

Cashflow analysis for the period

Total interest received	414,738	
Interest received on transaction accounts	(2)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	58,000	
Total funds available		9,272,736
Company management expenses	5,218	
MPT fee	10,771	
Administration fee	1,539	
Third party fees	16,706	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,400	
Payments under hedging arrangements	167,715	
Interest on the Notes	241,016	
Shortfall Class D PDL Repayment	121	
Liquidity Facility Commitment Fee Subordinated Amount	8,400	
Floating Rate GIC Interest Junior Amount	12,850	
Deferred Purchase Price Instalment	-	
Total funds distributed		472,736
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th April 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	61,548,945	
Principal redemptions and repayments	(3,167,145)	
Losses for the period	(121)	
Ending principal balance		58,381,679
Balance Reset Participation	-	
Balance Further Advance Participation	1,623,976	
Total balance E-MAC NL 2004-I		60,005,656

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	26.92%	18.76%	13.43%

Delinquency table	Number of loans	Balance	Percentage of total
Current	488	57,805,861	99.01%
31 - 60 days	3	339,721	0.58%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	236,098	0.40%
In repossession	-	-	-
Total	493	58,381,679	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	121	3,010	3,319,581

Characteristics

		Minimum	Maximum
Number of borrowers	493		
Number of loanparts	691		
Loan size borrower (weighted) average	118,421	2,653	393,500
Loan part size	84,489	2,653	393,500
Coupon	2.50%	0.09%	6.55%
Remaining maturity (months)	136	1	211
Remaining interest period (months)	29	1	180
Original interest period (months)	77	1	240
Seasoning (months)	132.6	1.0	232.0
Loan to Original Foreclosure Value (2)	72.2%	0.3%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	43,968	0.08%	1	0.14%	43,967.93	2.80%	140.00
Annuity	825,838	1.41%	21	3.04%	39,325.61	3.17%	134.51
Interest Only	43,834,870	75.08%	504	72.94%	86,973.95	2.44%	139.42
Investment	476,080	0.82%	4	0.59%	119,020.00	3.35%	141.36
Life	1,271,265	2.18%	15	2.17%	84,751.00	2.71%	130.91
Savings	1,317,839	2.26%	30	4.34%	43,927.98	4.12%	124.25
Universal Life	10,611,819	18.18%	116	16.79%	91,481.20	2.40%	126.50
Total	58,381,679	100.00%	691	100.00%	84,488.68	2.50%	136.49

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	21,704,853	37.18%	207	29.96%	104,854.36	0.82%	137.74
12	1,921,044	3.29%	25	3.62%	76,841.75	2.65%	134.30
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	8,467,190	14.50%	110	15.92%	76,974.45	2.69%	135.95
60	1,184,666	2.03%	13	1.88%	91,128.15	3.10%	126.85
72	1,184,744	2.03%	17	2.46%	69,690.81	3.20%	135.07
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	16,147,961	27.66%	197	28.51%	81,969.35	3.38%	138.44
120	-	0.00%	-	0.00%	-	0.00%	-
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	1,022,821	1.75%	15	2.17%	68,188.08	2.94%	139.44
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	6,748,400	11.56%	107	15.48%	63,069.16	5.20%	130.58
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%	-
Total	58,381,679	100.00%	691	100.00%	84,488.68	2.50%	136.49

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	26,233,305	44.93%	273	39.51%	96,092.69	1.03%	137.68
2.50%	2.75%	5,304,054	9.09%	68	9.84%	78,000.80	2.66%	134.73
2.75%	3.00%	7,088,657	12.14%	96	13.89%	73,840.17	2.88%	137.16
3.00%	3.25%	3,458,879	5.92%	44	6.37%	78,610.89	3.13%	136.12
3.25%	3.50%	4,348,703	7.45%	42	6.08%	103,540.54	3.37%	136.66
3.50%	3.75%	1,172,732	2.01%	14	2.03%	83,766.55	3.64%	141.90
3.75%	4.00%	982,918	1.69%	11	1.59%	89,356.19	3.85%	142.02
4.00%	4.25%	386,907	0.66%	8	1.16%	48,363.35	4.13%	124.16
4.25%	4.50%	597,250	1.02%	5	0.72%	119,450.00	4.48%	141.58
4.50%	4.75%	643,911	1.10%	10	1.45%	64,391.08	4.68%	140.66
4.75%	5.00%	1,473,289	2.52%	21	3.04%	70,156.60	4.90%	138.99
5.00%	5.25%	2,912,303	4.99%	45	6.51%	64,717.84	5.16%	128.94
5.25%	5.50%	2,259,229	3.87%	33	4.78%	68,461.48	5.40%	129.31
5.50%	5.75%	880,154	1.51%	14	2.03%	62,868.15	5.63%	130.01
5.75%	6.00%	368,167	0.63%	4	0.58%	92,041.82	5.87%	139.10
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	168,963	0.29%	2	0.29%	84,481.34	6.35%	136.16
6.50%	6.75%	102,261	0.18%	1	0.14%	102,260.58	6.55%	141.00
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%	-
Total		58,381,679	100.00%	691	100.00%	84,488.68	2.50%	136.49

