

Cashflow analysis for the period

Total interest received	264,807	
Interest received on transaction accounts	15,551	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	50,558	
Total funds available		5,830,916
Company management expenses	28,145	
MPT fee	6,445	
Administration fee	489	
Third party fees	39,201	
Liquidity Facility Commitment Fee	4,600	
Payments under hedging arrangements	13,611	
Interest on the Notes	238,228	
Shortfall Class D PDL Repayment	-	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		330,916
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 28th April 2026	-	
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	25,507,787	
Principal redemptions and repayments	(926,961)	
Losses for the period	-	
Ending principal balance		24,580,826
Balance Reset Participation	-	
Balance Further Advance Participation	736,056	
Total balance E-MAC NL 2005-I		25,316,882

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	13.19%	13.28%	13.28%

Delinquency table	Number of loans	Balance	Percentage of total
Current	202	23,866,604	97.09%
31 - 60 days	3	542,853	2.21%
61 - 90 days	-	-	0.00%
91 - 120 days	1	171,369	0.70%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	206	24,580,826	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	1,182	-	12,040	2,666,660

Characteristics

Number of borrowers	206		
Number of loanparts	314		
	(weighted) average	Minimum	Maximum
Loan size borrower	119,324	1,118	425,000
Loan part size	78,283	1,118	315,000
Coupon	3.95%	2.06%	7.02%
Remaining maturity (months)	100	2	127
Remaining interest period (months)	50	1	120
Original interest period (months)	105	1	300
Seasoning (months)	208.6	6.0	292.0
Loan to Original Foreclosure Value (2)	76.9%	0.6%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	1,048,290	4.26%	24	7.64%	43,678.77	3.58%	106.09
Interest Only	17,629,963	71.72%	220	70.06%	80,136.19	3.90%	102.35
Life	4,832,839	19.66%	53	16.88%	91,185.64	4.18%	92.39
Savings	213,821	0.87%	9	2.87%	23,757.89	4.77%	81.28
Universal Life	855,913	3.48%	8	2.55%	106,989.13	3.99%	79.18
Total	24,580,826	100.00%	314	100.00%	78,282.89	3.95%	99.56

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	2,190,633	8.91%	17	5.41%	128,860.78	3.75%	99.26
12	2,345,174	9.54%	26	8.28%	90,198.98	3.94%	102.48
24	388,906	1.58%	3	0.96%	129,635.33	6.63%	102.59
36	210,350	0.86%	3	0.96%	70,116.57	5.37%	108.29
48	-	0.00%	-	0.00%	-	0.00%	-
60	2,607,210	10.61%	37	11.78%	70,465.13	4.91%	87.97
72	945,702	3.85%	12	3.82%	78,808.49	3.61%	97.77
84	921,038	3.75%	13	4.14%	70,849.09	4.09%	79.76
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	8,996,513	36.60%	128	40.76%	70,285.26	3.84%	104.38
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	4,453,451	18.12%	55	17.52%	80,971.84	3.31%	96.30
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	1,448,850	5.89%	19	6.05%	76,255.25	4.38%	107.60
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	73,000	0.30%	1	0.32%	73,000.00	5.99%	105.00
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	24,580,826	100.00%	314	100.00%	78,282.89	3.95%	99.56

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,410,806	9.81%	41	13.06%	58,800.15	2.32%	95.21
2.50%	2.75%	2,495,561	10.15%	35	11.15%	71,301.75	2.63%	97.77
2.75%	3.00%	3,427,971	13.95%	36	11.46%	95,221.43	2.91%	96.83
3.00%	3.25%	2,193,139	8.92%	21	6.69%	104,435.18	3.13%	104.32
3.25%	3.50%	1,526,640	6.21%	19	6.05%	80,349.49	3.37%	98.98
3.50%	3.75%	566,337	2.30%	7	2.23%	80,905.29	3.64%	95.30
3.75%	4.00%	1,686,088	6.86%	16	5.10%	105,380.52	3.81%	107.45
4.00%	4.25%	353,000	1.44%	3	0.96%	117,666.67	4.19%	80.83
4.25%	4.50%	868,512	3.53%	8	2.55%	108,563.94	4.47%	109.23
4.50%	4.75%	983,116	4.00%	12	3.82%	81,926.30	4.65%	103.11
4.75%	5.00%	1,884,334	7.67%	35	11.15%	53,838.11	4.87%	101.91
5.00%	5.25%	1,395,864	5.68%	18	5.73%	77,548.02	5.15%	104.69
5.25%	5.50%	1,432,426	5.83%	17	5.41%	84,260.36	5.40%	99.89
5.50%	5.75%	501,774	2.04%	6	1.91%	83,629.04	5.67%	105.49
5.75%	6.00%	1,140,861	4.64%	15	4.78%	76,057.38	5.93%	98.63
6.00%	6.25%	1,078,338	4.39%	14	4.46%	77,024.16	6.12%	82.74
6.25%	6.50%	110,942	0.45%	3	0.96%	36,980.79	6.33%	105.00
6.50%	6.75%	112,710	0.46%	4	1.27%	28,177.51	6.67%	103.60
6.75%	7.00%	138,500	0.56%	2	0.64%	69,250.00	6.76%	107.00
7.00%	7.25%	273,906	1.11%	2	0.64%	136,953.00	7.02%	102.00
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		24,580,826	100.00%	314	100.00%	78,282.89	3.95%	99.56

