E-MAC NL 2004-I Investor report October 2026

Cashflow analysis for the period

Total interest received	296,144	
Interest received on transaction accounts	24,617	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	73,211	
Total funds available		9,193,972
Company management expenses	2,674	
MPT fee	5,082	
Administration fee	726	
Third party fees	31,339	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	9,313	
Interest on the Notes	327,852	
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		393,972
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 26th October 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	29,364,651	
Principal redemptions and repayments	(973,655)	
Losses for the period	-	
Ending principal balance		28,390,996
Balance Reset Participation	-	
Balance Further Advance Participation	818,508	
Total balance E-MAC NL 2004-I		29,209,504

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	14.57%	12.21%	13.70%

Delinquency table	Number of loans	Balance	Percentage of total
Current	261	28,129,023	99.08%
31 - 60 days	1	147,500	0.52%
61 - 90 days	1	46,973	0.17%
91 - 120 days	-	-	0.00%
120+ days	1	67,500	0.24%
In repossession			
Total	264	28,390,996	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	599	-	10,239	3,171,984

Characteristics

Number of borrowers	264		
Number of loanparts	347		
	(weighted) average	Minimum	Maximum
Loan size borrower	107,542	2,900	393,500
Loan part size	81,818	2,900	393,500
Coupon	4.08%	1.44%	7.45%
Remaining maturity (months)	86	1	157
Remaining interest period (months)	26	1	120
Original interest period (months)	64	1	240
Seasoning (months)	162.6	6.0	285.0
Loan to Original Foreclosure Value (2)	65.7%	0.0%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	377,795	1.33%	15	4.32%	25,186.34	4.28%	81.88
Interest Only	21,938,663	77.27%	258	74.35%	85,033.58	4.04%	86.53
Investment	199,080	0.70%	2	0.58%	99,540.00	4.33%	88.71
Life	411,920	1.45%	6	1.73%	68,653.39	4.77%	85.12
Savings	462,628	1.63%	14	4.03%	33,044.87	4.54%	77.60
Universal Life	5,000,909	17.61%	52	14.99%	96,171.34	4.14%	82.58
Total	28,390,996	100.00%	347	100.00%	81,818.43	4.08%	85.62

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		11,321,863	39.88%	111	31.99%	101,998.76	3.86%	86.65
1	12	1,238,162	4.36%	14	4.03%	88,440.17	5.21%	87.76
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	2,945,015	10.37%	46	13.26%	64,022.06	5.60%	79.15
60	72	555,765	1.96%	10	2.88%	55,576.47	5.49%	83.76
72	84	668,724	2.36%	8	2.31%	83,590.49	5.01%	84.43
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	10,509,862	37.02%	142	40.92%	74,013.11	3.57%	85.99
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	480,475	1.69%	7	2.02%	68,639.29	2.91%	89.09
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	671,131	2.36%	9	2.59%	74,570.11	5.78%	87.08
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		28,390,996	100.00%	347	100.00%	81,818.43	4.08%	85.62

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,519,229	5.35%	21	6.05%	72,344.24	2.06%	86.16
2.50%	2.75%	915,148	3.22%	13	3.75%	70,396.03	2.66%	88.54
2.75%	3.00%	1,980,094	6.97%	30	8.65%	66,003.14	2.91%	85.12
3.00%	3.25%	3,007,702	10.59%	35	10.09%	85,934.35	3.19%	84.03
3.25%	3.50%	2,848,033	10.03%	30	8.65%	94,934.45	3.33%	86.99
3.50%	3.75%	3,819,861	13.45%	39	11.24%	97,945.15	3.66%	86.42
3.75%	4.00%	2,674,542	9.42%	24	6.92%	111,439.26	3.86%	85.84
4.00%	4.25%	1,919,921	6.76%	17	4.90%	112,936.51	4.11%	88.58
4.25%	4.50%	685,225	2.41%	10	2.88%	68,522.52	4.35%	86.38
4.50%	4.75%	1,047,805	3.69%	12	3.46%	87,317.12	4.64%	86.05
4.75%	5.00%	806,713	2.84%	11	3.17%	73,337.55	4.92%	77.22
5.00%	5.25%	2,035,418	7.17%	27	7.78%	75,385.84	5.16%	87.53
5.25%	5.50%	808,685	2.85%	12	3.46%	67,390.43	5.37%	89.08
5.50%	5.75%	1,211,581	4.27%	16	4.61%	75,723.84	5.65%	81.91
5.75%	6.00%	705,487	2.48%	11	3.17%	64,135.22	5.87%	85.42
6.00%	6.25%	886,576	3.12%	16	4.61%	55,410.98	6.10%	79.20
6.25%	6.50%	429,036	1.51%	7	2.02%	61,290.86	6.37%	81.97
6.50%	6.75%	623,616	2.20%	10	2.88%	62,361.59	6.65%	85.51
6.75%	7.00%	185,522	0.65%	3	0.86%	61,840.76	6.83%	85.64
7.00%	7.25%	71,000	0.25%	1	0.29%	71,000.00	7.05%	84.00
7.25%	7.50%	209,800	0.74%	2	0.58%	104,900.00	7.45%	87.00
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		28,390,996	100.00%	347	100.00%	81,818.43	4.08%	85.62

