

Cashflow analysis for the period

Total interest received	434,245	
Interest received on transaction accounts	28,870	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	111,029	
Total funds available		9,374,144
Company management expenses	26,500	
MPT fee	8,766	
Administration fee	1,252	
Third party fees	25,676	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,400	
Payments under hedging arrangements	64,515	
Interest on the Notes	430,472	
Shortfall Class D PDL Repayment	163	
Liquidity Facility Commitment Fee Subordinated Amount	8,400	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		574,144
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th April 2023	-	
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	50,092,931	
Principal redemptions and repayments	(1,132,830)	
Losses for the period	(163)	
Ending principal balance		48,959,937
Balance Reset Participation	-	
Balance Further Advance Participation	1,388,752	
Total balance E-MAC NL 2004-I		50,348,689

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	163	163	-
Total	-	163	163	-

Performance

	Last period	This period	Since issue
Prepayment rate	23.13%	8.33%	13.58%

Delinquency table	Number of loans	Balance	Percentage of total
Current	421	48,410,437	98.88%
31 - 60 days	1	285,000	0.58%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	264,500	0.54%
In repossession	-	-	-
Total	424	48,959,937	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	182	163	5,396	3,272,792

Characteristics

		Minimum	Maximum
Number of borrowers	424		
Number of loanparts	586		
Loan size borrower	(weighted) average 115,472	2,337	393,500
Loan part size	83,549	2,337	393,500
Coupon	3.78%	1.37%	6.35%
Remaining maturity (months)	125	1	199
Remaining interest period (months)	24	1	133
Original interest period (months)	74	1	240
Seasoning (months)	141.7	4.0	243.0
Loan to Original Foreclosure Value (2)	70.6%	0.3%	125.0%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	164,334	0.34%	5	0.85%	32,866.83	3.93%	3.97
01-Jan-2024 - 31-Dec-2024	339,911	0.69%	11	1.88%	30,901.00	3.63%	13.63
01-Jan-2025 - 31-Dec-2025	41,009	0.08%	1	0.17%	41,008.68	2.85%	31.00
01-Jan-2026 - 31-Dec-2026	185,211	0.38%	4	0.68%	46,302.82	4.88%	36.09
01-Jan-2027 - 31-Dec-2027	86,000	0.18%	1	0.17%	86,000.00	4.97%	45.00
01-Jan-2028 - 31-Dec-2028	584,359	1.19%	7	1.19%	83,479.84	3.96%	62.44
01-Jan-2029 - 31-Dec-2029	551,104	1.13%	9	1.54%	61,233.79	3.64%	74.81
01-Jan-2030 - 31-Dec-2030	124,730	0.25%	2	0.34%	62,365.25	5.37%	85.19
01-Jan-2031 - 31-Dec-2031	460,856	0.94%	6	1.02%	76,809.28	3.94%	98.74
01-Jan-2032 - 31-Dec-2032	591,067	1.21%	8	1.37%	73,883.43	4.08%	110.80
01-Jan-2033 - 31-Dec-2033	18,663,755	38.12%	228	38.91%	81,858.57	3.69%	126.34
01-Jan-2034 - 31-Dec-2034	27,024,954	55.20%	302	51.54%	89,486.60	3.82%	130.98
01-Jan-2037 - 31-Dec-2037	95,000	0.19%	1	0.17%	95,000.00	3.85%	170.00
01-Jan-2039 - 31-Dec-2039	47,647	0.10%	1	0.17%	47,647.00	2.81%	199.00
Total	48,959,937	100.00%	586	100.00%	83,549.38	3.78%	125.40