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,351,614	13.64%	29	9.24%	115,572.90	3.42%	101.00
<	01/01/2027	3,184,810	12.96%	34	10.83%	93,670.89	3.92%	98.61
01/01/2027	01/01/2028	3,521,702	14.33%	47	14.97%	74,929.83	3.58%	95.08
01/01/2028	01/01/2029	1,726,624	7.02%	20	6.37%	86,331.22	3.75%	90.94
01/01/2029	01/01/2030	1,492,592	6.07%	26	8.28%	57,407.38	4.86%	88.62
01/01/2030	01/01/2031	1,282,323	5.22%	18	5.73%	71,240.15	3.54%	86.48
01/01/2031	01/01/2032	1,007,723	4.10%	14	4.46%	71,980.22	3.64%	93.95
01/01/2032	01/01/2033	857,502	3.49%	14	4.46%	61,250.13	3.84%	98.52
01/01/2033	01/01/2034	392,990	1.60%	3	0.96%	130,996.57	4.36%	111.59
01/01/2034	01/01/2035	2,439,694	9.93%	36	11.46%	67,769.29	4.45%	103.87
01/01/2035	01/01/2036	4,985,339	20.28%	67	21.34%	74,408.05	4.20%	107.70
01/01/2036	01/01/2037	337,912	1.37%	6	1.91%	56,318.68	5.24%	106.91
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	01/01/2055	-	0.00%	-	0.00%	-	0.00%	-
01/01/2055	01/01/2056	-	0.00%	-	0.00%	-	0.00%	-
01/01/2056	>	-	0.00%	-	0.00%	-	0.00%	-
Total		24,580,826	100.00%	314	100.00%	78,282.89	3.95%	99.56

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	115,500	0.47%	2	0.64%	57,750.00	2.57%	6.00
01-Jan-2027 - 31-Dec-2027	179,670	0.73%	4	1.27%	44,917.49	2.84%	18.20
01-Jan-2028 - 31-Dec-2028	226,000	0.92%	2	0.64%	113,000.00	2.69%	23.60
01-Jan-2029 - 31-Dec-2029	488,694	1.99%	7	2.23%	69,813.43	4.26%	38.80
01-Jan-2030 - 31-Dec-2030	769,955	3.13%	12	3.82%	64,162.93	4.87%	48.34
01-Jan-2031 - 31-Dec-2031	425,363	1.73%	6	1.91%	70,893.79	3.34%	63.57
01-Jan-2032 - 31-Dec-2032	510,064	2.08%	7	2.23%	72,866.24	3.71%	70.14
01-Jan-2033 - 31-Dec-2033	323,950	1.32%	3	0.96%	107,983.33	3.92%	89.72
01-Jan-2034 - 31-Dec-2034	5,592,617	22.75%	66	21.02%	84,736.63	4.24%	102.89
01-Jan-2035 - 31-Dec-2035	15,799,013	64.27%	204	64.97%	77,446.14	3.86%	107.31
01-Jan-2036 - 31-Dec-2036	150,000	0.61%	1	0.32%	150,000.00	3.80%	127.00
Total	24,580,826	100.00%	314	100.00%	78,282.89	3.95%	99.56

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		-	0.00%	-	0.00%	-	0.00%	-
<	50%	4,798,666	19.52%	97	30.89%	49,470.78	3.85%	104.29
50%	55%	1,249,126	5.08%	18	5.73%	69,395.90	4.80%	102.34
55%	60%	1,551,343	6.31%	17	5.41%	91,255.47	3.87%	99.54
60%	65%	3,393,317	13.80%	29	9.24%	117,010.92	3.72%	105.86
65%	70%	738,803	3.01%	11	3.50%	67,163.91	3.65%	93.65
70%	75%	1,830,147	7.45%	27	8.60%	67,783.22	3.77%	93.01
75%	80%	332,210	1.35%	4	1.27%	83,052.52	2.63%	108.36
80%	85%	494,491	2.01%	5	1.59%	98,898.15	4.05%	87.97
85%	90%	1,565,624	6.37%	16	5.10%	97,851.50	3.72%	83.17
90%	95%	1,271,626	5.17%	15	4.78%	84,775.03	4.66%	86.33
95%	100%	765,386	3.11%	7	2.23%	109,340.87	2.94%	99.01
100%	105%	928,406	3.78%	8	2.56%	116,050.74	4.74%	106.40
105%	110%	415,261	1.69%	6	1.91%	69,210.12	4.66%	102.69
110%	115%	563,025	2.29%	6	1.91%	93,837.45	4.15%	98.89
115%	120%	1,110,141	4.52%	13	4.14%	85,395.44	4.33%	100.87
120%	125%	3,573,256	14.54%	35	11.15%	102,093.04	3.97%	101.19
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		24,580,826	100.00%	314	100.00%	78,282.89	3.95%	99.56

