E-MAC NL 2005-I Investor report October 2026

Cashflow analysis for the period

Total interest received	254,432	
Interest received on transaction accounts	17,751	
Liquidity available	3,000,000	
Reserve account available	2,500,000	
Receivables under hedging arrangements	57,989	
Total funds available		5,830,171
Company management expenses	2,747	
MPT fee	5,827	
Administration fee	440	
Third party fees	36,907	
Liquidity Facility Commitment Fee	4,550	
Payments under hedging arrangements	16,471	
Interest on the Notes	263,046	
Shortfall Class D PDL Repayment	183	
Redemption Class E Principal	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		330,171
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	3,000,000	
Liquidity Facility Standby Loan 26th October 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	23,752,767	
Principal redemptions and repayments	(263,258)	
Losses for the period	(183)	
Ending principal balance		23,489,325
Balance Reset Participation	-	
Balance Further Advance Participation	724,197	
Total balance E-MAC NL 2005-I		24,213,522

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	183	183	-
Total	-	183	183	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.30%	3.80%	13.18%

Delinquency table	Number of loans	Balance	Percentage of total
Current	194	22,978,587	97.83%
31 - 60 days	1	193,321	0.82%
61 - 90 days	1	171,369	0.73%
91 - 120 days	-	-	0.00%
120+ days	1	146,048	0.62%
In repossession			
Total	197	23,489,325	100.00%

	Last period	This period	Recovered	Total outstanding loss balance
Aggregate principal losses	-	183	9,473	2,645,653

Characteristics

Number of borrowers	197		
Number of loanparts	301		
	(weighted) average	Minimum	Maximum
Loan size borrower	119,235	1,061	425,000
Loan part size	78,038	1,061	315,000
Coupon	4.15%	2.06%	7.02%
Remaining maturity (months)	94	1	121
Remaining interest period (months)	50	1	120
Original interest period (months)	106	1	300
Seasoning (months)	212.5	6.0	298.0
Loan to Original Foreclosure Value (2)	77.4%	0.5%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	920,743	3.92%	23	7.64%	40,032.30	3.52%	99.97
Interest Only	16,806,551	71.55%	209	69.44%	80,414.12	4.13%	96.06
Life	4,820,883	20.52%	53	17.61%	90,960.06	4.26%	86.61
Savings	195,234	0.83%	9	2.99%	21,692.70	4.77%	77.36
Universal Life	745,913	3.18%	7	2.33%	106,559.01	4.73%	78.07
Total	23,489,325	100.00%	301	100.00%	78,037.62	4.15%	93.55

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		1,899,664	8.09%	14	4.65%	135,690.30	4.32%	95.53
1	12	2,318,762	9.87%	25	8.31%	92,750.46	4.27%	96.43
12	24	443,906	1.89%	4	1.33%	110,976.50	6.42%	97.39
24	36	210,350	0.90%	3	1.00%	70,116.57	5.37%	102.29
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	2,727,974	11.61%	37	12.29%	73,729.03	5.13%	83.08
60	72	761,535	3.24%	10	3.32%	76,153.53	4.18%	89.30
72	84	919,285	3.91%	13	4.32%	70,714.25	4.68%	73.81
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	8,259,857	35.16%	121	40.20%	68,263.28	3.95%	98.20
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	4,432,611	18.87%	55	18.27%	80,592.93	3.31%	90.27
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	1,442,381	6.14%	18	5.98%	80,132.29	4.38%	101.60
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%	99.00
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		23,489,325	100.00%	301	100.00%	78,037.62	4.15%	93.55

