

**Cashflow analysis for the period**

Total interest received	554,763	
Interest received on transaction accounts	(14)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,354,749
Company management expenses	19,965	
MIPT fee	13,557	
Administration fee	1,937	
Third party fees	31,130	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	263,840	
Interest on the Notes	194,845	
Shortfall Class D PDL Repayment	121	
Liquidity Facility Commitment Fee Subordinated Amount	8,493	
Floating Rate GIC Interest Junior Amount	12,367	
Deferred Purchase Price Instalment	-	
Total funds distributed		554,749
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 26th April 2021	-	
Repayment Liquidity Facility Standby Loan	4,000,000	
Reserve account		
Available liquidity		8,800,000
Net cashflow		-

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

**Collateral**

Starting principal balance	76,619,860	
Principal redemptions and repayments	(3,402,525)	
Losses for the period	(121)	
Ending principal balance		73,217,214
Balance Reset Participation	-	
Balance Further Advance Participation	2,258,446	
Total balance E-MAC NL 2004-I		75,475,660

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	121	121	-
Total	-	121	121	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	8.54%	16.30%	13.02%

Delinquency table	Number of loans	Balance	Percentage of total
Current	588	72,596,116	99.15%
31 - 60 days	1	82,000	0.11%
61 - 90 days	1	155,000	0.21%
91 - 120 days	-	-	0.00%
120+ days	3	384,098	0.52%
In repossession	-	-	-
Total	593	73,217,214	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	971	121	8,445	3,352,249

**Characteristics**

Number of borrowers	593		
Number of loanparts	841		
	(weighted) average	Minimum	Maximum
Loan size borrower	123,469	6,270	393,500
Loan part size	87,060	1,985	393,500
Coupon	2.67%	0.10%	6.55%
Remaining maturity (months)	148	8	223
Remaining interest period (months)	34	1	156
Original interest period (months)	82	1	240
Seasoning (months)	122.6	6.0	223.0
Loan to Original Foreclosure Value (1)	76.8%	0.3%	144.6%



