

E-MAC NL 2006-NHG I Investor report April 2019

Cashflow analysis for the period

Total interest received	2,498,600	
Interest received on transaction accounts	(35)	
Liquidity available	3,600,000	
Reserve account available	1,852,912	
Receivables under hedging arrangements	106,000	
Total funds available		8,057,477
Company management expenses	28,647	
MPT fee	55,662	
Administration fee	4,423	
Third party fees	11,726	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Payments under hedging arrangements	2,452,688	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	34,199	
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		2,593,646
Available after distribution of funds		5,463,831
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,863,831	
Available liquidity		5,463,831
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	34,132,401
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	36,068,857

Total

Collateral

Starting principal balance	235,908,074	
Principal redemptions and repayments in quarterly calculation period	(7,285,474)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(34,199)	
Ending principal balance		228,588,402
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-19		228,588,402
Repurchase of loans with a Non -NHG part on April 2019	-	
Redemptions reserved for purchase Further Advances per 25 April 2019	-	
Substitution of loans as per 25 April 2019	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		228,588,402

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	34,199	34,199	-
Total	-	34,199	34,199	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.33%	11.44%	7.10%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,627	227,126,041	99.36%
31 - 60 days	5	758,202	0.33%
61 - 90 days	1	147,730	0.06%
91 - 120 days	-	-	0.00%
120+ days	4	556,429	0.24%
In repossession	-	-	-
Total	1,637	228,588,402	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61,265	34,199	20,706	833,434

Characteristics

Number of borrowers	1637		
Number of loanparts	3171		
	(weighted) average	Minimum	Maximum
Loan size borrower	139,639	4,275	286,373
Loan part size	72,087	1,120	240,000
Coupon	3.89%	0.28%	6.30%
Remaining maturity (months)	190	1	297
Remaining interest period (months)	94	1	228
Original interest period (months)	223	1	360
Seasoning (months)	140.7	3.0	165.0
Loan to Original Foreclosure Value (2)	0.0%	0.0%	0.0%

Redemption type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	15,583,988	6.82%	308	9.71%	50,597.36	3.89%	189.68
Hybride (switch)	780,835	0.34%	11	0.35%	70,984.99	4.00%	194.31
Interest Only	124,191,426	54.33%	1,818	57.33%	68,312.12	3.91%	201.66
Investment	3,159,278	1.38%	40	1.26%	78,981.95	3.97%	189.57
Life	69,314,080	30.32%	788	24.85%	87,962.03	3.83%	172.06
Life (external policy)	228,402	0.10%	3	0.09%	76,134.15	3.23%	179.45
Linear	386,822	0.17%	7	0.22%	55,260.26	3.65%	169.74
Savings	3,878,343	1.70%	62	1.96%	62,553.91	4.43%	195.25
Universal Life	11,065,228	4.84%	134	4.23%	82,576.33	3.90%	173.19
Total	228,588,402	100.00%	3,171	100.00%	72,087.17	3.89%	190.11

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	749,367	0.33%	27	0.85%	27,754.35	0.65%	203.35
12	1,792,615	0.78%	27	0.85%	66,393.15	1.80%	179.91
24	347,455	0.15%	5	0.16%	69,491.02	1.96%	185.17
36	2,494,510	1.09%	35	1.10%	71,271.70	2.24%	196.16
48	-	0.00%	-	0.00%	-	0.00%	-
60	6,790,473	2.97%	100	3.15%	67,904.73	2.55%	178.42
72	1,826,873	0.80%	26	0.82%	70,264.33	2.63%	197.33
84	2,801,516	1.23%	39	1.23%	71,833.75	3.27%	192.47
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,860,509	6.50%	222	7.00%	66,939.23	3.02%	200.01
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	21,773,535	9.53%	313	9.87%	69,564.01	3.97%	183.40
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	153,790,021	67.28%	2,117	66.76%	72,645.26	4.03%	188.39
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	2,745,884	1.20%	36	1.14%	76,274.57	4.56%	185.15
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	18,615,643	8.14%	224	7.06%	83,105.55	4.56%	207.99
>	-	0.00%	-	0.00%	-	0.00%	-
Total	228,588,402	100.00%	3,171	100.00%	72,087.17	3.89%	190.11

