

E-MAC NL 2006-NHG I Investor report April 2020

Cashflow analysis for the period

Total interest received	2,420,581	
Interest received on transaction accounts	(35)	
Liquidity available	3,600,000	
Reserve account available	1,721,413	
Receivables under hedging arrangements	-	
Total funds available		7,741,960
Company management expenses	22,639	
MPT fee	48,750	
Administration fee	3,894	
Third party fees	24,754	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	2,489,375	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	-	
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		2,595,853
Available after distribution of funds		5,146,107
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,546,107	
Available liquidity		5,146,107
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	35,151,610
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	37,088,066

Total

Collateral

Starting principal balance	205,404,985
Principal redemptions and repayments in quarterly calculation period	(8,737,104)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	-
Ending principal balance	196,667,881
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-20	196,667,881
Repurchase of loans with a Non -NHG part on April 2020	-
Redemptions reserved for purchase Further Advances per 28 April 2020	-
Substitution of loans as per 28 April 2020	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	196,667,881

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	14.47%	15.55%	7.60%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,437	194,834,234	99.07%
31 - 60 days	5	968,111	0.49%
61 - 90 days	1	71,290	0.04%
91 - 120 days	3	455,534	0.23%
120+ days	3	338,712	0.17%
In repossession	-	-	-
Total	1,449	196,667,881	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	79,854	-	1,958	920,847

Characteristics

Number of borrowers	1449		
Number of loanparts	2777		
	(weighted) average	Minimum	Maximum
Loan size borrower	135,727	1,000	264,999
Loan part size	70,820	1,000	240,000
Coupon	3.85%	0.20%	6.25%
Remaining maturity (months)	179	3	285
Remaining interest period (months)	85	1	216
Original interest period (months)	224	1	360
Seasoning (months)	151.7	1.0	176.0
Loan to Original Foreclosure Value (1)	85.2%	0.1%	161.3%

Redemption type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuitiy	13,697,442	6.96%	277	9.97%	49,449.25	3.86%	179.67
Hybride (switch)	666,602	0.34%	10	0.36%	66,660.16	3.97%	181.48
Interest Only	107,434,203	54.63%	1,602	57.69%	67,062.55	3.87%	190.17
Investment	2,683,783	1.36%	36	1.30%	74,549.53	3.89%	175.42
Life	58,869,486	29.93%	671	24.16%	87,733.96	3.78%	160.78
Life (external policy)	50,558	0.03%	1	0.04%	50,558.45	4.55%	104.00
Linear	338,229	0.17%	6	0.22%	56,371.57	3.10%	156.42
Savings	3,437,253	1.75%	58	2.09%	59,262.99	4.42%	183.83
Universal Life	9,490,325	4.83%	116	4.18%	81,813.14	3.83%	161.52
Total	196,667,881	100.00%	2,777	100.00%	70,820.27	3.85%	178.84

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	527,612	0.27%	21	0.76%	25,124.38	0.48%	187.13
12	1,645,353	0.84%	21	0.76%	78,350.16	1.45%	180.73
24	314,546	0.16%	4	0.14%	78,636.38	1.93%	173.88
36	1,529,091	0.78%	22	0.79%	69,504.13	2.19%	180.18
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,198,530	2.64%	82	2.95%	63,396.70	2.29%	160.72
72	1,632,140	0.83%	23	0.83%	70,962.50	2.62%	184.69
84	2,105,006	1.07%	31	1.12%	67,903.43	2.75%	172.81
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,922,736	7.59%	223	8.03%	66,918.10	2.95%	187.40
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	18,868,497	9.59%	274	9.87%	68,863.13	3.82%	172.66
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	130,095,051	66.15%	1,829	65.86%	71,129.06	4.01%	177.19
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	2,437,179	1.24%	33	1.19%	73,853.92	4.56%	173.35
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	17,392,140	8.84%	214	7.71%	81,271.68	4.57%	196.40
>	-	0.00%	-	0.00%	-	0.00%	-
Total	196,667,881	100.00%	2,777	100.00%	70,820.27	3.85%	178.84

