

Cashflow analysis for the period

Total interest received	460,871	
Interest received on transaction accounts	48,469	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	179,594	
Total funds available		9,488,933
Company management expenses	3,429	
MPT fee	8,158	
Administration fee	1,165	
Third party fees	45,071	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,587	
Payments under hedging arrangements	61,785	
Interest on the Notes	551,691	
Shortfall Class D PDL Repayment	460	
Liquidity Facility Commitment Fee Subordinated Amount	8,587	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		688,933
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th October 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	46,619,113	
Principal redemptions and repayments	(2,395,428)	
Losses for the period	(460)	
Ending principal balance		44,223,224
Balance Reset Participation	-	
Balance Further Advance Participation	1,240,688	
Total balance E-MAC NL 2004-I		45,463,912

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	460	460	-
Total	-	460	460	-

Performance

	Last period	This period	Since issue
Prepayment rate	17.39%	18.67%	13.70%

Delinquency table	Number of loans	Balance	Percentage of total
Current	387	43,764,251	98.96%
31 - 60 days	2	194,473	0.44%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	264,500	0.60%
In repossession	-	-	-
Total	391	44,223,224	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	313	460	6,111	3,256,627

Characteristics

Number of borrowers	391		
Number of loanparts	537		
Loan size borrower (weighted) average	113,103	Minimum	Maximum
Loan part size	82,352	1,076	393,500
Coupon	4.44%	1.37%	7.62%
Remaining maturity (months)	120	1	193
Remaining interest period (months)	32	1	240
Original interest period (months)	71	1	240
Seasoning (months)	145.0	6.0	249.0
Loan to Original Foreclosure Value (2)	69.6%	0.0%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	39,522	0.09%	1	0.19%	39,522.15	5.54%	122.00
Annuity	729,385	1.65%	20	3.72%	36,469.23	3.92%	115.86
Interest Only	33,257,422	75.20%	389	72.44%	85,494.66	4.42%	122.27
Investment	306,080	0.69%	3	0.56%	102,026.67	4.68%	124.82
Life	896,775	2.03%	11	2.05%	81,524.98	4.39%	122.84
Savings	981,459	2.22%	26	4.84%	37,748.42	4.41%	111.67
Universal Life	8,012,582	18.12%	87	16.20%	92,098.64	4.58%	110.59
Total	44,223,224	100.00%	537	100.00%	82,352.37	4.44%	119.83

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	17,268,635	39.05%	166	30.91%	104,027.92	5.23%	121.31
1	1,912,036	4.32%	21	3.91%	91,049.33	6.79%	117.13
12	-	0.00%	-	0.00%	-	0.00%	-
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	5,193,980	11.74%	73	13.59%	71,150.42	3.68%	118.03
60	372,022	0.84%	6	1.12%	62,003.62	3.01%	118.99
72	795,801	1.80%	12	2.23%	66,316.75	3.16%	115.74
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,441,554	32.66%	182	33.89%	79,349.20	3.40%	120.53
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	815,946	1.85%	12	2.23%	67,995.48	2.94%	120.87
180	-	0.00%	-	0.00%	-	0.00%	-
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	3,423,251	7.74%	65	12.10%	52,665.40	5.48%	114.51
240	-	0.00%	-	0.00%	-	0.00%	-
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	44,223,224	100.00%	537	100.00%	82,352.37	4.44%	119.83

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,472,346	7.85%	47	8.75%	73,879.70	2.14%	120.77
2.50%	2.75%	2,789,827	6.31%	39	7.26%	71,534.02	2.67%	120.17
2.75%	3.00%	4,557,420	10.31%	62	11.55%	73,506.78	2.89%	119.24
3.00%	3.25%	2,101,877	4.75%	30	5.59%	70,062.55	3.13%	116.11
3.25%	3.50%	3,283,453	7.42%	32	5.96%	102,607.89	3.36%	121.91
3.50%	3.75%	550,410	1.24%	8	1.49%	68,801.29	3.66%	124.86
3.75%	4.00%	645,505	1.46%	7	1.30%	92,215.00	3.84%	123.41
4.00%	4.25%	439,376	0.99%	8	1.49%	54,922.02	4.17%	108.93
4.25%	4.50%	509,378	1.15%	5	0.93%	101,875.54	4.47%	124.19
4.50%	4.75%	3,345,199	7.56%	32	5.96%	104,537.47	4.60%	121.92
4.75%	5.00%	909,509	2.06%	12	2.23%	75,792.38	4.90%	119.18
5.00%	5.25%	9,134,292	20.65%	98	18.25%	93,207.06	5.09%	121.16
5.25%	5.50%	3,858,996	8.73%	45	8.38%	85,755.47	5.38%	119.44
5.50%	5.75%	1,750,309	3.96%	17	3.17%	102,959.38	5.61%	123.30
5.75%	6.00%	333,806	0.75%	8	1.49%	41,725.77	5.86%	119.17
6.00%	6.25%	1,704,617	3.85%	29	5.40%	58,779.90	6.13%	120.55
6.25%	6.50%	953,655	2.16%	15	2.79%	63,576.98	6.39%	114.67
6.50%	6.75%	2,106,042	4.76%	24	4.47%	87,751.74	6.61%	111.12
6.75%	7.00%	562,642	1.27%	8	1.49%	70,330.23	6.85%	121.50
7.00%	7.25%	483,775	1.09%	5	0.93%	96,755.00	7.14%	122.00
7.25%	7.50%	538,291	1.22%	5	0.93%	107,658.26	7.40%	109.58
7.50%	>	192,500	0.44%	1	0.19%	192,500.00	7.62%	119.00
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		44,223,224	100.00%	537	100.00%	82,352.37	4.44%	119.83