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,503,552	4.59%	169	5.33%	62,151.20	2.04%	189.97
2.50%	2.75%	12,099,786	5.29%	174	5.49%	69,539.00	2.72%	193.54
2.75%	3.00%	14,584,681	6.38%	199	6.28%	73,289.85	2.89%	193.21
3.00%	3.25%	4,009,745	1.75%	58	1.83%	69,133.53	3.17%	195.58
3.25%	3.50%	2,660,837	1.16%	37	1.17%	71,914.52	3.39%	200.50
3.50%	3.75%	3,232,905	1.41%	40	1.26%	80,822.62	3.74%	196.09
3.75%	4.00%	56,678,180	24.79%	770	24.28%	73,608.63	3.95%	186.00
4.00%	4.25%	82,270,861	35.99%	1,134	35.76%	72,549.26	4.14%	186.37
4.25%	4.50%	21,709,795	9.50%	278	8.77%	78,092.79	4.39%	195.94
4.50%	4.75%	12,422,275	5.43%	166	5.23%	74,832.98	4.62%	198.25
4.75%	5.00%	4,366,044	1.91%	67	2.11%	65,164.84	4.87%	205.66
5.00%	5.25%	2,731,744	1.20%	40	1.26%	68,293.61	5.14%	223.59
5.25%	5.50%	481,439	0.21%	14	0.44%	34,388.47	5.41%	214.32
5.50%	5.75%	391,852	0.17%	7	0.22%	55,978.85	5.67%	205.50
5.75%	6.00%	238,562	0.10%	10	0.32%	23,856.20	5.91%	231.12
6.00%	6.25%	204,639	0.09%	7	0.22%	29,234.11	6.12%	214.66
6.25%	6.50%	1,504	0.00%	1	0.03%	1,504.14	6.30%	248.00
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
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		228,588,402	100.00%	3,171	100.00%	72,087.17	3.89%	190.11

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		749,367	0.33%	27	0.85%	27,754.35	0.65%	203.35
<	1-1-2020	3,131,643	1.37%	45	1.42%	69,592.07	2.78%	184.67
1-1-2020	1-1-2021	6,835,151	2.99%	98	3.09%	69,746.44	3.20%	179.01
1-1-2021	1-1-2022	16,716,367	7.31%	237	7.47%	70,533.20	3.83%	179.70
1-1-2022	1-1-2023	3,277,187	1.43%	53	1.67%	61,833.71	3.48%	181.56
1-1-2023	1-1-2024	3,642,663	1.59%	52	1.64%	70,051.21	3.26%	196.18
1-1-2024	1-1-2025	2,373,037	1.04%	39	1.23%	60,847.10	2.86%	186.33
1-1-2025	1-1-2026	23,113,710	10.11%	316	9.97%	73,144.65	3.70%	181.94
1-1-2026	1-1-2027	123,335,122	53.96%	1,695	53.45%	72,784.08	4.08%	188.04
1-1-2027	1-1-2028	5,894,829	2.58%	93	2.93%	63,385.25	4.15%	203.42
1-1-2028	1-1-2029	1,709,690	0.75%	36	1.14%	47,491.39	3.45%	190.25
1-1-2029	1-1-2030	771,259	0.34%	12	0.38%	64,271.61	2.86%	179.65
1-1-2030	1-1-2031	361,269	0.16%	6	0.19%	60,211.52	3.39%	174.43
1-1-2031	1-1-2032	3,082,456	1.35%	40	1.26%	77,061.39	4.19%	172.17
1-1-2032	1-1-2033	1,079,541	0.47%	16	0.50%	67,471.31	3.73%	193.21
1-1-2033	1-1-2034	908,826	0.40%	13	0.41%	69,909.67	3.11%	185.05
1-1-2034	1-1-2035	979,189	0.43%	13	0.41%	75,322.20	3.02%	192.30
1-1-2035	1-1-2036	5,269,500	2.31%	69	2.18%	76,369.57	3.11%	200.22
1-1-2036	1-1-2037	21,510,819	9.41%	262	8.26%	82,102.36	4.04%	205.24
1-1-2037	1-1-2038	2,366,957	1.04%	31	0.98%	76,353.45	4.26%	218.14
1-1-2038	1-1-2039	1,479,820	0.65%	18	0.57%	82,212.21	5.15%	227.80
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		228,588,402	100.00%	3,171	100.00%	72,087.17	3.89%	190.11