**Legal Maturity**

from	until	Value	As % of total	no. loans	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018 - 31-Dec-2018		113,200	0.15%	1	0.12%	113,200.00	5.23%	29.00
01-Jan-2021 - 31-Dec-2021		2,287	0.00%	1	0.12%	2,286.73	5.40%	8.00
01-Jan-2022 - 31-Dec-2022		67,500	0.09%	1	0.02%	67,500.00	0.20%	13.00
01-Jan-2023 - 31-Dec-2023		379,502	0.52%	8	0.95%	47,437.77	3.14%	29.47
01-Jan-2024 - 31-Dec-2024		619,703	0.85%	14	1.66%	44,264.48	4.39%	36.88
01-Jan-2025 - 31-Dec-2025		101,009	0.14%	2	0.24%	50,504.34	1.54%	49.65
01-Jan-2026 - 31-Dec-2026		250,538	0.34%	5	0.59%	50,107.62	4.46%	61.63
01-Jan-2027 - 31-Dec-2027		106,650	0.15%	2	0.24%	53,325.00	3.75%	69.00
01-Jan-2028 - 31-Dec-2028		960,495	1.31%	12	1.43%	80,041.24	2.67%	86.92
01-Jan-2029 - 31-Dec-2029		1,144,977	1.56%	17	2.02%	67,351.58	3.57%	97.65
01-Jan-2030 - 31-Dec-2030		433,422	0.59%	6	0.71%	72,236.99	3.51%	110.45
01-Jan-2031 - 31-Dec-2031		1,010,256	1.38%	11	1.31%	91,841.43	1.66%	120.33
01-Jan-2032 - 31-Dec-2032		1,163,165	1.59%	13	1.55%	89,474.26	2.35%	133.79
01-Jan-2033 - 31-Dec-2033		28,346,693	38.72%	326	38.76%	86,953.05	2.80%	150.42
01-Jan-2034 - 31-Dec-2034		38,375,171	52.41%	420	49.94%	91,369.46	2.52%	154.92
01-Jan-2037 - 31-Dec-2037		95,000	0.13%	1	0.12%	95,000.00	3.85%	194.00
01-Jan-2039 - 31-Dec-2039		47,647	0.07%	1	0.12%	47,647.00	2.81%	223.00
<b>Total</b>		<b>73,217,214</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>	<b>87,059.71</b>	<b>2.67%</b>	<b>147.75</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		8,126,372	11.10%	117	13.91%	69,456.17	2.92%	148.84
<	50%	16,225,840	22.16%	244	29.01%	66,499.35	2.93%	148.10
50%	55%	4,094,957	5.59%	38	4.52%	107,762.04	2.77%	152.68
55%	60%	6,064,013	8.28%	61	7.25%	99,410.05	2.51%	150.29
60%	65%	10,616,317	14.50%	82	9.75%	129,467.29	2.49%	150.61
65%	70%	1,527,866	2.09%	17	2.02%	89,874.47	3.04%	150.61
70%	75%	4,023,115	5.49%	35	4.16%	114,946.15	2.58%	149.84
75%	80%	715,267	0.98%	9	1.07%	79,474.11	2.46%	126.64
80%	85%	449,255	0.61%	6	0.71%	74,875.84	4.64%	123.45
85%	90%	742,745	1.01%	7	0.83%	106,106.49	4.18%	152.92
90%	95%	964,314	1.32%	10	1.19%	96,431.39	2.65%	140.96
95%	100%	1,757,993	2.40%	25	2.97%	70,319.74	2.76%	131.68
100%	105%	938,158	1.28%	12	1.43%	78,179.79	3.61%	141.78
105%	110%	955,466	1.30%	12	1.43%	79,622.18	1.64%	141.14
110%	115%	2,067,630	2.82%	25	2.97%	82,705.18	2.23%	148.76
115%	120%	2,762,483	3.77%	28	3.33%	98,660.11	1.72%	141.77
120%	125%	11,185,422	15.28%	113	13.44%	98,986.03	2.45%	147.43
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>73,217,214</b>	<b>100.00%</b>	<b>841</b>	<b>100.00%</b>	<b>87,059.71</b>	<b>2.67%</b>	<b>147.75</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,334,186	1.82%	14	2.36%	95,298.97	2.54%	150.78
Utrecht	5,378,670	7.35%	40	6.75%	134,466.74	2.60%	147.36
Zeeland	736,942	1.01%	8	1.35%	92,117.74	3.22%	153.39
Zuid-Holland	16,725,608	22.84%	141	23.78%	118,621.33	2.78%	148.11
Flevoland	4,367,228	5.96%	28	4.72%	155,972.42	2.38%	148.14
Friesland	2,267,914	3.10%	22	3.71%	103,086.98	1.92%	140.37
Gelderland	8,147,193	11.13%	62	10.46%	131,406.34	2.69%	147.23
Groningen	2,448,111	3.34%	20	3.37%	122,405.55	2.37%	145.21
Limburg	4,703,902	6.42%	40	6.75%	117,597.54	3.02%	147.48
Noord-Brabant	9,776,975	13.35%	85	14.33%	115,023.24	2.85%	148.03
Noord-Holland	11,465,771	15.66%	86	14.50%	133,322.92	2.90%	149.71
Overijssel	5,864,716	8.01%	47	7.93%	124,781.18	1.92%	145.95
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>73,217,214</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>	<b>123,469.16</b>	<b>2.67%</b>	<b>147.75</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	62,975,915	86.01%	507	85.50%	124,212.85	2.65%	147.30
Shop/House	53,355	0.07%	1	0.17%	53,354.64	2.95%	149.00
Condominium	9,324,481	12.74%	78	13.15%	119,544.62	2.71%	150.41
Farm House	182,000	0.25%	1	0.17%	181,999.99	3.30%	151.00
Condominium with garage	681,464	0.93%	6	1.01%	113,577.30	3.24%	152.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>73,217,214</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>	<b>123,469.16</b>	<b>2.67%</b>	<b>147.75</b>

**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	0	0.00%	-	0.00%	-	0.00%	-
25,000	342,069	0.47%	23	3.88%	14,872.56	4.02%	142.41
50,000	1,433,472	1.96%	38	6.41%	37,722.96	3.48%	145.07
75,000	6,007,818	8.21%	91	15.35%	66,019.98	2.79%	149.28
100,000	6,939,882	9.48%	78	13.15%	88,972.85	3.17%	148.61
125,000	11,764,665	16.07%	103	17.37%	114,220.05	2.81%	145.72
150,000	11,447,411	15.63%	83	14.00%	137,920.62	2.57%	148.24
175,000	8,988,894	12.28%	55	9.27%	163,434.43	2.65%	148.20
200,000	10,129,974	13.84%	54	9.11%	187,592.11	2.66%	150.21
225,000	8,832,922	12.06%	41	6.91%	215,437.12	2.27%	150.06
250,000	3,328,607	4.55%	14	2.36%	237,757.64	2.28%	142.02
275,000	810,000	1.11%	3	0.51%	270,000.00	4.49%	133.68
300,000	1,151,750	1.57%	4	0.67%	287,937.50	2.37%	138.35
325,000	638,000	0.87%	2	0.34%	319,000.00	1.65%	144.62
350,000	1,008,250	1.38%	3	0.51%	336,083.17	1.58%	148.32
375,000	-	0.00%	-	0.00%	-	0.00%	-
400,000	393,500	0.54%	1	0.17%	393,500.00	1.00%	153.00
425,000	-	0.00%	-	0.00%	-	0.00%	-
450,000	-	0.00%	-	0.00%	-	0.00%	-
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%	-
<b>Total</b>	<b>73,217,214</b>	<b>100.00%</b>	<b>593</b>	<b>100.00%</b>	<b>123,469.16</b>	<b>2.67%</b>	<b>147.75</b>