

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

Cashflow analysis for the period

Total interest received	2,725,021	
Interest received on transaction accounts	(37)	
Liquidity available	3,600,000	
Reserve account available	2,009,109	
Receivables under hedging arrangements	-	
Total funds available		8,334,092
Company management expenses	-	
MPT fee	58,110	
Administration fee	4,616	
Third party fees	10,597	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	2,740,152	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	61,265	
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		2,881,180
Available after distribution of funds		5,452,912
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,852,912	
Available liquidity		5,452,912
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	34,168,819
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	36,105,275

Total

Collateral

Starting principal balance	246,199,825	
Principal redemptions and repayments in quarterly calculation period	(10,084,186)	
Repurchase of loans in quarterly calculation period	(180,000)	
Purchase Further Advances	33,700	
Substitutions in quarterly calculation period	-	
Losses for the period	(61,265)	
Ending principal balance		235,908,074
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-19		235,908,074
Repurchase of loans with a Non -NHG part on January 2019	-	
Redemptions reserved for purchase Further Advances per 25 January 2019	-	
Substitution of loans as per 25 January 2019	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		235,908,074

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	61,265	61,265	-
Total	-	61,265	61,265	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.81%	15.33%	7.00%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,661	234,038,567	99.21%
31 - 60 days	5	772,388	0.33%
61 - 90 days	3	445,759	0.19%
91 - 120 days	-	-	0.00%
120+ days	5	651,360	0.28%
In repossession	-	-	-
Total	1,674	235,908,074	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	82,611	61,265	34,700	819,941

Characteristics

Number of borrowers	1674		
Number of loanparts	3251		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,925	4,320	286,373
Loan part size	72,565	1,125	240,000
Coupon	3.91%	0.28%	6.30%
Remaining maturity (months)	193	1	300
Remaining interest period (months)	96	1	240
Original interest period (months)	224	1	360
Seasoning (months)	139.5	1.0	162.0
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	16,293,775	6.91%	319	9.81%	51,077.67	3.92%	192.45
Hybride (switch)	788,037	0.33%	11	0.34%	71,639.75	4.00%	197.17
Interest Only	128,196,165	54.34%	1,861	57.24%	68,885.63	3.93%	204.57
Investment	3,224,782	1.37%	40	1.23%	80,619.55	3.98%	192.97
Life	71,479,311	30.30%	810	24.92%	88,246.06	3.84%	173.82
Life (external policy)	228,402	0.10%	3	0.09%	76,134.15	3.23%	182.45
Linear	399,129	0.17%	7	0.22%	57,018.44	3.64%	171.56
Savings	3,981,528	1.69%	63	1.94%	63,198.86	4.49%	198.27
Universal Life	11,316,944	4.80%	137	4.21%	82,605.43	3.91%	176.24
Total	235,908,074	100.00%	3,251	100.00%	72,564.77	3.91%	192.69

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	749,367	0.32%	27	0.83%	27,754.35	0.65%	206.35
12	2,154,778	0.91%	33	1.02%	65,296.29	1.97%	188.25
24	347,455	0.15%	5	0.15%	69,491.02	1.97%	188.17
36	2,440,681	1.03%	32	0.98%	76,271.28	2.26%	193.78
48	-	0.00%	-	0.00%	-	0.00%	-
60	7,001,868	2.97%	101	3.11%	69,325.43	2.60%	182.71
72	2,187,224	0.93%	32	0.98%	68,350.76	3.05%	201.07
84	2,848,322	1.21%	40	1.23%	71,208.06	3.40%	195.61
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,474,397	6.14%	217	6.67%	66,702.29	3.07%	202.85
132	-	0.00%	-	0.00%	-	0.00%	-
144	20,963	0.01%	1	0.03%	20,963.01	4.45%	5.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	22,792,875	9.66%	327	10.06%	69,702.98	3.98%	183.89
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	158,419,207	67.15%	2,164	66.56%	73,206.66	4.04%	191.21
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	2,771,910	1.17%	36	1.11%	76,997.51	4.56%	188.34
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	19,699,026	8.35%	236	7.26%	83,470.45	4.56%	210.25
>	-	0.00%	-	0.00%	-	0.00%	-
Total	235,908,074	100.00%	3,251	100.00%	72,564.77	3.91%	192.69

