

E-MAC NL 2004-I Investor report July 2019

Cashflow analysis for the period

Total interest received	769,443	
Interest received on transaction accounts	(25)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,569,418
Company management expenses	2,105	
MPT fee	16,967	
Administration fee	2,424	
Third party fees	40,969	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	345,041	
Interest on the Notes	334,036	
Shortfall Class D PDL Repayment	147	
Liquidity Facility Commitment Fee Subordinated Amount	8,493	
Floating Rate GIC Interest Junior Amount	10,741	
Deferred Purchase Price Instalment	-	
Total funds distributed		769,418
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 25th juli yyyy	-	
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	96,956,735
Principal redemptions and repayments	(4,019,165)
Losses for the period	(147)
Ending principal balance	92,937,423
Balance Reset Participation	-
Balance Further Advance Participation	3,247,849
Total balance E-MAC NL 2004-I	96,185,272

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	147	147	-
Total	-	147	147	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.69%	15.25%	13.05%

Delinquency table	Number of loans	Balance	Percentage of total
Current	734	92,410,612	99.43%
31 - 60 days	1	155,000	0.17%
61 - 90 days	-	-	0.00%
91 - 120 days	1	285,000	0.31%
120+ days	1	86,811	0.09%
In repossession	-	-	-
Total	737	92,937,423	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	406	147	18,803	3,436,950

Characteristics

Number of borrowers	737		
Number of loanparts	1051		
	(weighted) average	Minimum	Maximum
Loan size borrower	126,102	7,008	393,500
Loan part size	88,428	2,125	393,500
Coupon	2.88%	0.25%	6.55%
Remaining maturity (months)	168	1	244
Remaining interest period (months)	42	1	180
Original interest period (months)	85	1	240
Seasoning (months)	104.8	1.0	202.0
Loan to Original Foreclosure Value (2)	73.6%	0.18%	125.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	230,364	0.25%	2	0.19%	115,181.93	5.09%	174.55
Annuity	1,531,199	1.65%	31	2.95%	49,393.51	3.47%	166.94
Interest Only	69,572,685	74.86%	765	72.79%	90,944.69	2.88%	171.27
Investment	476,080	0.51%	4	0.38%	119,020.00	3.61%	174.36
Life	1,839,470	1.98%	21	2.00%	87,593.81	2.77%	164.56
Savings	2,549,282	2.74%	46	4.38%	55,419.18	4.24%	154.50
Universal Life	16,738,343	18.01%	182	17.32%	91,968.92	2.58%	155.14
Total	92,937,423	100.00%	1,051	100.00%	88,427.61	2.88%	167.72

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	30,799,434	33.14%	295	28.07%	104,404.86	1.04%	168.06
12	5,024,233	5.41%	58	5.52%	86,624.70	2.39%	169.05
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	13,658,107	14.70%	167	15.89%	81,785.07	3.10%	169.27
72	2,105,917	2.27%	20	1.90%	105,295.85	3.45%	165.53
84	2,354,827	2.53%	34	3.24%	69,259.61	3.67%	164.96
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	21,467,818	23.10%	249	23.69%	86,216.13	3.62%	170.15
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	1,825,003	1.96%	28	2.66%	65,178.69	3.46%	165.92
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	15,702,085	16.90%	200	19.03%	78,510.42	5.16%	162.91
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%	-
Total	92,937,423	100.00%	1,051	100.00%	88,427.61	2.88%	167.72

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	35,688,092	38.40%	365	34.73%	97,775.60	1.16%	168.49
2.50%	2.75%	6,600,936	7.10%	88	8.37%	75,010.63	2.64%	165.47
2.75%	3.00%	9,047,532	9.74%	111	10.56%	81,509.30	2.88%	171.28
3.00%	3.25%	5,396,258	5.81%	66	6.28%	81,761.49	3.13%	168.61
3.25%	3.50%	6,705,835	7.22%	65	6.18%	103,166.70	3.36%	169.63
3.50%	3.75%	3,228,028	3.47%	32	3.04%	100,875.88	3.65%	174.10
3.75%	4.00%	1,990,292	2.14%	22	2.09%	90,467.80	3.88%	170.23
4.00%	4.25%	1,808,729	1.95%	23	2.19%	78,640.37	4.15%	171.35
4.25%	4.50%	1,628,645	1.75%	19	1.81%	85,718.17	4.42%	174.07
4.50%	4.75%	2,916,760	3.14%	42	4.00%	69,446.67	4.68%	159.58
4.75%	5.00%	3,085,790	3.32%	39	3.71%	79,122.81	4.93%	167.61
5.00%	5.25%	6,773,360	7.29%	79	7.52%	85,738.74	5.15%	161.26
5.25%	5.50%	4,161,157	4.48%	54	5.14%	77,058.46	5.38%	162.38
5.50%	5.75%	1,874,188	2.02%	23	2.19%	81,486.43	5.64%	158.41
5.75%	6.00%	1,344,584	1.45%	16	1.52%	84,036.52	5.86%	171.90
6.00%	6.25%	410,000	0.44%	4	0.38%	102,500.00	6.15%	158.88
6.25%	6.50%	174,976	0.19%	2	0.19%	87,488.22	6.35%	169.26
6.50%	6.75%	102,261	0.11%	1	0.10%	102,260.58	6.55%	174.00
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total		92,937,423	100.00%	1,051	100.00%	88,427.61	2.88%	167.72

