E-MAC NL 2004-I Investor report July 2026

Cashflow analysis for the period

Total interest received	318,352	
Interest received on transaction accounts	20,465	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	39,532	
Total funds available		9,178,350
Company management expenses	6,684	
MPT fee	5,293	
Administration fee	756	
Third party fees	60,466	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,400	
Payments under hedging arrangements	15,367	
Interest on the Notes	272,386	
Shortfall Class D PDL Repayment	599	
Liquidity Facility Commitment Fee Subordinated Amount	8,400	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		378,350
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 27th July 2026	-	
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		30,585,415	
Principal redemptions and repayments		(1,220,164)	
Losses for the period		(599)	
Ending principal balance			29,364,651
Balance Reset Participation		-	
Balance Further Advance Participation		832,916	
Total balance E-MAC NL 2004-I			30,197,567

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	599	599	-
Total	-	599	599	-

Performance

	Last period	This period	Since issue
Prepayment rate	6.09%	14.57%	13.72%

Delinquency table	Number of loans	Balance	Percentage of total
Current	269	28,997,475	98.75%
31 - 60 days	3	261,973	0.89%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	1	105,203	0.36%
In repossession			
Total	273	29,364,651	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	599	9,615	3,182,223

Characteristics

Number of borrowers	273		
Number of loanparts	361		
	(weighted) average	Minimum	Maximum
Loan size borrower	107,563	2,900	393,500
Loan part size	81,343	2,900	393,500
Coupon	3.92%	1.44%	7.45%
Remaining maturity (months)	89	1	160
Remaining interest period (months)	24	1	95
Original interest period (months)	65	1	240
Seasoning (months)	159.8	3.0	282.0
Loan to Original Foreclosure Value (2)	65.4%	0.0%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	390,246	1.33%	16	4.43%	24,390.35	4.24%	84.76
Interest Only	22,635,239	77.08%	268	74.24%	84,459.85	3.90%	89.55
Investment	199,080	0.68%	2	0.55%	99,540.00	4.23%	91.71
Life	411,920	1.40%	6	1.66%	68,653.39	3.96%	88.12
Savings	497,257	1.69%	15	4.16%	33,150.43	4.60%	80.59
Universal Life	5,230,909	17.81%	54	14.96%	96,868.69	3.90%	85.65
Total	29,364,651	100.00%	361	100.00%	81,342.52	3.92%	88.64

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		11,617,372	39.56%	114	31.58%	101,906.77	3.68%	89.74
1	12	1,309,162	4.46%	17	4.71%	77,009.55	4.94%	90.78
12	24	-	0.00%	-	0.00%	-	0.00%	-
24	36	-	0.00%	-	0.00%	-	0.00%	-
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	3,095,412	10.54%	48	13.30%	64,487.75	5.42%	82.53
60	72	429,447	1.46%	9	2.49%	47,716.36	5.38%	85.40
72	84	404,061	1.38%	5	1.39%	80,812.21	5.02%	87.99
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	11,290,327	38.45%	151	41.83%	74,770.38	3.47%	88.81
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	-	0.00%	-	0.00%	-	0.00%	-
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	481,489	1.64%	7	1.94%	68,784.08	2.91%	92.09
180	192	-	0.00%	-	0.00%	-	0.00%	-
192	204	-	0.00%	-	0.00%	-	0.00%	-
204	216	-	0.00%	-	0.00%	-	0.00%	-
216	228	-	0.00%	-	0.00%	-	0.00%	-
228	240	737,381	2.51%	10	2.77%	73,738.10	5.69%	90.43
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	-	0.00%	-	0.00%	-	0.00%	-
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	-	0.00%	-	0.00%	-	0.00%	-
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		29,364,651	100.00%	361	100.00%	81,342.52	3.92%	88.64

