

Cashflow analysis for the period

Total interest received	407,093	
Interest received on transaction accounts	(100)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,206,994
Company management expenses	22,694	
MPT fee	10,217	
Administration fee	1,460	
Third party fees	56,461	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	179,587	
Interest on the Notes	108,162	
Shortfall Class D PDL Repayment	-	
Liquidity Facility Commitment Fee Subordinated Amount	8,493	
Floating Rate GIC Interest Junior Amount	11,427	
Deferred Purchase Price Instalment	-	
Total funds distributed		406,994
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th July 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	58,381,679	
Principal redemptions and repayments	(3,002,725)	
Losses for the period	-	
Ending principal balance		55,378,954
Balance Reset Participation	-	
Balance Further Advance Participation	1,472,205	
Total balance E-MAC NL 2004-I		56,851,159

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	18.76%	18.75%	13.51%

Delinquency table	Number of loans	Balance	Percentage of total
Current	467	54,858,857	99.06%
31 - 60 days	2	284,000	0.51%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	236,098	0.43%
In repossession	-	-	-
Total	471	55,378,954	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	121	-	29,090	3,290,491

Characteristics

	471	658	(weighted) average	Minimum	Maximum
Number of borrowers	471	658			
Number of loanparts					
Loan size borrower			117,577	2,653	393,500
Loan part size			84,163	2,653	393,500
Coupon			2.52%	0.15%	6.35%
Remaining maturity (months)			134	7	208
Remaining interest period (months)			27	1	142
Original interest period (months)			76	1	240
Seasoning (months)			135.3	1.0	235.0
Loan to Original Foreclosure Value (2)			72.7%	0.3%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	43,256	0.08%	1	0.15%	43,255.90	2.80%	137.00
Annuity	781,115	1.41%	21	3.19%	37,195.96	3.20%	131.18
Interest Only	41,630,798	75.17%	480	72.95%	86,730.83	2.46%	136.60
Investment	476,080	0.87%	4	0.01%	119,020.00	3.53%	138.36
Life	1,115,808	2.01%	13	1.98%	85,831.39	2.54%	137.79
Savings	1,239,671	2.24%	29	4.41%	42,747.28	4.12%	121.27
Universal Life	10,092,226	18.22%	110	16.72%	91,747.51	2.45%	124.47
Total	55,378,954	100.00%	658	100.00%	84,162.54	2.52%	134.01

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	20,779,859	37.52%	199	30.24%	104,421.40	0.93%	135.26
12	1,559,430	2.82%	21	3.19%	74,258.57	2.65%	136.11
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	8,038,901	14.52%	104	15.81%	77,297.13	2.72%	133.79
60	1,183,656	2.14%	13	1.98%	91,050.47	3.10%	123.83
72	1,181,554	2.13%	17	2.58%	69,503.18	3.20%	132.18
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	15,686,810	28.33%	191	29.03%	82,129.90	3.36%	135.64
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	1,019,908	1.84%	15	2.28%	67,993.88	2.94%	136.44
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	5,928,836	10.71%	98	14.89%	60,498.33	5.21%	127.08
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	55,378,954	100.00%	658	100.00%	84,162.54	2.52%	134.01

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	24,523,019	44.28%	251	38.15%	97,701.27	1.06%	135.36
2.50%	2.75%	4,578,448	8.27%	61	9.27%	75,056.52	2.66%	130.59
2.75%	3.00%	6,283,030	11.35%	88	13.37%	71,398.07	2.88%	135.94
3.00%	3.25%	3,826,859	6.91%	52	7.90%	73,593.44	3.12%	133.79
3.25%	3.50%	4,915,270	8.88%	46	6.99%	106,853.70	3.37%	134.29
3.50%	3.75%	1,483,184	2.68%	18	2.74%	82,399.12	3.65%	136.14
3.75%	4.00%	841,713	1.52%	9	1.37%	93,523.65	3.84%	142.52
4.00%	4.25%	447,157	0.81%	8	1.22%	55,894.65	4.17%	124.21
4.25%	4.50%	597,250	1.08%	5	0.76%	119,450.00	4.48%	138.58
4.50%	4.75%	438,086	0.79%	7	1.06%	62,583.72	4.67%	137.75
4.75%	5.00%	1,284,864	2.32%	20	3.04%	64,243.18	4.89%	136.13
5.00%	5.25%	2,723,687	4.92%	42	6.38%	64,849.70	5.16%	125.53
5.25%	5.50%	2,028,310	3.66%	31	4.71%	65,429.37	5.39%	126.51
5.50%	5.75%	870,947	1.57%	14	2.13%	62,210.52	5.63%	127.84
5.75%	6.00%	368,167	0.66%	4	0.61%	92,041.82	5.87%	136.10
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	168,963	0.31%	2	0.30%	84,481.34	6.35%	133.16
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
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		55,378,954	100.00%	658	100.00%	84,162.54	2.52%	134.01