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,090,519	6.15%	183	6.59%	66,068.41	1.91%	177.17
2.50%	2.75%	11,273,712	5.73%	163	5.87%	69,163.88	2.72%	181.86
2.75%	3.00%	12,901,280	6.56%	180	6.48%	71,673.78	2.89%	180.86
3.00%	3.25%	2,491,221	1.27%	38	1.37%	65,558.46	3.21%	187.54
3.25%	3.50%	2,134,467	1.09%	30	1.08%	71,148.90	3.38%	188.08
3.50%	3.75%	2,364,734	1.20%	31	1.12%	76,281.74	3.73%	176.04
3.75%	4.00%	49,093,224	24.96%	669	24.09%	73,382.99	3.95%	175.11
4.00%	4.25%	67,446,249	34.29%	958	34.50%	70,403.18	4.14%	174.95
4.25%	4.50%	18,553,720	9.43%	244	8.79%	76,039.84	4.38%	186.00
4.50%	4.75%	10,581,690	5.38%	147	5.29%	71,984.29	4.62%	185.31
4.75%	5.00%	4,227,913	2.15%	67	2.41%	63,103.18	4.87%	193.76
5.00%	5.25%	2,674,141	1.36%	40	1.44%	66,853.53	5.13%	211.61
5.25%	5.50%	445,739	0.23%	12	0.43%	37,144.91	5.41%	199.50
5.50%	5.75%	103,353	0.05%	3	0.11%	34,451.00	5.68%	205.20
5.75%	6.00%	155,134	0.08%	7	0.25%	22,162.03	5.92%	216.28
6.00%	6.25%	130,785	0.07%	5	0.18%	26,157.06	6.12%	183.55
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
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		196,667,881	100.00%	2,777	100.00%	70,820.27	3.85%	178.84

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		527,612	0.27%	21	0.76%	25,124.38	0.48%	187.13
<	01/01/2021	5,272,838	2.68%	72	2.59%	73,233.86	3.06%	168.32
01/01/2021	01/01/2022	14,104,723	7.17%	204	7.35%	69,140.80	3.73%	169.30
01/01/2022	01/01/2023	3,036,552	1.54%	51	1.84%	59,540.24	3.45%	171.24
01/01/2023	01/01/2024	3,161,662	1.61%	46	1.66%	68,731.78	3.35%	187.10
01/01/2024	01/01/2025	2,431,871	1.24%	42	1.51%	57,901.68	2.70%	174.31
01/01/2025	01/01/2026	20,330,174	10.34%	283	10.19%	71,838.07	3.64%	171.35
01/01/2026	01/01/2027	103,574,254	52.66%	1,458	52.50%	71,038.58	4.06%	177.43
01/01/2027	01/01/2028	5,702,598	2.90%	91	3.28%	62,665.91	4.16%	190.97
01/01/2028	01/01/2029	1,668,440	0.85%	35	1.26%	47,669.71	3.39%	177.56
01/01/2029	01/01/2030	1,603,657	0.82%	22	0.79%	72,893.52	2.42%	173.49
01/01/2030	01/01/2031	496,969	0.25%	9	0.32%	55,107.68	2.27%	159.12
01/01/2031	01/01/2032	2,451,193	1.25%	34	1.22%	72,093.91	4.28%	159.60
01/01/2032	01/01/2033	1,073,602	0.55%	16	0.58%	67,100.11	3.73%	181.25
01/01/2033	01/01/2034	657,719	0.33%	9	0.32%	73,079.93	3.13%	167.67
01/01/2034	01/01/2035	1,749,366	0.89%	21	0.76%	83,303.14	2.37%	183.55
01/01/2035	01/01/2036	5,367,926	2.73%	70	2.52%	76,684.66	2.93%	186.87
01/01/2036	01/01/2037	19,872,920	10.10%	247	8.89%	80,457.17	4.01%	193.56
01/01/2037	01/01/2038	2,135,881	1.09%	28	1.01%	76,281.48	4.41%	206.69
01/01/2038	01/01/2039	1,448,925	0.74%	18	0.65%	80,495.84	5.14%	215.80
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		196,667,881	100.00%	2,777	100.00%	70,820.27	3.85%	178.84

