

**E-MAC NL 2006-NHG I Investor report July 2019**

**Cashflow analysis for the period**

Total interest received	2,491,697	
Interest received on transaction accounts	(33)	
Liquidity available	3,600,000	
Reserve account available	1,863,831	
Receivables under hedging arrangements	111,000	
<b>Total funds available</b>		<b>8,066,495</b>
Company management expenses	2,160	
MPT fee	53,822	
Administration fee	4,286	
Third party fees	18,829	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Payments under hedging arrangements	2,363,510	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	100,266	
Redemption on the Class B-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
<b>Total funds distributed</b>		<b>2,549,243</b>
<b>Available after distribution of funds</b>		<b>5,517,252</b>
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,917,252	
<b>Available liquidity</b>		<b>5,517,252</b>
<b>Net cashflow</b>		<b>-</b>

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction</b>	
Unpaid Swap Subordinated Amount	34,114,988
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
<b>Total</b>	<b>36,051,444</b>

Total

**Collateral**

Starting principal balance	228,588,402	
Principal redemptions and repayments in quarterly calculation period	(7,195,475)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(100,266)	
<b>Ending principal balance</b>		<b>221,292,661</b>
Balance Reset Participation	-	
<b>Total balance collateral E-MAC NL 2006-NHG I as per 01-Jul-19</b>		<b>221,292,661</b>
Repurchase of loans with a Non -NHG part on July 2019	-	
Redemptions reserved for purchase Further Advances per 25 July 2019	-	
Substitution of loans as per 25 July 2019	-	
<b>Total balance Put Option Notes E-MAC NL 2006-NHG I</b>		<b>221,292,661</b>

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	100,266	100,266	-
<b>Total</b>	-	<b>100,266</b>	<b>100,266</b>	<b>-</b>

**Performance**

	Last period	This period	Since issue
Prepayment rate	11.44%	11.77%	7.19%

<b>Delinquency table</b>	Number of loans	Balance	Percentage of total
<b>Current</b>	<b>1,581</b>	<b>219,610,141</b>	<b>99.24%</b>
31 - 60 days	7	1,003,191	0.45%
61 - 90 days	1	132,500	0.06%
91 - 120 days	1	190,725	0.09%
120+ days	3	356,104	0.16%
In repossession	-	-	-
<b>Total</b>	<b>1,593</b>	<b>221,292,661</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	34,199	100,266	96,160	837,540

**Characteristics**

Number of borrowers	1593		
Number of loanparts	3069		
	(weighted) average	Minimum	Maximum
Loan size borrower	138,916	1,000	286,373
Loan part size	72,106	1,000	240,000
Coupon	3.88%	0.25%	6.25%
Remaining maturity (months)	187	3	294
Remaining interest period (months)	92	3	225
Original interest period (months)	223	1	360
Seasoning (months)	143.3	1.0	167.0
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	15,207,395	6.87%	299	9.74%	50,860.85	3.89%	187.25
Hybride (switch)	775,615	0.35%	11	0.36%	70,510.48	4.00%	191.41
Interest Only	120,584,724	54.49%	1,763	57.45%	68,397.46	3.91%	198.81
Investment	3,159,278	1.43%	40	1.30%	78,981.95	3.97%	186.57
Life	66,297,460	29.96%	753	24.54%	88,044.44	3.80%	169.23
Life (external policy)	138,402	0.06%	2	0.07%	69,201.23	3.47%	165.05
Linear	379,568	0.17%	7	0.23%	54,224.04	3.65%	166.92
Savings	3,753,043	1.70%	61	1.99%	61,525.29	4.41%	191.76
Universal Life	10,997,175	4.97%	133	4.33%	82,685.53	3.88%	170.34
<b>Total</b>	<b>221,292,661</b>	<b>100.00%</b>	<b>3,069</b>	<b>100.00%</b>	<b>72,105.79</b>	<b>3.88%</b>	<b>187.34</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	665,551	0.30%	25	0.81%	26,622.03	0.51%	197.98
12	1,548,966	0.70%	23	0.75%	67,346.36	1.59%	184.98
24	347,455	0.16%	5	0.16%	69,491.02	1.96%	182.17
36	2,453,151	1.11%	33	1.08%	74,337.92	2.24%	192.83
48	-	0.00%	-	0.00%	-	0.00%	-
60	6,678,840	3.02%	100	3.26%	66,788.40	2.54%	175.14
72	1,825,478	0.82%	26	0.85%	70,210.68	2.63%	194.33
84	2,453,203	1.11%	34	1.11%	72,153.02	2.98%	183.58
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,977,235	6.77%	223	7.27%	67,162.49	3.00%	196.08
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	20,975,895	9.48%	301	9.81%	69,687.36	3.96%	181.44
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	148,741,180	67.21%	2,047	66.70%	72,663.01	4.03%	185.65
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	2,741,289	1.24%	36	1.17%	76,146.90	4.56%	182.17
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	17,884,419	8.08%	216	7.04%	82,798.23	4.57%	205.35
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>221,292,661</b>	<b>100.00%</b>	<b>3,069</b>	<b>100.00%</b>	<b>72,105.79</b>	<b>3.88%</b>	<b>187.34</b>