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		21,704,853	37.18%	207	29.96%	104,854.36	0.82%	137.74
<	01/01/2023	2,489,418	4.26%	30	4.34%	82,980.60	2.98%	132.85
01/01/2023	01/01/2024	9,009,150	15.43%	123	17.80%	73,245.12	4.24%	131.25
01/01/2024	01/01/2025	6,768,219	11.59%	102	14.76%	66,355.09	4.05%	129.51
01/01/2025	01/01/2026	2,547,249	4.36%	30	4.34%	84,908.31	3.05%	139.15
01/01/2026	01/01/2027	3,590,109	6.15%	45	6.51%	79,780.20	3.13%	135.78
01/01/2027	01/01/2028	2,261,257	3.87%	27	3.91%	83,750.27	3.62%	136.64
01/01/2028	01/01/2029	5,914,064	10.13%	77	11.14%	76,806.03	2.92%	136.84
01/01/2029	01/01/2030	1,736,410	2.97%	20	2.89%	86,820.52	3.02%	145.36
01/01/2030	01/01/2031	663,650	1.14%	6	0.87%	110,608.31	2.50%	143.12
01/01/2031	01/01/2032	357,355	0.61%	4	0.58%	89,338.75	2.26%	142.00
01/01/2032	01/01/2033	442,123	0.76%	7	1.01%	63,160.50	2.28%	134.23
01/01/2033	01/01/2034	424,899	0.73%	8	1.16%	53,112.33	3.02%	140.11
01/01/2034	01/01/2035	297,423	0.51%	4	0.58%	74,355.65	2.98%	144.10
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	175,500	0.30%	1	0.14%	175,500.00	2.63%	145.00
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		58,381,679	100.00%	691	100.00%	84,488.68	2.50%	136.49

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	0.18%	1	0.14%	103,198.41	0.38%	41.00
01-Jan-2022 - 31-Dec-2022	67,500	0.12%	7	0.14%	67,500.00	0.19%	1.00
01-Jan-2023 - 31-Dec-2023	331,812	0.57%	7	1.01%	47,401.66	3.02%	17.12
01-Jan-2024 - 31-Dec-2024	376,094	0.64%	11	1.59%	34,190.38	3.81%	25.42
01-Jan-2025 - 31-Dec-2025	41,009	0.07%	1	0.14%	41,008.68	2.85%	43.00
01-Jan-2026 - 31-Dec-2026	233,254	0.40%	5	0.72%	46,650.86	4.47%	49.58
01-Jan-2027 - 31-Dec-2027	102,506	0.18%	2	0.29%	51,253.20	3.69%	57.00
01-Jan-2028 - 31-Dec-2028	631,182	1.08%	8	1.16%	78,897.73	2.83%	74.79
01-Jan-2029 - 31-Dec-2029	672,685	1.15%	10	1.45%	67,268.46	3.14%	86.31
01-Jan-2030 - 31-Dec-2030	429,561	0.74%	6	0.87%	71,593.52	3.49%	98.40
01-Jan-2031 - 31-Dec-2031	460,856	0.79%	6	0.87%	76,809.28	2.07%	110.74
01-Jan-2032 - 31-Dec-2032	562,896	0.96%	8	1.16%	70,361.96	2.15%	121.46
01-Jan-2033 - 31-Dec-2033	23,019,469	39.43%	273	39.51%	84,320.40	2.59%	138.33
01-Jan-2034 - 31-Dec-2034	31,207,011	53.45%	350	50.65%	89,162.89	2.37%	142.91
01-Jan-2037 - 31-Dec-2037	95,000	0.16%	1	0.14%	95,000.00	3.85%	182.00
01-Jan-2039 - 31-Dec-2039	47,647	0.08%	1	0.14%	47,647.00	2.81%	211.00
Total	58,381,679	100.00%	691	100.00%	84,488.68	2.50%	136.49

