.00	7.29%	128.00
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		34,394,425	100.00%	431	100.00%	79,801.45	4.10%	119.19

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,185,770	12.17%	37	8.58%	113,128.92	5.20%	122.67
<	01/01/2025	4,360,889	12.68%	57	13.23%	76,506.82	4.54%	111.09
01/01/2025	01/01/2026	7,627,475	22.18%	105	24.36%	72,642.62	4.64%	121.09
01/01/2026	01/01/2027	3,658,769	10.64%	47	10.90%	77,846.14	3.33%	116.70
01/01/2027	01/01/2028	3,797,150	11.04%	47	10.90%	80,790.43	3.39%	120.17
01/01/2028	01/01/2029	1,706,450	4.96%	20	4.64%	85,322.52	3.80%	111.14
01/01/2029	01/01/2030	923,738	2.69%	18	4.18%	51,318.75	4.07%	109.58
01/01/2030	01/01/2031	782,101	2.27%	11	2.55%	71,100.12	2.68%	110.69
01/01/2031	01/01/2032	688,128	2.00%	9	2.09%	76,458.67	2.75%	112.87
01/01/2032	01/01/2033	476,327	1.38%	7	1.62%	68,046.66	2.73%	117.86
01/01/2033	01/01/2034	516,663	1.50%	4	0.93%	129,165.63	4.10%	132.02
01/01/2034	01/01/2035	2,384,752	6.93%	29	6.73%	82,234.21	3.65%	124.82
01/01/2035	01/01/2036	3,286,174	9.55%	40	9.28%	82,154.36	3.41%	128.93
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		34,394,425	100.00%	431	100.00%	79,801.45	4.10%	119.19

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2025 - 31-Dec-2025	537,030	1.56%	8	1.86%	67,128.73	4.43%	9.21
01-Jan-2026 - 31-Dec-2026	245,200	0.71%	4	0.93%	61,299.98	2.61%	25.48
01-Jan-2027 - 31-Dec-2027	192,894	0.56%	4	0.93%	48,223.55	2.97%	38.71
01-Jan-2028 - 31-Dec-2028	256,750	0.75%	3	0.70%	85,583.33	2.77%	44.29
01-Jan-2029 - 31-Dec-2029	488,694	1.42%	7	1.62%	69,813.43	4.16%	59.80
01-Jan-2030 - 31-Dec-2030	896,595	2.61%	15	3.48%	59,772.97	4.92%	69.38
01-Jan-2031 - 31-Dec-2031	663,970	1.93%	9	2.09%	73,774.48	3.77%	83.57
01-Jan-2032 - 31-Dec-2032	824,932	2.40%	9	2.09%	91,659.16	4.56%	90.78
01-Jan-2033 - 31-Dec-2033	398,950	1.16%	4	0.93%	99,737.50	4.67%	109.64
01-Jan-2034 - 31-Dec-2034	7,531,690	21.90%	87	20.19%	86,571.15	4.25%	123.92
01-Jan-2035 - 31-Dec-2035	22,207,720	64.67%	280	64.97%	79,313.29	4.04%	128.26
01-Jan-2036 - 31-Dec-2036	150,000	0.44%	1	0.23%	150,000.00	3.80%	148.00
Total	34,394,425	100.00%	431	100.00%	79,801.45	4.10%	119.19

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		79,328	0.23%	3	0.70%	26,442.53	3.85%	118.57
<	50%	5,986,794	17.41%	116	26.91%	51,610.29	3.71%	120.56
50%	55%	1,842,848	5.36%	23	5.34%	80,123.84	4.56%	121.79
55%	60%	2,653,949	7.72%	29	6.73%	91,515.47	4.18%	109.70
60%	65%	4,201,847	12.22%	34	7.89%	123,583.74	4.13%	126.66
65%	70%	1,446,518	4.21%	20	4.64%	72,325.88	3.51%	119.48
70%	75%	2,206,600	6.42%	27	6.26%	81,725.93	3.95%	117.57
75%	80%	998,473	2.90%	11	2.55%	90,370.31	4.70%	128.61
80%	85%	971,224	2.82%	14	3.25%	69,373.12	3.06%	112.26
85%	90%	1,875,396	5.45%	20	4.64%	93,769.80	3.69%	105.49
90%	95%	1,559,245	4.53%	19	4.41%	82,065.54	4.26%	100.17
95%	100%	1,006,442	2.93%	10	2.32%	100,644.19	4.42%	121.79
100%	105%	1,274,417	3.71%	13	3.02%	98,032.10	3.96%	126.72
105%	110%	697,512	2.03%	8	1.86%	87,188.96	5.50%	110.06
110%	115%	563,025	1.64%	6	1.39%	93,837.45	3.59%	119.89
115%	120%	1,408,883	4.10%	17	3.94%	82,875.46	4.05%	121.99
120%	125%	5,621,925	16.35%	61	14.15%	92,162.71	4.56%	123.90
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		34,394,425	100.00%	431	100.00%	79,801.45	4.10%	119.19

