

Cashflow analysis for the period

Total interest received	482,062	
Interest received on transaction accounts	56,583	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	174,645	
Total funds available		9,513,291
Company management expenses	6,050	
MPT fee	7,739	
Administration fee	1,106	
Third party fees	12,422	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,587	
Payments under hedging arrangements	42,762	
Interest on the Notes	625,511	
Shortfall Class D PDL Repayment	528	
Liquidity Facility Commitment Fee Subordinated Amount	8,587	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		713,291
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th January 2024	-	
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	44,223,224	
Principal redemptions and repayments	(3,174,865)	
Losses for the period	(528)	
Ending principal balance		41,047,831
Balance Reset Participation	-	
Balance Further Advance Participation	1,223,937	
Total balance E-MAC NL 2004-I		42,271,769

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	528	528	-
Total	-	528	528	-

Performance

	Last period	This period	Since issue
Prepayment rate	18.67%	25.35%	13.87%

Delinquency table	Number of loans	Balance	Percentage of total
Current	363	40,635,831	99.00%
31 - 60 days	1	147,500	0.36%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	264,500	0.64%
In repossession	-	-	-
Total	366	41,047,831	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	460	528	10,373	3,246,781

Characteristics

	(weighted) average	Minimum	Maximum
Number of borrowers	366		
Number of loanparts	495		
Loan size borrower	112,153	2,653	393,500
Loan part size	82,925	2,653	393,500
Coupon	4.38%	1.37%	7.62%
Remaining maturity (months)	117	1	190
Remaining interest period (months)	27	1	240
Original interest period (months)	71	1	240
Seasoning (months)	140.8	3.0	252.0
Loan to Original Foreclosure Value (2)	68.5%	0.0%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	39,010	0.10%	1	0.20%	39,010.45	5.54%	119.00
Annuity	644,702	1.57%	19	3.84%	33,931.69	3.75%	112.25
Interest Only	31,309,625	76.28%	363	73.33%	86,252.41	4.37%	119.26
Investment	199,080	0.48%	2	0.40%	99,540.00	3.38%	121.71
Life	896,775	2.18%	11	2.22%	81,524.98	4.42%	119.84
Savings	861,996	2.10%	22	4.44%	39,181.62	4.24%	108.77
Universal Life	7,096,643	17.29%	77	15.56%	92,164.19	4.52%	110.38
Total	41,047,831	100.00%	495	100.00%	82,924.91	4.38%	117.42

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	15,714,560	38.28%	151	30.51%	104,069.93	5.24%	119.32
12	1,672,521	4.07%	18	3.64%	92,917.82	6.76%	113.45
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	4,785,854	11.66%	66	13.33%	72,512.93	3.57%	116.25
60	369,413	0.90%	6	1.21%	61,568.77	2.99%	116.21
72	793,216	1.93%	12	2.42%	66,101.31	3.16%	112.90
84	-	0.00%	-	0.00%	-	0.00%	-
96	108	0.00%	-	0.00%	-	0.00%	-
108	120	0.00%	-	0.00%	-	0.00%	-
120	132	0.00%	-	0.00%	-	0.00%	-
132	144	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	168	0.00%	-	0.00%	-	0.00%	-
168	180	0.00%	-	0.00%	-	0.00%	-
180	811,712	1.98%	12	2.42%	67,642.66	2.94%	117.86
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	2,794,911	6.81%	51	10.30%	54,802.17	5.37%	110.36
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	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	41,047,831	100.00%	495	100.00%	82,924.91	4.38%	117.42

