

Cashflow analysis for the period

Total interest received	364,840	
Interest received on transaction accounts	(13)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,164,827
Company management expenses	4,199	
MPT fee	9,691	
Administration fee	1,384	
Third party fees	15,517	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,587	
Payments under hedging arrangements	154,215	
Interest on the Notes	159,151	
Shortfall Class D PDL Repayment	61	
Liquidity Facility Commitment Fee Subordinated Amount	8,587	
Floating Rate GIC Interest Junior Amount	3,436	
Deferred Purchase Price Instalment	-	
Total funds distributed		364,827
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th October 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	55,378,954	
Principal redemptions and repayments	(1,815,633)	
Losses for the period	(61)	
Ending principal balance		53,563,261
Balance Reset Participation	-	
Balance Further Advance Participation	1,461,461	
Total balance E-MAC NL 2004-I		55,024,722

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	18.75%	12.16%	13.50%

Delinquency table	Number of loans	Balance	Percentage of total
Current	452	53,256,261	99.43%
31 - 60 days	1	147,500	0.28%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	1	159,500	0.30%
In repossession	-	-	-
Total	454	53,563,261	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	61	5,819	3,284,733

Characteristics

	(weighted) average	Minimum	Maximum
Number of borrowers	454		
Number of loanparts	634		
Loan size borrower	117,981	1,948	393,500
Loan part size	84,485	1,948	393,500
Coupon	2.99%	0.38%	6.35%
Remaining maturity (months)	131	4	205
Remaining interest period (months)	26	1	139
Original interest period (months)	74	1	240
Seasoning (months)	136.3	4.0	238.0
Loan to Original Foreclosure Value (2)	72.3%	0.3%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	42,523	0.08%	1	0.16%	42,523.25	3.62%	134.00
Annuity	765,227	1.43%	21	3.31%	36,439.38	3.21%	128.33
Interest Only	40,281,291	75.20%	461	72.71%	87,378.07	2.93%	133.55
Investment	476,080	0.89%	4	0.63%	119,020.00	4.02%	135.36
Life	1,108,303	2.07%	13	2.05%	85,254.04	3.14%	134.79
Savings	1,206,615	2.25%	29	4.57%	41,607.40	4.11%	119.07
Universal Life	9,683,223	18.08%	105	16.56%	92,221.17	3.02%	121.42
Total	53,563,261	100.00%	634	100.00%	84,484.64	2.99%	131.00

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	20,445,841	38.17%	194	30.60%	105,390.93	2.09%	132.41
12	2,466,710	4.61%	30	4.73%	82,223.66	4.17%	130.65
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	7,043,590	13.15%	93	14.67%	75,737.53	2.67%	131.39
72	796,366	1.49%	9	1.42%	88,485.07	2.83%	113.93
84	937,803	1.75%	14	2.21%	66,985.92	3.08%	128.21
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	15,198,362	28.37%	185	29.18%	82,153.31	3.34%	132.50
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	1,016,974	1.90%	15	2.37%	67,798.25	2.94%	133.43
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	5,657,616	10.56%	94	14.83%	60,187.40	5.22%	123.93
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	53,563,261	100.00%	634	100.00%	84,484.64	2.99%	131.00

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	22,717,199	42.41%	227	35.80%	100,075.77	1.97%	132.45
2.50%	2.75%	4,935,169	9.21%	64	10.09%	77,112.02	2.65%	128.03
2.75%	3.00%	5,803,845	10.84%	78	12.30%	74,408.27	2.88%	132.86
3.00%	3.25%	3,169,196	5.92%	42	6.62%	75,457.05	3.14%	129.85
3.25%	3.50%	3,976,654	7.42%	40	6.31%	99,416.34	3.37%	132.30
3.50%	3.75%	958,045	1.79%	13	2.05%	73,695.75	3.64%	135.98
3.75%	4.00%	1,214,863	2.27%	17	2.68%	71,462.55	3.83%	138.59
4.00%	4.25%	1,321,795	2.47%	17	2.68%	77,752.65	4.13%	129.57
4.25%	4.50%	781,650	1.46%	8	1.26%	97,706.25	4.45%	130.90
4.50%	4.75%	1,021,801	1.91%	13	2.05%	78,600.11	4.65%	134.48
4.75%	5.00%	1,538,192	2.87%	23	3.63%	66,877.92	4.89%	128.59
5.00%	5.25%	2,703,272	5.05%	41	6.47%	65,933.47	5.16%	122.17
5.25%	5.50%	2,022,839	3.78%	31	4.89%	65,252.87	5.39%	123.58
5.50%	5.75%	861,610	1.61%	14	2.21%	61,543.55	5.63%	125.70
5.75%	6.00%	368,167	0.69%	4	0.63%	92,041.82	5.87%	133.10
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	168,963	0.32%	2	0.32%	84,481.34	6.35%	130.16
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		53,563,261	100.00%	634	100.00%	84,484.64	2.99%	131.00