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		11,321,863	39.88%	111	31.99%	101,998.76	3.86%	86.65
<	01/01/2027	78,980	0.28%	1	0.29%	78,979.74	5.53%	4.00)
01/01/2027	01/01/2028	2,849,921	10.04%	32	9.22%	89,060.04	4.25%	87.42
01/01/2028	01/01/2029	4,890,501	17.23%	69	19.88%	70,876.83	3.83%	81.38
01/01/2029	01/01/2030	2,529,918	8.91%	37	10.66%	68,376.15	4.43%	81.57
01/01/2030	01/01/2031	987,628	3.48%	12	3.46%	82,302.36	4.08%	84.53
01/01/2031	01/01/2032	1,009,657	3.56%	16	4.61%	63,103.56	4.23%	88.30
01/01/2032	01/01/2033	627,766	2.21%	8	2.31%	78,470.79	3.23%	84.93
01/01/2033	01/01/2034	1,780,305	6.27%	28	8.07%	63,582.33	5.19%	84.62
01/01/2034	01/01/2035	1,905,773	6.71%	25	7.20%	76,230.93	4.83%	89.20
01/01/2035	01/01/2036	-	0.00%	-	0.00%	-	0.00%	-
01/01/2036	01/01/2037	408,684	1.44%	8	2.31%	51,085.45	5.57%	87.09
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		28,390,996	100.00%	347	100.00%	81,818.43	4.08%	85.62

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	0.28%	1	0.29%	78,979.74	5.53%	4.00)
01-Jan-2028 - 31-Dec-2028	200,942	0.71%	4	1.15%	50,235.40	4.66%	22.91
01-Jan-2029 - 31-Dec-2029	323,225	1.14%	6	1.73%	53,870.79	4.20%	32.28
01-Jan-2030 - 31-Dec-2030	23,922	0.08%	1	0.29%	23,921.75	6.39%	50.00
01-Jan-2031 - 31-Dec-2031	196,880	0.69%	3	0.86%	65,626.67	3.20%	57.95
01-Jan-2032 - 31-Dec-2032	131,854	0.46%	3	0.86%	43,951.22	3.99%	72.32
01-Jan-2033 - 31-Dec-2033	12,094,903	42.60%	153	44.09%	79,051.65	4.03%	84.48
01-Jan-2034 - 31-Dec-2034	15,292,644	53.86%	175	50.43%	87,386.54	4.11%	89.24
01-Jan-2039 - 31-Dec-2039	47,647	0.17%	1	0.29%	47,647.00	2.81%	157.00
Total	28,390,996	100.00%	347	100.00%	81,818.43	4.08%	85.62