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	9,796,422	4.15%	158	4.86%	62,002.67	2.06%	191.12
2.50%	2.75%	11,968,265	5.07%	171	5.26%	69,989.85	2.72%	196.39
2.75%	3.00%	15,208,188	6.45%	206	6.34%	73,826.16	2.89%	196.40
3.00%	3.25%	4,011,786	1.70%	58	1.78%	69,168.72	3.17%	198.58
3.25%	3.50%	2,663,278	1.13%	37	1.14%	71,980.49	3.39%	203.51
3.50%	3.75%	3,535,428	1.50%	44	1.35%	80,350.64	3.74%	185.31
3.75%	4.00%	58,301,379	24.71%	785	24.15%	74,269.27	3.95%	188.02
4.00%	4.25%	85,584,993	36.28%	1,174	36.11%	72,900.33	4.14%	189.34
4.25%	4.50%	22,519,086	9.55%	288	8.86%	78,191.27	4.39%	198.11
4.50%	4.75%	13,354,416	5.66%	175	5.38%	76,310.95	4.62%	201.46
4.75%	5.00%	4,724,330	2.00%	72	2.21%	65,615.70	4.88%	208.86
5.00%	5.25%	2,839,123	1.20%	42	1.29%	67,598.16	5.14%	226.03
5.25%	5.50%	523,374	0.22%	15	0.46%	34,891.57	5.42%	219.19
5.50%	5.75%	392,686	0.17%	7	0.22%	56,097.96	5.67%	208.49
5.75%	6.00%	278,974	0.12%	11	0.34%	25,361.25	5.91%	235.27
6.00%	6.25%	204,844	0.09%	7	0.22%	29,263.42	6.12%	217.65
6.25%	6.50%	1,504	0.00%	1	0.03%	1,504.14	6.30%	251.00
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		235,908,074	100.00%	3,251	100.00%	72,564.77	3.91%	192.69

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		749,367	0.32%	27	0.83%	27,754.35	0.65%	206.35
<		62,678	0.03%	2	0.06%	31,339.01	3.33%	100.00
1-1-2019	1-1-2019	4,931,548	2.09%	71	2.18%	69,458.43	2.96%	189.31
1-1-2020	1-1-2021	6,568,163	2.78%	94	2.89%	69,874.08	3.33%	179.91
1-1-2021	1-1-2022	17,745,852	7.52%	250	7.69%	70,983.41	3.84%	181.41
1-1-2022	1-1-2023	3,246,751	1.38%	51	1.57%	63,661.77	3.60%	183.90
1-1-2023	1-1-2024	3,741,817	1.59%	55	1.69%	68,033.03	3.24%	199.39
1-1-2024	1-1-2025	2,238,955	0.95%	36	1.11%	62,193.20	3.02%	187.18
1-1-2025	1-1-2026	23,371,045	9.91%	318	9.78%	73,493.85	3.71%	184.96
1-1-2026	1-1-2027	127,340,935	53.98%	1,735	53.37%	73,395.35	4.08%	191.84
1-1-2027	1-1-2028	5,918,356	2.51%	93	2.86%	63,638.23	4.15%	206.44
1-1-2028	1-1-2029	1,712,743	0.73%	36	1.11%	47,576.18	3.45%	193.26
1-1-2029	1-1-2030	249,233	0.11%	5	0.15%	49,846.63	3.72%	143.40
1-1-2030	1-1-2031	361,269	0.15%	6	0.18%	60,211.52	3.39%	177.43
1-1-2031	1-1-2032	3,124,247	1.32%	40	1.23%	78,106.17	4.19%	175.31
1-1-2032	1-1-2033	1,080,990	0.46%	16	0.49%	67,561.88	3.73%	196.19
1-1-2033	1-1-2034	1,081,806	0.46%	15	0.46%	72,120.38	3.17%	188.37
1-1-2034	1-1-2035	726,749	0.31%	10	0.31%	72,674.87	3.27%	171.35
1-1-2035	1-1-2036	5,277,351	2.24%	69	2.12%	76,483.35	3.11%	203.21
1-1-2036	1-1-2037	22,474,905	9.53%	271	8.34%	82,933.23	4.06%	207.88
1-1-2037	1-1-2038	2,390,856	1.01%	32	0.98%	74,714.24	4.29%	221.23
1-1-2038	1-1-2039	1,487,362	0.63%	18	0.55%	82,631.21	5.15%	230.80
1-1-2039	1-1-2040	25,098	0.01%	1	0.03%	25,098.03	3.80%	-
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		235,908,074	100.00%	3,251	100.00%	72,564.77	3.91%	192.69

