

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

Cashflow analysis for the period

Total interest received	2,583,980	
Interest received on transaction accounts	(37)	
Liquidity available	3,600,000	
Reserve account available	1,923,339	
Receivables under hedging arrangements	-	
Total funds available		8,107,282
Company management expenses	3,405	
MPT fee	51,444	
Administration fee	4,099	
Third party fees	5,277	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,580	
Payments under hedging arrangements	2,635,210	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	79,854	
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		2,785,869
Available after distribution of funds		5,321,413
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,721,413	
Available liquidity		5,321,413
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	35,132,210
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	37,068,666

Total

Collateral

Starting principal balance	213,848,168	
Principal redemptions and repayments in quarterly calculation period	(8,363,329)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(79,854)	
Ending principal balance		205,404,985
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-20		205,404,985
Repurchase of loans with a Non -NHG part on January 2020	-	
Redemptions reserved for purchase Further Advances per 27 January 2020	-	
Substitution of loans as per 27 January 2020	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		205,404,985

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	79,854	79,854	-
Total	-	79,854	79,854	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.37%	14.47%	7.44%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,491	204,358,427	99.49%
31 - 60 days	4	650,563	0.32%
61 - 90 days	2	187,905	0.09%
91 - 120 days	-	-	0.00%
120+ days	2	208,091	0.10%
In repossession	-	-	-
Total	1,499	205,404,985	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	76,710	79,854	52,543	922,805

Characteristics

Number of borrowers	1499		
Number of loanparts	2879		
	(weighted) average	Minimum	Maximum
Loan size borrower	137,028	1,000	264,999
Loan part size	71,346	1,000	240,000
Coupon	3.87%	0.20%	6.25%
Remaining maturity (months)	182	1	288
Remaining interest period (months)	87	1	219
Original interest period (months)	224	1	360
Seasoning (months)	148.8	1.0	173.0
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	14,028,220	6.83%	278	9.66%	50,461.22	3.87%	182.85
Hybride (switch)	755,879	0.37%	11	0.38%	68,716.28	3.99%	185.58
Interest Only	112,502,430	54.77%	1,665	57.83%	67,569.03	3.90%	193.01
Investment	2,738,363	1.33%	37	1.29%	74,009.82	4.01%	178.88
Life	61,276,671	29.83%	699	24.28%	87,663.33	3.79%	163.14
Life (external policy)	50,558	0.02%	1	0.03%	50,558.45	4.55%	107.00
Linear	345,182	0.17%	6	0.21%	57,530.29	3.60%	159.21
Savings	3,480,213	1.69%	58	2.01%	60,003.67	4.42%	186.63
Universal Life	10,227,469	4.98%	124	4.31%	82,479.59	3.86%	165.58
Total	205,404,985	100.00%	2,879	100.00%	71,345.95	3.87%	181.64

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	543,551	0.26%	23	0.80%	23,632.64	0.50%	187.33
12	1,575,413	0.77%	23	0.80%	68,496.20	1.51%	182.29
24	315,497	0.15%	4	0.14%	78,874.16	1.93%	176.95
36	1,865,424	0.91%	26	0.90%	71,747.06	2.22%	184.37
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,753,549	2.80%	88	3.06%	65,381.24	2.43%	166.25
72	1,653,309	0.80%	23	0.80%	71,883.00	2.62%	187.74
84	2,351,082	1.14%	34	1.18%	69,149.47	2.84%	177.12
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,919,911	7.26%	222	7.71%	67,206.81	2.96%	190.62
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	19,696,553	9.59%	282	9.80%	69,845.93	3.88%	175.65
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	136,472,119	66.44%	1,904	66.13%	71,676.53	4.03%	179.95
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	2,723,975	1.33%	36	1.25%	75,665.98	4.56%	176.12
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	17,534,602	8.54%	214	7.43%	81,937.39	4.57%	199.34
>	-	0.00%	-	0.00%	-	0.00%	-
Total	205,404,985	100.00%	2,879	100.00%	71,345.95	3.87%	181.64

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	11,343,633	5.52%	177	6.15%	64,088.32	1.97%	180.82
2.50%	2.75%	11,496,256	5.60%	165	5.73%	69,674.28	2.71%	185.26
2.75%	3.00%	13,422,023	6.53%	185	6.43%	72,551.48	2.89%	183.47
3.00%	3.25%	3,146,644	1.53%	46	1.60%	68,405.30	3.19%	185.47
3.25%	3.50%	2,144,242	1.04%	31	1.08%	69,169.11	3.38%	191.16
3.50%	3.75%	2,367,373	1.15%	31	1.08%	76,366.86	3.73%	178.00
3.75%	4.00%	51,228,859	24.94%	699	24.28%	73,288.78	3.95%	178.12
4.00%	4.25%	71,114,418	34.62%	998	34.66%	71,256.93	4.14%	177.80
4.25%	4.50%	19,885,445	9.68%	257	8.93%	77,375.27	4.39%	187.38
4.50%	4.75%	11,231,519	5.47%	152	5.28%	73,891.57	4.62%	188.79
4.75%	5.00%	4,297,122	2.09%	67	2.33%	64,136.15	4.87%	196.66
5.00%	5.25%	2,693,226	1.31%	40	1.39%	67,330.66	5.13%	214.60
5.25%	5.50%	446,198	0.22%	12	0.42%	37,183.17	5.41%	202.49
5.50%	5.75%	254,357	0.12%	5	0.17%	50,871.46	5.72%	197.99
5.75%	6.00%	202,666	0.10%	9	0.31%	22,518.40	5.93%	219.29
6.00%	6.25%	131,004	0.06%	5	0.17%	26,200.74	6.12%	186.57
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		205,404,985	100.00%	2,879	100.00%	71,345.95	3.87%	181.64

