

Cashflow analysis for the period

Total interest received	467,833	
Interest received on transaction accounts	38,501	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	156,954	
Total funds available		9,463,288
Company management expenses	2,412	
MPT fee	8,568	
Administration fee	1,224	
Third party fees	44,946	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	40,087	
Interest on the Notes	548,751	
Shortfall Class D PDL Repayment	313	
Liquidity Facility Commitment Fee Subordinated Amount	8,493	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		663,288
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th July 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	48,959,937	
Principal redemptions and repayments	(2,340,511)	
Losses for the period	(313)	
Ending principal balance		46,619,113
Balance Reset Participation	-	
Balance Further Advance Participation	1,356,119	
Total balance E-MAC NL 2004-I		47,975,232

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	313	313	-
Total	-	313	313	-

Performance

	Last period	This period	Since issue
Prepayment rate	8.33%	17.39%	13.63%

Delinquency table	Number of loans	Balance	Percentage of total
Current	404	46,162,131	99.02%
31 - 60 days	2	192,481	0.41%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	264,500	0.57%
In repossession	-	-	-
Total	408	46,619,113	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	163	313	10,829	3,262,277

Characteristics

		Minimum	Maximum
Number of borrowers	408		
Number of loanparts	562		
Loan size borrower	(weighted) average 114,263	1,711	393,500
Loan part size	82,952	1,711	393,500
Coupon	4.03%	1.37%	6.83%
Remaining maturity (months)	122	1	196
Remaining interest period (months)	22	1	130
Original interest period (months)	75	1	240
Seasoning (months)	143.2	3.0	246.0
Loan to Original Foreclosure Value (2)	70.3%	0.0%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	40,287	0.09%	1	0.18%	40,286.56	3.62%	125.00
Annuity	791,521	1.70%	21	3.74%	37,691.47	3.37%	118.86
Interest Only	35,046,894	75.18%	408	72.60%	85,899.25	4.01%	125.13
Investment	306,080	0.66%	3	0.53%	102,026.67	3.83%	127.12
Life	896,775	1.92%	11	1.96%	81,524.98	4.11%	125.84
Savings	1,016,084	2.18%	27	4.80%	37,632.72	4.17%	113.25
Universal Life	8,521,473	18.28%	91	16.19%	93,642.56	4.18%	112.16
Total	46,619,113	100.00%	562	100.00%	82,952.16	4.03%	122.42

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	17,599,508	37.75%	165	29.36%	106,663.69	4.76%	125.13
1	1,844,382	3.96%	21	3.74%	87,827.73	4.93%	120.37
12	-	0.00%	-	0.00%	-	0.00%	-
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	6,006,242	12.88%	84	14.95%	71,502.88	2.72%	121.88
60	486,285	1.04%	7	1.25%	69,469.23	2.62%	91.47
72	798,368	1.71%	12	2.14%	66,530.67	3.16%	118.57
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
108	14,296,597	30.67%	177	31.49%	80,771.74	3.34%	123.56
120	-	0.00%	-	0.00%	-	0.00%	-
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	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%	-
168	817,666	1.75%	12	2.14%	68,138.83	2.94%	123.88
180	-	0.00%	-	0.00%	-	0.00%	-
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
216	228	0.00%	-	0.00%	-	0.00%	-
228	-	0.00%	-	0.00%	-	0.00%	-
228	4,770,065	10.23%	84	14.95%	56,786.48	5.21%	114.02
240	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	-	0.00%	-	0.00%	-	0.00%	-
288	-	0.00%	-	0.00%	-	0.00%	-
300	-	0.00%	-	0.00%	-	0.00%	-
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	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%	-
348	-	0.00%	-	0.00%	-	0.00%	-
360	-	0.00%	-	0.00%	-	0.00%	-
360	>	0.00%	-	0.00%	-	0.00%	-
Total	46,619,113	100.00%	562	100.00%	82,952.16	4.03%	122.42

