

Cashflow analysis for the period

Total interest received	499,442	
Interest received on transaction accounts	(2)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,299,440
Company management expenses	2,360	
MPT fee	11,662	
Administration fee	1,666	
Third party fees	8,612	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,587	
Payments under hedging arrangements	370,749	
Interest on the Notes	73,456	
Shortfall Class D PDL Repayment	61	
Liquidity Facility Commitment Fee Subordinated Amount	8,587	
Floating Rate GIC Interest Junior Amount	13,701	
Deferred Purchase Price Instalment	-	
Total funds distributed		499,440
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th January 2022	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	4,000,000	
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	66,638,980	
Principal redemptions and repayments	(5,089,974)	
Losses for the period	(61)	
Ending principal balance		61,548,945
Balance Reset Participation	-	
Balance Further Advance Participation	1,950,681	
Total balance E-MAC NL 2004-I		63,499,627

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	61	61	-
Total	-	61	61	-

Performance

	Last period	This period	Since issue
Prepayment rate	19.75%	26.92%	13.35%

Delinquency table	Number of loans	Balance	Percentage of total
Current	511	60,589,394	98.44%
31 - 60 days	3	438,454	0.71%
61 - 90 days	1	285,000	0.46%
91 - 120 days	-	-	0.00%
120+ days	2	236,098	0.38%
In repossession	-	-	-
Total	517	61,548,945	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	469	61	8,092	3,322,470

Characteristics

	517			
Number of borrowers	517			
Number of loanparts	727			
Loan size borrower (weighted) average	119,050	Minimum	Maximum	
Loan part size	84,662	2,653	393,500	
Coupon	2.50%	2,125	393,500	
Remaining maturity (months)	139	0.03%	6.55%	
Remaining interest period (months)	28	4	214	
Original interest period (months)	76	1	147	
Seasoning (months)	129.6	1	240	
Loan to Original Foreclosure Value (2)	72.6%	1.0	229.0	
		0.3%	125.0%	

Redemption Type

Table with columns: Redemption Type, Value, As % of total, no.parts, As % of total, Average Loan parts, WAC, WAM. Rows include Alternative Savings, Annuity, Interest Only, Investment, Life, Savings, Universal Life, and Total.

Interest Term

Table with columns: Interest Term, Value, As % of total, no.parts, As % of total, Average Loan parts, WAC, WAM. Rows list interest terms from 1 to 360 months.

Mortgage Coupons

Table with columns: from, until, Value, As % of total, no.parts, As % of total, Average Loan parts, WAC, WAM. Rows show coupon rates from < 2.50% to 7.50% and Unknown.

Interest Reset Date

Table with columns: from, until, Value, As % of total, no.parts, As % of total, Average Loan parts, WAC, WAM. Rows list reset dates from floating to 01/01/2051.

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018 - 31-Dec-2018	103,198	0.17%	1	0.14%	103,198.41	0.38%	38.00
01-Jan-2022 - 31-Dec-2022	67,500	0.11%	1	0.14%	67,500.00	0.13%	4.00
01-Jan-2023 - 31-Dec-2023	344,931	0.56%	7	0.96%	49,275.83	3.11%	20.22
01-Jan-2024 - 31-Dec-2024	383,616	0.62%	11	1.51%	34,874.17	3.85%	28.38
01-Jan-2025 - 31-Dec-2025	101,009	0.16%	2	0.28%	50,504.34	1.50%	40.65
01-Jan-2026 - 31-Dec-2026	245,856	0.40%	5	0.69%	49,171.12	4.49%	52.61
01-Jan-2027 - 31-Dec-2027	102,506	0.17%	2	0.28%	51,253.20	3.69%	60.00
01-Jan-2028 - 31-Dec-2028	668,868	1.09%	9	1.24%	74,318.61	2.92%	78.03
01-Jan-2029 - 31-Dec-2029	800,000	1.30%	12	1.65%	66,666.67	3.50%	88.91
01-Jan-2030 - 31-Dec-2030	430,546	0.70%	6	0.83%	71,757.65	3.48%	101.42
01-Jan-2031 - 31-Dec-2031	575,256	0.93%	7	0.96%	82,179.38	1.77%	112.60
01-Jan-2032 - 31-Dec-2032	663,639	1.08%	9	1.24%	73,737.72	2.21%	123.81
01-Jan-2033 - 31-Dec-2033	24,173,449	39.28%	285	39.20%	84,819.12	2.61%	141.35
01-Jan-2034 - 31-Dec-2034	32,745,925	53.20%	368	50.62%	88,983.49	2.37%	145.93
01-Jan-2037 - 31-Dec-2037	95,000	0.15%	1	0.14%	95,000.00	3.85%	185.00
01-Jan-2039 - 31-Dec-2039	47,647	0.08%	1	0.14%	47,647.00	2.81%	214.00
Total	61,548,945	100.00%	727	100.00%	84,661.55	2.50%	139.31