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		20,779,859	37.52%	199	30.24%	104,421.40	0.93%	135.26
<	01/01/2023	2,127,092	3.84%	26	3.95%	81,811.24	3.03%	133.63
01/01/2023	01/01/2024	8,207,800	14.82%	113	17.17%	72,635.40	4.19%	129.06
01/01/2024	01/01/2025	6,422,303	11.60%	98	14.89%	65,533.70	4.04%	126.29
01/01/2025	01/01/2026	2,105,292	3.80%	25	3.80%	84,211.69	3.26%	135.84
01/01/2026	01/01/2027	3,462,914	6.25%	44	6.69%	78,702.58	3.09%	132.73
01/01/2027	01/01/2028	2,258,735	4.08%	27	4.10%	83,656.83	3.62%	133.66
01/01/2028	01/01/2029	5,841,819	10.55%	76	11.55%	76,866.04	2.92%	133.87
01/01/2029	01/01/2030	1,708,399	3.08%	19	2.89%	89,915.72	3.03%	142.38
01/01/2030	01/01/2031	663,650	1.20%	6	0.91%	110,608.31	2.50%	140.12
01/01/2031	01/01/2032	357,355	0.65%	4	0.61%	89,338.75	2.26%	139.00
01/01/2032	01/01/2033	548,830	0.99%	8	1.22%	68,603.73	2.67%	133.04
01/01/2033	01/01/2034	422,886	0.76%	8	1.22%	52,860.74	3.02%	137.11
01/01/2034	01/01/2035	472,022	0.85%	5	0.76%	94,404.46	2.91%	141.28
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	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
Total		55,378,954	100.00%	658	100.00%	84,162.54	2.52%	134.01

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	0.19%	1	0.15%	103,198.41	0.38%	44.00
01-Jan-2023 - 31-Dec-2023	180,770	0.33%	5	0.76%	36,153.98	3.46%	13.31
01-Jan-2024 - 31-Dec-2024	363,450	0.66%	11	1.67%	33,040.92	3.76%	22.46
01-Jan-2025 - 31-Dec-2025	41,009	0.07%	1	0.15%	41,008.66	2.85%	40.00
01-Jan-2026 - 31-Dec-2026	231,663	0.42%	5	0.76%	46,332.61	4.63%	46.57
01-Jan-2027 - 31-Dec-2027	86,000	0.16%	1	0.15%	86,000.00	3.40%	54.00
01-Jan-2028 - 31-Dec-2028	627,076	1.13%	8	1.22%	78,384.50	2.84%	71.76
01-Jan-2029 - 31-Dec-2029	660,781	1.19%	10	1.52%	66,078.11	3.17%	83.33
01-Jan-2030 - 31-Dec-2030	192,807	0.35%	3	0.46%	64,268.98	3.79%	93.89
01-Jan-2031 - 31-Dec-2031	460,856	0.83%	6	0.91%	76,809.28	2.10%	107.74
01-Jan-2032 - 31-Dec-2032	560,104	1.01%	8	1.22%	70,013.05	2.18%	118.46
01-Jan-2033 - 31-Dec-2033	21,965,984	39.66%	262	39.62%	83,839.63	2.65%	135.31
01-Jan-2034 - 31-Dec-2034	29,762,609	53.74%	335	50.91%	88,843.61	2.37%	139.94
01-Jan-2037 - 31-Dec-2037	95,000	0.17%	1	0.15%	95,000.00	3.85%	179.00
01-Jan-2039 - 31-Dec-2039	47,647	0.09%	1	0.15%	47,647.00	2.81%	208.00
Total	55,378,954	100.00%	658	100.00%	84,162.54	2.52%	134.01

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	6,213,381	11.22%	91	13.83%	68,278.91	2.87%	136.03
<	50%	12,733,896	22.99%	208	31.61%	61,220.65	2.69%	133.85
50%	55%	2,913,619	5.26%	26	3.95%	112,062.26	2.16%	135.77
55%	60%	4,437,648	8.01%	45	6.84%	98,614.40	2.14%	137.63
60%	65%	8,199,397	14.81%	67	10.18%	122,379.06	2.54%	134.88
65%	70%	1,629,993	2.94%	18	2.74%	90,555.18	3.09%	136.41
70%	75%	3,449,690	6.23%	29	4.41%	118,954.82	2.18%	138.78
75%	80%	348,497	0.63%	5	0.76%	69,699.43	1.63%	87.66
80%	85%	316,276	0.57%	4	0.61%	79,069.03	4.00%	137.77
85%	90%	507,515	0.92%	5	0.76%	101,502.98	3.14%	139.94
90%	95%	597,856	1.08%	8	1.22%	74,732.04	2.00%	105.07
95%	100%	1,086,727	1.96%	14	2.13%	77,623.39	3.40%	130.51
100%	105%	901,864	1.63%	12	1.82%	75,155.35	3.21%	125.34
105%	110%	512,428	0.93%	7	1.06%	73,203.95	2.27%	121.66
110%	115%	1,042,866	1.89%	12	1.82%	86,905.53	1.59%	129.08
115%	120%	1,468,279	2.65%	16	2.43%	91,767.42	1.46%	129.63
120%	125%	9,019,022	16.29%	91	13.83%	99,110.13	2.44%	133.97
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		55,378,954	100.00%	658	100.00%	84,162.54	2.52%	134.01