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		30,799,434	33.14%	295	28.07%	104,404.86	1.04%	168.06
<	1-1-2020	3,762,409	4.05%	48	4.57%	78,383.51	3.00%	163.58
1-1-2020	1-1-2021	3,708,238	3.99%	45	4.28%	82,405.28	3.07%	168.49
1-1-2021	1-1-2022	3,160,866	3.40%	37	3.52%	85,428.80	3.67%	168.91
1-1-2022	1-1-2023	2,949,359	3.17%	32	3.04%	92,167.46	3.57%	170.97
1-1-2023	1-1-2024	16,600,566	17.86%	202	19.22%	82,181.02	4.46%	163.76
1-1-2024	1-1-2025	11,458,245	12.33%	141	13.42%	81,264.15	4.38%	162.99
1-1-2025	1-1-2026	2,852,546	3.07%	33	3.14%	86,440.80	3.77%	164.07
1-1-2026	1-1-2027	3,412,421	3.67%	42	4.00%	81,248.11	3.63%	166.25
1-1-2027	1-1-2028	2,950,587	3.17%	32	3.04%	92,205.83	3.69%	169.86
1-1-2028	1-1-2029	7,744,517	8.33%	97	9.23%	79,840.38	2.91%	168.86
1-1-2029	1-1-2030	2,136,733	2.30%	23	2.19%	92,901.45	3.07%	176.93
1-1-2030	1-1-2031	-	0.00%	-	0.00%	-	0.00%	-
1-1-2031	1-1-2032	-	0.00%	-	0.00%	-	0.00%	-
1-1-2032	1-1-2033	125,000	0.13%	2	0.19%	62,500.00	2.94%	151.00
1-1-2033	1-1-2034	636,235	0.68%	12	1.14%	53,019.56	3.18%	173.20
1-1-2034	1-1-2035	640,269	0.69%	10	0.95%	64,026.87	3.07%	158.56
1-1-2035	1-1-2036	-	0.00%	-	0.00%	-	0.00%	-
1-1-2036	1-1-2037	-	0.00%	-	0.00%	-	0.00%	-
1-1-2037	1-1-2038	-	0.00%	-	0.00%	-	0.00%	-
1-1-2038	1-1-2039	-	0.00%	-	0.00%	-	0.00%	-
1-1-2039	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2040	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
1-1-2041	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2042	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	1-1-2049	-	0.00%	-	0.00%	-	0.00%	-
1-1-2049	>	-	0.00%	-	0.00%	-	0.00%	-
Total		92,937,423	100.00%	1,051	100.00%	88,427.61	2.88%	167.72

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	0.20%	2	0.19%	93,198.72	5.02%	8.39
01-Jan-2019 - 31-Dec-2019	10,258	0.01%	2	0.19%	5,129.23	4.25%	1.37
01-Jan-2020 - 31-Dec-2020	528	0.00%	1	0.10%	528.48	2.55%	17.00
01-Jan-2021 - 31-Dec-2021	7,993	0.01%	1	0.10%	7,993.42	5.40%	29.00
01-Jan-2022 - 31-Dec-2022	200,241	0.22%	3	0.29%	66,747.00	1.15%	32.08
01-Jan-2023 - 31-Dec-2023	432,139	0.46%	8	0.76%	54,017.41	3.24%	50.71
01-Jan-2024 - 31-Dec-2024	876,858	0.94%	17	1.62%	51,579.86	4.08%	57.16
01-Jan-2025 - 31-Dec-2025	225,431	0.24%	4	0.38%	56,357.69	1.26%	71.62
01-Jan-2026 - 31-Dec-2026	486,161	0.52%	9	0.86%	54,017.92	3.42%	83.19
01-Jan-2027 - 31-Dec-2027	424,869	0.46%	6	0.57%	70,811.51	3.41%	94.31
01-Jan-2028 - 31-Dec-2028	1,244,175	1.34%	15	1.43%	82,945.02	3.08%	108.16
01-Jan-2029 - 31-Dec-2029	1,499,635	1.61%	21	2.00%	71,411.18	3.44%	118.05
01-Jan-2030 - 31-Dec-2030	614,698	0.66%	8	0.76%	76,837.20	3.09%	130.23
01-Jan-2031 - 31-Dec-2031	1,471,620	1.58%	16	1.52%	91,976.24	2.12%	141.72
01-Jan-2032 - 31-Dec-2032	1,373,637	1.48%	16	1.52%	85,852.34	2.64%	154.92
01-Jan-2033 - 31-Dec-2033	35,863,959	38.59%	401	38.15%	89,436.31	3.04%	171.40
01-Jan-2034 - 31-Dec-2034	47,876,176	51.51%	519	49.38%	92,246.97	2.73%	175.91
01-Jan-2037 - 31-Dec-2037	95,000	0.10%	1	0.10%	95,000.00	3.85%	215.00
01-Jan-2039 - 31-Dec-2039	47,647	0.05%	1	0.10%	47,647.00	2.81%	244.00
Total	92,937,423	100.00%	1,051	100.00%	88,427.61	2.88%	167.72

