

E-MAC NL 2006-NHG I Investor report April 2018

Cashflow analysis for the period

Total interest received	2,958,415	
Interest received on transaction accounts	(39)	
Liquidity available	3,600,000	
Reserve account available	2,260,241	
Receivables under hedging arrangements	-	
Total funds available		8,818,617
Company management expenses	17,581	
MPT fee	64,796	
Administration fee	5,147	
Third party fees	35,231	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Payments under hedging arrangements	2,791,053	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	102	
Redemption on the Class B-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,920,211
Available after distribution of funds		5,898,406
Undrawn Liquidity Facility	3,600,000	
Reserve account	2,298,406	
Available liquidity		5,898,406
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	31,284,853
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	33,221,309

Total

Collateral

Starting principal balance	274,514,638	
Principal redemptions and repayments in quarterly calculation period	(9,404,593)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(102)	
Ending principal balance		265,109,943
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-18		265,109,943
Repurchase of loans with a Non -NHG part on April 2018	-	
Redemptions reserved for purchase Further Advances per 25 April 2018	-	
Substitution of loans as per 25 April 2018	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		265,109,943

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	102	102	-
Total	-	102	102	-

Performance

	Last period	This period	Since issue
Prepayment rate	17.70%	12.67%	6.53%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,821	262,472,346	99.01%
31 - 60 days	9	1,392,434	0.53%
61 - 90 days	3	433,604	0.16%
91 - 120 days	2	310,598	0.12%
120+ days	4	500,962	0.19%
In repossession	-	-	-
Total	1,839	265,109,943	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	209,379	102	94,063	737,888

Characteristics

Number of borrowers	1839		
Number of loanparts	3599		
	(weighted) average	Minimum	Maximum
Loan size borrower	144,160	4,452	286,373
Loan part size	73,662	1,000	240,000
Coupon	3.94%	0.28%	6.30%
Remaining maturity (months)	201	3	316
Remaining interest period (months)	103	1	240
Original interest period (months)	223	1	360
Seasoning (months)	131.4	1.0	185.0
Loan to Original Foreclosure Value (2)	0.0%	0.0%	0.0%

Legal maturity date

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2016 - 31-Dec-2016	29,993	0.01%	1	0.03%	29,993.15	2.15%	21.00
01-Jan-2018 - 31-Dec-2018	21,340	0.01%	2	0.06%	10,670.24	2.31%	2.51
01-Jan-2019 - 31-Dec-2019	404,971	0.15%	12	0.33%	33,747.57	3.66%	12.60
01-Jan-2020 - 31-Dec-2020	264,365	0.10%	4	0.11%	66,091.29	3.69%	24.91
01-Jan-2021 - 31-Dec-2021	1,149,641	0.43%	22	0.61%	52,256.42	3.77%	37.61
01-Jan-2022 - 31-Dec-2022	531,773	0.20%	15	0.42%	35,451.54	3.61%	49.62
01-Jan-2023 - 31-Dec-2023	211,672	0.08%	6	0.17%	35,278.74	4.09%	60.37
01-Jan-2024 - 31-Dec-2024	544,214	0.21%	9	0.25%	60,468.19	4.11%	72.85
01-Jan-2025 - 31-Dec-2025	1,517,891	0.57%	26	0.72%	58,380.41	3.77%	86.99
01-Jan-2026 - 31-Dec-2026	3,913,297	1.48%	78	2.17%	50,170.48	3.88%	97.39
01-Jan-2027 - 31-Dec-2027	3,755,320	1.42%	51	1.42%	73,633.73	4.03%	109.24
01-Jan-2028 - 31-Dec-2028	5,116,056	1.93%	75	2.08%	68,214.08	3.98%	121.71
01-Jan-2029 - 31-Dec-2029	4,542,019	1.71%	71	1.97%	63,972.10	3.97%	133.44
01-Jan-2030 - 31-Dec-2030	5,911,764	2.23%	84	2.33%	70,378.15	4.04%	145.78
01-Jan-2031 - 31-Dec-2031	13,104,859	4.94%	167	4.64%	78,472.21	3.98%	157.45
01-Jan-2032 - 31-Dec-2032	7,150,360	2.70%	84	2.33%	85,123.33	3.93%	169.29
01-Jan-2033 - 31-Dec-2033	5,555,953	2.10%	69	1.92%	80,521.05	3.94%	181.21
01-Jan-2034 - 31-Dec-2034	4,331,576	1.63%	53	1.47%	81,727.86	3.90%	193.63
01-Jan-2035 - 31-Dec-2035	18,733,443	7.07%	238	6.61%	78,711.94	3.44%	210.13
01-Jan-2036 - 31-Dec-2036	172,310,175	65.00%	2,266	62.96%	76,041.56	3.96%	216.80
01-Jan-2037 - 31-Dec-2037	11,482,106	4.33%	171	4.75%	67,146.82	4.10%	228.63
01-Jan-2038 - 31-Dec-2038	3,115,947	1.18%	50	1.39%	62,318.94	4.73%	239.87
01-Jan-2039 - 31-Dec-2039	573,709	0.22%	21	0.58%	27,319.46	3.34%	255.32
01-Jan-2040 - 31-Dec-2040	238,748	0.09%	11	0.31%	21,704.34	5.06%	265.72
01-Jan-2041 - 31-Dec-2041	178,212	0.07%	5	0.14%	35,642.42	5.11%	281.64
01-Jan-2042 - 31-Dec-2042	120,241	0.05%	1	0.03%	120,241.00	4.10%	285.00
01-Jan-2043 - 31-Dec-2043	279,420	0.11%	5	0.14%	55,883.92	4.43%	302.60
01-Jan-2044 - 31-Dec-2044	20,878	0.01%	2	0.06%	10,438.83	4.17%	312.14
Total	265,109,943	100.00%	3,599	100.00%	73,662.11	3.94%	201.12