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,587,369	5.41%	23	6.37%	69,016.04	2.07%	89.11
2.50%	2.75%	1,233,729	4.20%	17	4.71%	72,572.27	2.66%	90.46
2.75%	3.00%	2,496,998	8.50%	35	9.70%	71,342.80	2.89%	88.06
3.00%	3.25%	3,342,349	11.38%	41	11.36%	81,520.71	3.09%	87.51
3.25%	3.50%	6,267,314	21.34%	63	17.45%	99,481.17	3.43%	89.45
3.50%	3.75%	2,632,704	8.97%	22	6.09%	119,668.36	3.65%	90.23
3.75%	4.00%	2,132,348	7.26%	19	5.26%	112,228.83	3.89%	89.93
4.00%	4.25%	1,060,769	3.61%	17	4.71%	62,398.18	4.13%	89.33
4.25%	4.50%	481,035	1.64%	6	1.66%	80,172.49	4.42%	92.58
4.50%	4.75%	741,670	2.53%	12	3.32%	61,805.81	4.64%	90.94
4.75%	5.00%	1,307,457	4.45%	17	4.71%	76,909.24	4.89%	83.20
5.00%	5.25%	2,058,690	7.01%	25	6.93%	82,347.60	5.16%	90.84
5.25%	5.50%	522,960	1.78%	6	1.66%	87,159.96	5.37%	90.46
5.50%	5.75%	937,223	3.19%	13	3.60%	72,094.11	5.63%	83.65
5.75%	6.00%	279,319	0.95%	6	1.66%	46,553.11	5.94%	87.09
6.00%	6.25%	887,240	3.02%	17	4.71%	52,190.57	6.10%	82.21
6.25%	6.50%	303,811	1.03%	6	1.66%	50,635.21	6.34%	82.61
6.50%	6.75%	625,345	2.13%	10	2.77%	62,534.53	6.65%	88.51
6.75%	7.00%	185,522	0.63%	3	0.83%	61,840.76	6.83%	88.64
7.00%	7.25%	71,000	0.24%	1	0.28%	71,000.00	7.05%	87.00
7.25%	7.50%	209,800	0.71%	2	0.55%	104,900.00	7.45%	90.00
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		29,364,651	100.00%	361	100.00%	81,342.52	3.92%	88.64

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		11,617,372	39.56%	114	31.58%	101,906.77	3.68%	89.74
<	01/01/2027	1,684,464	5.74%	23	6.37%	73,237.58	3.78%	85.27
01/01/2027	01/01/2028	2,493,296	8.49%	30	8.31%	83,109.86	4.09%	87.22
01/01/2028	01/01/2029	5,150,823	17.54%	72	19.94%	71,539.21	3.78%	84.50
01/01/2029	01/01/2030	2,549,451	8.68%	38	10.53%	67,090.81	4.47%	84.79
01/01/2030	01/01/2031	990,004	3.37%	12	3.32%	82,500.35	4.08%	87.53
01/01/2031	01/01/2032	1,137,723	3.87%	16	4.43%	71,107.68	4.17%	91.05
01/01/2032	01/01/2033	500,014	1.70%	7	1.94%	71,430.63	2.85%	87.64
01/01/2033	01/01/2034	1,325,099	4.51%	24	6.65%	55,212.45	5.26%	87.82
01/01/2034	01/01/2035	1,916,405	6.53%	25	6.93%	76,656.20	4.83%	92.20
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	01/01/2055	-	0.00%	-	0.00%	-	0.00%	-
01/01/2055	01/01/2056	-	0.00%	-	0.00%	-	0.00%	-
01/01/2056	>	-	0.00%	-	0.00%	-	0.00%	-
Total		29,364,651	100.00%	361	100.00%	81,342.52	3.92%	88.64

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	78,980	0.27%	2	0.55%	39,489.88	5.53%	1.00)
01-Jan-2028 - 31-Dec-2028	204,399	0.70%	4	1.11%	51,099.76	4.58%	25.95
01-Jan-2029 - 31-Dec-2029	326,347	1.11%	6	1.66%	54,391.10	4.22%	35.25
01-Jan-2030 - 31-Dec-2030	25,165	0.09%	1	0.28%	25,164.98	6.39%	53.00
01-Jan-2031 - 31-Dec-2031	196,880	0.67%	3	0.83%	65,626.67	3.13%	60.95
01-Jan-2032 - 31-Dec-2032	136,679	0.47%	3	0.83%	45,559.57	3.99%	75.31
01-Jan-2033 - 31-Dec-2033	12,612,489	42.95%	158	43.77%	79,825.88	3.84%	87.47
01-Jan-2034 - 31-Dec-2034	15,736,066	53.59%	183	50.69%	85,989.43	3.96%	92.25
01-Jan-2039 - 31-Dec-2039	47,647	0.16%	1	0.28%	47,647.00	2.81%	160.00
Total	29,364,651	100.00%	361	100.00%	81,342.52	3.92%	88.64