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,930,495	8.22%	34	11.30%	56,779.26	2.33%	86.05
2.50%	2.75%	2,229,510	9.49%	31	10.30%	71,919.67	2.63%	90.59
2.75%	3.00%	1,981,985	8.44%	21	6.98%	94,380.25	2.89%	89.05
3.00%	3.25%	1,863,675	7.93%	26	8.64%	71,679.80	3.15%	98.54
3.25%	3.50%	1,858,418	7.91%	18	5.98%	103,245.45	3.35%	96.10
3.50%	3.75%	1,216,273	5.18%	11	3.65%	110,570.28	3.67%	94.63
3.75%	4.00%	1,432,459	6.10%	15	4.98%	95,497.24	3.80%	96.68
4.00%	4.25%	353,000	1.50%	3	1.00%	117,666.67	4.19%	74.83
4.25%	4.50%	689,157	2.93%	7	2.33%	98,451.05	4.48%	103.25
4.50%	4.75%	628,114	2.67%	9	2.99%	69,790.43	4.70%	95.28
4.75%	5.00%	1,980,926	8.43%	36	11.96%	55,025.72	4.88%	96.45
5.00%	5.25%	1,083,252	4.61%	13	4.32%	83,327.05	5.15%	101.30
5.25%	5.50%	1,652,662	7.04%	20	6.64%	82,633.08	5.39%	95.92
5.50%	5.75%	719,683	3.06%	8	2.66%	89,960.34	5.70%	97.05
5.75%	6.00%	1,639,675	6.98%	19	6.31%	86,298.69	5.89%	94.84
6.00%	6.25%	1,594,010	6.79%	19	6.31%	83,895.29	6.10%	83.22
6.25%	6.50%	110,916	0.47%	3	1.00%	36,971.87	6.33%	99.00
6.50%	6.75%	112,710	0.48%	4	1.33%	28,177.51	6.67%	97.60
6.75%	7.00%	138,500	0.59%	2	0.66%	69,250.00	6.76%	101.00
7.00%	7.25%	273,906	1.17%	2	0.66%	136,953.00	7.02%	96.00
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		23,489,325	100.00%	301	100.00%	78,037.62	4.15%	93.55

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,052,011	12.99%	26	8.64%	117,385.04	3.83%	96.42
<	01/01/2027	1,032,307	4.39%	13	4.32%	79,408.25	4.09%	75.18
01/01/2027	01/01/2028	4,019,419	17.11%	50	16.61%	80,388.38	3.79%	88.95
01/01/2028	01/01/2029	1,708,853	7.28%	20	6.64%	85,442.66	3.87%	84.90
01/01/2029	01/01/2030	1,475,932	6.28%	26	8.64%	56,766.62	4.86%	82.62
01/01/2030	01/01/2031	1,214,402	5.17%	16	5.32%	75,900.14	3.69%	78.76
01/01/2031	01/01/2032	1,373,743	5.85%	17	5.65%	80,808.39	4.00%	90.17
01/01/2032	01/01/2033	929,290	3.96%	15	4.98%	61,952.69	3.92%	93.15
01/01/2033	01/01/2034	565,963	2.41%	5	1.66%	113,192.59	5.03%	102.96
01/01/2034	01/01/2035	2,424,952	10.32%	36	11.96%	67,359.77	4.45%	97.87
01/01/2035	01/01/2036	5,440,943	23.16%	74	24.58%	73,526.26	4.30%	101.67
01/01/2036	01/01/2037	251,510	1.07%	3	1.00%	83,836.53	5.67%	101.29
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		23,489,325	100.00%	301	100.00%	78,037.62	4.15%	93.55

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%	0.47
01-Jan-2027 - 31-Dec-2027	175,680	0.75%	4	1.33%	43,920.03	2.79%	12.37
01-Jan-2028 - 31-Dec-2028	226,000	0.96%	2	0.66%	113,000.00	2.69%	17.60
01-Jan-2029 - 31-Dec-2029	488,694	2.08%	7	2.33%	69,813.43	4.26%	32.80
01-Jan-2030 - 31-Dec-2030	652,030	2.78%	11	3.65%	59,275.43	5.22%	42.77
01-Jan-2031 - 31-Dec-2031	423,610	1.80%	6	1.99%	70,601.62	3.33%	57.60
01-Jan-2032 - 31-Dec-2032	507,825	2.16%	7	2.33%	72,546.44	3.83%	64.15
01-Jan-2033 - 31-Dec-2033	323,950	1.38%	3	1.00%	107,983.33	4.42%	83.72
01-Jan-2034 - 31-Dec-2034	5,556,206	23.65%	66	21.93%	84,184.94	4.32%	96.88
01-Jan-2035 - 31-Dec-2035	14,881,786	63.36%	192	63.79%	77,509.30	4.12%	101.25
01-Jan-2036 - 31-Dec-2036	150,000	0.64%	1	0.33%	150,000.00	3.80%	121.00
Total	23,489,325	100.00%	301	100.00%	78,037.62	4.15%	93.55