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,422,829	8.34%	46	9.29%	74,409.33	2.13%	119.00
2.50%	2.75%	2,615,470	6.37%	36	7.27%	72,651.94	2.67%	117.01
2.75%	3.00%	4,286,481	10.44%	59	11.92%	72,652.22	2.89%	117.50
3.00%	3.25%	2,093,120	5.10%	30	6.06%	69,770.66	3.13%	113.16
3.25%	3.50%	3,273,516	7.97%	32	6.48%	102,297.38	3.36%	118.91
3.50%	3.75%	538,538	1.31%	8	1.62%	67,317.25	3.66%	121.84
3.75%	4.00%	644,226	1.57%	7	1.41%	92,032.33	3.84%	120.41
4.00%	4.25%	437,718	1.07%	8	1.62%	54,714.71	4.17%	105.87
4.25%	4.50%	509,378	1.24%	5	1.01%	101,875.54	4.47%	121.19
4.50%	4.75%	3,186,318	7.76%	31	6.26%	102,784.44	4.59%	118.76
4.75%	5.00%	731,130	1.78%	11	2.22%	66,466.33	4.89%	115.08
5.00%	5.25%	8,581,718	20.91%	93	18.79%	92,276.54	5.08%	118.00
5.25%	5.50%	3,281,452	7.99%	35	7.07%	93,755.77	5.37%	115.79
5.50%	5.75%	2,037,354	4.96%	21	4.24%	97,016.87	5.60%	120.09
5.75%	6.00%	267,093	0.65%	5	1.01%	53,418.66	5.83%	115.86
6.00%	6.25%	1,360,714	3.31%	22	4.44%	61,850.63	6.13%	118.23
6.25%	6.50%	141,274	0.34%	3	0.61%	47,091.41	6.36%	94.62
6.50%	6.75%	1,309,626	3.19%	21	4.24%	62,363.16	6.64%	117.95
6.75%	7.00%	1,027,602	2.50%	10	2.02%	102,760.21	6.88%	115.29
7.00%	7.25%	502,775	1.22%	5	1.01%	100,555.00	7.12%	118.70
7.25%	7.50%	606,999	1.48%	6	1.21%	101,166.55	7.39%	120.09
7.50%	>	192,500	0.47%	1	0.20%	192,500.00	7.62%	116.00
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		41,047,831	100.00%	495	100.00%	82,924.91	4.38%	117.42

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	15,714,560	38.28%	151	30.51%	104,069.93	5.24%	119.32
<	01/01/2024	65,000	0.16%	1	0.20%	65,000.00	5.10%	3.00
01/01/2024	01/01/2025	6,952,233	16.94%	102	20.81%	68,159.15	4.67%	113.32
01/01/2025	01/01/2026	1,610,867	3.92%	20	4.04%	80,543.34	3.12%	119.98
01/01/2026	01/01/2027	2,982,087	7.26%	38	7.68%	78,475.96	3.18%	117.15
01/01/2027	01/01/2028	1,944,520	4.74%	22	4.44%	88,387.27	3.67%	117.77
01/01/2028	01/01/2029	6,212,259	15.13%	85	17.17%	73,085.40	3.61%	115.48
01/01/2029	01/01/2030	1,711,822	4.17%	20	4.04%	85,591.08	3.10%	123.02
01/01/2030	01/01/2031	663,650	1.62%	6	1.21%	110,608.31	2.46%	122.27
01/01/2031	01/01/2032	357,355	0.87%	4	0.81%	89,338.75	2.12%	120.64
01/01/2032	01/01/2033	516,277	1.26%	7	1.41%	73,753.87	2.98%	118.49
01/01/2033	01/01/2034	1,482,485	3.61%	26	5.25%	57,018.65	4.99%	117.66
01/01/2034	01/01/2035	834,718	2.03%	13	2.63%	64,209.06	4.71%	116.98
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		41,047,831	100.00%	495	100.00%	82,924.91	4.38%	117.42

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	65,000	0.16%	1	0.20%	65,000.00	5.10%	3.00
01-Jan-2024 - 31-Dec-2024	163,361	0.40%	7	1.41%	23,337.34	4.24%	3.05
01-Jan-2025 - 31-Dec-2025	41,009	0.10%	1	0.20%	41,008.68	2.85%	22.00
01-Jan-2026 - 31-Dec-2026	100,180	0.24%	3	0.61%	33,393.38	4.58%	29.41
01-Jan-2027 - 31-Dec-2027	86,000	0.21%	1	0.20%	86,000.00	7.42%	36.00
01-Jan-2028 - 31-Dec-2028	311,345	0.76%	5	1.01%	62,269.02	3.82%	55.86
01-Jan-2029 - 31-Dec-2029	451,069	1.10%	7	1.41%	64,438.42	4.46%	65.84
01-Jan-2030 - 31-Dec-2030	121,566	0.30%	2	0.40%	60,783.01	5.66%	76.01
01-Jan-2031 - 31-Dec-2031	273,356	0.67%	4	0.81%	68,338.92	4.10%	89.29
01-Jan-2032 - 31-Dec-2032	528,886	1.29%	8	1.62%	66,110.71	4.32%	101.72
01-Jan-2033 - 31-Dec-2033	15,967,281	38.90%	195	39.39%	81,883.49	4.36%	117.39
01-Jan-2034 - 31-Dec-2034	22,891,132	55.77%	260	52.53%	88,042.81	4.39%	122.08
01-Jan-2039 - 31-Dec-2039	47,647	0.12%	1	0.20%	47,647.00	2.81%	190.00
Total	41,047,831	100.00%	495	100.00%	82,924.91	4.38%	117.42