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		543,551	0.26%	23	0.80%	23,632.64	0.50%	187.33
<	01/01/2020	587,200	0.29%	7	0.24%	83,885.71	3.30%	162.13
01/01/2020	01/01/2021	6,754,507	3.29%	93	3.23%	72,629.11	2.96%	174.80
01/01/2021	01/01/2022	14,320,679	6.97%	206	7.16%	69,517.86	3.81%	170.67
01/01/2022	01/01/2023	3,113,797	1.52%	51	1.77%	61,054.84	3.45%	174.58
01/01/2023	01/01/2024	3,323,632	1.62%	49	1.70%	67,829.23	3.32%	187.05
01/01/2024	01/01/2025	2,470,345	1.20%	42	1.46%	58,817.75	2.70%	177.06
01/01/2025	01/01/2026	20,243,261	9.86%	281	9.76%	72,040.07	3.69%	174.48
01/01/2026	01/01/2027	109,559,298	53.34%	1,528	53.07%	71,701.11	4.07%	180.24
01/01/2027	01/01/2028	5,734,588	2.79%	92	3.20%	62,332.48	4.15%	194.10
01/01/2028	01/01/2029	1,672,987	0.81%	35	1.22%	47,799.63	3.39%	180.59
01/01/2029	01/01/2030	1,615,471	0.79%	22	0.76%	73,430.51	2.42%	176.48
01/01/2030	01/01/2031	393,146	0.19%	6	0.21%	65,524.35	2.66%	145.98
01/01/2031	01/01/2032	2,996,459	1.46%	39	1.35%	76,832.29	4.23%	162.43
01/01/2032	01/01/2033	1,075,108	0.52%	16	0.56%	67,194.27	3.73%	184.24
01/01/2033	01/01/2034	660,532	0.32%	9	0.31%	73,392.43	3.13%	170.67
01/01/2034	01/01/2035	1,752,976	0.85%	21	0.73%	83,476.06	2.37%	186.55
01/01/2035	01/01/2036	5,245,625	2.55%	69	2.40%	76,023.55	3.11%	191.24
01/01/2036	01/01/2037	19,742,739	9.61%	244	8.48%	80,912.87	4.05%	196.60
01/01/2037	01/01/2038	2,139,575	1.04%	28	0.97%	76,413.40	4.41%	209.69
01/01/2038	01/01/2039	1,459,506	0.71%	18	0.63%	81,083.69	5.14%	218.80
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		205,404,985	100.00%	2,879	100.00%	71,345.95	3.87%	181.64

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	0.03%	8,791.70	2.15%	6.00
01-Jan-2020 - 31-Dec-2020	142,066	0.07%	5	0.17%	28,413.29	2.49%	7.17
01-Jan-2021 - 31-Dec-2021	691,940	0.34%	14	0.49%	49,424.25	3.70%	16.47
01-Jan-2022 - 31-Dec-2022	401,809	0.20%	14	0.49%	28,700.65	3.36%	29.18
01-Jan-2023 - 31-Dec-2023	138,390	0.07%	4	0.14%	34,597.52	4.08%	39.81
01-Jan-2024 - 31-Dec-2024	395,124	0.19%	6	0.21%	65,853.95	4.10%	51.83
01-Jan-2025 - 31-Dec-2025	1,043,886	0.51%	20	0.69%	52,194.28	3.65%	66.33
01-Jan-2026 - 31-Dec-2026	2,670,332	1.30%	57	1.98%	46,847.92	3.77%	76.53
01-Jan-2027 - 31-Dec-2027	2,491,955	1.21%	36	1.25%	69,220.97	4.00%	88.38
01-Jan-2028 - 31-Dec-2028	3,915,877	1.91%	61	2.12%	64,194.70	3.98%	101.03
01-Jan-2029 - 31-Dec-2029	3,545,618	1.73%	58	2.01%	61,131.34	3.92%	112.65
01-Jan-2030 - 31-Dec-2030	4,544,009	2.21%	69	2.40%	65,855.20	4.00%	124.53
01-Jan-2031 - 31-Dec-2031	10,073,396	4.90%	134	4.65%	75,174.60	3.94%	136.78
01-Jan-2032 - 31-Dec-2032	4,766,211	2.32%	63	2.19%	75,654.15	3.92%	147.89
01-Jan-2033 - 31-Dec-2033	3,852,905	1.88%	51	1.77%	75,547.15	3.92%	159.85
01-Jan-2034 - 31-Dec-2034	3,749,646	1.83%	46	1.60%	81,514.03	3.83%	172.87
01-Jan-2035 - 31-Dec-2035	14,746,701	7.18%	188	6.53%	78,439.90	3.24%	189.30
01-Jan-2036 - 31-Dec-2036	134,250,320	65.36%	1,823	63.32%	73,642.52	3.89%	195.78
01-Jan-2037 - 31-Dec-2037	10,316,413	5.02%	157	5.45%	65,709.64	4.09%	207.70
01-Jan-2038 - 31-Dec-2038	2,592,364	1.26%	42	1.46%	61,722.96	4.76%	218.70
01-Jan-2039 - 31-Dec-2039	390,765	0.19%	13	0.45%	30,058.88	2.54%	234.33
01-Jan-2040 - 31-Dec-2040	130,616	0.06%	6	0.21%	21,769.37	4.16%	247.78
01-Jan-2041 - 31-Dec-2041	142,592	0.07%	4	0.14%	35,648.07	5.11%	260.07
01-Jan-2042 - 31-Dec-2042	120,241	0.06%	1	0.03%	120,241.00	4.10%	264.00
01-Jan-2043 - 31-Dec-2043	271,960	0.13%	5	0.17%	54,391.98	4.44%	281.55
01-Jan-2044 - 31-Dec-2044	11,059	0.01%	1	0.03%	11,058.60	4.10%	288.00
Total	205,404,985	100.00%	2,879	100.00%	71,345.95	3.87%	181.64

