

Cashflow analysis for the period

Total interest received	873,101	
Interest received on transaction accounts	54,873	
Liquidity available	5,340,000	
Reserve account available	4,500,000	
Receivables under hedging arrangements	434,774	
Total funds available		11,202,748
Company management expenses	2,568	
MPT fee	18,515	
Administration fee	1,587	
Third party fees	24,581	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	9,449	
Payments under hedging arrangements	79,769	
Interest on the Notes	1,216,757	
Shortfall Class D PDL Repayment	72	
Liquidity Facility Commitment Fee Subordinated Amount	9,449	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,362,748
Available after distribution of funds		9,840,000
Undrawn Liquidity Facility	5,340,000	
Reserve account	4,500,000	
Available liquidity		9,840,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	-

Collateral

Starting principal balance	84,640,367	
Principal redemptions and repayments	(2,151,909)	
Redemptions used to purchase further advances in May 2024	-	
Redemptions used to purchase further advances in June 2024	-	
Losses for the period	(72)	
Ending principal balance		82,488,386
Balance Reset Participation	-	
Total balance E-MAC NL 2005-III		82,488,386
Redemptions reserved for purchase Further Advances in July 2024		-
Total balance Put Option Notes E-MAC NL 2005-III as per 25 July 2024		82,488,386

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	72	72	-
Total	-	72	72	-

Performance

	Last period	This period	Since issue
Prepayment rate	8.66%	9.60%	11.93%

Delinquency table	Number of loans	Balance	Percentage of total
Current	632	81,165,886	98.40%
31 - 60 days	2	680,000	0.82%
61 - 90 days	-	-	0.00%
91 - 120 days	1	97,500	0.12%
120+ days	2	545,000	0.66%
In repossession			
Total	637	82,488,386	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	72	16,141	5,092,078

