

**Cashflow analysis for the period**

Total interest received	533,337	
Interest received on transaction accounts	(2)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,333,335
Company management expenses	5,630	
MIPT fee	12,813	
Administration fee	1,830	
Third party fees	53,239	
Floating Rate GIC Interest Senior Amount		
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	316,101	
Interest on the Notes	114,728	
Shortfall Class D PDL Repayment	91	
Liquidity Facility Commitment Fee Subordinated Amount	8,493	
Floating Rate GIC Interest Junior Amount	11,917	
Deferred Purchase Price Instalment	-	
Total funds distributed		533,335
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 26th July 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	73,217,214	
Principal redemptions and repayments	(2,750,173)	
Losses for the period	(91)	
Ending principal balance		70,466,950
Balance Reset Participation	-	
Balance Further Advance Participation	2,104,991	
Total balance E-MAC NL 2004-I		72,571,941

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	91	91	-
Total	-	91	91	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	16.30%	13.87%	13.03%

Delinquency table	Number of loans	Balance	Percentage of total
Current	568	69,561,352	98.71%
31 - 60 days	2	302,500	0.43%
61 - 90 days	-	-	0.00%
91 - 120 days	2	367,000	0.52%
120+ days	2	236,098	0.34%
In repossession			
Total	574	70,466,950	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	121	91	11,774	3,340,567

**Characteristics**

Number of borrowers	574		
Number of loanparts	813		
Loan size borrower	(weighted) average	Minimum	Maximum
Loan part size	122,765	2,653	393,500
Coupon	86,675	1,985	393,500
Remaining maturity (months)	2.63%	0.10%	6.55%
Remaining interest period (months)	145	5	220
Original interest period (months)	31	1	153
Seasoning (months)	81	1	240
Loan to Original Foreclosure Value (1)	124.7	3.0	226.0
	77.0%	0.3%	144.6%