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,867,153	8.30%	54	9.61%	71,613.95	2.15%	123.79
2.50%	2.75%	3,425,922	7.35%	48	8.54%	71,373.38	2.66%	116.86
2.75%	3.00%	5,406,860	11.60%	74	13.17%	73,065.68	2.89%	122.40
3.00%	3.25%	2,383,087	5.11%	34	6.05%	70,090.80	3.13%	119.65
3.25%	3.50%	3,339,710	7.16%	33	5.87%	101,203.33	3.36%	124.93
3.50%	3.75%	935,317	2.01%	13	2.31%	71,947.50	3.64%	126.98
3.75%	4.00%	646,771	1.39%	7	1.25%	92,395.88	3.84%	126.42
4.00%	4.25%	3,888,784	8.34%	43	7.65%	90,436.83	4.15%	123.14
4.25%	4.50%	1,211,280	2.60%	10	1.78%	121,128.03	4.46%	125.15
4.50%	4.75%	7,394,175	15.86%	69	12.28%	107,161.95	4.61%	125.90
4.75%	5.00%	4,655,656	9.99%	49	8.72%	95,013.40	4.87%	123.35
5.00%	5.25%	4,421,763	9.48%	55	9.79%	80,395.70	5.15%	117.81
5.25%	5.50%	2,291,874	4.92%	37	6.58%	61,942.53	5.40%	115.12
5.50%	5.75%	511,430	1.09%	10	1.78%	51,142.98	5.64%	121.36
5.75%	6.00%	363,164	0.78%	4	0.71%	90,791.02	5.87%	124.07
6.00%	6.25%	647,250	1.39%	8	1.42%	80,906.25	6.17%	123.66
6.25%	6.50%	383,415	0.82%	6	1.07%	63,902.58	6.36%	126.61
6.50%	6.75%	675,500	1.45%	6	1.07%	112,583.33	6.60%	127.27
6.75%	7.00%	170,000	0.36%	2	0.36%	85,000.00	6.83%	125.00
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		46,619,113	100.00%	562	100.00%	82,952.16	4.03%	122.42

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		17,599,508	37.75%	165	29.36%	106,663.69	4.76%	125.13
<	01/01/2024	6,410,055	13.75%	96	17.08%	66,771.41	4.48%	114.78
01/01/2024	01/01/2025	6,244,106	13.39%	96	17.08%	65,042.77	4.12%	114.00
01/01/2025	01/01/2026	1,656,428	3.55%	21	3.74%	78,877.51	3.04%	121.46
01/01/2026	01/01/2027	3,364,429	7.22%	43	7.65%	78,242.53	3.10%	120.86
01/01/2027	01/01/2028	1,986,927	4.26%	23	4.09%	86,388.12	3.70%	123.53
01/01/2028	01/01/2029	5,304,079	11.38%	70	12.46%	75,772.56	3.01%	121.69
01/01/2029	01/01/2030	1,693,836	3.63%	19	3.38%	89,149.27	3.03%	130.41
01/01/2030	01/01/2031	663,650	1.42%	6	1.07%	110,608.31	2.50%	128.12
01/01/2031	01/01/2032	357,355	0.77%	4	0.71%	89,338.75	2.26%	127.00
01/01/2032	01/01/2033	646,073	1.39%	9	1.60%	71,785.91	2.80%	120.15
01/01/2033	01/01/2034	276,008	0.59%	6	1.07%	46,001.38	3.09%	124.71
01/01/2034	01/01/2035	416,658	0.89%	4	0.71%	104,164.42	2.88%	129.29
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total		46,619,113	100.00%	562	100.00%	82,952.16	4.03%	122.42

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	162,664	0.35%	5	0.89%	32,532.84	3.92%	0.94
01-Jan-2024 - 31-Dec-2024	331,841	0.71%	11	1.96%	30,167.39	3.58%	10.69
01-Jan-2025 - 31-Dec-2025	41,009	0.09%	1	0.18%	41,008.68	2.85%	28.00
01-Jan-2026 - 31-Dec-2026	183,578	0.39%	4	0.71%	45,894.62	4.93%	33.06
01-Jan-2027 - 31-Dec-2027	86,000	0.18%	1	0.18%	86,000.00	4.97%	42.00
01-Jan-2028 - 31-Dec-2028	511,208	1.10%	6	1.07%	85,201.40	4.09%	58.92
01-Jan-2029 - 31-Dec-2029	456,387	0.98%	7	1.25%	65,198.21	3.50%	71.80
01-Jan-2030 - 31-Dec-2030	123,677	0.27%	2	0.36%	61,838.54	5.37%	82.13
01-Jan-2031 - 31-Dec-2031	460,856	0.99%	6	1.07%	76,809.28	4.28%	95.74
01-Jan-2032 - 31-Dec-2032	586,114	1.26%	8	1.42%	73,264.21	4.33%	107.78
01-Jan-2033 - 31-Dec-2033	17,745,925	38.07%	218	38.79%	81,403.32	3.93%	123.40
01-Jan-2034 - 31-Dec-2034	25,882,206	55.52%	292	51.96%	88,637.69	4.10%	128.00
01-Jan-2039 - 31-Dec-2039	47,647	0.10%	1	0.18%	47,647.00	2.81%	196.00
Total	46,619,113	100.00%	562	100.00%	82,952.16	4.03%	122.42