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan parts	WAC	WAM
NHG		7,052,532	11.46%	103	14.17%	68,471.19	2.89%	140.01
<	50%	14,157,100	23.00%	225	30.95%	62,920.44	2.74%	138.83
50%	55%	3,396,477	5.52%	33	4.54%	102,923.54	2.12%	143.28
55%	60%	5,218,673	8.48%	52	7.15%	100,359.09	2.15%	143.65
60%	65%	8,957,645	14.55%	71	9.77%	126,164.01	2.37%	141.09
65%	70%	1,634,392	2.66%	18	2.48%	90,799.58	3.19%	141.98
70%	75%	3,386,717	5.50%	30	4.13%	112,890.55	2.25%	143.86
75%	80%	348,497	0.57%	5	0.69%	69,699.43	1.57%	93.66
80%	85%	359,255	0.58%	4	0.55%	89,813.75	4.44%	137.11
85%	90%	684,169	1.11%	7	0.96%	97,738.47	3.55%	144.69
90%	95%	600,721	0.98%	8	1.10%	75,090.15	1.96%	111.06
95%	100%	1,346,263	2.19%	18	2.48%	74,792.37	2.45%	132.86
100%	105%	935,620	1.52%	12	1.65%	77,968.34	3.59%	132.74
105%	110%	834,674	1.36%	9	1.24%	92,741.51	1.74%	130.33
110%	115%	1,217,792	1.98%	15	2.06%	81,186.14	1.59%	136.51
115%	120%	1,698,736	2.76%	18	2.48%	94,374.21	1.56%	131.08
120%	125%	9,719,684	15.79%	99	13.62%	98,178.62	2.47%	139.30
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		61,548,945	100.00%	727	100.00%	84,661.55	2.50%	139.31

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,334,186	2.17%	14	2.71%	95,298.97	2.55%	141.78
Utrecht	4,835,529	7.86%	35	6.77%	138,157.96	2.40%	140.41
Zeeland	517,272	0.84%	6	1.16%	86,211.99	3.35%	144.86
Zuid-Holland	15,500,436	25.18%	134	25.92%	115,674.90	2.76%	139.04
Flevoland	3,254,669	5.29%	23	4.45%	141,507.33	2.34%	141.99
Friesland	2,180,135	3.54%	21	4.06%	103,815.97	1.86%	130.99
Gelderland	6,249,333	10.15%	50	9.67%	124,986.66	2.39%	137.08
Groningen	2,346,595	3.81%	19	3.68%	123,505.00	2.24%	140.50
Limburg	3,546,079	5.76%	32	6.19%	110,814.95	2.75%	139.16
Noord-Brabant	8,165,565	13.27%	74	14.31%	110,345.48	2.55%	139.92
Noord-Holland	9,159,751	14.88%	71	13.73%	129,010.57	2.69%	141.12
Overijssel	4,459,397	7.25%	38	7.35%	117,352.55	1.70%	137.65
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	61,548,945	100.00%	517	100.00%	119,050.18	2.50%	139.31

Property Type

Property Type	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
Single Family House	51,874,107	84.28%	436	84.33%	118,977.31	2.46%	138.91
Shop/House	50,656	0.08%	1	0.19%	50,655.78	2.95%	140.00
Condominium	8,760,719	14.23%	73	14.12%	120,009.85	2.70%	141.35
Farm House	182,000	0.30%	1	0.19%	181,999.99	3.30%	142.00
Condominium with garage	681,464	1.11%	6	1.16%	113,577.30	3.21%	143.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	61,548,945	100.00%	517	100.00%	119,050.18	2.50%	139.31

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	319,756	0.52%	26	5.03%	12,298.32	4.07%	128.21
25,000	50,000	1,404,670	37	7.16%	37,964.05	3.36%	139.01
50,000	75,000	5,717,725	87	16.83%	65,720.97	2.80%	139.20
75,000	100,000	5,304,500	60	11.61%	88,408.33	2.76%	142.35
100,000	125,000	10,971,006	96	18.57%	114,281.32	2.80%	137.51
125,000	150,000	9,925,466	72	13.93%	137,853.70	2.29%	139.75
150,000	175,000	6,915,357	42	8.12%	164,651.35	2.53%	140.07
175,000	200,000	7,699,566	41	7.93%	187,794.28	2.47%	140.83
200,000	225,000	7,106,794	33	6.38%	215,357.38	1.98%	141.03
225,000	250,000	3,095,607	13	2.51%	238,123.61	2.34%	132.12
250,000	275,000	545,000	2	0.39%	272,500.00	4.44%	143.00
275,000	300,000	1,151,750	4	0.77%	287,937.50	2.33%	129.35
300,000	325,000	325,000	1	0.19%	325,000.00	0.13%	142.00
325,000	350,000	673,250	2	0.39%	336,624.76	1.01%	145.02
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	393,500	1	0.19%	393,500.00	0.33%	144.00
400,000	425,000	-	-	0.00%	-	0.00%	-
425,000	450,000	-	-	0.00%	-	0.00%	-
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	-	-	0.00%	-	0.00%	-
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	61,548,945	100.00%	517	100.00%	119,050.18	2.50%	139.31