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		3,494,205	12.31%	54	15.56%	64,707.50	3.80%	85.32
<	50%	7,409,444	26.10%	125	36.02%	59,275.55	3.98%	85.14
50%	55%	1,042,310	3.67%	7	2.02%	148,901.47	3.72%	86.22
55%	60%	3,993,164	14.06%	39	11.24%	102,388.83	4.06%	87.30
60%	65%	4,426,746	15.59%	37	10.66%	119,641.77	4.25%	86.36
65%	70%	735,858	2.59%	9	2.59%	81,761.98	2.99%	87.31
70%	75%	1,560,004	5.49%	14	4.03%	111,428.88	4.12%	88.47
75%	80%	-	0.00%	-	0.00%	-	0.00%	-
80%	85%	518,682	1.83%	8	2.31%	64,835.26	4.64%	76.44
85%	90%	329,950	1.16%	3	0.86%	109,983.48	4.45%	90.61
90%	95%	120,500	0.42%	1	0.29%	120,500.00	2.95%	35.00
95%	100%	219,653	0.77%	4	1.15%	54,913.23	5.82%	54.52
100%	105%	456,680	1.61%	6	1.73%	76,113.33	4.44%	87.56
105%	110%	-	0.00%	-	0.00%	-	0.00%	-
110%	115%	379,000	1.33%	4	1.15%	94,750.00	4.51%	88.76
115%	120%	647,266	2.28%	7	2.02%	92,466.51	4.07%	88.28
120%	125%	3,057,534	10.77%	29	8.36%	105,432.21	4.48%	85.79
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		28,390,996	100.00%	347	100.00%	81,818.43	4.08%	85.62

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,046,935	3.69%	9	3.41%	116,326.12	3.56%	84.65
Utrecht	1,662,839	5.86%	12	4.55%	138,569.88	4.01%	87.05
Zeeland	-	0.00%	-	0.00%	-	0.00%	-
Zuid-Holland	6,654,400	23.44%	66	25.00%	100,824.24	4.25%	86.90
Flevoland	1,522,431	5.36%	10	3.79%	152,243.14	3.91%	86.36
Friesland	1,133,114	3.99%	13	4.92%	87,162.60	4.20%	86.55
Gelderland	3,096,899	10.91%	27	10.23%	114,699.97	3.85%	79.56
Groningen	1,312,561	4.62%	11	4.17%	119,323.75	4.07%	87.64
Limburg	1,737,871	6.12%	17	6.44%	102,227.72	4.04%	85.41
Noord-Brabant	3,925,488	13.83%	40	15.15%	98,137.20	4.16%	86.29
Noord-Holland	4,177,665	14.71%	38	14.39%	109,938.55	4.34%	86.81
Overijssel	2,120,792	7.47%	21	7.95%	100,990.11	3.61%	84.12
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	28,390,996	100.00%	264	100.00%	107,541.65	4.08%	85.62

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	23,848,339	84.00%	222	84.09%	107,424.95	3.99%	85.32
Condominium	4,196,857	14.78%	40	15.15%	104,921.43	4.54%	87.33
Farm House	182,000	0.64%	1	0.38%	181,999.99	3.30%	85.00
Condominium with garage	163,800	0.58%	1	0.38%	163,800.00	5.70%	86.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	28,390,996	100.00%	264	100.00%	107,541.65	4.08%	85.62

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	251,257	0.88%	19	7.20%	13,224.03	4.19%	78.32
25,000	50,000	1,210,049	4.26%	31	11.74%	39,033.84	4.07%	84.95
50,000	75,000	3,144,183	11.07%	48	18.18%	65,503.81	3.95%	84.27
75,000	100,000	2,741,831	9.66%	31	11.74%	88,446.17	4.35%	85.28
100,000	125,000	5,261,311	18.53%	46	17.42%	114,376.32	4.05%	82.94
125,000	150,000	4,457,322	15.70%	32	12.12%	139,291.30	4.39%	87.75
150,000	175,000	3,620,035	12.75%	22	8.33%	164,547.05	4.51%	86.47
175,000	200,000	2,802,989	9.87%	15	5.68%	186,865.92	3.54%	86.95
200,000	225,000	3,035,520	10.69%	14	5.30%	216,822.85	3.77%	87.23
225,000	250,000	237,000	0.83%	1	0.38%	237,000.00	3.92%	77.77
250,000	275,000	275,000	0.97%	1	0.38%	275,000.00	3.30%	86.00
275,000	300,000	293,000	1.03%	1	0.38%	293,000.00	3.82%	89.00
300,000	325,000	325,000	1.14%	1	0.38%	325,000.00	3.22%	85.00
325,000	350,000	343,000	1.21%	1	0.38%	343,000.00	4.17%	89.00
350,000	375,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	393,500	1.39%	1	0.38%	393,500.00	4.02%	87.00
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		28,390,996	100.00%	264	100.00%	107,541.65	4.08%	85.62