E-MAC NL 2005-I Investor report July 2026

Cashflow analysis for the period

Total interest received	252,000	
Interest received on transaction accounts	16,266	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	48,989	
Total funds available		5,817,255
Company management expenses	6,829	
MPT fee	6,027	
Administration fee	456	
Third party fees	64,984	
Liquidity Facility Commitment Fee	4,500	
Payments under hedging arrangements	45,093	
Interest on the Notes	189,365	
Shortfall Class D PDL Repayment	-	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		317,254
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 27th July 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	24,580,826	
Principal redemptions and repayments	(828,059)	
Losses for the period	-	
Ending principal balance		23,752,767
Balance Reset Participation	-	
Balance Further Advance Participation	734,634	
Total balance E-MAC NL 2005-I		24,487,401

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	13.28%	12.30%	13.28%

Delinquency table	Number of loans	Balance	Percentage of total
Current	197	23,346,352	98.29%
31 - 60 days	-	-	0.00%
61 - 90 days	3	406,415	1.71%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession			
Total	200	23,752,767	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	-	-	11,718	2,654,942

Characteristics

Number of borrowers	200		
Number of loanparts	305		
	(weighted) average	Minimum	Maximum
Loan size borrower	118,764	1,090	425,000
Loan part size	77,878	1,090	315,000
Coupon	4.04%	2.06%	7.02%
Remaining maturity (months)	97	1	124
Remaining interest period (months)	49	1	107
Original interest period (months)	106	1	300
Seasoning (months)	208.7	3.0	295.0
Loan to Original Foreclosure Value (2)	77.2%	0.6%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	944,965	3.98%	23	7.54%	41,085.42	3.49%	102.91
Interest Only	17,036,422	71.72%	213	69.84%	79,983.20	4.00%	99.12
Life	4,820,883	20.30%	53	17.38%	90,960.06	4.22%	89.61
Savings	204,584	0.86%	9	2.95%	22,731.55	4.77%	79.27
Universal Life	745,913	3.14%	7	2.30%	106,559.01	4.24%	81.07
Total	23,752,767	100.00%	305	100.00%	77,877.92	4.04%	96.61

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		1,930,633	8.13%	15	4.92%	128,708.89	4.14%	98.61
1	12	2,323,077	9.78%	25	8.20%	92,923.06	4.00%	99.43
12	24	443,906	1.87%	4	1.31%	110,976.50	6.42%	100.39
24	36	210,350	0.89%	3	0.98%	70,116.57	5.37%	105.29
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	2,547,828	10.73%	36	11.80%	70,773.00	4.96%	84.59
60	72	762,961	3.21%	10	3.28%	76,296.13	4.18%	92.21
72	84	920,168	3.87%	13	4.26%	70,782.18	4.09%	76.78
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	8,655,511	36.44%	124	40.66%	69,802.51	3.88%	101.35
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	-	0.00%	-	0.00%	-	0.00%	-
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	4,439,669	18.69%	55	18.03%	80,721.26	3.31%	93.28
180	192	-	0.00%	-	0.00%	-	0.00%	-
192	204	-	0.00%	-	0.00%	-	0.00%	-
204	216	-	0.00%	-	0.00%	-	0.00%	-
216	228	-	0.00%	-	0.00%	-	0.00%	-
228	240	1,445,663	6.09%	19	6.23%	76,087.54	4.38%	104.60
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	73,000	0.31%	1	0.33%	73,000.00	5.90%	102.00
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	-	0.00%	-	0.00%	-	0.00%	-
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		23,752,767	100.00%	305	100.00%	77,877.92	4.04%	96.61

