

Cashflow analysis for the period

Total interest received	638,504	
Interest received on transaction accounts	(23)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,438,481
Company management expenses	2,166	
MIPT fee	14,729	
Administration fee	2,104	
Third party fees	46,362	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,400	
Payments under hedging arrangements	326,522	
Interest on the Notes	221,296	
Shortfall Class D PDL Repayment	109	
Liquidity Facility Commitment Fee Subordinated Amount	8,400	
Floating Rate GIC Interest Junior Amount	8,393	
Deferred Purchase Price Instalment	-	
Total funds distributed		638,481
Available after distribution of funds		8,800,000
Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 27th July 2020	-	
Repayment Liquidity Facility Standby Loan	4,000,000	
Reserve account		
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	85,110,251	
Principal redemptions and repayments	(2,793,074)	
Losses for the period	(109)	
Ending principal balance		82,317,068
Balance Reset Participation	-	
Balance Further Advance Participation	2,889,409	
Total balance E-MAC NL 2004-I		85,206,477

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	109	109	-
Total	-	109	109	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.77%	12.22%	12.95%

Delinquency table	Number of loans	Balance	Percentage of total
Current	652	81,480,407	98.98%
31 - 60 days	3	315,563	0.38%
61 - 90 days	1	285,000	0.35%
91 - 120 days	-	-	0.00%
120+ days	2	236,098	0.29%
In repossession	-	-	-
Total	658	82,317,068	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	621	109	13,125	3,364,120

Characteristics

Number of borrowers	658			
Number of loanparts	931			
Loan size borrower	(weighted) average	125,102	Minimum	Maximum
Loan part size		88,418	1,001	393,500
Coupon		2.73%	0.14%	6.55%
Remaining maturity (months)		156	1	232
Remaining interest period (months)		37	1	160
Original interest period (months)		83	1	240
Seasoning (months)		114.7	1.0	214.0
Loan to Original Foreclosure Value (1)		76.6%	2.9%	144.6%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	221,540	0.27%	2	0.21%	110,770.15	5.10%	156.56
Annuity	1,227,371	1.49%	26	2.79%	47,206.57	3.46%	156.18
Interest Only	61,816,024	75.10%	682	73.25%	90,639.33	2.73%	159.59
Investment	475,080	0.58%	4	0.43%	119,020.00	3.59%	162.36
Life	1,772,267	2.15%	20	2.15%	88,613.34	2.74%	155.25
Savings	2,122,264	2.58%	39	4.19%	54,417.02	4.21%	146.67
Universal Life	14,681,522	17.84%	158	16.97%	92,921.03	2.40%	143.29
Total	82,317,068	100.00%	931	100.00%	88,417.90	2.73%	156.23

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	28,475,786	34.59%	271	29.11%	105,076.70	0.92%	156.70
12	3,352,172	4.07%	40	4.30%	83,804.29	2.47%	155.80
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	12,344,779	15.00%	152	16.33%	81,215.65	2.93%	157.06
60	1,909,593	2.32%	18	1.93%	106,088.49	3.26%	152.64
72	2,038,852	2.48%	28	3.01%	72,816.14	3.54%	156.42
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	20,032,939	24.34%	233	25.03%	85,978.28	3.52%	158.73
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	1,428,545	1.74%	22	2.36%	64,933.89	3.29%	153.22
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	12,734,402	15.47%	167	17.94%	76,253.91	5.16%	151.42
240	-	0.00%	-	0.00%	-	0.00%	-
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%	-
Total	82,317,068	100.00%	931	100.00%	88,417.90	2.73%	156.23

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	33,225,960	40.36%	340	36.52%	97,723.41	1.07%	157.18
2.50%	2.75%	6,352,485	7.72%	83	8.92%	76,535.96	2.65%	152.58
2.75%	3.00%	7,851,229	9.54%	103	11.06%	76,225.53	2.87%	160.05
3.00%	3.25%	5,506,416	6.69%	65	6.98%	84,714.09	3.13%	157.34
3.25%	3.50%	6,297,200	7.65%	62	6.66%	101,567.75	3.37%	157.24
3.50%	3.75%	3,088,079	3.75%	30	3.22%	102,935.96	3.64%	162.02
3.75%	4.00%	1,526,606	1.85%	17	1.83%	89,800.34	3.86%	162.17
4.00%	4.25%	1,419,125	1.72%	20	2.15%	70,956.27	4.15%	157.48
4.25%	4.50%	972,483	1.18%	10	1.07%	97,248.25	4.44%	163.07
4.50%	4.75%	1,796,672	2.18%	23	2.47%	78,116.16	4.68%	147.00
4.75%	5.00%	2,462,311	2.99%	31	3.33%	79,429.40	4.93%	159.75
5.00%	5.25%	5,183,584	6.30%	64	6.87%	80,993.50	5.15%	148.27
5.25%	5.50%	3,591,188	4.36%	48	5.16%	74,816.43	5.38%	150.33
5.50%	5.75%	1,617,649	1.97%	19	2.03%	85,139.43	5.60%	146.78
5.75%	6.00%	988,844	1.20%	11	1.18%	89,894.89	5.85%	160.47
6.00%	6.25%	160,000	0.19%	2	0.21%	80,000.00	6.15%	123.26
6.25%	6.50%	174,976	0.21%	2	0.21%	87,488.22	6.35%	157.26
6.50%	6.75%	102,261	0.12%	1	0.11%	102,260.58	6.55%	162.00
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		82,317,068	100.00%	931	100.00%	88,417.90	2.73%	156.23