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		6,865,770	11.76%	99	14.33%	69,351.22	2.82%	137.38
<	50%	13,714,304	23.49%	220	31.84%	62,337.75	2.66%	135.93
50%	55%	2,950,231	5.05%	29	4.20%	101,732.11	2.14%	140.24
55%	60%	4,922,586	8.43%	48	6.95%	102,553.88	2.21%	140.60
60%	65%	8,489,013	14.54%	69	9.99%	123,029.18	2.46%	137.98
65%	70%	1,515,725	2.60%	16	2.32%	94,732.83	3.00%	140.61
70%	75%	3,383,498	5.80%	30	4.34%	112,783.25	2.25%	140.89
75%	80%	348,497	0.60%	5	0.72%	69,699.43	1.60%	90.66
80%	85%	530,429	0.91%	6	0.87%	88,404.81	4.59%	135.37
85%	90%	509,698	0.87%	5	0.72%	101,939.60	3.12%	142.94
90%	95%	599,294	1.03%	8	1.16%	74,911.72	1.98%	108.07
95%	100%	910,274	1.56%	12	1.74%	75,856.17	2.99%	131.47
100%	105%	1,080,982	1.85%	14	2.03%	77,213.02	3.47%	130.92
105%	110%	792,842	1.36%	9	1.30%	88,093.54	1.80%	126.67
110%	115%	1,042,866	1.79%	12	1.74%	86,905.53	1.43%	132.08
115%	120%	1,698,736	2.91%	18	2.60%	94,374.21	1.60%	128.08
120%	125%	9,026,934	15.46%	91	13.17%	99,197.07	2.41%	136.93
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		58,381,679	100.00%	691	100.00%	84,488.68	2.50%	136.49

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,334,186	2.29%	14	2.84%	95,298.97	2.56%	138.78
Utrecht	4,548,998	7.79%	33	6.69%	137,848.43	2.33%	137.10
Zeeland	460,613	0.79%	5	1.01%	92,122.53	3.39%	141.81
Zuid-Holland	14,383,093	24.64%	126	25.56%	114,151.53	2.74%	137.02
Flevoland	3,176,668	5.44%	22	4.46%	144,393.99	2.35%	138.96
Friesland	2,085,346	3.57%	20	4.06%	104,267.28	1.96%	127.31
Gelderland	5,755,085	9.86%	47	9.53%	122,448.61	2.49%	134.19
Groningen	2,342,918	4.01%	19	3.85%	123,311.45	2.22%	137.50
Limburg	3,346,490	5.73%	29	5.88%	115,396.19	2.66%	136.15
Noord-Brabant	8,052,649	13.79%	73	14.81%	110,310.25	2.51%	136.83
Noord-Holland	8,582,642	14.70%	68	13.79%	126,215.32	2.67%	138.09
Overijssel	4,312,994	7.39%	37	7.51%	116,567.42	1.76%	134.37
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	58,381,679	100.00%	493	100.00%	118,421.26	2.50%	136.49

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	49,346,282	84.52%	418	84.79%	118,053.31	2.45%	135.97
Shop/House	49,743	0.09%	1	0.20%	49,742.82	2.95%	137.00
Condominium	8,122,191	14.31%	67	13.59%	121,226.73	2.69%	139.27
Farm House	182,000	0.31%	1	0.20%	181,999.99	3.30%	139.00
Condominium with garage	681,464	1.17%	6	1.22%	113,577.30	3.24%	140.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	58,381,679	100.00%	493	100.00%	118,421.26	2.50%	136.49

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	-	-
0	0	0.00%	-	0.00%	-	-	-
25,000	318,751	0.55%	27	5.48%	11,805.59	3.97%	127.02
50,000	1,425,715	2.44%	37	7.51%	38,532.83	3.42%	135.84
75,000	5,259,839	9.01%	80	16.23%	65,747.98	2.73%	136.68
100,000	5,097,325	8.73%	58	11.76%	87,884.92	2.92%	137.84
125,000	10,345,579	17.72%	91	18.46%	113,687.68	2.74%	135.32
150,000	9,229,339	15.81%	67	13.59%	137,751.34	2.31%	137.12
175,000	6,565,293	11.25%	40	8.11%	164,132.31	2.59%	136.89
200,000	7,700,355	13.19%	41	8.32%	187,813.54	2.32%	138.54
225,000	6,483,377	11.11%	30	6.09%	216,112.58	1.96%	137.84
250,000	2,867,607	4.91%	12	2.43%	238,967.25	2.35%	128.99
275,000	545,000	0.93%	2	0.41%	272,500.00	4.44%	140.00
300,000	1,151,750	1.97%	4	0.81%	287,937.50	2.36%	126.35
325,000	325,000	0.56%	1	0.20%	325,000.00	0.19%	139.00
350,000	673,250	1.15%	2	0.41%	336,624.76	1.07%	142.02
375,000	-	0.00%	-	0.00%	-	0.00%	-
400,000	393,500	0.67%	1	0.20%	393,500.00	0.99%	141.00
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%	-	-	-
Total	58,381,679	100.00%	493	100.00%	118,421.26	2.50%	136.49