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	8,792	0.00%	1	0.04%	8,791.70	2.15%	9.00
01-Jan-2020 - 31-Dec-2020	117,980	0.06%	3	0.11%	39,326.53	2.60%	5.46
01-Jan-2021 - 31-Dec-2021	681,467	0.35%	14	0.50%	48,676.20	3.69%	13.54
01-Jan-2022 - 31-Dec-2022	394,291	0.20%	14	0.50%	28,163.65	3.35%	26.15
01-Jan-2023 - 31-Dec-2023	70,770	0.04%	3	0.11%	23,590.02	4.13%	37.59
01-Jan-2024 - 31-Dec-2024	351,668	0.18%	6	0.22%	58,611.33	4.08%	48.81
01-Jan-2025 - 31-Dec-2025	977,254	0.50%	19	0.68%	51,434.44	3.62%	63.60
01-Jan-2026 - 31-Dec-2026	2,643,093	1.34%	57	2.05%	46,370.06	3.77%	73.53
01-Jan-2027 - 31-Dec-2027	2,425,309	1.23%	33	1.19%	73,494.22	3.90%	85.39
01-Jan-2028 - 31-Dec-2028	3,593,168	1.83%	59	2.12%	60,901.15	3.96%	98.13
01-Jan-2029 - 31-Dec-2029	3,451,696	1.76%	57	2.05%	60,556.07	3.91%	109.71
01-Jan-2030 - 31-Dec-2030	4,285,604	2.18%	65	2.34%	65,932.37	3.92%	121.49
01-Jan-2031 - 31-Dec-2031	9,292,733	4.73%	126	4.54%	73,751.85	3.92%	133.56
01-Jan-2032 - 31-Dec-2032	4,501,332	2.29%	60	2.16%	75,022.19	3.95%	144.93
01-Jan-2033 - 31-Dec-2033	3,815,919	1.94%	51	1.84%	74,821.93	3.92%	156.86
01-Jan-2034 - 31-Dec-2034	3,463,896	1.76%	44	1.58%	78,724.90	3.80%	169.87
01-Jan-2035 - 31-Dec-2035	14,168,020	7.20%	179	6.45%	79,150.95	3.20%	186.25
01-Jan-2036 - 31-Dec-2036	128,729,976	65.46%	1,762	63.45%	73,059.01	3.87%	192.78
01-Jan-2037 - 31-Dec-2037	10,090,116	5.13%	154	5.55%	65,520.23	4.11%	204.60
01-Jan-2038 - 31-Dec-2038	2,572,687	1.31%	41	1.48%	62,748.47	4.77%	215.71
01-Jan-2039 - 31-Dec-2039	359,015	0.18%	12	0.43%	29,917.95	2.51%	231.72
01-Jan-2040 - 31-Dec-2040	130,519	0.07%	6	0.22%	21,753.22	3.28%	244.78
01-Jan-2041 - 31-Dec-2041	142,498	0.07%	4	0.14%	35,624.62	5.11%	257.07
01-Jan-2042 - 31-Dec-2042	118,241	0.06%	1	0.04%	118,241.00	4.10%	261.00
01-Jan-2043 - 31-Dec-2043	270,847	0.14%	5	0.18%	54,169.30	4.44%	278.54
01-Jan-2044 - 31-Dec-2044	10,991	0.01%	1	0.04%	10,990.52	4.10%	285.00
Total	196,667,881	100.00%	2,777	100.00%	70,820.27	3.85%	178.84

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part	WAC	WAM
NHG		196,667,881	100.00%	2,777	100.00%	70,820.27	3.85%	178.84
<	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		196,667,881	100.00%	2,777	100.00%	70,820.27	3.85%	178.84

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,949,286	3.03%	45	3.11%	132,206.36	4.03%	180.83
Utrecht	11,481,932	5.84%	83	5.73%	138,336.53	3.81%	176.20
Zeeland	4,446,685	2.26%	33	2.28%	134,748.04	3.90%	178.59
Zuid-Holland	45,775,804	23.28%	339	23.40%	136,031.87	3.75%	177.33
Flevoland	5,742,029	2.92%	38	2.62%	151,106.02	3.77%	178.17
Friesland	7,659,346	3.89%	63	4.33%	121,576.92	3.78%	175.39
Gelderland	20,309,851	10.33%	145	10.01%	140,067.94	3.90%	179.17
Groningen	7,448,405	3.79%	62	4.28%	120,135.57	3.87%	179.05
Limburg	16,995,692	8.64%	129	8.90%	131,749.55	4.07%	181.83
Noord-Brabant	27,356,413	13.91%	197	13.60%	138,865.04	3.84%	180.82
Noord-Holland	25,448,129	12.94%	189	13.04%	134,646.18	3.88%	177.96
Overijssel	18,054,309	9.18%	126	8.70%	143,288.17	3.83%	180.37
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	196,667,881	100.00%	1,449	100.00%	135,726.63	3.85%	178.84

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	188,859,878	96.03%	1,380	95.24%	136,854.98	3.86%	178.49
Shop/House	105,643	0.05%	1	0.07%	105,643.28	4.50%	206.00
Condominium	7,140,120	3.63%	61	4.21%	117,051.14	3.55%	188.52
Condominium with garage	562,240	0.29%	7	0.48%	80,319.97	4.08%	168.82
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	196,667,881	100.00%	1,449	100.00%	135,726.63	3.85%	178.84

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	0.01%	31	2.14%	15,556.16	4.08%	164.75
25,000	50,000	0.03%	71	4.90%	40,856.97	3.99%	176.93
50,000	75,000	0.04%	127	8.76%	63,104.80	3.90%	179.65
75,000	100,000	0.05%	188	12.97%	89,157.42	3.94%	179.05
100,000	125,000	0.06%	224	15.46%	112,781.58	3.81%	175.37
125,000	150,000	0.08%	210	14.49%	137,829.84	3.86%	176.99
150,000	175,000	0.09%	207	14.29%	161,674.36	3.84%	176.92
175,000	200,000	0.10%	173	11.94%	186,971.51	3.79%	179.73
200,000	225,000	0.11%	132	9.11%	211,643.56	3.84%	181.66
225,000	250,000	0.13%	80	5.52%	237,596.42	3.89%	186.13
250,000	275,000	0.14%	6	0.41%	257,370.33	4.04%	170.46
275,000	300,000	0.00%	-	0.00%	-	0.00%	-
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	196,667,881	100.00%	1,449	100.00%	135,726.63	3.85%	178.84