

Cashflow analysis for the period

Total interest received	433,042	
Interest received on transaction accounts	53,785	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	163,310	
Total funds available		9,450,137
Company management expenses	27,491	
MPT fee	7,183	
Administration fee	1,026	
Third party fees	31,196	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	12,847	
Interest on the Notes	552,590	
Shortfall Class D PDL Repayment	817	
Liquidity Facility Commitment Fee Subordinated Amount	8,493	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		650,137
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th April 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	41,047,831	
Principal redemptions and repayments	(2,697,902)	
Losses for the period	(817)	
Ending principal balance		38,349,113
Balance Reset Participation	-	
Balance Further Advance Participation	1,202,415	
Total balance E-MAC NL 2004-I		39,551,528

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	817	817	-
Total	-	817	817	-

Performance

	Last period	This period	Since issue
Prepayment rate	25.35%	23.29%	14.00%

Delinquency table	Number of loans	Balance	Percentage of total
Current	337	37,831,910	98.65%
31 - 60 days	1	147,500	0.38%
61 - 90 days	-	-	0.00%
91 - 120 days	1	105,203	0.27%
120+ days	2	264,500	0.69%
In repossession	-	-	-
Total	341	38,349,113	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	528	817	6,924	3,240,674

Characteristics

	341			
Number of borrowers	341			
Number of loanparts	459			
Loan size borrower (weighted) average	112,461	Minimum	Maximum	
Loan part size	83,549	2,653	393,500	
Coupon	4.50%	1.37%	7.62%	
Remaining maturity (months)	115	1	187	
Remaining interest period (months)	35	1	240	
Original interest period (months)	68	1	240	
Seasoning (months)	143.1	6.0	255.0	
Loan to Original Foreclosure Value (2)	67.0%	0.0%	125.0%	

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	628,229	1.64%	20	4.36%	31,411.44	3.86%	109.46
Interest Only	29,290,507	76.38%	337	73.42%	86,915.45	4.48%	116.27
Investment	199,080	0.52%	2	0.44%	99,540.00	3.38%	118.71
Life	700,201	1.83%	9	1.96%	77,800.07	4.70%	116.81
Savings	838,452	2.19%	20	4.36%	41,922.62	4.57%	106.27
Universal Life	6,692,644	17.45%	71	15.47%	94,262.59	4.63%	108.52
Total	38,349,113	100.00%	459	100.00%	83,549.27	4.50%	114.61

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	14,563,815	37.98%	141	30.72%	103,289.47	5.27%	116.48
12	1,879,270	4.90%	23	5.01%	81,707.37	6.85%	110.11
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,438,350	11.57%	61	13.29%	72,759.84	4.28%	113.72
72	402,793	1.05%	8	1.74%	50,349.08	4.36%	108.31
84	790,612	2.06%	12	2.61%	65,884.33	3.25%	110.07
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	13,801,249	35.99%	175	38.13%	78,864.28	3.47%	115.08
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	803,205	2.09%	12	2.61%	66,933.75	2.94%	114.85
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	1,669,820	4.35%	27	5.88%	61,845.17	5.56%	105.34
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%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	38,349,113	100.00%	459	100.00%	83,549.27	4.50%	114.61

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,964,593	7.73%	41	8.93%	72,307.14	2.11%	116.58
2.50%	2.75%	2,516,584	6.56%	34	7.41%	74,017.19	2.67%	113.82
2.75%	3.00%	3,786,690	9.87%	50	10.89%	75,733.80	2.89%	114.02
3.00%	3.25%	1,677,890	4.38%	23	5.01%	72,951.75	3.13%	112.98
3.25%	3.50%	3,013,468	7.86%	29	6.32%	103,912.68	3.35%	116.64
3.50%	3.75%	417,450	1.09%	5	1.09%	83,489.93	3.64%	118.80
3.75%	4.00%	233,000	0.61%	3	0.65%	77,666.67	3.80%	114.47
4.00%	4.25%	455,914	1.19%	9	1.94%	50,657.13	4.28%	103.36
4.25%	4.50%	529,561	1.38%	5	1.09%	105,912.22	4.45%	118.18
4.50%	4.75%	3,534,753	9.22%	34	7.41%	103,963.33	4.63%	115.97
4.75%	5.00%	408,275	1.06%	6	1.31%	68,045.78	4.84%	113.33
5.00%	5.25%	6,253,128	16.31%	61	13.29%	102,510.29	5.09%	115.46
5.25%	5.50%	2,890,379	7.54%	26	5.66%	111,168.41	5.34%	112.20
5.50%	5.75%	2,983,591	7.78%	40	8.71%	74,589.78	5.60%	115.67
5.75%	6.00%	421,302	1.10%	8	1.74%	52,662.70	5.87%	110.28
6.00%	6.25%	1,349,589	3.52%	25	5.45%	53,983.57	6.12%	114.14
6.25%	6.50%	625,612	1.63%	10	2.18%	62,561.24	6.35%	112.02
6.50%	6.75%	2,189,745	5.71%	30	6.54%	72,991.52	6.65%	116.16
6.75%	7.00%	795,314	2.07%	8	1.74%	99,414.29	6.87%	110.92
7.00%	7.25%	502,775	1.31%	5	1.09%	100,555.00	7.12%	115.70
7.25%	7.50%	606,999	1.58%	6	1.31%	101,166.55	7.39%	104.76
>	>	192,500	0.50%	1	0.22%	192,500.00	7.62%	113.00
Total		38,349,113	100.00%	459	100.00%	83,549.27	4.50%	114.61