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		20,445,841	38.17%	194	30.60%	105,390.93	2.09%	132.41
<	01/01/2023	-	0.00%	-	0.00%	-	0.00%	-
01/01/2023	01/01/2024	9,540,472	17.81%	130	20.50%	73,388.24	4.30%	126.41
01/01/2024	01/01/2025	6,198,614	11.57%	95	14.98%	65,248.57	4.01%	123.04
01/01/2025	01/01/2026	1,858,110	3.47%	23	3.63%	80,787.37	3.11%	132.36
01/01/2026	01/01/2027	3,401,695	6.35%	43	6.78%	79,109.18	3.11%	129.63
01/01/2027	01/01/2028	2,245,892	4.19%	26	4.10%	86,380.47	3.65%	130.51
01/01/2028	01/01/2029	5,702,726	10.65%	73	11.51%	78,119.54	2.93%	130.81
01/01/2029	01/01/2030	1,708,399	3.19%	19	3.00%	89,915.72	3.03%	139.38
01/01/2030	01/01/2031	663,650	1.24%	6	0.95%	110,608.31	2.50%	137.12
01/01/2031	01/01/2032	357,355	0.67%	4	0.63%	89,338.75	2.26%	136.00
01/01/2032	01/01/2033	548,535	1.02%	8	1.26%	68,566.82	2.67%	130.04
01/01/2033	01/01/2034	420,858	0.79%	8	1.26%	52,607.27	3.02%	134.11
01/01/2034	01/01/2035	471,116	0.88%	5	0.79%	94,223.14	2.91%	138.28
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		53,563,261	100.00%	634	100.00%	84,484.64	2.99%	131.00

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	0.16%	103,198.41	0.38%	47.00
01-Jan-2023 - 31-Dec-2023	179,164	0.33%	5	0.79%	35,832.86	3.77%	10.29
01-Jan-2024 - 31-Dec-2024	355,714	0.66%	11	1.74%	32,337.63	3.72%	19.51
01-Jan-2025 - 31-Dec-2025	41,009	0.08%	1	0.16%	41,008.68	2.85%	37.00
01-Jan-2026 - 31-Dec-2026	230,062	0.43%	5	0.79%	46,012.30	4.77%	43.56
01-Jan-2027 - 31-Dec-2027	86,000	0.16%	1	0.16%	86,000.00	4.97%	51.00
01-Jan-2028 - 31-Dec-2028	622,939	1.16%	8	1.26%	77,867.38	3.31%	68.72
01-Jan-2029 - 31-Dec-2029	656,756	1.23%	10	1.58%	65,675.57	3.33%	80.35
01-Jan-2030 - 31-Dec-2030	126,795	0.24%	2	0.32%	63,397.62	5.37%	91.30
01-Jan-2031 - 31-Dec-2031	460,856	0.86%	6	0.95%	76,809.28	2.78%	104.74
01-Jan-2032 - 31-Dec-2032	496,287	0.93%	7	1.10%	70,898.20	2.94%	115.75
01-Jan-2033 - 31-Dec-2033	21,141,725	39.47%	252	39.75%	83,895.74	3.05%	132.33
01-Jan-2034 - 31-Dec-2034	28,920,109	53.99%	323	50.95%	89,535.94	2.90%	136.92
01-Jan-2037 - 31-Dec-2037	95,000	0.18%	1	0.16%	95,000.00	3.85%	176.00
01-Jan-2039 - 31-Dec-2039	47,647	0.09%	1	0.16%	47,647.00	2.81%	205.00
Total	53,563,261	100.00%	634	100.00%	84,484.64	2.99%	131.00