Legal maturity date

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018 - 31-Dec-2018	16,369	0.01%	1	0.03%	16,369.19	2.05%	4.00
01-Jan-2019 - 31-Dec-2019	391,626	0.17%	13	0.40%	30,125.10	3.43%	3.45
01-Jan-2020 - 31-Dec-2020	261,127	0.11%	4	0.12%	65,281.74	3.71%	15.89
01-Jan-2021 - 31-Dec-2021	888,381	0.38%	19	0.58%	46,758.89	3.67%	28.16
01-Jan-2022 - 31-Dec-2022	505,772	0.21%	15	0.46%	33,718.12	3.59%	40.52
01-Jan-2023 - 31-Dec-2023	209,926	0.09%	6	0.18%	34,987.68	4.08%	51.37
01-Jan-2024 - 31-Dec-2024	441,706	0.19%	7	0.22%	63,100.91	4.10%	64.10
01-Jan-2025 - 31-Dec-2025	1,268,953	0.54%	23	0.71%	55,171.89	3.71%	78.29
01-Jan-2026 - 31-Dec-2026	3,434,094	1.46%	71	2.18%	48,367.53	3.87%	88.53
01-Jan-2027 - 31-Dec-2027	3,357,796	1.42%	45	1.38%	74,617.70	4.02%	100.37
01-Jan-2028 - 31-Dec-2028	4,512,223	1.91%	67	2.06%	67,346.62	4.00%	112.76
01-Jan-2029 - 31-Dec-2029	3,984,588	1.68%	64	1.97%	61,946.68	3.96%	124.65
01-Jan-2030 - 31-Dec-2030	4,967,476	2.11%	74	2.28%	67,123.05	4.02%	136.65
01-Jan-2031 - 31-Dec-2031	11,095,749	4.70%	148	4.55%	74,971.28	3.95%	148.58
01-Jan-2032 - 31-Dec-2032	5,768,721	2.45%	73	2.25%	79,023.57	3.95%	159.95
01-Jan-2033 - 31-Dec-2033	4,761,871	2.02%	61	1.88%	78,063.45	3.98%	172.12
01-Jan-2034 - 31-Dec-2034	3,932,154	1.67%	48	1.48%	81,919.87	3.87%	184.81
01-Jan-2035 - 31-Dec-2035	17,128,171	7.26%	217	6.67%	78,931.66	3.37%	201.21
01-Jan-2036 - 31-Dec-2036	154,090,596	65.32%	2,048	63.00%	75,239.55	3.93%	207.78
01-Jan-2037 - 31-Dec-2037	10,900,008	4.62%	163	5.01%	66,871.21	4.10%	219.62
01-Jan-2038 - 31-Dec-2038	2,721,273	1.15%	45	1.38%	60,472.73	4.69%	230.89
01-Jan-2039 - 31-Dec-2039	500,216	0.21%	17	0.52%	29,424.46	3.20%	246.43
01-Jan-2040 - 31-Dec-2040	238,467	0.10%	11	0.34%	21,678.84	4.97%	256.72
01-Jan-2041 - 31-Dec-2041	142,954	0.06%	4	0.12%	35,738.55	5.11%	272.06
01-Jan-2042 - 31-Dec-2042	120,241	0.05%	1	0.03%	120,241.00	4.10%	276.00
01-Jan-2043 - 31-Dec-2043	276,293	0.12%	5	0.15%	55,258.57	4.44%	293.58
01-Jan-2044 - 31-Dec-2044	11,324	0.00%	1	0.03%	11,324.06	4.10%	300.00
Total	235,908,074	100.00%	3,251	100.00%	72,564.77	3.91%	192.69