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	212,243	0.30%	2	0.25%	106,121.69	5.11%	150.57
Annuity	1,269,239	1.80%	27	3.32%	47,008.84	3.19%	145.44
Interest Only	52,426,137	74.40%	589	72.45%	89,008.72	2.60%	147.58
Investment	476,080	0.68%	4	0.49%	119,020.00	3.35%	150.36
Life	1,471,266	2.09%	17	2.09%	86,545.07	2.83%	141.42
Savings	1,678,509	2.38%	35	4.31%	47,957.40	4.10%	134.15
Universal Life	12,933,476	18.35%	139	17.10%	93,046.59	2.44%	134.80
<b>Total</b>	<b>70,466,950</b>	<b>100.00%</b>	<b>813</b>	<b>100.00%</b>	<b>86,675.21</b>	<b>2.63%</b>	<b>144.78</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	24,924,128	35.37%	237	29.15%	105,165.10	0.84%	146.01
12	2,652,917	3.76%	33	4.06%	80,391.43	2.73%	145.29
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	10,549,515	14.97%	130	15.99%	81,150.12	2.78%	145.32
72	1,530,176	2.17%	16	1.97%	95,636.02	3.33%	138.75
84	1,534,815	2.18%	23	2.83%	66,731.07	3.15%	143.02
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	18,307,904	25.98%	218	26.81%	83,981.21	3.47%	147.04
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	1,198,794	1.70%	18	2.21%	66,599.68	3.19%	149.37
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	9,768,700	13.86%	138	16.97%	70,787.68	5.18%	137.29
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%	-
<b>Total</b>	<b>70,466,950</b>	<b>100.00%</b>	<b>813</b>	<b>100.00%</b>	<b>86,675.21</b>	<b>2.63%</b>	<b>144.78</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	29,985,305	42.55%	309	38.01%	97,039.82	1.05%	146.02
2.50%	2.75%	5,241,259	7.44%	69	8.49%	75,960.28	2.66%	142.79
2.75%	3.00%	7,606,724	10.79%	104	12.79%	73,141.58	2.88%	146.11
3.00%	3.25%	4,377,011	6.21%	53	6.52%	82,585.12	3.13%	145.34
3.25%	3.50%	5,847,000	8.30%	57	7.01%	102,578.95	3.37%	145.27
3.50%	3.75%	2,436,527	3.46%	26	3.20%	93,712.59	3.63%	150.40
3.75%	4.00%	986,463	1.40%	11	1.35%	89,678.50	3.85%	151.03
4.00%	4.25%	776,191	1.10%	12	1.48%	64,682.58	4.17%	141.61
4.25%	4.50%	717,257	1.02%	6	0.74%	119,542.86	4.47%	150.32
4.50%	4.75%	1,387,957	1.97%	18	2.21%	77,108.70	4.68%	139.24
4.75%	5.00%	1,983,587	2.81%	26	3.20%	76,291.80	4.92%	148.05
5.00%	5.25%	3,829,052	5.43%	53	6.52%	72,246.26	5.15%	137.13
5.25%	5.50%	2,795,179	3.97%	40	4.92%	69,879.48	5.39%	136.14
5.50%	5.75%	1,465,909	2.08%	18	2.21%	81,439.41	5.64%	136.36
5.75%	6.00%	760,303	1.08%	8	0.98%	95,037.93	5.86%	148.02
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	168,963	0.24%	2	0.25%	84,481.34	6.35%	145.16
6.50%	6.75%	102,261	0.15%	1	0.12%	102,260.58	6.55%	150.00
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
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%	-
<b>Total</b>		<b>70,466,950</b>	<b>100.00%</b>	<b>813</b>	<b>100.00%</b>	<b>86,675.21</b>	<b>2.63%</b>	<b>144.78</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		24,924,128	35.37%	237	29.15%	105,165.10	0.84%	146.01
<		2,825,330	4.01%	35	4.31%	80,723.72	2.94%	140.79
01/01/2022	01/01/2023	3,366,156	4.78%	36	4.43%	93,504.33	3.36%	147.34
01/01/2023	01/01/2024	10,711,733	15.20%	142	17.47%	75,434.74	4.36%	139.08
01/01/2024	01/01/2025	8,734,969	12.40%	117	14.39%	74,654.43	4.14%	138.45
01/01/2025	01/01/2026	3,358,311	4.77%	39	4.80%	86,110.53	3.23%	142.70
01/01/2026	01/01/2027	3,539,286	5.02%	45	5.54%	78,650.80	3.28%	144.50
01/01/2027	01/01/2028	2,577,994	3.66%	27	3.32%	95,481.25	3.72%	146.04
01/01/2028	01/01/2029	6,519,083	9.25%	86	10.58%	75,803.29	2.93%	145.39
01/01/2029	01/01/2030	1,818,711	2.58%	21	2.58%	86,605.29	3.03%	154.21
01/01/2030	01/01/2031	743,650	1.06%	7	0.86%	106,235.70	2.56%	151.81
01/01/2031	01/01/2032	324,705	0.46%	4	0.49%	81,176.25	2.05%	138.71
01/01/2032	01/01/2033	125,000	0.18%	2	0.25%	62,500.00	2.94%	127.00
01/01/2033	01/01/2034	430,848	0.61%	8	0.98%	53,855.95	3.02%	149.12
01/01/2034	01/01/2035	467,447	0.66%	7	0.86%	66,778.10	2.81%	153.79
01/01/2035	01/01/2036	-	0.00%	-	0.00%	-	0.00%	-
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	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>70,466,950</b>	<b>100.00%</b>	<b>813</b>	<b>100.00%</b>	<b>86,675.21</b>	<b>2.63%</b>	<b>144.78</b>

