

E-MAC NL 2004-I Investor report January 2019

Cashflow analysis for the period

Total interest received	899,983	
Interest received on transaction accounts	(23)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,699,960
Company management expenses	-	
MPT fee	18,595	
Administration fee	2,656	
Third party fees	28,871	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,587	
Payments under hedging arrangements	689,421	
Interest on the Notes	130,820	
Shortfall Class D PDL Repayment	467	
Liquidity Facility Commitment Fee Subordinated Amount	8,587	
Floating Rate GIC Interest Junior Amount	11,956	
Deferred Purchase Price Instalment	-	
Total funds distributed		899,960
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th January 2019	-	
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	106,254,644
Principal redemptions and repayments	(6,161,678)
Losses for the period	(467)
Ending principal balance	100,092,499
Balance Reset Participation	-
Balance Further Advance Participation	3,569,588
Total balance E-MAC NL 2004-I	103,662,088

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	467	467	-
Total	-	467	467	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.17%	21.00%	13.03%

Delinquency table	Number of loans	Balance	Percentage of total
Current	781	98,966,341	98.87%
31 - 60 days	2	291,500	0.29%
61 - 90 days	-	-	0.00%
91 - 120 days	1	150,000	0.15%
120+ days	5	684,659	0.68%
In repossession	-	-	-
Total	789	100,092,499	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	68,462	467	66,311	3,466,271

Characteristics

Number of borrowers	789		
Number of loanparts	1128		
	(weighted) average	Minimum	Maximum
Loan size borrower	126,860	4,418	475,000
Loan part size	88,734	629	393,500
Coupon	3.08%	0.28%	6.80%
Remaining maturity (months)	173	1	250
Remaining interest period (months)	39	1	180
Original interest period (months)	88	1	240
Seasoning (months)	106.0	1.0	196.0
Loan to Original Foreclosure Value (2)	73.8%	1.61%	125.0%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018 - 31-Dec-2018	186,397	0.19%	2	0.18%	93,198.72	5.02%	2.39
01-Jan-2019 - 31-Dec-2019	54,547	0.05%	4	0.35%	13,636.80	3.75%	2.00
01-Jan-2020 - 31-Dec-2020	2,193	0.00%	1	0.09%	2,192.62	2.55%	23.00
01-Jan-2021 - 31-Dec-2021	47,520	0.05%	1	0.09%	47,520.00	5.00%	25.00
01-Jan-2022 - 31-Dec-2022	200,241	0.20%	3	0.27%	66,747.00	1.11%	38.08
01-Jan-2023 - 31-Dec-2023	448,847	0.45%	9	0.80%	49,871.90	3.34%	56.77
01-Jan-2024 - 31-Dec-2024	982,338	0.98%	19	1.68%	51,701.99	4.29%	63.22
01-Jan-2025 - 31-Dec-2025	227,507	0.23%	4	0.35%	56,876.73	1.29%	77.67
01-Jan-2026 - 31-Dec-2026	551,949	0.55%	10	0.89%	55,194.87	3.91%	88.89
01-Jan-2027 - 31-Dec-2027	593,345	0.59%	7	0.62%	84,763.60	4.11%	101.25
01-Jan-2028 - 31-Dec-2028	1,425,491	1.42%	17	1.51%	83,852.44	3.15%	113.63
01-Jan-2029 - 31-Dec-2029	1,569,577	1.57%	23	2.04%	68,242.49	3.72%	124.08
01-Jan-2030 - 31-Dec-2030	616,385	0.62%	8	0.71%	77,048.07	3.11%	136.25
01-Jan-2031 - 31-Dec-2031	1,718,535	1.72%	20	1.77%	85,926.73	2.51%	148.25
01-Jan-2032 - 31-Dec-2032	1,617,952	1.62%	20	1.77%	80,897.58	3.19%	160.40
01-Jan-2033 - 31-Dec-2033	38,132,471	38.10%	423	37.50%	90,147.69	3.09%	177.38
01-Jan-2034 - 31-Dec-2034	51,574,558	51.53%	555	49.20%	92,927.13	3.03%	181.91
01-Jan-2037 - 31-Dec-2037	95,000	0.09%	1	0.09%	95,000.00	3.85%	221.00
01-Jan-2039 - 31-Dec-2039	47,647	0.05%	1	0.09%	47,647.00	4.25%	250.00
Total	100,092,499	100.00%	1,128	100.00%	88,734.49	3.08%	173.41

