

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

Cashflow analysis for the period

Total interest received	2,799,094	
Interest received on transaction accounts	(41)	
Liquidity available	3,600,000	
Reserve account available	2,298,406	
Receivables under hedging arrangements	-	
Total funds available		8,697,460
Company management expenses	-	
MPT fee	62,502	
Administration fee	4,971	
Third party fees	49,582	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Payments under hedging arrangements	2,743,693	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	191	
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		2,867,309
Available after distribution of funds		5,830,151
Undrawn Liquidity Facility	3,600,000	
Reserve account	2,230,151	
Available liquidity		5,830,151
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	31,543,855
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	33,480,111

Total

Collateral

Starting principal balance	265,109,943	
Principal redemptions and repayments in quarterly calculation period	(10,784,189)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(191)	
Ending principal balance		254,325,563
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jul-18		254,325,563
Repurchase of loans with a Non -NHG part on July 2018	-	
Redemptions reserved for purchase Further Advances per 25 July 2018	-	
Substitution of loans as per 25 July 2018	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		254,325,563

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	191	191	-
Total	-	191	191	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.67%	14.96%	6.71%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,766	252,991,751	99.48%
31 - 60 days	3	442,845	0.17%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	7	890,968	0.35%
In repossession	-	-	-
Total	1,776	254,325,563	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	102	191	2,691	735,388

Characteristics

Number of borrowers	1776		
Number of loanparts	3468		
	(weighted) average	Minimum	Maximum
Loan size borrower	143,201	4,408	286,373
Loan part size	73,335	4,408	240,000
Coupon	3.92%	0.28%	6.30%
Remaining maturity (months)	198	6	306
Remaining interest period (months)	101	1	237
Original interest period (months)	223	1	360
Seasoning (months)	134.2	1.0	188.0
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%	24.00
01-Jan-2018 - 31-Dec-2018	21,340	0.01%	2	0.06%	10,670.24	2.31%	0.49
01-Jan-2019 - 31-Dec-2019	402,647	0.16%	12	0.35%	33,553.92	3.61%	9.57
01-Jan-2020 - 31-Dec-2020	263,293	0.10%	4	0.12%	65,823.16	3.70%	21.90
01-Jan-2021 - 31-Dec-2021	1,089,501	0.43%	21	0.61%	51,881.01	3.75%	34.64
01-Jan-2022 - 31-Dec-2022	524,758	0.21%	15	0.43%	34,983.85	3.60%	46.59
01-Jan-2023 - 31-Dec-2023	211,290	0.08%	6	0.17%	35,214.92	4.09%	57.37
01-Jan-2024 - 31-Dec-2024	508,002	0.20%	8	0.23%	63,500.21	4.10%	69.91
01-Jan-2025 - 31-Dec-2025	1,395,248	0.55%	24	0.69%	58,135.33	3.75%	84.03
01-Jan-2026 - 31-Dec-2026	3,718,591	1.46%	76	2.19%	48,928.82	3.87%	94.49
01-Jan-2027 - 31-Dec-2027	3,598,103	1.42%	49	1.41%	73,451.07	4.03%	106.23
01-Jan-2028 - 31-Dec-2028	4,790,778	1.88%	71	2.05%	67,475.75	3.98%	118.70
01-Jan-2029 - 31-Dec-2029	4,348,121	1.71%	69	1.99%	63,016.24	3.98%	130.56
01-Jan-2030 - 31-Dec-2030	5,495,247	2.16%	80	2.31%	68,690.59	4.02%	142.67
01-Jan-2031 - 31-Dec-2031	12,138,316	4.77%	158	4.56%	76,824.78	3.97%	154.56
01-Jan-2032 - 31-Dec-2032	6,829,864	2.69%	82	2.36%	83,291.02	3.94%	166.20
01-Jan-2033 - 31-Dec-2033	5,386,777	2.12%	68	1.96%	79,217.31	3.94%	178.16
01-Jan-2034 - 31-Dec-2034	4,222,355	1.66%	52	1.50%	81,199.13	3.89%	190.61
01-Jan-2035 - 31-Dec-2035	18,233,290	7.17%	230	6.63%	79,275.17	3.43%	207.12
01-Jan-2036 - 31-Dec-2036	165,817,150	65.20%	2,186	63.03%	75,854.14	3.94%	213.81
01-Jan-2037 - 31-Dec-2037	11,065,689	4.35%	165	4.76%	67,064.78	4.10%	225.58
01-Jan-2038 - 31-Dec-2038	2,868,638	1.13%	47	1.36%	61,034.85	4.69%	236.88
01-Jan-2039 - 31-Dec-2039	538,709	0.21%	19	0.55%	28,353.10	3.27%	252.59
01-Jan-2040 - 31-Dec-2040	238,655	0.09%	11	0.32%	21,695.94	4.97%	262.72
01-Jan-2041 - 31-Dec-2041	178,127	0.07%	5	0.14%	35,625.48	5.11%	278.64
01-Jan-2042 - 31-Dec-2042	120,241	0.05%	1	0.03%	120,241.00	4.10%	282.00
01-Jan-2043 - 31-Dec-2043	278,389	0.11%	5	0.14%	55,677.76	4.43%	299.60
01-Jan-2044 - 31-Dec-2044	11,453	0.00%	1	0.03%	11,452.78	4.10%	306.00
Total	254,325,563	100.00%	3,468	100.00%	73,334.94	3.92%	198.33