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	235,908,074	100.00%	3,251	100.00%	72,564.77	3.91%	192.69
<	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		235,908,074	100.00%	3,251	100.00%	72,564.77	3.91%	192.69

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,267,365	3.08%	52	3.11%	139,757.02	4.04%	193.96
Utrecht	12,065,465	5.11%	86	5.14%	140,296.10	3.86%	189.83
Zeeland	5,449,375	2.31%	40	2.39%	136,234.38	3.88%	193.40
Zuid-Holland	55,837,677	23.67%	395	23.60%	141,361.21	3.84%	191.46
Flevoland	7,101,383	3.01%	47	2.81%	151,093.26	3.81%	191.74
Friesland	10,033,828	4.25%	81	4.84%	123,874.42	3.72%	189.33
Gelderland	24,777,008	10.50%	171	10.22%	144,894.79	3.94%	192.91
Groningen	9,010,554	3.82%	72	4.30%	125,146.58	3.98%	190.99
Limburg	20,387,664	8.64%	145	8.66%	140,604.58	4.11%	194.51
Noord-Brabant	31,293,701	13.27%	220	13.14%	142,244.10	3.89%	195.10
Noord-Holland	30,233,014	12.82%	213	12.72%	141,939.03	3.93%	192.57
Overijssel	22,451,040	9.52%	152	9.08%	147,704.21	3.94%	194.11
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	235,908,074	100.00%	1,674	100.00%	140,924.78	3.91%	192.69

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	227,195,732	96.31%	1,601	95.64%	141,908.64	3.92%	192.40
Shop/House	191,616	0.08%	1	0.06%	191,616.25	4.50%	157.86
Condominium	7,903,351	3.35%	65	3.88%	121,590.01	3.69%	202.65
Condominium with garage	617,376	0.26%	7	0.42%	88,196.53	4.08%	181.62
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	235,908,074	100.00%	1,674	100.00%	140,924.78	3.91%	192.69

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	0.11%	18	1.08%	14,407.04	4.09%	186.87
25,000	50,000	1.12%	64	3.82%	41,366.59	4.05%	190.22
50,000	75,000	3.64%	135	8.06%	63,595.13	4.00%	193.68
75,000	100,000	8.10%	214	12.78%	89,333.55	3.96%	193.07
100,000	125,000	12.10%	252	15.05%	113,281.08	3.87%	189.36
125,000	150,000	14.05%	241	14.40%	137,569.39	3.92%	190.37
150,000	175,000	17.98%	262	15.65%	161,898.91	3.94%	190.16
175,000	200,000	16.57%	209	12.49%	187,071.67	3.86%	192.69
200,000	225,000	15.45%	172	10.27%	211,905.04	3.85%	196.49
225,000	250,000	10.09%	100	5.97%	238,037.52	3.95%	198.84
250,000	275,000	0.65%	6	0.36%	257,370.34	4.04%	185.46
275,000	300,000	0.12%	1	0.06%	286,372.53	4.61%	185.23
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	235,908,074	100.00%	1,674	100.00%	140,924.78	3.91%	192.69