Characteristics

Construction deposits	-		
Number of borrowers	637		
Number of loanparts	968		
	(weighted) average	Minimum	Maximum
Loan size borrower	129,495	2,481	452,500
Loan part size	85,215	1,439	450,000
Coupon	4.04%	1.99%	7.52%
Remaining maturity (months)	128	1	201
Remaining interest period (months)	39	1	156
Original interest period (months)	125	1	240
Seasoning (months)	176.0	5.0	257.0
Loan to Original Foreclosure Value (2)	72.1%	0.0%	127.1%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts WAC	WAM
Annuity	1,387,047	1.68%	37	3.82%	37,487.76	3.53%
Hybride (switch)	697	0.00%	1	0.10%	696.82	4.50%
Interest Only	70,579,266	85.56%	791	81.71%	89,227.90	4.05%
Investment	136,000	0.16%	1	0.10%	136,000.00	4.25%
Life	7,658,722	9.28%	94	9.71%	81,475.76	3.95%
Linear	11,691	0.01%	1	0.10%	11,690.55	4.50%
Savings	428,166	0.52%	13	1.34%	32,935.86	4.46%
STAR Aflossingsvrij	236,692	0.29%	9	0.93%	26,299.12	4.89%
Universal Life	2,050,105	2.49%	21	2.17%	97,624.05	4.10%
Total	82,488,386	100.00%	968	100.00%	85,215.27	4.04%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts WAC	WAM
1	11,162,982	13.53%	96	9.92%	116,281.06	5.34%
12	2,880,325	3.49%	33	3.41%	87,282.56	6.69%
24	3,625	0.00%	1	0.10%	3,624.56	5.88%
36	310,000	0.38%	4	0.41%	77,500.00	2.61%
48	-	0.00%	-	0.00%	-	0.00%
60	7,246,621	8.79%	80	8.26%	90,582.76	3.53%
72	2,807,548	3.40%	32	3.31%	87,735.89	3.99%
84	1,351,161	1.64%	13	1.34%	103,935.44	2.84%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	30,264,078	36.69%	338	34.92%	89,538.69	3.63%
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	7,846,531	9.51%	100	10.33%	78,465.31	2.97%
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	18,615,515	22.57%	271	28.00%	68,691.94	4.26%
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	-	0.00%	-	0.00%	-	0.00%
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	82,488,386	100.00%	968	100.00%	85,215.27	4.04%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts WAC	WAM
<	2.50%	6,326,805	7.67%	90	9.30%	70,297.83	2.34%
2.50%	2.75%	5,812,327	7.05%	74	7.64%	78,544.96	2.63%
2.75%	3.00%	7,946,539	9.63%	82	8.47%	96,909.01	2.89%
3.00%	3.25%	4,664,654	5.65%	40	4.13%	116,616.35	3.12%
3.25%	3.50%	5,600,378	6.79%	63	6.51%	88,894.88	3.38%
3.50%	3.75%	3,891,574	4.72%	40	4.13%	97,289.35	3.65%
3.75%	4.00%	3,772,724	4.57%	48	4.96%	78,598.42	3.86%
4.00%	4.25%	12,617,093	15.30%	168	17.36%	75,101.74	4.15%
4.25%	4.50%	10,407,955	12.62%	143	14.77%	72,782.90	4.42%
4.50%	4.75%	3,261,991	3.95%	41	4.24%	79,560.75	4.55%
4.75%	5.00%	6,606,883	8.01%	62	6.40%	106,562.64	4.87%
5.00%	5.25%	2,618,183	3.17%	19	1.96%	137,799.12	5.17%
5.25%	5.50%	1,113,935	1.35%	14	1.45%	79,566.76	5.40%
5.50%	5.75%	292,175	0.35%	3	0.31%	97,391.67	5.58%
5.75%	6.00%	741,625	0.90%	8	0.83%	92,703.07	5.96%
6.00%	6.25%	1,154,923	1.40%	18	1.86%	64,162.38	6.21%
6.25%	6.50%	729,308	0.88%	15	1.55%	48,620.52	6.42%
6.50%	6.75%	1,116,291	1.35%	11	1.14%	101,481.00	6.68%
6.75%	7.00%	1,791,402	2.17%	13	1.34%	137,800.16	6.94%
7.00%	7.25%	1,407,077	1.71%	10	1.03%	140,707.72	7.10%
7.25%	7.50%	457,345	0.55%	4	0.41%	114,336.25	7.37%
7.50%	>	157,200	0.19%	2	0.21%	78,600.00	7.52%
Unknown	-	-	0.00%	-	0.00%	-	0.00%
Total		82,488,386	100.00%	968	100.00%	85,215.27	4.04%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts WAC	WAM
Floating		11,262,982	13.65%	98	10.12%	114,928.39	5.33%
<	01/01/2025	3,746,218	4.54%	38	3.93%	98,584.68	5.19%
01/01/2025	01/01/2026	26,010,765	31.53%	358	36.98%	72,655.77	4.19%
01/01/2026	01/01/2027	7,987,901	9.68%	89	9.19%	89,751.69	3.70%
01/01/2027	01/01/2028	9,930,626	12.04%	112	11.57%	88,666.31	3.50%
01/01/2028	01/01/2029	4,099,542	4.97%	50	5.17%	81,990.84	3.97%
01/01/2029	01/01/2030	2,075,156	2.52%	26	2.69%	79,813.69	4.41%
01/01/2030	01/01/2031	4,293,165	5.20%	35	3.62%	122,661.86	2.94%
01/01/2031	01/01/2032	786,928	0.95%	17	1.76%	46,289.90	3.19%
01/01/2032	01/01/2033	1,216,003	1.47%	13	1.34%	93,538.68	3.31%
01/01/2033	01/01/2034	218,000	0.26%	2	0.21%	109,000.00	4.83%
01/01/2034	01/01/2035	1,025,131	1.24%	8	0.83%	128,141.42	3.16%
01/01/2035	01/01/2036	9,638,368	11.68%	115	11.88%	83,811.90	3.32%
01/01/2036	01/01/2037	172,600	0.21%	5	0.52%	34,520.00	2.89%
01/01/2037	01/01/2038	25,000	0.03%	2	0.21%	12,500.00	2.76%
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		82,488,386	100.00%	968	100.00%	85,215.27	4.04%

