

Cashflow analysis for the period

Total interest received	603,073	
Interest received on transaction accounts	(21)	
Liquidity available	4,800,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	-	
Total funds available		9,403,052

Company management expenses	3,503	
MPT fee	14,245	
Administration fee	2,035	
Third party fees	19,810	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,493	
Payments under hedging arrangements	365,263	
Interest on the Notes	159,472	
Shortfall Class D PDL Repayment	9,344	
Liquidity Facility Commitment Fee Subordinated Amount	8,493	
Floating Rate GIC Interest Junior Amount	12,392	
Deferred Purchase Price Instalment	-	
Total funds distributed		603,052

Available after distribution of funds		8,800,000
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Undrawn Liquidity Facility	4,800,000	
Liquidity Facility Standby Loan as per 26th October 2020	-	
Repayment Liquidity Facility Standby Loan	4,000,000	

Available liquidity		8,800,000
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Net cashflow		-
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Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	-

Collateral

Starting principal balance	82,317,068	
Principal redemptions and repayments	(3,892,697)	
Losses for the period	(9,344)	
Ending principal balance		78,415,027
Balance Reset Participation	-	
Balance Further Advance Participation	2,610,939	
Total balance E-MAC NL 2004-I		81,025,967

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	9,344	9,344	-
Total	-	9,344	9,344	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.22%	17.37%	13.02%

Delinquency table	Number of loans	Balance	Percentage of total
Current	619	77,235,117	98.50%
31 - 60 days	2	250,092	0.32%
61 - 90 days	3	408,721	0.52%
91 - 120 days	-	-	0.00%
120+ days	3	521,098	0.66%
In repossession	-	-	-
Total	627	78,415,027	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	109	9,344	6,661	3,366,803

Characteristics

Number of borrowers	627		
Number of loanparts	885		
	(weighted) average	Minimum	Maximum
Loan size borrower	125,064	4,602	393,500
Loan part size	88,605	1,001	393,500
Coupon	2.71%	0.13%	6.55%
Remaining maturity (months)	154	14	229
Remaining interest period (months)	36	1	162
Original interest period (months)	82	1	240
Seasoning (months)	116.9	1.0	217.0
Loan to Original Foreclosure Value (1)	76.8%	2.9%	144.6%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	219,858	0.28%	2	0.23%	109,928.75	5.10%	159.56
Annuity	1,391,394	1.77%	27	3.05%	51,533.13	3.43%	153.95
Interest Only	58,882,790	75.09%	646	72.99%	91,149.83	2.69%	156.55
Investment	476,080	0.61%	4	0.45%	119,020.00	3.59%	159.36
Life	1,533,286	1.96%	18	2.03%	85,182.56	2.67%	150.73
Savings	2,082,618	2.66%	39	4.41%	53,400.46	4.21%	144.10
Universal Life	13,829,002	17.64%	149	16.84%	92,812.09	2.43%	142.18
Total	78,415,027	100.00%	885	100.00%	88,604.55	2.71%	153.55

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	27,084,526	34.54%	257	29.04%	105,387.26	0.91%	154.01
12	3,170,313	4.04%	37	4.18%	85,684.13	2.61%	154.91
24	-	0.00%	-	0.00%	-	0.00%	-
36	-	0.00%	-	0.00%	-	0.00%	-
48	-	0.00%	-	0.00%	-	0.00%	-
60	11,786,396	15.03%	142	16.05%	83,002.79	2.89%	154.00
72	1,683,622	2.15%	17	1.92%	99,036.58	3.35%	148.51
84	1,885,823	2.40%	26	2.94%	72,531.65	3.35%	153.04
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	19,851,043	25.32%	231	26.10%	85,935.25	3.49%	156.03
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	1,340,839	1.71%	20	2.26%	67,041.95	3.21%	158.45
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	11,612,466	14.81%	155	17.51%	74,919.13	5.16%	147.66
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	78,415,027	100.00%	885	100.00%	88,604.55	2.71%	153.55