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		10,419,228	10.41%	143	12.68%	72,861.73	3.37%	172.94
<	50%	23,150,195	23.13%	331	29.34%	69,940.17	3.44%	172.61
50%	55%	5,889,176	5.88%	61	5.41%	96,543.87	3.25%	176.15
55%	60%	8,747,834	8.74%	79	7.00%	110,732.08	3.08%	176.73
60%	65%	13,326,778	13.31%	103	9.13%	129,386.20	2.92%	177.50
65%	70%	2,000,328	2.00%	22	1.95%	90,924.01	3.29%	177.26
70%	75%	5,182,910	5.18%	42	3.72%	123,402.63	2.97%	179.58
75%	80%	732,356	0.73%	11	0.98%	66,577.86	2.45%	153.85
80%	85%	984,864	0.98%	15	1.33%	65,657.58	3.82%	147.01
85%	90%	791,367	0.79%	10	0.89%	79,136.72	3.00%	170.26
90%	95%	1,576,952	1.58%	14	1.24%	112,639.42	3.53%	169.42
95%	100%	2,481,545	2.48%	33	2.93%	75,198.33	3.39%	162.52
100%	105%	1,719,922	1.72%	22	1.95%	78,178.26	3.43%	163.83
105%	110%	1,639,459	1.64%	21	1.86%	78,069.48	3.25%	169.63
110%	115%	1,990,951	1.99%	22	1.95%	90,497.76	1.98%	175.67
115%	120%	3,757,974	3.75%	41	3.63%	91,657.91	2.68%	171.82
120%	125%	15,700,660	15.69%	158	14.01%	99,371.27	2.54%	172.39
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		100,092,499	100.00%	1,128	100.00%	126,859.95	3.08%	173.41

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,983,650	1.98%	20	2.53%	99,182.48	2.42%	178.39
Utrecht	7,338,966	7.33%	57	7.22%	128,753.79	3.10%	171.97
Zeeland	892,444	0.89%	9	1.14%	99,160.48	2.90%	180.40
Zuid-Holland	22,900,533	22.88%	186	23.57%	123,121.15	3.25%	173.49
Flevoland	5,048,887	5.04%	33	4.18%	152,996.56	2.82%	175.13
Friesland	3,281,377	3.28%	29	3.68%	113,150.92	2.21%	164.14
Gelderland	11,364,017	11.35%	86	10.90%	132,139.73	3.15%	170.90
Groningen	2,954,069	2.95%	25	3.17%	118,162.76	2.74%	172.92
Limburg	6,629,750	6.62%	56	7.10%	118,388.39	3.38%	171.14
Noord-Brabant	13,532,069	13.52%	112	14.20%	120,822.04	3.28%	175.02
Noord-Holland	16,003,616	15.99%	113	14.32%	141,624.92	3.25%	175.94
Overijssel	8,163,122	8.16%	63	7.98%	129,573.36	2.45%	173.01
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	100,092,499	100.00%	789	100.00%	126,859.95	3.08%	173.41

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	86,374,480	86.29%	670	84.92%	128,917.13	3.06%	172.93
Shop/House	61,102	0.06%	1	0.13%	61,102.42	2.95%	176.00
Condominium	12,536,496	12.52%	107	13.56%	117,163.51	3.26%	176.66
Farm House	418,470	0.42%	3	0.38%	139,490.14	3.24%	164.48
Condominium with garage	701,951	0.70%	8	1.01%	87,743.83	3.37%	179.06
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	100,092,499	100.00%	789	100.00%	126,859.95	3.08%	173.41

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	0.35%	23	2.92%	15,155.62	4.14%	171.33
25,000	50,000	1.77%	46	5.83%	38,466.51	3.61%	165.65
50,000	75,000	7.15%	109	13.81%	65,671.10	3.33%	174.37
75,000	100,000	10.92%	122	15.46%	89,560.89	3.66%	173.16
100,000	125,000	14.37%	126	15.97%	114,174.06	3.33%	173.75
125,000	150,000	15.36%	112	14.20%	137,283.28	3.23%	172.87
150,000	175,000	12.79%	79	10.01%	162,100.05	3.05%	171.72
175,000	200,000	14.53%	77	9.76%	188,831.23	3.06%	176.30
200,000	225,000	11.43%	53	6.72%	215,898.76	2.54%	175.60
225,000	250,000	5.72%	24	3.04%	238,620.32	2.24%	170.25
250,000	275,000	1.08%	4	0.51%	271,250.00	4.63%	158.78
275,000	300,000	1.71%	6	0.76%	284,507.19	3.07%	169.64
300,000	325,000	0.94%	3	0.38%	314,333.33	1.30%	175.63
325,000	350,000	1.01%	3	0.38%	336,416.67	1.70%	175.33
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.39%	1	0.13%	393,500.00	1.18%	180.00
400,000	425,000	0.00%	-	0.00%	-	0.00%	-
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	0.47%	1	0.13%	475,000.00	0.73%	177.00
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	100,092,499	100.00%	789	100.00%	126,859.95	3.08%	173.41