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		6,190,540	11.56%	91	14.35%	68,027.92	2.97%	133.12
<	50%	12,253,360	22.88%	199	31.39%	61,574.68	3.12%	130.74
50%	55%	2,898,404	5.41%	26	4.10%	111,477.07	2.83%	132.70
55%	60%	4,370,148	8.16%	44	6.94%	99,321.54	2.64%	134.65
60%	65%	7,831,545	14.62%	63	9.94%	124,310.24	2.92%	131.93
65%	70%	1,521,635	2.84%	17	2.68%	89,507.93	3.36%	133.48
70%	75%	3,447,256	6.44%	29	4.57%	118,870.89	2.67%	135.79
75%	80%	348,497	0.65%	5	0.79%	69,699.43	2.18%	84.66
80%	85%	315,109	0.59%	4	0.63%	78,777.22	4.00%	134.78
85%	90%	505,307	0.94%	5	0.79%	101,061.48	3.61%	136.95
90%	95%	596,409	1.11%	8	1.26%	74,551.11	2.44%	102.08
95%	100%	1,084,994	2.03%	14	2.21%	77,499.54	3.63%	127.49
100%	105%	900,911	1.68%	12	1.89%	75,075.93	3.53%	122.34
105%	110%	511,802	0.96%	7	1.10%	73,114.61	2.66%	118.65
110%	115%	1,022,668	1.91%	12	1.89%	85,222.30	2.91%	128.49
115%	120%	1,325,779	2.48%	13	2.05%	101,982.98	2.73%	126.62
120%	125%	8,438,897	15.76%	85	13.41%	99,281.14	3.12%	130.64
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		53,563,261	100.00%	634	100.00%	84,484.64	2.99%	131.00

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,246,251	2.33%	12	2.64%	103,854.25	2.89%	132.80
Utrecht	3,968,675	7.41%	30	6.61%	132,289.17	2.74%	132.40
Zeeland	424,352	0.79%	4	0.88%	106,087.91	3.48%	135.56
Zuid-Holland	13,588,213	25.37%	117	25.77%	116,138.57	3.16%	131.06
Flevoland	3,175,564	5.93%	22	4.85%	144,343.81	3.03%	132.96
Friesland	1,867,409	3.49%	18	3.96%	103,744.94	2.75%	129.53
Gelderland	5,107,875	9.54%	43	9.47%	118,787.79	3.10%	128.04
Groningen	2,127,567	3.97%	17	3.74%	125,150.97	2.78%	131.26
Limburg	2,726,006	5.09%	26	5.73%	104,846.38	3.16%	133.15
Noord-Brabant	7,528,508	14.06%	67	14.76%	112,365.79	2.97%	130.66
Noord-Holland	7,747,688	14.46%	63	13.88%	122,979.17	3.05%	132.03
Overijssel	4,055,154	7.57%	35	7.71%	115,861.55	2.53%	128.28
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	53,563,261	100.00%	454	100.00%	117,980.75	2.99%	131.00

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	45,210,874	84.41%	384	84.58%	117,736.65	2.98%	130.60
Shop/House	47,897	0.09%	1	0.22%	47,896.61	2.95%	131.00
Condominium	7,441,027	13.89%	62	13.86%	120,016.56	3.01%	133.05
Farm House	182,000	0.34%	1	0.22%	181,999.99	3.30%	133.00
Condominium with garage	681,464	1.27%	6	1.32%	113,577.30	3.77%	134.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	53,563,261	100.00%	454	100.00%	117,980.75	2.99%	131.00

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	254,534	0.48%	24	5.29%	10,605.59	4.16%	122.01
25,000	50,000	1.352,772	35	7.71%	38,650.63	3.51%	129.96
50,000	75,000	4,842,092	74	16.30%	65,433.67	3.09%	132.63
75,000	100,000	4,925,040	56	12.33%	87,947.14	3.28%	131.81
100,000	125,000	9,314,536	82	18.06%	113,591.91	2.95%	128.88
125,000	150,000	8,413,013	61	13.44%	137,918.25	2.95%	132.04
150,000	175,000	5,909,006	36	7.93%	164,139.04	3.27%	130.97
175,000	200,000	7,316,067	39	8.59%	187,591.46	2.85%	132.98
200,000	225,000	6,043,463	28	6.17%	215,837.98	2.52%	132.21
225,000	250,000	2,384,239	10	2.20%	238,423.85	3.12%	124.38
250,000	275,000	545,000	2	0.44%	272,500.00	4.44%	134.00
275,000	300,000	871,750	3	0.66%	290,583.33	3.23%	119.04
300,000	325,000	325,000	1	0.22%	325,000.00	1.45%	133.00
325,000	350,000	673,250	2	0.44%	336,624.76	2.33%	136.02
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	393,500	1	0.22%	393,500.00	2.25%	135.00
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	53,563,261	100.00%	454	100.00%	117,980.75	2.99%	131.00