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		28,475,786	34.59%	271	29.11%	105,076.70	0.92%	156.70
<	01/01/2021	2,615,367	3.18%	33	3.54%	79,253.54	2.77%	156.82
01/01/2021	01/01/2022	4,043,532	4.91%	47	5.05%	86,032.59	3.22%	156.25
01/01/2022	01/01/2023	2,728,356	3.31%	28	3.01%	97,441.27	3.52%	158.32
01/01/2023	01/01/2024	13,493,650	16.39%	170	18.26%	79,374.41	4.36%	151.66
01/01/2024	01/01/2025	10,767,093	13.08%	137	14.72%	78,591.93	4.14%	152.42
01/01/2025	01/01/2026	2,970,401	3.61%	33	3.54%	90,012.14	3.53%	153.52
01/01/2026	01/01/2027	3,215,461	3.91%	40	4.30%	80,386.52	3.64%	156.32
01/01/2027	01/01/2028	2,936,919	3.57%	32	3.44%	91,778.70	3.65%	157.87
01/01/2028	01/01/2029	7,174,581	8.72%	92	9.88%	77,984.58	2.92%	156.93
01/01/2029	01/01/2030	2,049,225	2.49%	22	2.36%	93,146.61	3.06%	165.01
01/01/2030	01/01/2031	593,650	0.72%	5	0.54%	118,729.98	2.40%	164.54
01/01/2031	01/01/2032	-	0.00%	-	0.00%	-	0.00%	-
01/01/2032	01/01/2033	125,000	0.15%	2	0.21%	62,500.00	2.94%	139.00
01/01/2033	01/01/2034	579,487	0.70%	11	1.18%	52,680.62	3.14%	161.29
01/01/2034	01/01/2035	475,361	0.58%	7	0.75%	67,908.75	2.81%	165.80
01/01/2035	01/01/2036	73,197	0.09%	1	0.11%	73,197.44	4.70%	1.00
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		82,317,068	100.00%	931	100.00%	88,417.90	2.73%	156.23

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	0.14%	1	0.11%	113,200.00	5.23%	20.00
01-Jan-2020 - 31-Dec-2020	73,197	0.09%	1	0.11%	73,197.44	4.70%	1.00
01-Jan-2021 - 31-Dec-2021	4,798	0.01%	1	0.01%	4,798.47	5.40%	17.00
01-Jan-2022 - 31-Dec-2022	200,241	0.24%	3	0.32%	66,747.00	1.06%	20.08
01-Jan-2023 - 31-Dec-2023	395,445	0.48%	8	0.86%	49,430.63	3.18%	38.56
01-Jan-2024 - 31-Dec-2024	747,509	0.91%	15	1.61%	49,833.90	3.95%	45.43
01-Jan-2025 - 31-Dec-2025	101,009	0.12%	2	0.21%	50,504.34	1.57%	58.65
01-Jan-2026 - 31-Dec-2026	376,131	0.46%	7	0.75%	53,732.99	3.10%	72.06
01-Jan-2027 - 31-Dec-2027	190,206	0.23%	3	0.32%	63,401.86	4.78%	81.76
01-Jan-2028 - 31-Dec-2028	1,078,060	1.31%	13	1.40%	82,927.69	2.54%	95.56
01-Jan-2029 - 31-Dec-2029	1,297,651	1.58%	18	1.93%	72,091.72	3.22%	106.23
01-Jan-2030 - 31-Dec-2030	521,184	0.63%	7	0.75%	74,454.87	3.40%	118.92
01-Jan-2031 - 31-Dec-2031	1,010,256	1.23%	11	1.18%	91,841.43	1.68%	129.33
01-Jan-2032 - 31-Dec-2032	1,356,508	1.65%	15	1.61%	90,433.90	2.60%	142.93
01-Jan-2033 - 31-Dec-2033	32,125,934	39.03%	362	38.88%	88,745.67	2.89%	159.44
01-Jan-2034 - 31-Dec-2034	42,583,092	51.73%	462	49.62%	92,171.19	2.58%	163.94
01-Jan-2037 - 31-Dec-2037	95,000	0.12%	1	0.11%	95,000.00	3.85%	203.00
01-Jan-2039 - 31-Dec-2039	47,647	0.06%	1	0.11%	47,647.00	2.81%	232.00
Total	82,317,068	100.00%	931	100.00%	88,417.90	2.73%	156.23