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		17,268,635	39.05%	166	30.91%	104,027.92	5.23%	121.31
<	01/01/2024	65,000	0.15%	1	0.19%	65,000.00	5.10%	-
01/01/2024	01/01/2025	7,302,178	16.51%	109	20.30%	66,992.46	4.75%	116.40
01/01/2025	01/01/2026	1,613,154	3.65%	20	3.72%	80,657.68	3.13%	122.98
01/01/2026	01/01/2027	3,345,230	7.56%	42	7.82%	79,648.34	3.14%	120.33
01/01/2027	01/01/2028	1,955,747	4.42%	22	4.10%	88,897.59	3.66%	120.76
01/01/2028	01/01/2029	6,496,473	14.69%	90	16.76%	72,183.04	3.70%	116.78
01/01/2029	01/01/2030	1,724,909	3.90%	20	3.72%	86,245.44	3.10%	125.95
01/01/2030	01/01/2031	663,650	1.50%	6	1.12%	110,608.31	2.46%	125.27
01/01/2031	01/01/2032	357,355	0.81%	4	0.74%	89,338.75	2.12%	123.64
01/01/2032	01/01/2033	518,688	1.17%	7	1.30%	74,098.35	2.99%	121.44
01/01/2033	01/01/2034	1,958,987	4.43%	37	6.89%	52,945.60	5.55%	120.25
01/01/2034	01/01/2035	953,218	2.16%	13	2.42%	73,324.43	4.26%	121.55
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		44,223,224	100.00%	537	100.00%	82,352.37	4.44%	119.83

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	160,972	0.36%	5	0.93%	32,194.44	3.97%	0.97
01-Jan-2024 - 31-Dec-2024	169,201	0.38%	8	1.49%	21,150.17	4.29%	8.50
01-Jan-2025 - 31-Dec-2025	41,009	0.09%	1	0.19%	41,009.68	2.85%	25.00
01-Jan-2026 - 31-Dec-2026	181,935	0.41%	4	0.74%	45,483.78	5.45%	30.04
01-Jan-2027 - 31-Dec-2027	86,000	0.19%	1	0.19%	86,000.00	7.42%	39.00
01-Jan-2028 - 31-Dec-2028	508,035	1.15%	6	1.12%	84,672.48	4.87%	55.89
01-Jan-2029 - 31-Dec-2029	453,724	1.03%	7	1.30%	64,817.74	4.40%	68.82
01-Jan-2030 - 31-Dec-2030	122,609	0.28%	2	0.37%	61,304.69	5.67%	79.07
01-Jan-2031 - 31-Dec-2031	273,356	0.62%	4	0.74%	68,338.92	4.10%	92.29
01-Jan-2032 - 31-Dec-2032	533,943	1.21%	8	1.49%	66,742.89	4.32%	104.74
01-Jan-2033 - 31-Dec-2033	16,880,666	38.17%	209	39.92%	80,768.74	4.39%	120.41
01-Jan-2034 - 31-Dec-2034	24,764,127	56.00%	281	52.33%	88,128.57	4.46%	125.01
01-Jan-2039 - 31-Dec-2039	47,647	0.11%	1	0.19%	47,647.00	2.81%	193.00
Total	44,223,224	100.00%	537	100.00%	82,352.37	4.44%	119.83