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,334,186	2.41%	14	2.97%	95,298.97	2.68%	135.78
Utrecht	3,973,398	7.17%	30	6.37%	132,446.59	2.12%	135.36
Zeeland	459,720	0.83%	5	1.06%	91,943.91	3.39%	138.81
Zuid-Holland	13,866,254	25.04%	120	25.48%	115,552.11	2.80%	134.01
Flevoland	3,176,267	5.74%	22	4.67%	144,375.79	2.38%	135.96
Friesland	1,883,632	3.40%	18	3.82%	104,646.24	2.03%	132.54
Gelderland	5,452,043	9.84%	45	9.55%	121,156.50	2.54%	130.88
Groningen	2,128,773	3.84%	17	3.61%	125,221.91	2.22%	134.25
Limburg	2,882,820	5.21%	27	5.73%	106,771.12	2.81%	136.03
Noord-Brabant	7,822,375	14.13%	71	15.07%	110,174.29	2.57%	133.87
Noord-Holland	8,092,267	14.61%	65	13.80%	124,496.42	2.60%	135.24
Overijssel	4,307,221	7.78%	37	7.86%	116,411.38	1.82%	131.37
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	55,378,954	100.00%	471	100.00%	117,577.40	2.52%	134.01

Property Type

Property Type	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
Single Family House	46,742,267	84.00%	399	84.71%	117,148.54	2.48%	133.60
Shop/House	48,823	0.09%	1	0.21%	48,823.11	2.95%	134.00
Condominium	7,724,400	13.93%	64	13.59%	120,693.76	2.63%	136.22
Farm House	182,000	0.33%	1	0.21%	181,999.99	3.30%	136.00
Condominium with garage	681,464	1.23%	6	1.27%	113,577.30	3.26%	137.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	55,378,954	100.00%	471	100.00%	117,577.40	2.52%	134.01

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	0.05%	26	5.52%	11,704.05	3.93%	125.10
25,000	50,000	0.09%	37	7.86%	38,340.53	3.39%	133.23
50,000	75,000	0.14%	76	16.14%	65,654.33	2.72%	135.70
75,000	100,000	0.18%	56	11.89%	87,651.07	2.98%	134.76
100,000	125,000	0.23%	87	18.47%	113,320.92	2.71%	132.06
125,000	150,000	0.27%	63	13.38%	137,938.37	2.43%	134.92
150,000	175,000	0.32%	38	8.07%	163,718.36	2.61%	133.74
175,000	200,000	0.36%	40	8.49%	187,634.08	2.31%	135.96
200,000	225,000	0.41%	28	5.94%	215,872.29	1.92%	135.20
225,000	250,000	0.45%	11	2.34%	239,021.68	2.34%	128.74
250,000	275,000	0.50%	2	0.42%	272,500.00	4.44%	137.00
275,000	300,000	0.54%	3	0.64%	290,583.33	2.82%	122.04
300,000	325,000	0.59%	1	0.21%	325,000.00	0.25%	136.00
325,000	350,000	0.63%	2	0.42%	336,624.76	1.13%	139.02
350,000	375,000	0.68%	-	0.00%	-	0.00%	-
375,000	400,000	0.72%	1	0.21%	393,500.00	1.05%	138.00
400,000	425,000	0.77%	-	0.00%	-	0.00%	-
425,000	450,000	0.81%	-	0.00%	-	0.00%	-
450,000	475,000	0.86%	-	0.00%	-	0.00%	-
475,000	500,000	0.90%	-	0.00%	-	0.00%	-
500,000	525,000	0.95%	-	0.00%	-	0.00%	-
525,000	550,000	0.99%	-	0.00%	-	0.00%	-
550,000	575,000	1.04%	-	0.00%	-	0.00%	-
575,000	600,000	1.08%	-	0.00%	-	0.00%	-
600,000	625,000	1.13%	-	0.00%	-	0.00%	-
625,000	650,000	1.17%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	55,378,954	100.00%	471	100.00%	117,577.40	2.52%	134.01