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		5,934,773	12.12%	88	15.02%	67,440.60	3.04%	122.21
<	50%	11,555,300	23.60%	192	32.76%	60,183.85	3.91%	126.17
50%	55%	2,359,841	4.82%	20	3.41%	117,992.04	3.97%	126.80
55%	60%	4,300,097	8.78%	43	7.34%	100,002.26	3.49%	128.70
60%	65%	7,393,586	15.10%	60	10.24%	123,226.44	3.87%	126.14
65%	70%	1,522,142	3.11%	17	2.90%	89,537.78	4.33%	129.09
70%	75%	3,040,868	6.21%	25	4.27%	121,634.71	3.22%	129.83
75%	80%	345,492	0.71%	5	0.85%	69,098.37	3.13%	76.21
80%	85%	493,945	1.01%	6	1.02%	82,324.11	4.58%	129.24
85%	90%	319,604	0.65%	3	0.51%	106,534.55	3.77%	131.50
90%	95%	735,631	1.50%	10	1.71%	73,563.10	2.99%	103.03
95%	100%	1,061,759	2.17%	14	2.39%	75,839.96	4.33%	120.91
100%	105%	859,625	1.76%	12	2.05%	71,635.40	3.69%	119.67
105%	110%	407,500	0.83%	5	0.85%	81,500.00	3.39%	109.15
110%	115%	884,866	1.81%	10	1.71%	88,486.63	4.06%	121.48
115%	120%	1,116,766	2.28%	11	1.88%	101,524.14	4.33%	119.43
120%	125%	6,628,144	13.54%	65	11.09%	101,971.44	4.25%	124.46
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		48,959,937	100.00%	586	100.00%	83,549.38	3.78%	125.40

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,226,361	2.50%	12	2.83%	102,196.74	3.27%	126.80
Utrecht	3,657,063	7.47%	28	6.80%	130,609.41	3.70%	126.88
Zeeland	259,536	0.53%	3	0.71%	86,511.88	3.56%	128.65
Zuid-Holland	12,229,491	24.98%	107	25.24%	114,294.31	3.76%	125.04
Flevoland	2,397,487	4.90%	18	4.25%	133,193.74	3.89%	128.94
Friesland	1,846,088	3.77%	18	4.25%	102,560.43	3.74%	123.57
Gelderland	4,629,997	9.46%	40	9.43%	115,749.92	3.98%	122.17
Groningen	2,099,622	4.29%	17	4.01%	123,507.20	3.75%	125.22
Limburg	2,634,973	5.38%	25	5.90%	105,398.92	3.69%	127.20
Noord-Brabant	7,054,120	14.41%	63	14.86%	111,970.17	3.71%	126.88
Noord-Holland	7,549,876	15.42%	63	14.86%	119,839.31	3.93%	126.15
Overijssel	3,375,322	6.89%	30	7.08%	112,510.73	3.71%	121.22
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	48,959,937	100.00%	424	100.00%	115,471.55	3.78%	125.40

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	40,779,599	83.29%	355	83.73%	114,872.11	3.80%	125.05
Shop/House	46,023	0.09%	1	0.24%	46,023.00	2.95%	125.00
Condominium	7,270,851	14.85%	61	14.39%	119,194.28	3.61%	127.06
Farm House	182,000	0.37%	1	0.24%	181,999.99	3.30%	127.00
Condominium with garage	681,464	1.39%	6	1.42%	113,577.30	4.65%	128.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	48,959,937	100.00%	424	100.00%	115,471.55	3.78%	125.40

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	-	-
0	240,049	0.49%	25	5.90%	9,601.95	4.30%	113.27
25,000	50,000	1.250,567	32	7.55%	39,080.21	3.61%	125.44
50,000	75,000	4,674,471	72	16.98%	64,923.20	3.75%	126.86
75,000	100,000	4,669,878	53	12.50%	88,110.91	3.96%	125.56
100,000	125,000	9,087,709	80	18.87%	113,596.36	3.53%	123.00
125,000	150,000	7,428,758	54	12.74%	137,569.59	3.66%	128.70
150,000	175,000	5,764,189	35	8.25%	164,691.10	4.33%	125.40
175,000	200,000	6,398,223	34	8.02%	188,183.03	3.75%	126.86
200,000	225,000	4,991,507	23	5.42%	217,022.03	3.48%	126.69
225,000	250,000	1,916,089	8	1.89%	239,511.07	4.06%	115.91
250,000	275,000	275,000	1	0.24%	275,000.00	3.30%	128.00
275,000	300,000	871,750	3	0.71%	290,583.33	3.93%	113.04
300,000	325,000	325,000	1	0.24%	325,000.00	3.53%	127.00
325,000	350,000	673,250	2	0.47%	336,624.76	4.41%	130.02
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	393,500	1	0.24%	393,500.00	4.33%	129.00
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	48,959,937	100.00%	424	100.00%	115,471.55	3.78%	125.40