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		3,901,238	13.29%	58	16.07%	67,262.73	3.57%	88.19
<	50%	7,744,218	26.37%	133	36.84%	58,227.20	3.81%	88.26
50%	55%	1,042,310	3.55%	7	1.94%	148,901.47	3.59%	89.22
55%	60%	3,801,889	12.95%	38	10.53%	100,049.71	3.86%	90.11
60%	65%	4,842,045	16.49%	40	11.08%	121,051.12	4.19%	89.60
65%	70%	737,268	2.51%	9	2.49%	81,918.62	2.90%	90.28
70%	75%	1,561,413	5.32%	14	3.88%	111,529.47	4.01%	91.47
75%	80%	-	0.00%	-	0.00%	-	0.00%	-
80%	85%	522,209	1.78%	8	2.22%	65,276.16	4.65%	79.41
85%	90%	330,782	1.13%	3	0.83%	110,260.65	4.34%	93.60
90%	95%	120,500	0.41%	1	0.28%	120,500.00	2.95%	38.00
95%	100%	220,300	0.75%	4	1.11%	55,075.07	5.82%	57.61
100%	105%	456,680	1.56%	6	1.66%	76,113.33	4.38%	90.56
105%	110%	-	0.00%	-	0.00%	-	0.00%	-
110%	115%	379,000	1.29%	4	1.11%	94,750.00	4.42%	91.76
115%	120%	647,266	2.20%	7	1.94%	92,466.51	3.91%	91.28
120%	125%	3,057,534	10.41%	29	8.03%	105,432.21	4.19%	88.79
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		29,364,651	100.00%	361	100.00%	81,342.52	3.92%	88.64

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,046,935	3.57%	9	3.30%	116,326.12	3.51%	87.65
Utrecht	1,664,247	5.67%	12	4.40%	138,687.23	3.87%	90.05
Zeeland	-	0.00%	-	0.00%	-	0.00%	-
Zuid-Holland	6,799,441	23.16%	67	24.54%	101,484.20	4.18%	89.96
Flevoland	1,632,431	5.56%	11	4.03%	148,402.86	3.68%	89.60
Friesland	1,133,114	3.86%	13	4.76%	87,162.60	4.03%	89.55
Gelderland	3,371,285	11.48%	29	10.62%	116,251.19	3.70%	83.02
Groningen	1,314,582	4.48%	12	4.40%	109,548.53	3.80%	90.62
Limburg	1,786,319	6.08%	18	6.59%	99,239.92	3.60%	88.45
Noord-Brabant	4,232,378	14.41%	42	15.38%	100,770.91	3.93%	89.13
Noord-Holland	4,262,803	14.52%	39	14.29%	109,302.65	4.23%	89.78
Overijssel	2,121,116	7.22%	21	7.69%	101,005.53	3.49%	87.12
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	29,364,651	100.00%	273	100.00%	107,562.83	3.92%	88.64

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	24,702,886	84.12%	230	84.25%	107,403.85	3.82%	88.36
Condominium	4,205,965	14.32%	40	14.65%	105,149.13	4.42%	90.32
Farm House	182,000	0.62%	1	0.37%	181,999.99	3.30%	88.00
Condominium with garage	273,800	0.93%	2	0.73%	136,900.00	4.94%	88.60
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	29,364,651	100.00%	273	100.00%	107,562.83	3.92%	88.64

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	230,554	0.79%	19	6.96%	12,134.39	4.28%	86.22
25,000	50,000	1,242,119	4.23%	32	11.72%	38,816.21	4.02%	86.84
50,000	75,000	3,342,077	11.38%	51	18.68%	65,530.93	3.79%	87.42
75,000	100,000	2,745,844	9.35%	31	11.36%	88,575.61	4.23%	88.27
100,000	125,000	5,484,628	18.68%	48	17.58%	114,263.08	3.85%	86.11
125,000	150,000	4,594,505	15.65%	33	12.09%	139,227.41	4.13%	90.84
150,000	175,000	3,621,168	12.33%	22	8.06%	164,598.54	4.42%	89.47
175,000	200,000	2,998,252	10.21%	16	5.86%	187,390.74	3.54%	89.76
200,000	225,000	3,239,006	11.03%	15	5.49%	215,933.72	3.49%	90.02
225,000	250,000	237,000	0.81%	1	0.37%	237,000.00	3.74%	80.77
250,000	275,000	275,000	0.94%	1	0.37%	275,000.00	3.30%	89.00
275,000	300,000	293,000	1.00%	1	0.37%	293,000.00	3.64%	92.00
300,000	325,000	325,000	1.11%	1	0.37%	325,000.00	3.04%	88.00
325,000	350,000	343,000	1.17%	1	0.37%	343,000.00	3.99%	92.00
350,000	375,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	393,500	1.34%	1	0.37%	393,500.00	3.84%	90.00
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		29,364,651	100.00%	273	100.00%	107,562.83	3.92%	88.64