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	31,856,337	40.63%	323	36.50%	98,626.43	1.07%	154.78
2.50%	2.75%	5,730,525	7.31%	76	8.59%	75,401.64	2.65%	150.31
2.75%	3.00%	7,729,029	9.86%	101	11.41%	76,525.04	2.87%	155.65
3.00%	3.25%	5,310,156	6.77%	63	7.12%	84,288.19	3.13%	154.42
3.25%	3.50%	6,595,039	8.41%	64	7.23%	103,047.48	3.37%	154.35
3.50%	3.75%	2,946,177	3.76%	30	3.39%	98,205.92	3.64%	159.02
3.75%	4.00%	1,360,916	1.74%	15	1.69%	90,727.76	3.86%	159.38
4.00%	4.25%	1,415,124	1.80%	20	2.26%	70,756.20	4.15%	154.47
4.25%	4.50%	972,483	1.24%	10	1.13%	97,248.25	4.44%	160.07
4.50%	4.75%	1,655,521	2.11%	21	2.37%	78,834.32	4.68%	149.96
4.75%	5.00%	2,236,261	2.85%	29	3.28%	77,112.45	4.93%	157.06
5.00%	5.25%	4,822,964	6.15%	60	6.78%	80,382.74	5.16%	144.30
5.25%	5.50%	3,142,259	4.01%	43	4.86%	73,075.78	5.39%	145.90
5.50%	5.75%	1,595,157	2.04%	19	2.15%	84,008.26	5.64%	144.06
5.75%	6.00%	768,842	0.98%	8	0.90%	96,105.28	5.86%	157.04
6.00%	6.25%	-	0.00%	-	0.00%	-	0.00%	-
6.25%	6.50%	174,976	0.22%	2	0.23%	87,488.22	6.35%	154.26
6.50%	6.75%	102,261	0.13%	1	0.11%	102,260.58	6.55%	159.00
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		78,415,027	100.00%	885	100.00%	88,604.55	2.71%	153.55

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		27,084,526	34.54%	257	29.04%	105,387.26	0.91%	154.01
<	01/01/2021	-	0.00%	-	0.00%	-	0.00%	-
01/01/2021	01/01/2022	5,801,515	7.40%	68	7.68%	85,316.40	3.05%	153.91
01/01/2022	01/01/2023	2,626,808	3.35%	26	2.94%	101,031.06	3.56%	154.99
01/01/2023	01/01/2024	12,371,788	15.78%	157	17.74%	78,801.20	4.34%	148.55
01/01/2024	01/01/2025	9,764,032	12.45%	126	14.24%	77,492.32	4.18%	148.47
01/01/2025	01/01/2026	3,590,306	4.58%	41	4.63%	87,568.43	3.27%	151.94
01/01/2026	01/01/2027	3,212,556	4.10%	40	4.52%	80,313.90	3.64%	153.37
01/01/2027	01/01/2028	2,841,910	3.62%	30	3.39%	94,730.35	3.68%	154.57
01/01/2028	01/01/2029	7,164,374	9.14%	92	10.40%	77,873.63	2.92%	153.96
01/01/2029	01/01/2030	2,048,224	2.61%	22	2.49%	93,101.10	3.06%	162.02
01/01/2030	01/01/2031	743,650	0.95%	7	0.79%	106,235.70	2.56%	160.81
01/01/2031	01/01/2032	-	0.00%	-	0.00%	-	0.00%	-
01/01/2032	01/01/2033	125,000	0.16%	2	0.23%	62,500.00	2.94%	136.00
01/01/2033	01/01/2034	566,937	0.72%	10	1.13%	56,693.69	3.13%	158.33
01/01/2034	01/01/2035	473,402	0.60%	7	0.79%	67,628.86	2.81%	162.79
01/01/2035	01/01/2036	-	0.00%	-	0.00%	-	0.00%	-
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		78,415,027	100.00%	885	100.00%	88,604.55	2.71%	153.55

