

**E-MAC NL 2004-I Investor report April 2020**

**Cashflow analysis for the period**

Total interest received	747,089	
Interest received on transaction accounts	(23)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,547,065
Company management expenses	19,789	
MPT fee	15,561	
Administration fee	2,223	
Third party fees	33,454	
Floating Rate GIC Interest Senior Amount		8,587
Liquidity Facility Commitment Fee Senior Amount	8,587	
Payments under hedging arrangements	374,006	
Interest on the Notes	274,143	
Shortfall Class D PDL Repayment	621	
Liquidity Facility Commitment Fee Subordinated Amount	8,587	
Floating Rate GIC Interest Junior Amount	10,084	
Deferred Purchase Price Instalment	-	
Total funds distributed		747,065
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 28th April 2020	-	
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	87,942,174	
Principal redemptions and repayments	(2,831,301)	
Losses for the period	(621)	
Ending principal balance		85,110,251
Balance Reset Participation	-	
Balance Further Advance Participation	2,955,119	
Total balance E-MAC NL 2004-I		88,065,371

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from	
			Interest Available	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	621	621	-
Total	-	621	621	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	9.19%	10.77%	12.94%

Delinquency table	Number of loans	Balance	Percentage of total
Current	676	84,727,903	99.55%
31 - 60 days	1	146,250	0.17%
61 - 90 days	1	159,500	0.19%
91 - 120 days	-	-	0.00%
120+ days	1	76,598	0.09%
In repossession			
Total	679	85,110,251	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	296	621	69,361	3,377,135

**Characteristics**

	679		
Number of borrowers	679		
Number of loanparts	964		
	(weighted) average	Minimum	Maximum
Loan size borrower	125,346	6,242	393,500
Loan part size	88,289	2,987	393,500
Coupon	2.77%	0.20%	6.55%
Remaining maturity (months)	159	20	235
Remaining interest period (months)	39	1	180
Original interest period (months)	84	1	240
Seasoning (months)	113.4	1.0	211.0
Loan to Original Foreclosure Value (1)	76.4%	2.88%	144.6%