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts WAC	WAM
01-Jan-2023 - 31-Dec-2023	55,754	0.07%	1	0.10%	55,753.93	2.10%
01-Jan-2024 - 31-Dec-2024	697	0.00%	1	0.10%	696.82	4.50%
01-Jan-2025 - 31-Dec-2025	1,048,893	1.27%	16	1.65%	65,555.79	3.89%
01-Jan-2026 - 31-Dec-2026	514,261	0.62%	10	1.03%	51,426.06	3.84%
01-Jan-2027 - 31-Dec-2027	318,894	0.39%	4	0.41%	79,723.52	3.38%
01-Jan-2028 - 31-Dec-2028	642,922	0.78%	9	0.93%	71,435.78	4.50%
01-Jan-2029 - 31-Dec-2029	769,141	0.93%	12	1.24%	64,095.06	4.08%
01-Jan-2030 - 31-Dec-2030	1,067,006	1.29%	17	1.76%	62,765.08	3.67%
01-Jan-2031 - 31-Dec-2031	1,515,815	1.84%	20	2.07%	75,790.77	4.28%
01-Jan-2032 - 31-Dec-2032	1,224,037	1.48%	14	1.45%	87,431.20	3.86%
01-Jan-2033 - 31-Dec-2033	997,592	1.21%	9	0.93%	110,843.59	4.70%
01-Jan-2034 - 31-Dec-2034	807,476	0.98%	7	0.72%	115,353.70	4.95%
01-Jan-2035 - 31-Dec-2035	62,731,834	76.05%	676	69.83%	92,798.57	4.04%
01-Jan-2036 - 31-Dec-2036	9,403,793	11.40%	122	12.60%	77,080.27	4.00%
01-Jan-2037 - 31-Dec-2037	857,036	1.04%	32	3.31%	26,782.37	3.83%
01-Jan-2038 - 31-Dec-2038	224,832	0.27%	9	0.93%	24,981.36	3.28%
01-Jan-2039 - 31-Dec-2039	159,762	0.19%	7	0.72%	22,823.20	3.07%
01-Jan-2040 - 31-Dec-2040	13,641	0.02%	1	0.10%	13,641.48	2.36%
01-Jan-2041 - 31-Dec-2041	135,000	0.16%	1	0.10%	135,000.00	3.30%
Total	82,488,386	100.00%	968	100.00%	85,215.27	4.04%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts WAC	WAM
NHG		378,084	0.46%	7	0.72%	54,012.01	2.86%
<	50%	16,526,909	20.04%	299	30.89%	55,273.94	3.98%
50%	55%	3,908,646	4.74%	40	4.13%	97,716.15	3.89%
55%	60%	6,715,559	8.14%	72	7.44%	93,271.65	3.81%
60%	65%	6,531,165	7.92%	62	6.40%	105,341.37	4.28%
65%	70%	4,497,064	5.45%	50	5.17%	89,941.28	3.82%
70%	75%	10,213,138	12.38%	88	9.09%	116,058.39	4.09%
75%	80%	2,911,523	3.53%	30	3.10%	97,050.75	3.90%
80%	85%	9,058,102	10.98%	67	6.92%	135,195.55	4.38%
85%	90%	4,549,861	5.52%	52	5.37%	87,497.33	4.00%
90%	95%	2,035,449	2.47%	29	3.00%	70,187.91	3.97%
95%	100%	3,200,477	3.88%	42	4.34%	76,201.83	3.46%
100%	105%	1,134,883	1.38%	12	1.24%	94,573.55	3.80%
105%	110%	3,177,674	3.85%	33	3.41%	96,293.15	4.15%
110%	115%	952,890	1.16%	12	1.24%	79,407.47	4.21%
115%	120%	971,616	1.18%	12	1.24%	80,968.00	4.38%
120%	125%	5,355,848	6.49%	57	5.89%	93,962.24	4.28%
125%	>	369,500	0.45%	4	0.41%	92,375.00	3.55%
Unknown			0.00%	-	0.00%		0.00%
Total		82,488,386	100.00%	968	100.00%	85,215.27	4.04%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans WAC	WAM
Drenthe	2,690,826	3.26%	20	3.14%	134,541.28	3.32%
Utrecht	5,337,808	6.47%	36	5.65%	148,272.46	4.10%
Zeeland	2,417,787	2.93%	23	3.61%	105,121.18	4.29%
Zuid-Holland	17,268,677	20.93%	140	21.98%	123,347.69	3.90%
Flevoland	2,644,878	3.21%	21	3.30%	125,946.56	3.71%
Friesland	2,713,913	3.29%	24	3.77%	113,079.73	4.68%
Gelderland	10,055,251	12.19%	68	10.68%	147,871.34	4.13%
Groningen	3,704,098	4.49%	29	4.55%	127,727.51	4.25%
Limburg	5,620,145	6.81%	47	7.38%	119,577.55	4.38%
Noord-Brabant	15,233,971	18.47%	111	17.43%	137,242.98	4.10%
Noord-Holland	10,782,650	13.07%	86	13.50%	125,379.65	3.96%
Overijssel	4,018,382	4.87%	32	5.02%	125,574.42	3.89%
Unspecified		0.00%	-	0.00%		-
Total	82,488,386	100.00%	637	100.00%	129,495.11	4.04%