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%	23.00
01-Jan-2021 - 31-Dec-2021	3,972	0.01%	1	0.11%	3,972.47	5.40%	14.00
01-Jan-2022 - 31-Dec-2022	141,250	0.18%	2	0.20%	70,625.00	0.65%	17.96
01-Jan-2023 - 31-Dec-2023	393,999	0.50%	8	0.90%	49,249.89	3.24%	35.55
01-Jan-2024 - 31-Dec-2024	740,604	0.94%	15	1.69%	49,373.59	3.94%	42.45
01-Jan-2025 - 31-Dec-2025	101,009	0.13%	2	0.23%	50,504.34	1.56%	55.65
01-Jan-2026 - 31-Dec-2026	253,610	0.32%	5	0.56%	50,721.97	4.46%	67.65
01-Jan-2027 - 31-Dec-2027	110,794	0.14%	2	0.23%	55,396.79	3.80%	75.00
01-Jan-2028 - 31-Dec-2028	968,373	1.23%	12	1.36%	80,697.78	2.69%	92.96
01-Jan-2029 - 31-Dec-2029	1,291,129	1.65%	18	2.03%	71,729.40	3.22%	103.24
01-Jan-2030 - 31-Dec-2030	520,276	0.66%	7	0.79%	74,325.11	3.39%	115.91
01-Jan-2031 - 31-Dec-2031	1,010,256	1.29%	11	1.24%	91,841.43	1.68%	126.33
01-Jan-2032 - 31-Dec-2032	1,286,417	1.64%	14	1.58%	91,886.96	2.61%	140.18
01-Jan-2033 - 31-Dec-2033	30,579,110	39.00%	348	39.32%	87,871.01	2.85%	156.43
01-Jan-2034 - 31-Dec-2034	40,758,381	51.98%	437	49.38%	93,268.61	2.57%	160.93
01-Jan-2037 - 31-Dec-2037	95,000	0.12%	1	0.11%	95,000.00	3.85%	200.00
01-Jan-2039 - 31-Dec-2039	47,647	0.06%	1	0.11%	47,647.00	2.81%	229.00
Total	78,415,027	100.00%	885	100.00%	88,604.55	2.71%	153.55

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		8,257,442	10.53%	117	13.22%	70,576.42	2.97%	154.80
<	50%	17,953,812	22.90%	258	29.15%	69,588.42	2.98%	153.84
50%	55%	4,566,053	5.82%	42	4.75%	108,715.54	2.85%	158.36
55%	60%	6,277,756	8.01%	61	6.89%	102,914.03	2.57%	156.38
60%	65%	11,353,582	14.45%	89	10.06%	127,343.62	2.53%	156.25
65%	70%	1,628,819	2.08%	18	2.03%	90,489.95	3.15%	156.83
70%	75%	3,879,519	4.95%	33	3.73%	117,561.18	2.49%	157.64
75%	80%	493,807	0.63%	7	0.79%	70,543.91	2.07%	121.29
80%	85%	696,645	0.89%	8	0.90%	87,080.60	4.45%	139.63
85%	90%	726,173	0.93%	7	0.79%	103,738.95	4.11%	146.51
90%	95%	1,388,955	1.77%	14	1.58%	99,211.11	3.03%	148.17
95%	100%	1,490,620	1.90%	21	2.37%	70,981.89	2.84%	133.25
100%	105%	1,376,486	1.76%	18	2.03%	76,471.46	3.46%	151.35
105%	110%	957,105	1.22%	12	1.36%	79,758.76	1.90%	147.14
110%	115%	1,752,878	2.24%	20	2.26%	87,643.91	2.09%	153.90
115%	120%	3,309,953	4.22%	35	3.95%	94,570.10	1.89%	149.54
120%	125%	12,325,422	15.72%	125	14.12%	98,603.38	2.42%	152.19
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		78,415,027	100.00%	885	100.00%	88,604.55	2.71%	153.55