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		14,563,815	37.98%	141	30.72%	103,289.47	5.27%	116.48
<	01/01/2025	4,841,813	12.63%	62	13.51%	78,093.76	4.62%	109.40
01/01/2025	01/01/2026	2,965,903	7.73%	38	8.28%	78,050.07	3.18%	114.20
01/01/2026	01/01/2027	1,932,279	5.04%	21	4.58%	92,013.29	3.67%	114.78
01/01/2027	01/01/2028	5,891,982	15.36%	79	17.21%	74,582.05	3.58%	112.29
01/01/2028	01/01/2029	2,712,850	7.07%	35	7.63%	77,510.01	4.21%	117.23
01/01/2029	01/01/2030	747,178	1.95%	8	1.74%	93,397.29	3.33%	116.66
01/01/2030	01/01/2031	382,355	1.00%	5	1.09%	76,471.00	2.39%	110.01
01/01/2031	01/01/2032	513,839	1.34%	7	1.53%	73,405.52	2.97%	115.53
01/01/2032	01/01/2033	1,658,239	4.32%	31	6.75%	53,491.58	5.51%	114.32
01/01/2033	01/01/2034	2,138,861	5.58%	32	6.97%	66,839.39	4.80%	117.21
01/01/2034	01/01/2035	-	0.00%	-	0.00%	-	0.00%	-
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	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%	-
Total		38,349,113	100.00%	459	100.00%	83,549.27	4.50%	114.61

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	162,447	0.42%	5	1.09%	32,489.49	5.43%	0.79
01-Jan-2025 - 31-Dec-2025	41,009	0.11%	1	0.22%	41,008.68	2.85%	19.00
01-Jan-2026 - 31-Dec-2026	94,454	0.25%	2	0.44%	47,227.07	5.05%	26.16
01-Jan-2027 - 31-Dec-2027	86,000	0.22%	1	0.22%	86,000.00	7.42%	33.00
01-Jan-2028 - 31-Dec-2028	308,125	0.80%	5	1.09%	61,624.99	3.84%	52.83
01-Jan-2029 - 31-Dec-2029	448,374	1.17%	7	1.53%	64,053.42	4.82%	62.86
01-Jan-2030 - 31-Dec-2030	120,506	0.31%	2	0.44%	60,252.95	5.66%	72.95
01-Jan-2031 - 31-Dec-2031	196,880	0.51%	3	0.65%	65,626.67	3.70%	87.95
01-Jan-2032 - 31-Dec-2032	332,441	0.87%	6	1.31%	55,406.79	3.75%	98.52
01-Jan-2033 - 31-Dec-2033	15,313,913	39.93%	185	40.31%	82,777.91	4.38%	114.39
01-Jan-2034 - 31-Dec-2034	21,197,317	55.27%	241	52.51%	87,955.67	4.58%	119.12
01-Jan-2039 - 31-Dec-2039	47,647	0.12%	1	0.22%	47,647.00	2.81%	187.00
Total	38,349,113	100.00%	459	100.00%	83,549.27	4.50%	114.61