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,541,526	4.48%	14	4.98%	110,109.03	4.57%	98.24
Utrecht	1,751,687	5.09%	12	4.27%	145,973.94	5.02%	123.92
Zeeland	763,792	2.22%	11	3.91%	69,435.65	4.32%	119.93
Zuid-Holland	8,467,164	24.62%	73	25.98%	115,988.55	3.92%	120.54
Flevoland	1,400,470	4.07%	13	4.63%	107,728.45	4.00%	123.82
Friesland	685,817	1.99%	8	2.85%	85,727.12	3.81%	127.89
Gelderland	2,630,253	7.65%	21	7.47%	125,250.15	4.13%	109.58
Groningen	1,382,740	4.02%	11	3.91%	125,703.65	3.64%	113.28
Limburg	2,526,701	7.35%	20	7.12%	126,335.04	4.53%	122.14
Noord-Brabant	6,088,693	17.70%	45	16.01%	135,304.29	3.94%	122.18
Noord-Holland	4,346,101	12.64%	29	10.32%	149,865.55	4.24%	123.20
Overijssel	2,809,480	8.17%	24	8.54%	117,061.68	3.85%	115.58
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	34,394,425	100.00%	281	100.00%	122,400.09	4.10%	119.19

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	32,588,653	94.75%	263	93.59%	123,911.23	4.10%	119.06
Shop/House	179,934	0.52%	1	0.36%	179,933.88	4.10%	90.32
Condominium	1,246,406	3.62%	14	4.98%	89,028.99	4.10%	123.97
Farm House	222,300	0.65%	1	0.36%	222,300.00	4.80%	128.00
Condominium with garage	157,133	0.46%	2	0.71%	78,566.31	4.84%	127.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	34,394,425	100.00%	281	100.00%	122,400.09	4.10%	119.19

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	261,070	0.76%	17	6.05%	15,357.08	4.04%	112.50
25,000	526,985	1.53%	15	5.34%	35,132.32	3.98%	118.06
50,000	2,809,263	8.17%	45	16.01%	62,428.08	3.83%	124.38
75,000	3,646,519	10.60%	41	14.59%	88,939.48	3.74%	118.93
100,000	4,442,034	12.91%	39	13.88%	113,898.30	4.01%	119.95
125,000	5,661,558	16.46%	41	14.59%	138,086.78	4.13%	119.58
150,000	3,909,623	11.37%	24	8.54%	162,900.95	3.80%	115.91
175,000	4,736,927	13.77%	25	8.90%	189,477.07	3.38%	123.33
200,000	3,877,721	11.27%	18	6.41%	215,428.92	4.94%	124.57
225,000	250,000	0.73%	8	2.85%	239,824.45	4.73%	105.30
250,000	540,906	1.57%	2	0.71%	270,453.00	4.32%	117.04
275,000	577,724	1.68%	2	0.71%	288,862.04	5.04%	107.39
300,000	-	0.00%	-	0.00%	-	0.00%	-
325,000	674,500	1.96%	2	0.71%	337,250.00	5.33%	128.36
350,000	375,000	1.09%	-	0.00%	-	0.00%	-
375,000	400,000	1.16%	1	0.36%	386,000.00	6.04%	70.00
400,000	425,000	1.24%	1	0.36%	425,000.00	4.85%	126.00
425,000	450,000	1.31%	-	0.00%	-	0.00%	-
450,000	475,000	1.38%	-	0.00%	-	0.00%	-
475,000	500,000	1.45%	-	0.00%	-	0.00%	-
500,000	525,000	1.53%	-	0.00%	-	0.00%	-
525,000	550,000	1.60%	-	0.00%	-	0.00%	-
550,000	575,000	1.67%	-	0.00%	-	0.00%	-
575,000	600,000	1.74%	-	0.00%	-	0.00%	-
600,000	625,000	1.82%	-	0.00%	-	0.00%	-
625,000	650,000	1.89%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	34,394,425	100.00%	281	100.00%	122,400.09	4.10%	119.19