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	5,569,927	12.60%	84	15.84%	66,308.66	3.26%	120.65
50%	50%	11,031,070	24.94%	180	33.92%	61,283.72	4.55%	120.22
55%	55%	1,820,169	4.12%	16	2.98%	113,760.56	4.98%	120.62
60%	60%	4,501,889	10.18%	46	8.57%	97,867.15	4.08%	122.30
65%	65%	6,393,473	14.46%	52	9.68%	122,951.41	4.54%	120.23
70%	70%	982,449	2.22%	11	2.05%	89,313.52	4.25%	124.08
75%	75%	2,606,081	5.89%	24	4.47%	108,586.69	3.99%	124.30
80%	80%	-	0.00%	-	0.00%	-	0.00%	-
85%	85%	606,519	1.37%	8	1.49%	75,814.87	4.92%	123.21
90%	90%	315,137	0.71%	3	0.56%	105,045.83	4.46%	102.89
95%	95%	807,151	1.83%	10	1.86%	80,715.08	3.84%	104.65
95%	100%	1,057,874	2.39%	14	2.61%	75,562.43	4.71%	114.87
100%	105%	856,393	1.94%	12	2.23%	71,366.11	4.52%	113.66
105%	110%	240,000	0.54%	3	0.56%	80,000.00	6.61%	100.80
110%	115%	696,176	1.57%	8	1.49%	87,022.01	5.32%	122.54
115%	120%	878,266	1.99%	9	1.68%	97,585.06	5.58%	115.72
120%	125%	5,860,650	13.25%	57	10.61%	102,818.43	5.20%	118.60
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		44,223,224	100.00%	537	100.00%	82,352.37	4.44%	119.83

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,215,954	2.75%	12	3.07%	101,329.51	3.87%	120.80
Utrecht	3,332,959	7.54%	26	6.85%	128,190.73	4.50%	121.16
Zeeland	167,695	0.38%	2	0.51%	83,847.71	5.34%	123.00
Zuid-Holland	10,940,748	24.74%	98	25.06%	111,640.29	4.33%	119.08
Flevoland	2,201,741	4.98%	16	4.09%	137,608.79	4.84%	121.34
Friesland	1,828,535	4.13%	18	4.60%	101,585.29	4.54%	117.55
Gelderland	4,298,179	9.72%	36	9.21%	119,393.85	4.43%	115.58
Groningen	1,795,864	4.06%	15	3.84%	119,724.28	4.44%	121.22
Limburg	2,409,901	5.45%	24	6.14%	100,412.55	3.89%	121.44
Noord-Brabant	6,194,491	14.01%	57	14.58%	108,675.28	4.24%	121.74
Noord-Holland	6,896,392	15.59%	59	15.09%	116,888.00	4.81%	120.18
Overijssel	2,940,765	6.65%	28	7.16%	105,027.32	4.64%	120.07
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	44,223,224	100.00%	391	100.00%	113,102.88	4.44%	119.83

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	36,706,076	83.00%	326	83.38%	112,595.32	4.44%	119.50
Condominium	6,653,684	15.05%	58	14.83%	114,718.70	4.41%	121.44
Farm House	182,000	0.41%	1	0.26%	181,999.99	5.30%	121.00
Condominium with garage	681,464	1.54%	6	1.53%	113,577.30	5.09%	122.07
Unknown	-	0.00%	-	-	-	0.00%	-
Total	44,223,224	100.00%	391	100.00%	113,102.88	4.44%	119.83

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	0.46%	23	5.88%	8,814.13	4.82%	110.27
25,000	50,000	1.19%	31	7.93%	38,590.39	4.10%	118.53
50,000	75,000	1.69%	72	18.41%	65,025.09	4.28%	121.38
75,000	100,000	2.26%	50	12.79%	87,577.64	4.37%	119.45
100,000	125,000	2.83%	71	18.16%	113,279.03	4.12%	116.95
125,000	150,000	3.40%	48	12.28%	137,923.00	4.44%	122.67
150,000	175,000	3.97%	31	7.93%	163,691.28	5.03%	119.53
175,000	200,000	4.54%	32	8.18%	187,630.68	4.34%	122.51
200,000	225,000	5.11%	20	5.12%	216,589.15	4.07%	121.28
225,000	250,000	5.68%	6	1.53%	239,416.67	5.51%	111.47
250,000	275,000	6.25%	1	0.26%	275,000.00	3.30%	122.00
275,000	300,000	6.82%	2	0.51%	293,375.00	5.88%	100.26
300,000	325,000	7.39%	1	0.26%	325,000.00	4.58%	121.00
325,000	350,000	7.96%	2	0.51%	336,624.76	5.46%	124.02
350,000	375,000	8.53%	-	0.00%	-	0.00%	-
375,000	400,000	9.10%	1	0.26%	393,500.00	5.38%	123.00
400,000	425,000	9.67%	-	0.00%	-	0.00%	-
425,000	450,000	10.24%	-	0.00%	-	0.00%	-
450,000	475,000	10.81%	-	0.00%	-	0.00%	-
475,000	500,000	11.38%	-	0.00%	-	0.00%	-
500,000	525,000	11.95%	-	0.00%	-	0.00%	-
525,000	550,000	12.52%	-	0.00%	-	0.00%	-
550,000	575,000	13.09%	-	0.00%	-	0.00%	-
575,000	600,000	13.66%	-	0.00%	-	0.00%	-
600,000	625,000	14.23%	-	0.00%	-	0.00%	-
625,000	650,000	14.80%	-	0.00%	-	0.00%	-
650,000	>	15.37%	-	0.00%	-	0.00%	-
Total	44,223,224	100.00%	391	100.00%	113,102.88	4.44%	119.83