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		4,951,213	12.91%	71	15.47%	69,735.40	3.28%	115.47
<	50%	10,089,581	26.31%	162	35.29%	62,281.36	4.60%	114.40
50%	55%	1,422,329	3.71%	11	2.40%	129,302.66	4.93%	113.74
55%	60%	4,402,082	11.48%	44	9.59%	100,047.31	4.22%	116.42
60%	65%	6,028,044	15.72%	50	10.89%	120,560.87	4.63%	113.94
65%	70%	1,058,226	2.76%	13	2.83%	81,402.03	4.41%	117.34
70%	75%	2,138,628	5.58%	18	3.92%	118,812.68	4.40%	118.60
75%	80%	161,536	0.42%	2	0.44%	80,768.21	4.88%	114.00
80%	85%	446,770	1.17%	6	1.31%	74,461.64	4.38%	118.65
85%	90%	313,365	0.82%	3	0.65%	104,454.92	4.49%	97.12
90%	95%	560,102	1.46%	8	1.74%	70,012.75	4.56%	107.93
95%	100%	385,843	1.01%	6	1.31%	64,307.17	3.49%	98.50
100%	105%	557,345	1.45%	8	1.74%	69,668.07	5.26%	116.97
105%	110%	240,000	0.63%	3	0.65%	80,000.00	6.94%	94.80
110%	115%	346,500	0.90%	4	0.87%	86,625.00	5.24%	116.51
115%	120%	878,266	2.29%	9	1.96%	97,585.06	5.59%	109.72
120%	125%	4,369,284	11.39%	41	8.93%	106,567.89	5.28%	115.63
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		38,349,113	100.00%	459	100.00%	83,549.27	4.50%	114.61

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,108,458	2.89%	10	2.93%	110,845.80	3.96%	114.90
Utrecht	2,262,787	5.90%	18	5.28%	125,710.40	4.41%	117.90
Zeeland	49,932	0.13%	1	0.29%	49,931.99	2.94%	117.00
Zuid-Holland	9,580,171	24.98%	87	25.51%	110,116.91	4.49%	114.36
Flevoland	1,852,585	4.83%	13	3.81%	142,506.55	4.86%	114.67
Friesland	1,592,244	4.15%	16	4.69%	99,515.24	4.70%	115.18
Gelderland	3,837,120	10.01%	32	9.38%	119,910.01	4.61%	110.73
Groningen	1,758,352	4.59%	15	4.40%	117,223.49	4.55%	117.64
Limburg	2,045,005	5.33%	20	5.87%	102,250.27	3.78%	115.16
Noord-Brabant	5,762,127	15.03%	53	15.54%	108,719.37	4.27%	116.18
Noord-Holland	5,840,264	15.23%	50	14.66%	116,805.29	4.89%	113.71
Overijssel	2,660,066	6.94%	26	7.62%	102,310.22	4.48%	113.87
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	38,349,113	100.00%	341	100.00%	112,460.74	4.50%	114.61

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	31,532,394	82.22%	280	82.11%	112,615.69	4.46%	114.31
Condominium	5,961,261	15.54%	54	15.84%	110,393.71	4.65%	116.02
Farm House	182,000	0.47%	1	0.29%	181,999.99	3.30%	115.00
Condominium with garage	673,458	1.76%	6	1.76%	112,243.01	5.14%	116.02
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	38,349,113	100.00%	341	100.00%	112,460.74	4.50%	114.61

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	0.33%	14	4.11%	9,102.35	5.32%	105.55
25,000	50,000	1.30%	33	9.68%	39,406.70	4.19%	111.30
50,000	75,000	4.37%	67	19.65%	65,347.56	4.42%	116.54
75,000	100,000	3.64%	42	12.32%	86,681.73	4.45%	113.99
100,000	125,000	7.05%	62	18.18%	113,722.26	4.02%	110.21
125,000	150,000	6.05%	44	12.90%	137,708.87	4.71%	116.51
150,000	175,000	4.28%	26	7.62%	164,954.69	5.28%	116.67
175,000	200,000	4.87%	26	7.62%	187,403.36	4.27%	117.05
200,000	225,000	3.47%	16	4.69%	217,456.89	4.05%	116.60
225,000	250,000	1.19%	5	1.47%	238,400.00	5.61%	102.90
250,000	275,000	0.72%	1	0.29%	275,000.00	3.30%	116.00
275,000	300,000	0.76%	1	0.29%	293,000.00	5.21%	119.00
300,000	325,000	0.85%	1	0.29%	325,000.00	4.61%	115.00
325,000	350,000	1.76%	2	0.59%	336,624.76	5.49%	118.02
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	3.93%	1	0.29%	393,500.00	5.41%	117.00
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	38,349,113	100.00%	341	100.00%	112,460.74	4.50%	114.61