**Legal Maturity**

from	until	Value	As % of total	no. loans	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018	31-Dec-2018	103,198	0.15%	1	0.12%	103,198.41	0.38%	32.00
01-Jan-2021	31-Dec-2021	1,427	0.00%	1	0.12%	1,426.68	5.40%	5.00
01-Jan-2022	31-Dec-2022	67,500	0.10%	1	0.12%	67,500.00	0.20%	10.00
01-Jan-2023	31-Dec-2023	377,998	0.54%	8	0.98%	47,249.78	3.13%	26.46
01-Jan-2024	31-Dec-2024	612,492	0.87%	14	1.72%	43,749.41	4.37%	33.90
01-Jan-2025	31-Dec-2025	101,009	0.14%	2	0.25%	50,504.34	1.54%	46.65
01-Jan-2026	31-Dec-2026	248,987	0.35%	5	0.62%	49,797.47	4.46%	58.63
01-Jan-2027	31-Dec-2027	106,650	0.15%	2	0.25%	53,325.00	3.75%	66.00
01-Jan-2028	31-Dec-2028	948,005	1.35%	12	1.48%	79,000.42	2.65%	83.86
01-Jan-2029	31-Dec-2029	1,075,857	1.53%	16	1.97%	67,241.07	3.78%	94.40
01-Jan-2030	31-Dec-2030	432,476	0.61%	6	0.74%	72,079.36	3.51%	107.44
01-Jan-2031	31-Dec-2031	860,256	1.22%	10	1.23%	86,025.57	1.49%	117.91
01-Jan-2032	31-Dec-2032	1,160,499	1.65%	13	1.60%	89,269.16	2.35%	130.79
01-Jan-2033	31-Dec-2033	26,733,779	37.94%	310	38.13%	86,238.00	2.76%	147.42
01-Jan-2034	31-Dec-2034	37,494,169	53.21%	410	50.43%	91,449.19	2.49%	151.94
01-Jan-2037	31-Dec-2037	95,000	0.13%	1	0.12%	95,000.00	3.85%	191.00
01-Jan-2039	31-Dec-2039	47,647	0.07%	1	0.12%	47,647.00	2.81%	220.00
<b>Total</b>		<b>70,466,950</b>	<b>100.00%</b>	<b>813</b>	<b>100.00%</b>	<b>86,675.21</b>	<b>2.63%</b>	<b>144.78</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		7,969,351	11.31%	115	14.15%	69,298.70	2.91%	145.89
<	50%	15,403,981	21.86%	235	28.91%	65,548.86	2.86%	144.95
50%	55%	3,848,480	5.46%	35	4.31%	109,956.58	2.53%	150.02
55%	60%	6,160,469	8.74%	61	7.50%	100,991.30	2.48%	147.22
60%	65%	9,848,323	13.98%	76	9.35%	129,583.20	2.47%	147.06
65%	70%	1,638,295	2.32%	18	2.21%	91,016.40	3.16%	147.72
70%	75%	3,761,560	5.34%	32	3.94%	117,548.76	2.54%	147.65
75%	80%	713,234	1.01%	9	1.11%	79,248.22	2.45%	123.61
80%	85%	449,255	0.64%	6	0.74%	74,875.84	4.64%	120.45
85%	90%	564,795	0.80%	5	0.62%	112,958.99	3.80%	150.83
90%	95%	961,384	1.36%	10	1.23%	96,138.40	2.65%	137.92
95%	100%	1,877,410	2.66%	27	3.32%	69,533.71	2.82%	130.06
100%	105%	937,323	1.33%	12	1.48%	78,110.28	3.61%	138.76
105%	110%	1,070,704	1.52%	14	1.72%	76,478.89	1.91%	139.43
110%	115%	1,811,478	2.57%	21	2.58%	86,260.87	1.99%	145.16
115%	120%	2,265,483	3.21%	24	2.95%	94,395.12	1.62%	138.76
120%	125%	11,185,422	15.87%	113	13.90%	98,986.03	2.45%	144.43
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>70,466,950</b>	<b>100.00%</b>	<b>813</b>	<b>100.00%</b>	<b>86,675.21</b>	<b>2.63%</b>	<b>144.78</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,334,186	1.89%	14	2.44%	95,298.97	2.56%	147.78
Utrecht	5,373,492	7.63%	40	6.97%	134,337.31	2.60%	144.39
Zeeland	607,097	0.86%	7	1.22%	86,728.12	3.16%	150.47
Zuid-Holland	16,457,551	23.35%	140	24.39%	117,553.93	2.78%	145.19
Flevoland	4,017,172	5.70%	27	4.70%	148,784.16	2.35%	146.06
Friesland	2,266,731	3.22%	22	3.33%	103,033.24	1.92%	137.36
Gelderland	7,657,262	10.87%	58	10.10%	132,021.76	2.61%	143.98
Groningen	2,446,973	3.47%	20	3.48%	122,348.64	2.37%	142.21
Limburg	4,188,256	5.94%	36	6.27%	116,340.44	2.75%	143.99
Noord-Brabant	9,683,038	13.74%	84	14.63%	115,274.27	2.78%	145.19
Noord-Holland	10,948,295	15.54%	82	14.29%	133,515.79	2.92%	146.91
Overijssel	5,486,897	7.79%	44	7.67%	124,702.19	1.88%	142.51
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>70,466,950</b>	<b>100.00%</b>	<b>574</b>	<b>100.00%</b>	<b>122,764.72</b>	<b>2.63%</b>	<b>144.78</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	60,254,040	85.51%	488	85.02%	123,471.39	2.61%	144.30
Shop/House	52,462	0.07%	1	0.17%	52,461.63	2.95%	146.00
Condominium	9,296,984	13.19%	78	13.59%	119,192.10	2.71%	147.47
Farm House	182,000	0.26%	1	0.17%	181,999.99	3.30%	148.00
Condominium with garage	681,464	0.97%	6	1.05%	113,577.30	3.24%	149.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>70,466,950</b>	<b>100.00%</b>	<b>574</b>	<b>100.00%</b>	<b>122,764.72</b>	<b>2.63%</b>	<b>144.78</b>