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	265,109,943	100.00%	3,599	100.00%	73,662.11	3.94%	201.12
<	50%	-	0.00%	-	0.00%	-	0.00%	-
50%	55%	-	0.00%	-	0.00%	-	0.00%	-
55%	60%	-	0.00%	-	0.00%	-	0.00%	-
60%	65%	-	0.00%	-	0.00%	-	0.00%	-
65%	70%	-	0.00%	-	0.00%	-	0.00%	-
70%	75%	-	0.00%	-	0.00%	-	0.00%	-
75%	80%	-	0.00%	-	0.00%	-	0.00%	-
80%	85%	-	0.00%	-	0.00%	-	0.00%	-
85%	90%	-	0.00%	-	0.00%	-	0.00%	-
90%	95%	-	0.00%	-	0.00%	-	0.00%	-
95%	100%	-	0.00%	-	0.00%	-	0.00%	-
100%	105%	-	0.00%	-	0.00%	-	0.00%	-
105%	110%	-	0.00%	-	0.00%	-	0.00%	-
110%	115%	-	0.00%	-	0.00%	-	0.00%	-
115%	120%	-	0.00%	-	0.00%	-	0.00%	-
120%	125%	-	0.00%	-	0.00%	-	0.00%	-
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		265,109,943	100.00%	3,599	100.00%	73,662.11	3.94%	201.12

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	8,131,739	3.07%	57	3.10%	142,662.08	4.06%	202.51
Utrecht	13,312,899	5.02%	92	5.00%	144,705.42	3.94%	196.55
Zeeland	5,587,758	2.11%	41	2.23%	136,286.77	3.98%	200.22
Zuid-Holland	63,740,901	24.04%	440	23.93%	144,865.58	3.86%	199.79
Flevoland	7,681,019	2.90%	50	2.72%	153,620.38	3.85%	199.77
Friesland	11,340,895	4.28%	90	4.89%	126,009.94	3.73%	200.12
Gelderland	28,077,473	10.59%	191	10.39%	147,002.48	3.95%	201.38
Groningen	9,942,363	3.75%	78	4.24%	127,466.19	4.01%	199.91
Limburg	22,626,637	8.53%	157	8.54%	144,118.71	4.13%	203.23
Noord-Brabant	36,200,304	13.65%	248	13.49%	145,968.97	3.94%	203.58
Noord-Holland	33,679,858	12.70%	231	12.56%	145,800.25	3.96%	200.79
Overijssel	24,788,099	9.35%	164	8.92%	151,146.94	3.97%	202.70
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	265,109,943	100.00%	1,839	100.00%	144,159.84	3.94%	201.12

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	254,611,752	96.04%	1,754	95.38%	145,160.63	3.94%	200.74
Shop/House	331,537	0.13%	2	0.11%	165,768.56	3.51%	187.60
Condominium	9,540,823	3.60%	76	4.13%	125,537.15	3.80%	212.38
Condominium with garage	625,831	0.24%	7	0.38%	89,404.38	4.08%	189.70
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	265,109,943	100.00%	1,839	100.00%	144,159.84	3.94%	201.12

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	269,773	0.10%	19	1.03%	14,198.58	4.04%	193.96
25,000	2,533,864	0.96%	61	3.32%	41,538.76	4.07%	200.51
50,000	8,593,631	3.24%	135	7.34%	63,656.53	4.02%	201.92
75,000	19,762,126	7.45%	221	12.02%	89,421.39	4.01%	201.88
100,000	30,456,438	11.49%	269	14.63%	113,220.96	3.87%	198.30
125,000	38,052,468	14.35%	276	15.01%	137,871.26	3.94%	199.42
150,000	46,224,673	17.44%	285	15.50%	162,191.84	3.95%	197.74
175,000	43,974,851	16.59%	235	12.78%	187,127.03	3.91%	201.91
200,000	43,266,462	16.32%	204	11.09%	212,090.50	3.88%	204.23
225,000	29,892,063	11.28%	126	6.85%	237,238.59	4.00%	205.35
250,000	1,797,221	0.68%	7	0.38%	256,745.86	4.09%	197.91
275,000	286,373	0.11%	1	0.05%	286,372.53	4.61%	194.23
300,000	-	0.00%	-	0.00%	-	0.00%	-
325,000	-	0.00%	-	0.00%	-	0.00%	-
350,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	-	0.00%	-	0.00%	-	0.00%	-
400,000	-	0.00%	-	0.00%	-	0.00%	-
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%	-	0.00%	-
Total	265,109,943	100.00%	1,839	100.00%	144,159.84	3.94%	201.12