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,016,630	8.49%	35	11.48%	57,618.00	2.33%	89.58
2.50%	2.75%	2,233,058	9.40%	31	10.16%	72,034.13	2.63%	93.58
2.75%	3.00%	2,750,051	11.58%	32	10.49%	85,939.08	2.92%	94.18
3.00%	3.25%	1,839,152	7.74%	20	6.56%	91,957.60	3.10%	102.50
3.25%	3.50%	2,239,187	9.43%	23	7.54%	97,355.96	3.42%	99.61
3.50%	3.75%	639,376	2.69%	8	2.62%	79,922.04	3.66%	84.39
3.75%	4.00%	1,683,458	7.09%	16	5.25%	105,216.11	3.81%	104.45
4.00%	4.25%	353,000	1.49%	3	0.98%	117,666.67	4.19%	77.83
4.25%	4.50%	693,172	2.92%	7	2.30%	99,024.59	4.48%	106.27
4.50%	4.75%	873,114	3.68%	10	3.28%	87,311.39	4.66%	99.61
4.75%	5.00%	2,032,785	8.56%	38	12.46%	53,494.33	4.87%	99.42
5.00%	5.25%	1,446,389	6.09%	18	5.90%	80,354.97	5.15%	101.96
5.25%	5.50%	1,601,379	6.74%	18	5.90%	88,965.49	5.43%	97.85
5.50%	5.75%	275,736	1.16%	5	1.64%	55,147.13	5.69%	101.26
5.75%	6.00%	1,364,178	5.74%	16	5.25%	85,261.12	5.92%	97.00
6.00%	6.25%	1,076,059	4.53%	14	4.59%	76,861.35	6.12%	79.81
6.25%	6.50%	110,928	0.47%	3	0.98%	36,976.01	6.33%	102.00
6.50%	6.75%	112,710	0.47%	4	1.31%	28,177.51	6.67%	100.60
6.75%	7.00%	138,500	0.58%	2	0.66%	69,250.00	6.76%	104.00
7.00%	7.25%	273,906	1.15%	2	0.66%	136,953.00	7.02%	99.00
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		23,752,767	100.00%	305	100.00%	77,877.92	4.04%	96.61

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,087,295	13.00%	27	8.85%	114,344.26	3.65%	99.43
<	01/01/2027	2,399,539	10.10%	27	8.85%	88,871.80	4.01%	89.92
01/01/2027	01/01/2028	3,623,817	15.26%	47	15.41%	77,102.48	3.64%	92.08
01/01/2028	01/01/2029	1,709,739	7.20%	20	6.56%	85,486.96	3.87%	87.90
01/01/2029	01/01/2030	1,491,786	6.28%	26	8.52%	57,376.38	4.86%	85.62
01/01/2030	01/01/2031	1,218,385	5.13%	16	5.25%	76,149.05	3.69%	81.76
01/01/2031	01/01/2032	996,744	4.20%	14	4.59%	71,196.01	3.64%	90.93
01/01/2032	01/01/2033	930,901	3.92%	15	4.92%	62,060.07	3.92%	96.15
01/01/2033	01/01/2034	391,983	1.65%	3	0.98%	130,661.08	4.36%	108.59
01/01/2034	01/01/2035	2,428,965	10.23%	36	11.80%	67,471.25	4.45%	100.87
01/01/2035	01/01/2036	5,473,613	23.04%	74	24.26%	73,967.75	4.30%	104.68
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	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		23,752,767	100.00%	305	100.00%	77,877.92	4.04%	96.61

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	103,544	0.44%	2	0.66%	51,772.15	2.46%	3.47
01-Jan-2027 - 31-Dec-2027	177,687	0.75%	4	1.31%	44,421.84	2.81%	15.28
01-Jan-2028 - 31-Dec-2028	226,000	0.95%	2	0.66%	113,000.00	2.69%	20.60
01-Jan-2029 - 31-Dec-2029	488,694	2.06%	7	2.30%	69,813.43	4.26%	35.80
01-Jan-2030 - 31-Dec-2030	656,012	2.76%	11	3.61%	59,637.48	5.21%	45.75
01-Jan-2031 - 31-Dec-2031	424,493	1.79%	6	1.97%	70,748.81	3.34%	60.58
01-Jan-2032 - 31-Dec-2032	508,948	2.14%	7	2.30%	72,706.84	3.79%	67.14
01-Jan-2033 - 31-Dec-2033	323,950	1.36%	3	0.98%	107,983.33	4.06%	86.72
01-Jan-2034 - 31-Dec-2034	5,578,569	23.49%	66	21.64%	84,523.78	4.28%	99.88
01-Jan-2035 - 31-Dec-2035	15,114,869	63.63%	196	64.26%	77,116.68	3.97%	104.24
01-Jan-2036 - 31-Dec-2036	150,000	0.63%	1	0.33%	150,000.00	3.80%	124.00
Total	23,752,767	100.00%	305	100.00%	77,877.92	4.04%	96.61