Loan to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		254,325,563	100.00%	3,468	100.00%	73,334.94	3.92%	198.33
<	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		254,325,563	100.00%	3,468	100.00%	73,334.94	3.92%	198.33

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,741,124	3.04%	55	3.10%	140,747.70	4.05%	199.97
Utrecht	13,077,723	5.14%	91	5.12%	143,711.24	3.89%	193.76
Zeeland	5,569,746	2.19%	41	2.31%	135,847.47	3.90%	197.22
Zuid-Holland	61,094,530	24.02%	426	23.99%	143,414.39	3.84%	196.84
Flevoland	7,501,377	2.95%	49	2.76%	153,089.33	3.84%	197.41
Friesland	10,963,275	4.31%	87	4.90%	126,014.65	3.75%	196.51
Gelderland	26,612,427	10.46%	182	10.25%	146,222.13	3.95%	198.78
Groningen	9,901,405	3.89%	77	4.34%	128,589.68	4.01%	196.85
Limburg	21,767,843	8.56%	153	8.61%	142,273.48	4.13%	200.52
Noord-Brabant	34,286,886	13.48%	235	13.23%	145,901.64	3.93%	200.75
Noord-Holland	31,589,696	12.42%	219	12.33%	144,245.19	3.93%	198.57
Overijssel	24,219,530	9.52%	161	9.07%	150,431.86	3.95%	199.77
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	254,325,563	100.00%	1,776	100.00%	143,201.33	3.92%	198.33

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	244,173,480	96.01%	1,694	95.38%	144,140.19	3.93%	197.95
Shop/House	331,537	0.13%	2	0.11%	165,768.56	3.51%	184.60
Condominium	9,194,833	3.62%	73	4.11%	125,956.61	3.80%	209.68
Condominium with garage	625,713	0.25%	7	0.39%	89,387.55	4.08%	186.70
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	254,325,563	100.00%	1,776	100.00%	143,201.33	3.92%	198.33

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	248,681	0.10%	17	0.96%	14,628.31	4.04%	189.86
25,000	2,454,551	0.97%	59	3.32%	41,602.56	4.07%	197.23
50,000	8,654,213	3.40%	136	7.66%	63,633.92	4.03%	198.25
75,000	19,378,640	7.62%	217	12.22%	89,302.49	3.99%	199.04
100,000	29,527,066	11.61%	261	14.70%	113,130.52	3.89%	195.12
125,000	38,187,455	15.02%	277	15.60%	137,860.85	3.93%	195.71
150,000	44,165,933	17.37%	272	15.32%	162,374.75	3.94%	195.91
175,000	41,354,654	16.26%	221	12.44%	187,125.13	3.87%	198.57
200,000	40,016,179	15.73%	189	10.64%	211,725.81	3.85%	202.55
225,000	28,507,597	11.21%	120	6.76%	237,563.31	3.98%	202.77
250,000	1,544,222	0.61%	6	0.34%	257,370.34	4.04%	191.46
275,000	286,373	0.11%	1	0.06%	286,372.53	4.61%	191.23
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	254,325,563	100.00%	1,776	100.00%	143,201.33	3.92%	198.33