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		9,755,336	10.50%	135	12.84%	72,261.75	3.20%	167.62
<	50%	21,289,468	22.91%	308	29.31%	69,121.65	3.20%	167.82
50%	55%	5,258,203	5.66%	54	5.14%	97,374.14	2.91%	169.59
55%	60%	8,023,182	8.63%	72	6.85%	111,433.09	2.85%	170.50
60%	65%	13,131,658	14.13%	105	9.99%	125,063.41	2.80%	171.10
65%	70%	1,640,263	1.76%	16	1.52%	102,516.43	2.84%	173.95
70%	75%	4,926,463	5.30%	40	3.81%	123,161.56	2.57%	173.40
75%	80%	675,787	0.73%	11	1.05%	61,435.22	2.25%	152.01
80%	85%	891,511	0.96%	13	1.24%	68,577.75	3.75%	137.79
85%	90%	703,326	0.76%	8	0.76%	87,915.74	3.83%	161.09
90%	95%	1,606,374	1.73%	14	1.33%	114,741.00	3.58%	163.71
95%	100%	2,272,114	2.44%	33	3.14%	68,851.93	3.10%	157.78
100%	105%	1,791,576	1.93%	23	2.19%	77,894.59	2.95%	158.73
105%	110%	1,299,212	1.40%	16	1.52%	81,200.76	2.78%	160.65
110%	115%	1,989,425	2.14%	22	2.09%	90,428.41	1.93%	169.67
115%	120%	3,404,479	3.66%	37	3.52%	92,012.95	2.24%	166.81
120%	125%	14,279,047	15.36%	144	13.70%	99,160.05	2.47%	166.32
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		92,937,423	100.00%	1,051	100.00%	88,427.61	2.88%	167.72

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,983,650	2.13%	20	2.71%	99,182.48	2.19%	172.39
Utrecht	6,669,485	7.18%	49	6.65%	136,111.93	2.86%	165.87
Zeeland	883,831	0.95%	9	1.22%	98,203.45	2.90%	174.38
Zuid-Holland	21,343,096	22.97%	173	23.47%	123,370.50	2.93%	168.15
Flevoland	4,887,519	5.26%	32	4.34%	152,734.98	2.65%	169.70
Friesland	3,111,043	3.35%	28	3.80%	111,108.69	1.96%	158.71
Gelderland	10,685,831	11.50%	80	10.85%	133,572.88	2.92%	164.77
Groningen	2,885,904	3.08%	24	3.26%	119,412.67	2.49%	166.61
Limburg	5,989,674	6.44%	51	6.92%	117,444.59	3.32%	166.41
Noord-Brabant	12,507,955	13.46%	105	14.25%	119,123.38	3.12%	169.58
Noord-Holland	14,812,640	15.94%	108	14.65%	137,154.08	3.10%	170.08
Overijssel	7,196,795	7.74%	58	7.87%	124,082.67	2.31%	166.48
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	92,937,423	100.00%	737	100.00%	126,102.34	2.88%	167.72

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	79,945,458	86.02%	627	85.07%	127,504.72	2.85%	167.22
Shop/House	59,425	0.06%	1	0.14%	59,424.81	2.95%	170.00
Condominium	11,823,548	12.72%	99	13.43%	119,429.78	3.00%	171.13
Farm House	418,470	0.45%	3	0.41%	139,490.14	3.31%	158.48
Condominium with garage	690,522	0.74%	7	0.95%	98,645.97	3.33%	173.12
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	92,937,423	100.00%	737	100.00%	126,102.34	2.88%	167.72

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	0.33%	21	2.85%	14,572.18	3.86%	164.81
25,000	50,000	1.80%	43	5.83%	38,884.66	3.40%	164.44
50,000	75,000	7.38%	104	14.11%	65,986.18	3.05%	168.99
75,000	100,000	11.07%	116	15.74%	88,668.35	3.47%	167.48
100,000	125,000	14.51%	118	16.01%	114,298.90	3.07%	166.80
125,000	150,000	15.24%	103	13.98%	137,555.27	2.88%	167.65
150,000	175,000	12.06%	69	9.36%	162,376.14	2.76%	166.54
175,000	200,000	15.21%	75	10.18%	188,419.72	2.91%	170.89
200,000	225,000	12.08%	52	7.06%	215,948.26	2.44%	169.56
225,000	250,000	5.39%	21	2.85%	238,592.86	2.31%	162.62
250,000	275,000	1.17%	4	0.54%	270,905.33	4.20%	159.36
275,000	300,000	1.24%	4	0.54%	287,937.50	2.44%	159.35
300,000	325,000	1.01%	3	0.41%	314,333.33	1.28%	169.63
325,000	350,000	1.09%	3	0.41%	336,249.87	1.68%	169.33
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.42%	1	0.14%	393,500.00	1.15%	174.00
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	92,937,423	100.00%	737	100.00%	126,102.34	2.88%	167.72