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%	4,756,501	20.03%	99	32.46%	48,045.47	3.99%	101.26
50%	55%	1,136,991	4.79%	15	4.92%	75,799.37	4.96%	98.90
55%	60%	1,341,062	5.65%	14	4.59%	95,790.11	4.02%	95.17
60%	65%	3,391,579	14.28%	29	9.51%	116,950.98	3.83%	102.86
65%	70%	942,857	3.97%	16	5.25%	58,928.59	3.40%	87.19
70%	75%	1,180,563	4.97%	17	5.57%	69,444.86	3.96%	92.66
75%	80%	331,358	1.40%	4	1.31%	82,839.58	2.63%	105.36
80%	85%	673,004	2.83%	8	2.62%	84,125.44	4.30%	89.04
85%	90%	1,373,604	5.78%	13	4.26%	105,661.85	3.78%	78.24
90%	95%	1,271,094	5.35%	15	4.92%	84,739.57	4.66%	83.33
95%	100%	764,083	3.22%	7	2.30%	109,154.70	2.99%	96.00
100%	105%	928,406	3.91%	8	2.62%	116,050.74	4.74%	103.40
105%	110%	415,261	1.75%	6	1.97%	69,210.12	4.66%	99.69
110%	115%	563,025	2.37%	6	1.97%	93,837.45	4.15%	95.89
115%	120%	1,110,125	4.67%	13	4.26%	85,394.20	4.33%	97.87
120%	125%	3,573,256	15.04%	35	11.48%	102,093.04	4.03%	98.19
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		23,752,767	100.00%	305	100.00%	77,877.92	4.04%	96.61

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	772,129	3.25%	8	4.00%	96,516.13	4.35%	97.24
Utrecht	1,178,570	4.96%	9	4.50%	130,952.19	4.34%	99.22
Zeeland	598,433	2.52%	7	3.50%	85,490.45	4.57%	102.24
Zuid-Holland	5,941,182	25.01%	54	27.00%	110,021.88	3.92%	96.85
Flevoland	1,363,377	5.74%	13	6.50%	104,875.13	4.09%	99.98
Friesland	468,334	1.97%	6	3.00%	78,055.67	3.42%	103.21
Gelderland	1,471,337	6.19%	14	7.00%	105,095.48	4.57%	80.69
Groningen	971,544	4.09%	8	4.00%	121,442.97	3.66%	85.43
Limburg	1,345,815	5.67%	11	5.50%	122,346.79	4.42%	94.21
Noord-Brabant	4,497,009	18.93%	34	17.00%	132,264.97	4.03%	100.61
Noord-Holland	3,295,958	13.88%	21	10.50%	156,950.38	4.03%	98.25
Overijssel	1,849,080	7.78%	15	7.50%	123,272.03	3.57%	95.52
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	23,752,767	100.00%	200	100.00%	118,763.83	4.04%	96.61

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	22,690,481	95.53%	189	94.50%	120,055.46	4.03%	96.39
Shop/House	69,934	0.29%	1	0.50%	69,933.88	3.40%	103.00
Condominium	667,675	2.81%	8	4.00%	83,459.38	4.29%	99.87
Farm House	222,300	0.94%	1	0.50%	222,300.00	3.49%	104.00
Condominium with garage	102,377	0.43%	1	0.50%	102,377.00	5.08%	102.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	23,752,767	100.00%	200	100.00%	118,763.83	4.04%	96.61

Net Size

Net Size		Value	As % of total	no.of loans	As % of total	Average Loans	WAC	WAM
<	0	-	0.00%	-	0.00%	-	0.00%	-
0	25,000	229,981	0.97%	14	7.00%	16,427.24	4.41%	91.68
25,000	50,000	795,891	3.35%	21	10.50%	37,899.59	4.28%	103.26
50,000	75,000	1,824,497	7.68%	29	14.50%	62,913.68	4.41%	101.40
75,000	100,000	2,150,407	9.05%	24	12.00%	89,600.29	4.30%	100.56
100,000	125,000	3,418,941	14.39%	30	15.00%	113,964.68	4.21%	99.61
125,000	150,000	3,561,211	14.99%	26	13.00%	136,969.66	3.79%	93.77
150,000	175,000	2,452,039	10.32%	15	7.50%	163,469.26	3.87%	88.15
175,000	200,000	3,427,708	14.43%	18	9.00%	190,428.24	3.22%	99.73
200,000	225,000	2,166,625	9.12%	10	5.00%	216,662.50	4.26%	98.40
225,000	250,000	1,436,587	6.05%	6	3.00%	239,431.10	4.30%	94.91
250,000	275,000	803,385	3.38%	3	1.50%	267,794.89	4.52%	95.31
275,000	300,000	-	0.00%	-	0.00%	-	0.00%	-
300,000	325,000	-	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	674,500	2.84%	2	1.00%	337,250.00	4.62%	104.36
350,000	375,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	385,995	1.63%	1	0.50%	385,995.05	6.04%	46.00
400,000	425,000	425,000	1.79%	1	0.50%	425,000.00	3.10%	102.00
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		23,752,767	100.00%	200	100.00%	118,763.83	4.04%	96.61