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	8,461,829	10.28%	119	12.78%	71,107.81	3.01%	157.80
<	50%	18,878,824	22.93%	274	29.43%	68,900.82	3.02%	156.37
50%	55%	4,491,276	5.46%	42	4.51%	106,935.15	2.90%	161.64
55%	60%	6,874,691	8.35%	66	7.09%	104,161.99	2.80%	158.42
60%	65%	11,940,501	14.51%	95	10.20%	125,689.48	2.64%	158.96
65%	70%	1,429,742	1.74%	14	1.50%	102,124.42	3.24%	162.02
70%	75%	4,568,496	5.55%	39	4.19%	117,140.93	2.34%	160.30
75%	80%	717,359	0.87%	12	1.29%	59,779.88	2.21%	123.95
80%	85%	697,522	0.85%	8	0.86%	87,190.22	4.45%	142.63
85%	90%	728,246	0.88%	7	0.75%	104,035.18	4.12%	149.53
90%	95%	1,392,983	1.69%	14	1.50%	99,498.77	3.01%	151.20
95%	100%	1,828,755	2.22%	26	2.79%	70,336.72	3.14%	137.73
100%	105%	1,214,948	1.48%	16	1.72%	75,934.25	3.66%	154.02
105%	110%	957,912	1.16%	12	1.29%	79,826.01	1.91%	150.14
110%	115%	1,753,808	2.13%	20	2.15%	87,690.41	2.10%	156.90
115%	120%	3,311,255	4.02%	35	3.76%	94,607.28	1.88%	152.55
120%	125%	13,068,922	15.88%	132	14.18%	99,006.98	2.36%	154.95
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		82,317,068	100.00%	931	100.00%	88,417.90	2.73%	156.23

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,920,085	2.33%	19	2.89%	101,057.10	2.16%	160.22
Utrecht	5,809,178	7.06%	42	6.38%	138,313.77	2.64%	154.65
Zeeland	747,215	0.91%	8	1.22%	93,401.82	3.21%	162.42
Zuid-Holland	19,386,224	23.55%	157	23.86%	123,479.13	2.84%	156.68
Overijssel	6,794,592	8.25%	55	8.36%	123,538.04	2.14%	154.30
Flevoland	4,456,743	5.41%	29	4.41%	153,680.79	2.44%	157.21
Friesland	2,947,889	3.58%	27	4.10%	109,181.07	1.87%	145.92
Gelderland	9,009,312	10.94%	68	10.33%	132,489.88	2.79%	154.47
Groningen	2,619,255	3.18%	22	3.34%	119,057.02	2.50%	154.78
Limburg	5,328,698	6.47%	45	6.84%	118,415.52	3.05%	156.73
Noord-Brabant	10,618,961	12.90%	92	13.98%	115,423.49	2.94%	157.44
Noord-Holland	12,678,917	15.40%	94	14.29%	134,882.09	2.99%	158.73
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	82,317,068	100.00%	658	100.00%	125,101.93	2.73%	156.23

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	71,102,685	86.38%	565	85.87%	125,845.46	2.71%	155.71
Shop/House	55,995	0.07%	1	0.15%	55,994.51	2.95%	158.00
Condominium	10,294,925	12.51%	85	12.92%	121,116.77	2.86%	159.43
Farm House	182,000	0.22%	1	0.15%	181,999.99	3.30%	160.00
Condominium with garage	681,464	0.83%	6	0.91%	113,577.30	3.26%	161.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	82,317,068	100.00%	658	100.00%	125,101.93	2.73%	156.23

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	-	-
0	342,793	0.42%	21	3.19%	16,323.47	3.64%	148.58
25,000	1,501,375	1.82%	39	5.93%	38,496.79	3.53%	155.41
50,000	6,493,446	7.89%	98	14.89%	66,259.65	2.84%	159.42
75,000	8,608,863	10.46%	97	14.74%	88,751.17	3.38%	155.63
100,000	12,582,278	15.29%	110	16.72%	114,384.34	2.89%	155.19
125,000	12,679,979	15.40%	92	13.98%	137,825.86	2.58%	155.77
150,000	9,957,820	12.10%	61	9.27%	163,242.95	2.79%	156.22
175,000	12,022,938	14.61%	64	9.73%	187,858.41	2.76%	158.58
200,000	9,294,653	11.29%	43	6.53%	216,154.73	2.29%	158.85
225,000	4,526,174	5.50%	19	2.89%	238,219.67	2.18%	149.93
250,000	810,000	0.98%	3	0.46%	270,000.00	4.49%	142.68
275,000	1,151,750	1.40%	4	0.61%	287,937.50	2.39%	147.35
300,000	943,000	1.15%	3	0.46%	314,333.33	1.21%	157.63
325,000	1,008,500	1.23%	3	0.46%	336,166.52	1.61%	157.33
350,000	375,000	0.46%	-	0.00%	-	0.00%	-
375,000	400,000	0.48%	1	0.15%	393,500.00	1.04%	162.00
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	82,317,068	100.00%	658	100.00%	125,101.93	2.73%	156.23