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		5,134,492	12.51%	76	15.35%	67,559.10	3.22%	118.49
<	50%	10,279,064	25.04%	169	34.14%	60,822.86	4.47%	117.35
50%	55%	1,641,474	4.00%	14	2.83%	117,248.12	4.89%	117.40
55%	60%	4,523,714	11.02%	45	9.09%	100,526.98	4.09%	119.34
60%	65%	6,366,979	15.51%	53	10.71%	120,131.68	4.56%	117.17
65%	70%	1,043,407	2.54%	11	2.22%	94,855.20	4.12%	120.20
70%	75%	2,258,977	5.50%	21	4.24%	107,570.31	3.94%	121.90
75%	80%	122,432	0.30%	2	0.40%	61,216.01	6.66%	120.00
80%	85%	486,108	1.18%	6	1.21%	81,018.05	4.56%	120.46
85%	90%	314,254	0.77%	3	0.61%	104,751.33	4.45%	100.00
90%	95%	753,895	1.84%	10	2.02%	75,389.51	4.00%	108.70
95%	100%	756,238	1.84%	10	2.02%	75,623.84	4.29%	107.39
100%	105%	557,892	1.36%	8	1.62%	69,736.54	4.44%	119.97
105%	110%	240,000	0.58%	3	0.61%	80,000.00	6.94%	97.80
110%	115%	546,116	1.33%	6	1.21%	91,019.39	5.12%	119.69
115%	120%	878,266	2.14%	9	1.82%	97,585.06	5.57%	112.72
120%	125%	5,144,524	12.53%	49	9.90%	104,990.28	5.03%	117.47
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		41,047,831	100.00%	495	100.00%	82,924.91	4.38%	117.42

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,215,952	2.96%	12	3.28%	101,329.36	3.89%	117.80
Utrecht	2,836,253	6.91%	23	6.28%	123,315.34	4.43%	119.94
Zeeland	49,932	0.12%	1	0.27%	49,931.99	2.94%	120.00
Zuid-Holland	10,092,537	24.59%	91	24.86%	110,907.00	4.30%	117.31
Flevoland	2,037,365	4.96%	15	4.10%	135,824.35	4.80%	117.80
Friesland	1,822,264	4.44%	18	4.92%	101,236.87	4.54%	114.54
Gelderland	4,070,054	9.92%	34	9.29%	119,707.48	4.33%	114.06
Groningen	1,759,613	4.29%	15	4.10%	117,307.53	4.48%	120.62
Limburg	2,324,109	5.66%	23	6.28%	101,048.23	3.86%	118.47
Noord-Brabant	5,985,124	14.58%	54	14.75%	110,835.62	4.18%	118.78
Noord-Holland	6,189,740	15.08%	54	14.75%	114,624.81	4.75%	116.89
Overijssel	2,664,888	6.49%	26	7.10%	102,495.70	4.46%	116.87
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	41,047,831	100.00%	366	100.00%	112,152.54	4.38%	117.42

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	33,856,758	82.48%	303	82.79%	111,738.47	4.38%	117.08
Condominium	6,335,615	15.43%	56	15.30%	113,135.99	4.34%	119.04
Farm House	182,000	0.44%	1	0.27%	181,999.99	3.30%	118.00
Condominium with garage	673,458	1.64%	6	1.64%	112,243.01	5.08%	119.02
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	41,047,831	100.00%	366	100.00%	112,152.54	4.38%	117.42

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	0.37%	19	5.19%	7,922.30	4.75%	115.22
25,000	50,000	3.25%	35	9.56%	38,155.59	4.09%	113.72
50,000	75,000	10.62%	67	18.31%	65,060.45	4.20%	119.12
75,000	100,000	9.29%	44	12.02%	86,669.30	4.26%	117.18
100,000	125,000	18.72%	68	18.58%	113,017.69	4.03%	113.69
125,000	150,000	15.05%	45	12.30%	137,270.12	4.49%	119.53
150,000	175,000	11.25%	28	7.65%	164,954.50	4.88%	117.56
175,000	200,000	14.19%	31	8.47%	187,958.47	4.31%	119.62
200,000	225,000	8.98%	17	4.64%	216,783.31	4.05%	119.67
225,000	250,000	3.50%	6	1.64%	239,416.67	5.56%	108.47
250,000	275,000	0.67%	1	0.27%	275,000.00	3.30%	119.00
275,000	300,000	0.71%	1	0.27%	293,000.00	5.17%	122.00
300,000	325,000	0.79%	1	0.27%	325,000.00	4.57%	118.00
325,000	350,000	1.64%	2	0.55%	336,624.76	5.45%	121.02
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.96%	1	0.27%	393,500.00	5.37%	120.00
400,000	425,000	0.00%	-	0.00%	-	0.00%	-
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	41,047,831	100.00%	366	100.00%	112,152.54	4.38%	117.42