

**Cashflow analysis for the period**

Total interest received	421,871	
Interest received on transaction accounts	48,038	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	148,074	
Total funds available		9,417,983
Company management expenses	2,809	
MPT fee	6,711	
Administration fee	959	
Third party fees	49,230	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	20,225	
Interest on the Notes	521,063	
Shortfall Class D PDL Repayment	-	
Liquidity Facility Commitment Fee Subordinated Amount	8,493	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		617,983
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th July 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	38,349,113	
Principal redemptions and repayments	(1,738,294)	
Losses for the period	-	
Ending principal balance		36,610,819
Balance Reset Participation	-	
Balance Further Advance Participation	1,177,445	
Total balance E-MAC NL 2004-I		37,788,264

**Principal Deficiency Ledger**

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

**Performance**

	Last period	This period	Since issue
Prepayment rate	23.29%	16.61%	14.03%

Delinquency table	Number of loans	Balance	Percentage of total
Current	319	35,693,616	97.49%
31 - 60 days	3	547,500	1.50%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	3	369,703	1.01%
In repossession	-	-	-
Total	325	36,610,819	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	817	-	7,276	3,233,398

**Characteristics**

	Number of borrowers	Number of loanparts	(weighted) average	Minimum	Maximum
Loan size borrower	325	433	112,649	1,584	393,500
Loan part size			84,552	1,584	393,500
Coupon			4.36%	1.37%	7.62%
Remaining maturity (months)			112	3	184
Remaining interest period (months)			30	1	119
Original interest period (months)			66	1	240
Seasoning (months)			136.7	3.0	258.0
Loan to Original Foreclosure Value (2)			67.4%	0.0%	125.0%