Legal maturity date

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	125,809	0.06%	8	0.25%	15,726.13	2.93%	2.54
01-Jan-2020 - 31-Dec-2020	110,546	0.05%	4	0.13%	27,636.49	3.03%	18.27
01-Jan-2021 - 31-Dec-2021	883,730	0.39%	19	0.60%	46,512.11	3.67%	25.16
01-Jan-2022 - 31-Dec-2022	423,922	0.19%	14	0.44%	30,280.16	3.40%	38.28
01-Jan-2023 - 31-Dec-2023	192,330	0.08%	6	0.19%	32,055.07	4.08%	48.41
01-Jan-2024 - 31-Dec-2024	404,420	0.18%	6	0.19%	67,403.34	4.10%	60.75
01-Jan-2025 - 31-Dec-2025	1,248,510	0.55%	23	0.73%	54,283.05	3.71%	75.34
01-Jan-2026 - 31-Dec-2026	3,408,149	1.49%	70	2.21%	48,687.84	3.87%	85.51
01-Jan-2027 - 31-Dec-2027	3,234,148	1.41%	44	1.39%	73,503.35	4.02%	97.40
01-Jan-2028 - 31-Dec-2028	4,307,828	1.88%	65	2.05%	66,274.28	4.00%	109.80
01-Jan-2029 - 31-Dec-2029	3,699,759	1.71%	64	2.02%	60,933.74	3.93%	121.66
01-Jan-2030 - 31-Dec-2030	4,881,820	2.14%	73	2.30%	66,874.24	4.01%	133.69
01-Jan-2031 - 31-Dec-2031	10,851,981	4.75%	145	4.57%	74,841.32	3.95%	145.60
01-Jan-2032 - 31-Dec-2032	5,383,610	2.36%	70	2.21%	76,908.71	3.94%	157.08
01-Jan-2033 - 31-Dec-2033	4,378,883	1.92%	57	1.80%	76,822.50	3.95%	168.84
01-Jan-2034 - 31-Dec-2034	3,914,842	1.71%	48	1.51%	81,559.21	3.87%	181.81
01-Jan-2035 - 31-Dec-2035	16,804,876	7.35%	211	6.65%	79,643.96	3.36%	198.24
01-Jan-2036 - 31-Dec-2036	149,310,549	65.32%	1,999	63.04%	74,692.62	3.92%	204.77
01-Jan-2037 - 31-Dec-2037	10,823,451	4.73%	162	5.11%	66,811.43	4.04%	216.62
01-Jan-2038 - 31-Dec-2038	2,711,620	1.19%	45	1.42%	60,258.22	4.69%	227.89
01-Jan-2039 - 31-Dec-2039	500,216	0.22%	17	0.54%	29,424.46	2.63%	243.43
01-Jan-2040 - 31-Dec-2040	237,800	0.10%	10	0.32%	23,779.97	4.97%	253.71
01-Jan-2041 - 31-Dec-2041	142,866	0.06%	4	0.13%	35,716.42	5.11%	269.06
01-Jan-2042 - 31-Dec-2042	120,241	0.05%	1	0.03%	120,241.00	4.10%	273.00
01-Jan-2043 - 31-Dec-2043	275,227	0.12%	5	0.16%	55,045.49	4.44%	290.58
01-Jan-2044 - 31-Dec-2044	11,259	0.00%	1	0.03%	11,258.71	4.10%	297.00
Total	228,588,402	100.00%	3,171	100.00%	72,087.17	3.89%	190.11

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		228,588,402	100.00%	3,171	100.00%	72,087.17	3.89%	190.11
<	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		228,588,402	100.00%	3,171	100.00%	72,087.17	3.89%	190.11

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,255,542	3.17%	52	3.18%	139,529.66	4.04%	190.98
Utrecht	12,877,961	5.63%	90	5.50%	143,088.46	3.82%	188.03
Zeeland	5,175,122	2.26%	37	2.26%	139,868.16	3.89%	191.35
Zuid-Holland	52,914,403	23.15%	381	23.27%	138,882.95	3.82%	188.82
Flevoland	6,815,462	2.98%	45	2.75%	151,454.71	3.80%	188.62
Friesland	9,538,150	4.17%	78	4.76%	122,283.97	3.73%	186.15
Gelderland	23,820,518	10.42%	166	10.14%	143,497.09	3.92%	190.71
Groningen	8,636,033	3.78%	69	4.22%	125,159.89	3.98%	187.96
Limburg	19,981,778	8.74%	144	8.80%	138,762.35	4.09%	192.83
Noord-Brabant	30,966,763	13.55%	218	13.32%	142,049.37	3.89%	192.09
Noord-Holland	29,694,082	12.99%	212	12.95%	140,066.43	3.91%	189.79
Overijssel	20,912,589	9.15%	145	8.86%	144,224.75	3.92%	191.49
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	228,588,402	100.00%	1,637	100.00%	139,638.61	3.89%	190.11

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	220,063,495	96.27%	1,565	95.60%	140,615.65	3.90%	189.79
Shop/House	135,603	0.06%	1	0.06%	135,603.25	4.50%	218.00
Condominium	7,792,971	3.41%	64	3.91%	121,765.17	3.62%	199.65
Condominium with garage	596,332	0.26%	7	0.43%	85,190.31	4.08%	179.75
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	228,588,402	100.00%	1,637	100.00%	139,638.61	3.89%	190.11

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	234,144	0.10%	18	1.10%	13,007.99	4.11%	180.50
25,000	3,019,642	1.32%	75	4.58%	40,261.89	4.04%	187.70
50,000	8,283,879	3.62%	130	7.94%	63,722.15	3.97%	191.76
75,000	18,561,438	8.12%	208	12.71%	89,237.68	3.97%	190.16
100,000	27,706,146	12.12%	245	14.97%	113,086.31	3.84%	186.73
125,000	32,836,112	14.36%	239	14.60%	137,389.59	3.92%	186.05
150,000	41,767,755	18.27%	258	15.76%	161,890.52	3.92%	187.94
175,000	37,010,849	16.19%	198	12.10%	186,923.48	3.84%	190.93
200,000	34,487,516	15.09%	163	9.96%	211,579.85	3.84%	194.26
225,000	22,850,325	10.00%	96	5.86%	238,024.22	3.93%	196.82
250,000	1,544,222	0.68%	6	0.37%	257,370.34	4.04%	182.46
275,000	300,000	0.13%	1	0.06%	286,372.53	4.61%	182.23
300,000	325,000	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.00%	-	0.00%	-	0.00%	-
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	228,588,402	100.00%	1,637	100.00%	139,638.61	3.89%	190.11