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%	4,735,065	20.16%	98	32.56%	48,316.99	4.10%	98.41
50%	55%	1,009,177	4.30%	13	4.32%	77,629.00	4.93%	94.89
55%	60%	1,340,778	5.71%	14	4.65%	95,769.89	4.15%	92.17
60%	65%	3,389,829	14.43%	29	9.63%	116,890.67	4.21%	99.86
65%	70%	1,039,351	4.42%	19	6.31%	54,702.66	3.32%	86.26
70%	75%	976,199	4.16%	13	4.32%	75,092.26	3.98%	86.98
75%	80%	330,501	1.41%	4	1.33%	82,625.29	2.63%	102.36
80%	85%	672,825	2.86%	8	2.66%	84,103.17	4.30%	86.04
85%	90%	1,372,215	5.84%	13	4.32%	105,554.97	3.82%	75.21
90%	95%	1,270,559	5.41%	15	4.98%	84,703.96	4.66%	80.32
95%	100%	762,769	3.25%	7	2.33%	108,966.95	3.10%	92.99
100%	105%	928,406	3.95%	8	2.66%	116,050.74	4.74%	100.40
105%	110%	415,261	1.77%	6	1.99%	69,210.12	4.90%	96.69
110%	115%	563,025	2.40%	6	1.99%	93,837.45	4.15%	92.89
115%	120%	1,110,109	4.73%	13	4.32%	85,392.97	4.33%	94.87
120%	125%	3,573,256	15.21%	35	11.63%	102,093.04	4.23%	95.19
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		23,489,325	100.00%	301	100.00%	78,037.62	4.15%	93.55

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	669,752	2.85%	7	3.55%	95,678.87	4.39%	93.51
Utrecht	1,177,490	5.01%	9	4.57%	130,832.27	4.34%	96.21
Zeeland	597,550	2.54%	7	3.55%	85,364.29	5.15%	99.31
Zuid-Holland	5,847,336	24.89%	53	26.90%	110,327.10	4.01%	93.75
Flevoland	1,360,253	5.79%	13	6.60%	104,634.84	4.10%	96.97
Friesland	467,846	1.99%	6	3.05%	77,974.34	3.51%	100.21
Gelderland	1,455,174	6.20%	14	7.11%	103,941.00	4.60%	77.54
Groningen	971,366	4.14%	8	4.06%	121,420.70	3.69%	82.43
Limburg	1,340,045	5.70%	11	5.58%	121,822.26	4.61%	91.24
Noord-Brabant	4,489,196	19.11%	34	17.26%	132,035.19	4.13%	97.62
Noord-Holland	3,290,202	14.01%	21	10.66%	156,676.27	4.17%	95.24
Overijssel	1,823,115	7.76%	14	7.11%	130,222.48	3.86%	92.40
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	23,489,325	100.00%	197	100.00%	119,235.15	4.15%	93.55

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	22,534,420	95.93%	187	94.92%	120,504.92	4.15%	93.36
Shop/House	69,934	0.30%	1	0.51%	69,933.88	3.40%	100.00
Condominium	662,672	2.82%	8	4.06%	82,833.95	4.46%	96.85
Farm House	222,300	0.95%	1	0.51%	222,300.00	3.67%	101.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	23,489,325	100.00%	197	100.00%	119,235.15	4.15%	93.55

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	226,704	0.97%	14	7.11%	16,193.18	4.41%	89.50
25,000	50,000	847,860	3.61%	22	11.17%	38,539.09	4.33%	100.37
50,000	75,000	1,655,760	7.05%	26	13.20%	63,683.08	4.50%	98.08
75,000	100,000	2,143,336	9.12%	24	12.18%	89,305.66	4.42%	97.62
100,000	125,000	3,438,156	14.64%	30	15.23%	114,605.21	4.33%	96.80
125,000	150,000	3,563,920	15.17%	26	13.20%	137,073.85	3.89%	90.57
150,000	175,000	2,299,407	9.79%	14	7.11%	164,243.38	3.97%	84.29
175,000	200,000	3,426,405	14.59%	18	9.14%	190,355.82	3.44%	96.73
200,000	225,000	2,166,625	9.22%	10	5.08%	216,662.50	4.34%	95.40
225,000	250,000	1,436,587	6.12%	6	3.05%	239,431.10	4.43%	91.91
250,000	275,000	799,070	3.40%	3	1.52%	266,356.55	4.59%	92.29
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	2.87%	2	1.02%	337,250.00	4.72%	101.36
350,000	375,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	385,995	1.64%	1	0.51%	385,995.05	6.04%	43.00
400,000	425,000	425,000	1.81%	1	0.51%	425,000.00	3.30%	99.00
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		23,489,325	100.00%	197	100.00%	119,235.15	4.15%	93.55