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	575,239	1.57%	17	3.93%	33,837.60	3.74%	106.12
Interest Only	28,080,660	76.70%	321	74.13%	87,478.69	4.34%	113.48
Investment	199,080	0.54%	2	0.46%	99,540.00	3.28%	115.71
Life	594,901	1.62%	8	1.85%	74,362.58	4.57%	113.50
Savings	741,969	2.03%	19	4.39%	39,051.02	4.40%	102.50
Universal Life	6,418,969	17.53%	66	15.24%	97,257.11	4.51%	107.14
<b>Total</b>	<b>36,610,819</b>	<b>100.00%</b>	<b>433</b>	<b>100.00%</b>	<b>84,551.55</b>	<b>4.36%</b>	<b>112.04</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	13,986,462	38.20%	136	31.41%	102,841.63	5.01%	113.33
1 12	1,868,588	5.10%	22	5.08%	84,935.81	6.86%	107.16
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	4,083,525	11.15%	55	12.70%	74,245.91	4.11%	110.56
72	399,020	1.09%	8	1.85%	49,877.50	4.35%	105.61
84	762,990	2.08%	11	2.54%	69,362.70	3.15%	110.81
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	13,638,798	37.25%	174	40.18%	78,383.90	3.46%	112.07
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	676,447	1.85%	10	2.31%	67,644.69	2.94%	115.69
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	1,194,990	3.26%	17	3.93%	70,293.51	5.49%	110.23
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%	-
<b>Total</b>	<b>36,610,819</b>	<b>100.00%</b>	<b>433</b>	<b>100.00%</b>	<b>84,551.55</b>	<b>4.36%</b>	<b>112.04</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,957,939	8.08%	41	9.47%	72,144.85	2.11%	113.59
2.50%	2.75%	2,498,606	6.82%	34	7.85%	73,488.42	2.67%	110.88
2.75%	3.00%	3,643,440	9.95%	48	11.09%	75,905.00	2.89%	111.70
3.00%	3.25%	1,672,477	4.57%	23	5.31%	72,716.38	3.13%	110.07
3.25%	3.50%	3,007,507	8.21%	29	6.70%	103,707.15	3.35%	113.64
3.50%	3.75%	417,450	1.14%	5	1.15%	83,489.93	3.64%	115.80
3.75%	4.00%	233,000	0.64%	3	0.89%	77,666.67	3.80%	111.47
4.00%	4.25%	453,816	1.24%	9	2.00%	50,423.95	4.11%	100.29
4.25%	4.50%	3,182,950	8.69%	32	7.39%	99,467.18	4.38%	112.42
4.50%	4.75%	521,499	1.42%	4	0.92%	130,374.64	4.66%	114.93
4.75%	5.00%	6,972,919	19.05%	68	15.70%	102,542.93	4.85%	113.85
5.00%	5.25%	2,443,977	6.68%	21	4.85%	116,379.85	5.16%	113.82
5.25%	5.50%	1,587,975	4.34%	18	4.16%	88,220.86	5.35%	109.46
5.50%	5.75%	1,307,637	3.57%	17	3.93%	76,919.82	5.61%	109.73
5.75%	6.00%	235,904	0.64%	6	1.39%	39,317.32	5.91%	105.37
6.00%	6.25%	1,052,599	2.88%	20	4.62%	52,629.97	6.12%	112.93
6.25%	6.50%	792,200	2.16%	14	3.23%	56,585.73	6.37%	111.22
6.50%	6.75%	2,141,128	5.85%	26	6.00%	82,351.07	6.66%	110.61
6.75%	7.00%	355,522	0.97%	5	1.15%	71,104.46	6.88%	112.81
7.00%	7.25%	401,483	1.10%	4	0.92%	100,370.75	7.09%	112.28
7.25%	7.50%	538,291	1.47%	5	1.15%	107,658.26	7.40%	100.58
>	>	192,500	0.53%	1	0.23%	192,500.00	7.62%	110.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>36,610,819</b>	<b>100.00%</b>	<b>433</b>	<b>100.00%</b>	<b>84,551.55</b>	<b>4.36%</b>	<b>112.04</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		13,986,462	38.20%	136	31.41%	102,841.63	5.01%	113.33
<	01/01/2025	2,444,151	6.68%	31	7.16%	78,843.59	4.77%	105.29
01/01/2025	01/01/2026	2,299,422	6.28%	29	6.70%	79,290.42	4.02%	109.54
01/01/2026	01/01/2027	3,037,687	8.30%	39	9.01%	77,889.42	3.23%	108.68
01/01/2027	01/01/2028	1,925,007	5.26%	21	4.85%	91,666.99	3.64%	111.90
01/01/2028	01/01/2029	5,639,438	15.40%	76	17.55%	74,203.13	3.63%	110.01
01/01/2029	01/01/2030	2,485,500	6.79%	31	7.16%	80,177.40	4.16%	113.98
01/01/2030	01/01/2031	755,267	2.06%	8	1.85%	94,408.35	3.97%	110.15
01/01/2031	01/01/2032	357,355	0.98%	4	0.92%	89,338.75	2.26%	115.00
01/01/2032	01/01/2033	540,042	1.48%	8	1.85%	67,505.24	3.26%	110.41
01/01/2033	01/01/2034	1,415,861	3.87%	27	6.24%	52,439.28	5.26%	112.08
01/01/2034	01/01/2035	1,724,628	4.71%	23	5.31%	74,983.84	4.98%	116.27
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%	-
<b>Total</b>		<b>36,610,819</b>	<b>100.00%</b>	<b>433</b>	<b>100.00%</b>	<b>84,551.55</b>	<b>4.36%</b>	<b>112.04</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	1,584	0.00%	1	0.23%	1,583.70	5.92%	3.00
01-Jan-2025 - 31-Dec-2025	41,009	0.11%	1	0.23%	41,008.68	2.85%	16.00
01-Jan-2026 - 31-Dec-2026	92,779	0.25%	2	0.46%	46,389.35	5.09%	23.15
01-Jan-2027 - 31-Dec-2027	86,000	0.23%	1	0.23%	86,000.00	7.42%	30.00
01-Jan-2028 - 31-Dec-2028	304,881	0.83%	5	1.15%	60,976.23	3.76%	49.80
01-Jan-2029 - 31-Dec-2029	445,658	1.22%	7	1.62%	63,665.37	4.77%	59.89
01-Jan-2030 - 31-Dec-2030	119,429	0.33%	2	0.46%	59,714.39	5.65%	69.88
01-Jan-2031 - 31-Dec-2031	196,880	0.54%	3	0.69%	65,626.67	3.61%	84.95
01-Jan-2032 - 31-Dec-2032	202,287	0.55%	4	0.92%	50,571.85	4.24%	98.24
01-Jan-2033 - 31-Dec-2033	15,088,843	41.21%	183	42.26%	82,452.70	4.28%	111.41
01-Jan-2034 - 31-Dec-2034	19,983,823	54.58%	223	51.50%	89,613.55	4.41%	116.09
01-Jan-2039 - 31-Dec-2039	47,647	0.13%	1	0.23%	47,647.00	2.81%	184.00
<b>Total</b>	<b>36,610,819</b>	<b>100.00%</b>	<b>433</b>	<b>100.00%</b>	<b>84,551.55</b>	<b>4.36%</b>	<b>112.04</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	4,778,271	13.05%	69	15.94%	69,250.31	3.22%	112.42
<	50%	9,394,298	25.66%	150	34.64%	62,628.65	4.46%	112.03
50%	55%	1,422,329	3.88%	11	2.54%	129,302.66	4.66%	110.74
55%	60%	4,270,392	11.66%	42	9.70%	101,676.00	4.15%	114.11
60%	65%	5,775,617	15.78%	47	10.85%	122,885.46	4.48%	112.08
65%	70%	916,674	2.50%	12	2.77%	76,389.52	3.99%	113.80
70%	75%	2,136,288	5.84%	18	4.16%	118,682.66	4.28%	115.61
75%	80%	160,263	0.44%	2	0.46%	80,131.36	4.88%	111.00
80%	85%	271,136	0.74%	4	0.92%	67,783.96	3.18%	116.08
85%	90%	312,470	0.85%	3	0.69%	104,156.59	4.32%	94.24
90%	95%	422,395	1.15%	5	1.15%	84,479.02	4.10%	101.31
95%	100%	384,850	1.05%	6	1.39%	64,141.64	3.49%	95.49
100%	105%	556,788	1.52%	8	1.85%	69,598.45	5.19%	113.97
105%	110%	240,000	0.66%	3	0.69%	80,000.00	6.72%	91.80
110%	115%	555,500	1.52%	6	1.39%	92,583.33	4.54%	115.20
115%	120%	878,266	2.40%	9	2.08%	97,585.06	5.43%	106.72
120%	125%	4,135,284	11.30%	38	8.76%	108,823.25	5.18%	113.05
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>36,610,819</b>	<b>100.00%</b>	<b>433</b>	<b>100.00%</b>	<b>84,551.55</b>	<b>4.36%</b>	<b>112.04</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,108,458	3.03%	10	3.08%	110,845.80	3.89%	111.90
Utrecht	2,245,759	6.13%	17	5.23%	132,103.48	4.31%	114.88
Zeeiland	49,932	0.14%	1	0.31%	49,931.99	2.94%	114.00
Zuid-Holland	9,187,805	25.10%	84	25.85%	109,378.63	4.41%	112.42
Flevoland	1,824,932	4.98%	12	3.69%	152,077.68	4.71%	113.22
Friesland	1,585,962	4.33%	16	4.92%	99,122.60	4.57%	112.19
Gelderland	3,660,133	10.00%	31	9.54%	118,068.80	4.42%	107.38
Groningen	1,599,619	4.37%	14	4.31%	114,258.49	4.41%	114.61
Limburg	1,967,034	5.37%	19	5.85%	103,528.13	3.64%	112.09
Noord-Brabant	5,174,853	14.13%	48	14.77%	107,809.44	4.02%	113.12
Noord-Holland	5,639,025	15.40%	48	14.77%	117,479.69	4.74%	111.79
Overijssel	2,567,307	7.01%	25	7.69%	102,692.28	4.32%	110.69
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,610,819</b>	<b>100.00%</b>	<b>325</b>	<b>100.00%</b>	<b>112,648.67</b>	<b>4.36%</b>	<b>112.04</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	30,076,860	82.15%	266	81.85%	113,070.90	4.32%	111.87
Condominium	5,678,501	15.51%	52	16.00%	109,201.95	4.50%	112.86
Farm House	182,000	0.50%	1	0.31%	181,999.99	3.30%	112.00
Condominium with garage	673,458	1.84%	6	1.85%	112,243.01	5.02%	113.02
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,610,819</b>	<b>100.00%</b>	<b>325</b>	<b>100.00%</b>	<b>112,648.67</b>	<b>4.36%</b>	<b>112.04</b>