**Mortgage coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,778,316	4.87%	170	5.54%	63,401.86	2.02%	186.33
2.50%	2.75%	12,262,308	5.54%	176	5.73%	69,672.21	2.71%	190.77
2.75%	3.00%	14,392,275	6.50%	197	6.42%	73,057.23	2.89%	190.16
3.00%	3.25%	3,844,834	1.74%	56	1.82%	68,657.75	3.17%	192.53
3.25%	3.50%	2,658,376	1.20%	37	1.21%	71,847.99	3.39%	197.49
3.50%	3.75%	2,785,898	1.26%	35	1.14%	79,597.08	3.74%	185.84
3.75%	4.00%	54,830,545	24.78%	745	24.28%	73,610.13	3.95%	183.09
4.00%	4.25%	78,901,219	35.65%	1,087	35.42%	72,586.22	4.14%	183.76
4.25%	4.50%	20,754,489	9.38%	266	8.67%	78,024.39	4.39%	193.37
4.50%	4.75%	11,747,094	5.31%	157	5.12%	74,822.25	4.62%	194.97
4.75%	5.00%	4,339,268	1.96%	67	2.18%	64,765.20	4.87%	202.65
5.00%	5.25%	2,722,543	1.23%	40	1.30%	68,063.56	5.13%	220.61
5.25%	5.50%	480,998	0.22%	14	0.46%	34,356.98	5.41%	211.33
5.50%	5.75%	378,219	0.17%	6	0.20%	63,036.54	5.67%	201.47
5.75%	6.00%	202,849	0.09%	9	0.29%	22,538.80	5.93%	225.32
6.00%	6.25%	204,430	0.09%	7	0.23%	29,204.34	6.12%	211.67
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%	-
<b>Total</b>	<b>221,292,661</b>	<b>100.00%</b>	<b>3,069</b>	<b>100.00%</b>	<b>72,105.79</b>	<b>3.88%</b>	<b>187.34</b>	

**Interest reset date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		665,551	0.30%	25	0.81%	26,622.03	0.51%	197.98
<	1-1-2020	1,975,297	0.89%	28	0.91%	70,546.31	2.46%	176.53
1-1-2020	1-1-2021	6,875,246	3.11%	96	3.13%	71,611.15	3.11%	176.91
1-1-2021	1-1-2022	15,976,203	7.22%	226	7.36%	70,691.17	3.82%	177.98
1-1-2022	1-1-2023	3,269,399	1.48%	53	1.73%	61,686.77	3.48%	178.54
1-1-2023	1-1-2024	3,496,343	1.58%	51	1.66%	68,555.75	3.27%	193.17
1-1-2024	1-1-2025	2,410,417	1.09%	40	1.30%	60,260.43	2.83%	183.70
1-1-2025	1-1-2026	22,055,319	9.97%	301	9.81%	73,273.49	3.69%	179.42
1-1-2026	1-1-2027	119,193,033	53.86%	1,641	53.47%	72,634.39	4.08%	186.15
1-1-2027	1-1-2028	5,886,320	2.66%	93	3.03%	63,293.76	4.15%	200.43
1-1-2028	1-1-2029	1,679,018	0.76%	35	1.14%	47,971.95	3.39%	186.61
1-1-2029	1-1-2030	1,264,643	0.57%	18	0.59%	70,257.93	2.67%	172.96
1-1-2030	1-1-2031	359,765	0.16%	5	0.16%	71,953.00	2.81%	156.72
1-1-2031	1-1-2032	3,079,147	1.39%	40	1.30%	76,978.67	4.19%	169.18
1-1-2032	1-1-2033	1,078,078	0.49%	16	0.52%	67,378.85	3.73%	190.22
1-1-2033	1-1-2034	906,085	0.41%	13	0.42%	69,698.83	3.11%	182.05
1-1-2034	1-1-2035	1,226,688	0.55%	16	0.52%	76,668.02	2.94%	190.93
1-1-2035	1-1-2036	5,261,604	2.38%	69	2.25%	76,255.13	3.11%	197.22
1-1-2036	1-1-2037	20,797,906	9.40%	254	8.28%	81,881.52	4.02%	202.51
1-1-2037	1-1-2038	2,362,628	1.07%	31	1.01%	76,213.82	4.26%	215.14
1-1-2038	1-1-2039	1,473,971	0.67%	18	0.59%	81,887.27	5.14%	224.80
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%	-
<b>Total</b>	<b>221,292,661</b>	<b>100.00%</b>	<b>3,069</b>	<b>100.00%</b>	<b>72,105.79</b>	<b>3.88%</b>	<b>187.34</b>	