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,682,816	2.15%	17	2.71%	98,989.18	2.49%	156.58
Utrecht	5,795,162	7.39%	42	6.70%	137,980.05	2.61%	151.67
Zeeland	745,722	0.95%	8	1.28%	93,215.29	3.21%	159.42
Zuid-Holland	18,052,990	23.02%	149	23.76%	121,161.01	2.81%	153.64
Flevoland	4,456,743	5.68%	29	4.63%	153,680.79	2.45%	154.21
Friesland	2,740,837	3.50%	25	3.99%	109,633.47	1.88%	144.69
Gelderland	8,371,450	10.68%	64	10.21%	130,803.91	2.73%	153.12
Groningen	2,618,144	3.34%	22	3.51%	119,006.55	2.46%	151.79
Limburg	5,032,787	6.42%	42	6.70%	119,828.26	3.03%	153.80
Noord-Brabant	10,062,845	12.83%	86	13.72%	117,009.82	2.88%	154.17
Noord-Holland	12,319,862	15.71%	91	14.51%	135,383.10	2.98%	155.72
Overijssel	6,535,670	8.33%	52	8.29%	125,685.96	2.10%	152.82
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	78,415,027	100.00%	627	100.00%	125,063.84	2.71%	153.55

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	67,489,329	86.07%	536	85.49%	125,912.93	2.68%	153.06
Shop/House	55,121	0.07%	1	0.16%	55,121.02	2.95%	155.00
Condominium	10,007,113	12.76%	83	13.24%	120,567.63	2.84%	156.47
Farm House	182,000	0.23%	1	0.16%	181,999.99	3.30%	157.00
Condominium with garage	681,464	0.87%	6	0.96%	113,577.30	3.25%	158.07
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	78,415,027	100.00%	627	100.00%	125,063.84	2.71%	153.55

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	-	-
0	-	0.00%	-	0.00%	-	-	-
25,000	317,435	0.40%	20	3.19%	15,871.76	3.70%	145.60
50,000	1,512,658	1.93%	40	6.38%	37,816.45	3.49%	150.92
75,000	6,174,008	7.87%	93	14.83%	66,387.18	2.86%	156.80
100,000	7,642,092	9.75%	86	13.72%	88,861.54	3.24%	153.50
125,000	12,100,852	15.43%	106	16.91%	114,158.98	2.89%	152.85
150,000	12,090,696	15.42%	88	14.04%	137,394.27	2.54%	153.23
175,000	9,956,191	12.70%	61	9.73%	163,216.25	2.73%	153.76
200,000	11,274,325	14.38%	60	9.57%	187,905.41	2.75%	155.52
225,000	9,062,224	11.56%	42	6.70%	215,767.24	2.27%	155.79
250,000	4,282,797	5.46%	18	2.87%	237,933.15	2.28%	147.82
275,000	810,000	1.03%	3	0.48%	270,000.00	4.49%	139.68
300,000	1,151,750	1.47%	4	0.64%	287,937.50	2.38%	144.35
325,000	638,000	0.81%	2	0.32%	319,000.00	1.66%	150.62
350,000	1,008,500	1.29%	3	0.48%	336,166.52	1.60%	154.33
375,000	375,000	0.48%	-	0.00%	-	0.00%	-
400,000	393,500	0.50%	1	0.16%	393,500.00	1.03%	159.00
425,000	-	0.00%	-	0.00%	-	0.00%	-
450,000	-	0.00%	-	0.00%	-	0.00%	-
475,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	-	0.00%	-	0.00%	-	0.00%	-
625,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	-	0.00%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	-	-
Total	78,415,027	100.00%	627	100.00%	125,063.84	2.71%	153.55