**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018 - 31-Dec-2018	113,200	0.13%	1	0.10%	113,200.00	5.23%	17.00
01-Jan-2019 - 31-Dec-2019	73,197	0.09%	1	0.10%	73,197.44	4.70%	6.00
01-Jan-2021 - 31-Dec-2021	5,613	0.01%	1	0.10%	5,613.42	5.40%	20.00
01-Jan-2022 - 31-Dec-2022	200,241	0.24%	3	0.31%	66,747.00	1.11%	23.08
01-Jan-2023 - 31-Dec-2023	408,526	0.48%	8	0.83%	51,065.71	3.27%	41.63
01-Jan-2024 - 31-Dec-2024	813,733	0.96%	16	1.66%	50,858.29	3.97%	48.24
01-Jan-2025 - 31-Dec-2025	222,265	0.26%	4	0.41%	55,566.37	1.20%	62.55
01-Jan-2026 - 31-Dec-2026	449,042	0.53%	8	0.83%	56,130.28	3.42%	74.41
01-Jan-2027 - 31-Dec-2027	190,206	0.22%	3	0.31%	63,401.86	4.78%	84.76
01-Jan-2028 - 31-Dec-2028	1,081,926	1.27%	13	1.35%	83,225.05	2.57%	98.58
01-Jan-2029 - 31-Dec-2029	1,301,149	1.53%	18	1.87%	72,286.04	3.24%	109.22
01-Jan-2030 - 31-Dec-2030	522,080	0.61%	7	0.73%	74,582.90	3.42%	121.93
01-Jan-2031 - 31-Dec-2031	1,080,256	1.27%	12	1.24%	90,021.31	1.78%	132.70
01-Jan-2032 - 31-Dec-2032	1,359,075	1.60%	15	1.56%	90,604.99	2.60%	145.93
01-Jan-2033 - 31-Dec-2033	33,143,491	38.94%	374	38.80%	88,618.96	2.95%	162.41
01-Jan-2034 - 31-Dec-2034	44,003,605	51.70%	478	49.59%	92,057.75	2.61%	166.95
01-Jan-2037 - 31-Dec-2037	95,000	0.11%	1	0.10%	95,000.00	3.85%	206.00
01-Jan-2039 - 31-Dec-2039	47,647	0.06%	1	0.10%	47,647.00	2.81%	235.00
<b>Total</b>	<b>85,110,251</b>	<b>100.00%</b>	<b>964</b>	<b>100.00%</b>	<b>88,288.64</b>	<b>2.77%</b>	<b>159.04</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	6,795,436	10.33%	124	12.86%	70,930.94	3.04%	159.64
	50%	19,425,382	22.82%	280	29.05%	69,376.37	3.07%	159.34
	55%	4,635,592	5.45%	45	4.67%	103,013.15	2.87%	162.23
	60%	7,232,700	8.50%	68	7.05%	106,363.23	2.73%	161.53
	65%	12,369,462	14.53%	100	10.37%	123,694.62	2.68%	162.09
	70%	1,460,102	1.72%	14	1.45%	104,293.03	2.90%	165.19
	75%	4,545,441	5.34%	38	3.94%	119,616.87	2.39%	163.90
	80%	847,157	1.00%	14	1.45%	60,511.24	2.37%	129.72
	85%	798,391	0.94%	10	1.04%	79,839.12	3.98%	148.31
	85%	730,293	0.86%	7	0.73%	104,327.56	4.13%	152.56
	90%	1,473,585	1.73%	14	1.45%	105,256.06	3.28%	154.30
	95%	2,128,876	2.50%	31	3.22%	68,673.41	3.15%	144.33
	100%	1,217,116	1.43%	16	1.66%	76,069.78	3.66%	157.04
	105%	1,114,519	1.31%	14	1.45%	79,608.49	2.22%	148.54
	110%	1,954,729	2.30%	22	2.28%	88,851.30	2.02%	160.83
	115%	3,312,547	3.89%	35	3.63%	94,644.21	1.91%	155.55
	120%	13,068,922	15.36%	132	13.69%	99,006.98	2.38%	157.95
	125%	-	0.00%	-	0.00%	-	0.00%	-
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>85,110,251</b>	<b>100.00%</b>	<b>964</b>	<b>100.00%</b>	<b>88,288.64</b>	<b>2.77%</b>	<b>159.04</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,920,085	2.26%	19	2.80%	101,057.10	2.17%	163.22
Utrecht	6,003,282	7.05%	43	6.33%	139,611.22	2.74%	156.78
Zeeland	873,695	1.03%	9	1.33%	97,077.26	2.89%	165.36
Zuid-Holland	20,006,964	23.51%	161	23.71%	124,266.85	2.85%	159.22
Overijssel	6,920,922	8.13%	56	8.25%	123,587.90	2.22%	157.38
Flevoland	4,611,743	5.42%	30	4.42%	153,724.77	2.47%	160.41
Friesland	2,949,946	3.47%	27	3.98%	109,257.26	1.90%	148.93
Gelderland	9,470,991	11.13%	72	10.60%	131,541.55	2.83%	157.46
Groningen	2,690,356	3.16%	23	3.39%	116,971.99	2.53%	157.26
Limburg	5,424,069	6.37%	46	6.77%	117,914.55	3.07%	159.76
Noord-Brabant	10,940,046	12.85%	94	13.84%	116,383.47	2.98%	160.56
Noord-Holland	13,298,151	15.62%	99	14.58%	134,324.76	3.04%	161.34
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>85,110,251</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>	<b>125,346.47</b>	<b>2.77%</b>	<b>159.04</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	73,155,266	85.95%	580	85.42%	126,129.77	2.76%	158.49
Shop/House	56,862	0.07%	1	0.15%	56,861.58	2.95%	161.00
Condominium	10,878,947	12.78%	90	13.25%	120,877.19	2.79%	162.34
Farm House	329,000	0.39%	2	0.29%	164,500.00	2.94%	160.77
Condominium with garage	690,176	0.81%	6	0.88%	115,029.40	3.31%	164.12
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>85,110,251</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>	<b>125,346.47</b>	<b>2.77%</b>	<b>159.04</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	0.39%	21	3.09%	15,735.57	3.55%	158.57
25,000	50,000	1.81%	40	5.89%	38,546.16	3.56%	156.58
50,000	75,000	7.63%	98	14.43%	66,226.96	2.82%	161.65
75,000	100,000	10.53%	101	14.87%	88,713.28	3.35%	159.36
100,000	125,000	15.63%	116	17.08%	114,654.30	2.99%	158.01
125,000	150,000	15.58%	96	14.14%	138,133.65	2.57%	158.26
150,000	175,000	12.27%	64	9.43%	163,208.13	2.86%	158.21
175,000	200,000	14.61%	66	9.72%	188,353.06	2.80%	161.71
200,000	225,000	11.18%	44	6.48%	216,284.76	2.38%	161.87
225,000	250,000	5.32%	19	2.80%	238,265.43	2.20%	152.93
250,000	275,000	0.95%	3	0.44%	270,000.00	4.49%	145.68
275,000	300,000	1.35%	4	0.59%	287,937.50	2.42%	150.35
300,000	325,000	1.11%	3	0.44%	314,333.33	1.25%	160.63
325,000	350,000	1.18%	3	0.44%	336,166.52	1.65%	160.33
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.46%	1	0.15%	393,500.00	1.10%	165.00
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%	-
<b>Total</b>	<b>85,110,251</b>	<b>100.00%</b>	<b>679</b>	<b>100.00%</b>	<b>125,346.47</b>	<b>2.77%</b>	<b>159.04</b>