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	772,129	3.14%	8	3.88%	96,516.13	4.19%	100.24
Utrecht	1,179,643	4.80%	9	4.37%	131,071.43	4.34%	102.22
Zeeland	599,303	2.44%	7	3.40%	85,614.71	4.30%	105.17
Zuid-Holland	5,965,570	24.27%	54	26.21%	110,473.52	3.91%	99.85
Flevoland	1,366,485	5.56%	13	6.31%	105,114.23	4.06%	102.99
Friesland	528,819	2.15%	7	3.40%	75,545.56	3.15%	106.53
Gelderland	1,472,446	5.99%	14	6.80%	105,174.71	4.55%	83.64
Groningen	1,040,331	4.23%	9	4.37%	115,592.36	3.33%	88.53
Limburg	1,358,030	5.52%	11	5.34%	123,457.27	4.38%	97.24
Noord-Brabant	5,076,288	20.65%	37	17.96%	137,196.98	3.95%	102.82
Noord-Holland	3,372,701	13.72%	22	10.68%	153,304.60	3.85%	101.44
Overijssel	1,849,080	7.52%	15	7.28%	123,272.03	3.54%	98.52
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	24,580,826	100.00%	206	100.00%	119,324.40	3.95%	99.56

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	23,258,540	94.62%	194	94.17%	119,889.38	3.96%	99.55
Shop/House	179,934	0.73%	1	0.49%	179,933.88	3.09%	69.32
Condominium	817,675	3.33%	9	4.37%	90,852.78	4.06%	103.81
Farm House	222,300	0.90%	1	0.49%	222,300.00	3.14%	107.00
Condominium with garage	102,377	0.42%	1	0.49%	102,377.00	5.08%	105.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	24,580,826	100.00%	206	100.00%	119,324.40	3.95%	99.56

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	242,252	0.99%	14	6.80%	17,303.71	4.42%	94.42
25,000	861,610	3.51%	22	10.68%	39,164.11	4.13%	106.37
50,000	1,895,322	7.71%	30	14.56%	63,177.41	4.11%	104.70
75,000	2,157,423	8.78%	24	11.65%	89,892.64	4.29%	103.49
100,000	3,544,374	14.42%	31	15.05%	114,334.64	4.12%	102.84
125,000	3,718,751	15.13%	27	13.11%	137,731.52	3.72%	97.23
150,000	2,454,637	9.99%	15	7.28%	163,642.44	3.80%	91.18
175,000	3,810,041	15.50%	20	9.71%	190,502.06	3.24%	101.15
200,000	2,166,625	8.81%	10	4.85%	216,662.50	4.14%	101.40
225,000	250,000	1.02%	6	2.91%	239,431.10	4.30%	97.91
250,000	807,704	3.29%	3	1.46%	269,234.56	4.48%	98.34
275,000	300,000	1.22%	-	0.00%	-	0.00%	-
300,000	325,000	1.32%	-	0.00%	-	0.00%	-
325,000	674,500	2.74%	2	0.97%	337,250.00	4.53%	107.36
350,000	375,000	1.52%	-	0.00%	-	0.00%	-
375,000	386,000	1.57%	1	0.49%	386,000.00	6.04%	49.00
400,000	425,000	1.73%	1	0.49%	425,000.00	3.00%	105.00
425,000	450,000	1.83%	-	0.00%	-	0.00%	-
450,000	475,000	1.93%	-	0.00%	-	0.00%	-
475,000	500,000	2.03%	-	0.00%	-	0.00%	-
500,000	525,000	2.13%	-	0.00%	-	0.00%	-
525,000	550,000	2.24%	-	0.00%	-	0.00%	-
550,000	575,000	2.34%	-	0.00%	-	0.00%	-
575,000	600,000	2.44%	-	0.00%	-	0.00%	-
600,000	625,000	2.54%	-	0.00%	-	0.00%	-
625,000	650,000	2.64%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	24,580,826	100.00%	206	100.00%	119,324.40	3.95%	99.56