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	76,681,030	92.96%	584	91.68%	131,303.13	4.02%	127.81
Shop/House	220,000	0.27%	1	0.16%	220,000.00	4.05%	131.00
Condominium	4,858,857	5.89%	48	7.54%	101,226.18	4.24%	132.25
Farm House	638,500	0.77%	3	0.47%	212,833.33	3.96%	130.76
Condominium with garage	89,999	0.11%	1	0.16%	89,998.63	4.35%	131.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	82,488,386	100.00%	637	100.00%	129,495.11	4.04%	128.10

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	500,899	0.61%	39	6.12%	12,843.56	4.09%	128.28
25,000	1,883,094	2.28%	47	7.38%	40,065.83	3.69%	129.59
50,000	4,405,440	5.34%	68	10.68%	64,785.88	4.06%	127.25
75,000	10,788,683	13.08%	120	18.84%	89,905.69	3.75%	129.93
100,000	8,226,845	9.97%	72	11.30%	114,261.73	4.00%	128.87
125,000	11,006,993	13.34%	80	12.56%	137,587.41	4.15%	129.44
150,000	11,947,598	14.48%	74	11.62%	161,454.03	3.94%	122.08
175,000	8,881,889	10.77%	47	7.38%	188,976.35	3.99%	126.76
200,000	5,403,161	6.55%	25	3.92%	216,126.44	4.17%	125.20
225,000	4,806,003	5.83%	20	3.14%	240,300.14	4.14%	125.76
250,000	4,474,454	5.42%	17	2.67%	263,203.16	3.67%	127.70
275,000	2,014,911	2.44%	7	1.10%	287,844.47	4.27%	135.71
300,000	1,568,972	1.90%	5	0.78%	313,794.47	4.13%	131.92
325,000	700,000	0.85%	2	0.31%	350,000.00	5.04%	138.18
350,000	365,531	0.44%	1	0.16%	365,531.00	3.18%	136.90
375,000	1,578,412	1.91%	4	0.63%	394,602.92	4.26%	135.74
400,000	815,002	0.99%	2	0.31%	407,501.02	5.65%	136.53
425,000	2,668,000	3.23%	6	0.94%	444,666.63	4.85%	135.95
450,000	452,500	0.55%	1	0.16%	452,500.00	3.55%	131.00
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	82,488,386	100.00%	637	100.00%	129,495.11	4.04%	128.10