**Net Size**

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	-	-
0	339,920	0.48%	24	4.18%	14,163.34	4.15%	131.94
25,000	1,351,804	1.92%	36	6.27%	37,550.10	3.40%	144.42
50,000	5,928,567	8.41%	90	15.68%	65,872.97	2.79%	145.97
75,000	6,690,748	9.49%	75	13.07%	89,209.98	3.08%	145.77
100,000	11,779,305	16.72%	103	17.94%	114,362.19	2.82%	142.57
125,000	10,347,849	14.68%	75	13.07%	137,971.32	2.47%	145.47
150,000	8,847,807	12.56%	54	9.41%	163,848.28	2.70%	145.14
175,000	9,772,744	13.87%	52	9.06%	187,937.38	2.57%	147.22
200,000	8,413,099	11.94%	39	6.79%	215,720.48	2.18%	147.15
225,000	3,328,607	4.72%	14	2.44%	237,757.64	2.28%	139.02
250,000	810,000	1.15%	3	0.52%	270,000.00	4.49%	130.68
275,000	1,151,750	1.63%	4	0.70%	287,937.50	2.37%	135.35
300,000	638,000	0.91%	2	0.35%	319,000.00	1.65%	141.62
325,000	673,250	0.96%	2	0.35%	336,624.76	1.08%	151.02
350,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	393,500	0.56%	1	0.17%	393,500.00	1.00%	150.00
400,000	-	0.00%	-	0.00%	-	0.00%	-
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%	-	-	-
<b>Total</b>	<b>70,466,950</b>	<b>100.00%</b>	<b>574</b>	<b>100.00%</b>	<b>122,764.72</b>	<b>2.63%</b>	<b>144.78</b>