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		205,404,985	100.00%	2,879	100.00%	71,345.95	3.87%	181.64
<	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		205,404,985	100.00%	2,879	100.00%	71,345.95	3.87%	181.64

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,165,941	3.00%	46	3.07%	134,042.19	4.03%	183.72
Utrecht	11,832,635	5.76%	85	5.67%	139,207.47	3.81%	179.40
Zeeland	4,765,139	2.32%	35	2.33%	136,146.84	3.88%	181.77
Zuid-Holland	47,710,462	23.23%	350	23.35%	136,315.61	3.77%	180.30
Flevoland	5,922,537	2.88%	39	2.60%	151,859.92	3.78%	181.01
Friesland	8,117,343	3.95%	67	4.47%	121,154.38	3.76%	178.32
Gelderland	21,112,380	10.28%	151	10.07%	139,817.08	3.92%	181.78
Groningen	8,039,797	3.91%	65	4.34%	123,689.18	3.90%	181.45
Limburg	17,919,741	8.72%	134	8.94%	133,729.41	4.10%	184.84
Noord-Brabant	28,992,535	14.11%	205	13.68%	141,427.00	3.87%	182.93
Noord-Holland	26,483,680	12.89%	195	13.01%	135,813.75	3.89%	180.83
Overijssel	18,342,794	8.93%	127	8.47%	144,431.45	3.86%	183.40
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	205,404,985	100.00%	1,499	100.00%	137,028.01	3.87%	181.64

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	197,362,936	96.08%	1,429	95.33%	138,112.62	3.88%	181.27
Shop/House	128,143	0.06%	1	0.07%	128,143.28	4.50%	209.00
Condominium	7,342,471	3.57%	62	4.14%	118,426.95	3.55%	191.87
Condominium with garage	571,435	0.28%	7	0.47%	81,633.56	4.08%	171.06
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	205,404,985	100.00%	1,499	100.00%	137,028.01	3.87%	181.64

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	0.15%	22	1.47%	14,415.63	4.14%	170.39
25,000	50,000	1.51%	76	5.07%	40,687.71	3.98%	179.79
50,000	75,000	3.97%	128	8.54%	63,647.19	3.89%	181.58
75,000	100,000	8.60%	198	13.21%	89,199.44	3.99%	182.39
100,000	125,000	12.64%	229	15.28%	113,334.95	3.81%	178.72
125,000	150,000	14.21%	212	14.14%	137,654.42	3.90%	178.60
150,000	175,000	17.47%	222	14.81%	161,640.82	3.86%	179.40
175,000	200,000	16.25%	179	11.94%	186,450.74	3.81%	182.49
200,000	225,000	14.74%	143	9.54%	211,684.12	3.86%	184.69
225,000	250,000	9.73%	84	5.60%	237,819.20	3.89%	188.28
250,000	275,000	1.544,222	6	0.40%	257,370.33	4.04%	173.46
275,000	300,000	-	-	0.00%	-	0.00%	-
300,000	325,000	-	-	0.00%	-	0.00%	-
325,000	350,000	-	-	0.00%	-	0.00%	-
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	-	-	0.00%	-	0.00%	-
400,000	425,000	-	-	0.00%	-	0.00%	-
425,000	450,000	-	-	0.00%	-	0.00%	-
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	-	-	0.00%	-	0.00%	-
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	205,404,985	100.00%	1,499	100.00%	137,028.01	3.87%	181.64