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		5,590,605	11.99%	84	14.95%	66,554.83	3.10%	123.57
<	50%	11,319,897	24.28%	187	33.27%	60,534.15	4.15%	123.22
50%	55%	2,187,409	4.69%	19	3.38%	115,126.81	4.47%	123.70
55%	60%	4,303,371	9.23%	43	7.65%	100,078.41	3.77%	125.70
60%	65%	6,734,653	14.45%	56	9.96%	120,261.67	4.04%	123.01
65%	70%	1,384,590	2.97%	14	2.49%	98,899.30	4.48%	126.49
70%	75%	2,753,378	5.91%	24	4.27%	114,724.08	3.65%	127.13
75%	80%	345,492	0.74%	5	0.89%	69,098.37	3.40%	75.21
80%	85%	491,267	1.05%	6	1.07%	81,894.58	4.57%	126.25
85%	90%	318,687	0.68%	3	0.53%	106,228.86	4.15%	128.51
90%	95%	733,300	1.57%	10	1.78%	73,329.97	3.13%	100.02
95%	100%	1,059,574	2.27%	14	2.49%	75,683.87	4.44%	117.89
100%	105%	858,014	1.84%	12	2.14%	71,501.21	3.79%	116.67
105%	110%	407,500	0.87%	5	0.89%	81,500.00	3.63%	106.15
110%	115%	764,866	1.64%	8	1.42%	95,608.29	4.75%	123.26
115%	120%	1,116,766	2.40%	11	1.96%	101,524.14	4.76%	116.43
120%	125%	6,249,652	13.41%	61	10.85%	102,453.31	4.62%	121.83
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		46,619,113	100.00%	562	100.00%	82,952.16	4.03%	122.42

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,215,956	2.61%	12	2.94%	101,329.65	3.58%	123.80
Utrecht	3,383,766	7.26%	26	6.37%	130,144.86	4.06%	123.73
Zeeland	258,619	0.55%	3	0.74%	86,206.19	3.56%	125.65
Zuid-Holland	11,716,214	25.13%	104	25.49%	112,655.90	3.99%	121.98
Flevoland	2,201,741	4.72%	16	3.92%	137,608.82	4.17%	124.34
Friesland	1,839,824	3.95%	18	4.41%	102,212.44	4.02%	120.56
Gelderland	4,494,909	9.64%	38	9.31%	118,287.08	4.21%	118.89
Groningen	1,968,372	4.22%	16	3.92%	123,023.23	3.98%	124.30
Limburg	2,631,307	5.64%	25	6.13%	105,252.26	3.84%	124.29
Noord-Brabant	6,549,402	14.05%	60	14.71%	109,156.69	3.90%	124.46
Noord-Holland	7,196,036	15.44%	61	14.95%	117,967.81	4.24%	123.28
Overijssel	3,162,968	6.78%	29	7.11%	109,067.86	4.07%	117.70
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	46,619,113	100.00%	408	100.00%	114,262.53	4.03%	122.42

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	38,872,035	83.38%	341	83.58%	113,994.24	4.05%	122.08
Shop/House	45,076	0.10%	1	0.25%	45,075.80	2.95%	122.00
Condominium	6,838,538	14.67%	59	14.86%	115,907.42	3.86%	124.08
Farm House	182,000	0.39%	1	0.25%	181,999.99	3.30%	124.00
Condominium with garage	681,464	1.46%	6	1.47%	113,577.30	4.90%	125.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	46,619,113	100.00%	408	100.00%	114,262.53	4.03%	122.42

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	-	-	0.00%	-	-	-
0	203,415	0.44%	23	5.64%	8,844.13	4.46%	110.29
25,000	50,000	1,320,575	34	8.33%	38,840.45	3.77%	121.51
50,000	75,000	4,420,729	68	16.67%	65,010.72	3.85%	124.23
75,000	100,000	4,832,851	55	13.48%	87,870.02	4.08%	122.69
100,000	125,000	8,372,030	74	18.14%	113,135.54	3.65%	120.07
125,000	150,000	7,003,855	51	12.50%	137,330.49	3.99%	125.72
150,000	175,000	5,760,792	35	8.58%	164,594.05	4.71%	122.40
175,000	200,000	6,004,843	32	7.84%	187,651.34	3.99%	123.14
200,000	225,000	4,771,524	22	5.39%	216,887.44	3.77%	123.91
225,000	250,000	1,675,000	7	1.72%	239,285.71	4.37%	113.55
250,000	275,000	275,000	1	0.25%	275,000.00	3.30%	125.00
275,000	300,000	586,750	2	0.49%	293,375.00	4.99%	103.26
300,000	325,000	325,000	1	0.25%	325,000.00	4.13%	124.00
325,000	350,000	673,250	2	0.49%	336,624.76	5.01%	127.02
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	393,500	1	0.25%	393,500.00	4.93%	126.00
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	46,619,113	100.00%	408	100.00%	114,262.53	4.03%	122.42