**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	0.07%	11	3.38%	9,145.33	4.73%	111.20
25,000	50,000	1.36%	35	10.77%	39,050.14	4.28%	109.04
50,000	75,000	2.05%	63	19.38%	65,338.02	4.28%	113.37
75,000	100,000	2.74%	40	12.31%	86,747.58	4.31%	110.79
100,000	125,000	3.42%	59	18.15%	113,113.62	3.93%	109.44
125,000	150,000	4.10%	41	12.62%	137,802.59	4.48%	113.45
150,000	175,000	4.78%	25	7.69%	164,895.08	5.16%	113.63
175,000	200,000	5.46%	24	7.38%	187,759.76	4.09%	113.81
200,000	225,000	6.14%	17	5.23%	216,899.81	3.93%	113.85
225,000	250,000	6.82%	4	1.23%	239,500.00	5.86%	98.61
250,000	275,000	7.50%	1	0.31%	275,000.00	3.30%	113.00
275,000	300,000	8.18%	1	0.31%	293,000.00	4.95%	116.00
300,000	325,000	8.86%	1	0.31%	325,000.00	4.35%	112.00
325,000	350,000	9.54%	2	0.62%	336,624.76	5.23%	115.02
350,000	375,000	10.22%	-	0.00%	-	0.00%	-
375,000	400,000	10.90%	1	0.31%	393,500.00	5.15%	114.00
400,000	425,000	11.58%	-	0.00%	-	0.00%	-
425,000	450,000	12.26%	-	0.00%	-	0.00%	-
450,000	475,000	12.94%	-	0.00%	-	0.00%	-
475,000	500,000	13.62%	-	0.00%	-	0.00%	-
500,000	525,000	14.30%	-	0.00%	-	0.00%	-
525,000	550,000	14.98%	-	0.00%	-	0.00%	-
550,000	575,000	15.66%	-	0.00%	-	0.00%	-
575,000	600,000	16.34%	-	0.00%	-	0.00%	-
600,000	625,000	17.02%	-	0.00%	-	0.00%	-
625,000	650,000	17.70%	-	0.00%	-	0.00%	-
650,000	>	18.38%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>36,610,819</b>	<b>100.00%</b>	<b>325</b>	<b>100.00%</b>	<b>112,648.67</b>	<b>4.36%</b>	<b>112.04</b>