**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	54,196	0.02%	4	0.13%	13,548.99	2.98%	1.37
01-Jan-2020 - 31-Dec-2020	73,006	0.03%	4	0.13%	18,251.62	2.22%	13.10
01-Jan-2021 - 31-Dec-2021	806,345	0.36%	16	0.52%	50,396.54	3.63%	22.50
01-Jan-2022 - 31-Dec-2022	416,624	0.19%	14	0.46%	29,756.86	3.39%	35.25
01-Jan-2023 - 31-Dec-2023	163,109	0.07%	5	0.16%	32,621.83	4.07%	45.83
01-Jan-2024 - 31-Dec-2024	404,420	0.18%	6	0.20%	67,403.34	4.10%	57.75
01-Jan-2025 - 31-Dec-2025	1,241,585	0.56%	22	0.72%	56,435.70	3.71%	72.37
01-Jan-2026 - 31-Dec-2026	3,179,285	1.44%	64	2.09%	49,676.32	3.78%	82.67
01-Jan-2027 - 31-Dec-2027	3,083,552	1.39%	42	1.37%	73,417.90	4.02%	94.57
01-Jan-2028 - 31-Dec-2028	4,066,061	1.84%	63	2.05%	64,540.66	4.00%	107.00
01-Jan-2029 - 31-Dec-2029	3,792,030	1.71%	61	1.99%	62,164.43	3.92%	118.64
01-Jan-2030 - 31-Dec-2030	4,798,447	2.17%	72	2.35%	66,645.10	4.01%	130.60
01-Jan-2031 - 31-Dec-2031	10,618,789	4.80%	142	4.63%	74,780.20	3.95%	142.65
01-Jan-2032 - 31-Dec-2032	5,275,693	2.38%	69	2.25%	76,459.31	3.93%	154.08
01-Jan-2033 - 31-Dec-2033	4,130,351	1.87%	53	1.73%	77,931.15	3.94%	165.89
01-Jan-2034 - 31-Dec-2034	3,865,821	1.75%	47	1.53%	82,251.51	3.84%	178.86
01-Jan-2035 - 31-Dec-2035	15,832,913	7.15%	201	6.55%	78,770.71	3.32%	195.36
01-Jan-2036 - 31-Dec-2036	144,839,614	65.45%	1,945	63.38%	74,467.67	3.91%	201.77
01-Jan-2037 - 31-Dec-2037	10,812,962	4.89%	162	5.28%	66,746.68	4.04%	213.62
01-Jan-2038 - 31-Dec-2038	2,629,025	1.19%	42	1.37%	62,595.83	4.76%	224.71
01-Jan-2039 - 31-Dec-2039	422,765	0.19%	14	0.46%	30,197.53	2.38%	240.54
01-Jan-2040 - 31-Dec-2040	237,706	0.11%	10	0.33%	23,770.64	4.95%	250.71
01-Jan-2041 - 31-Dec-2041	142,776	0.06%	4	0.13%	35,693.97	5.11%	266.07
01-Jan-2042 - 31-Dec-2042	120,241	0.05%	1	0.03%	120,241.00	4.10%	270.00
01-Jan-2043 - 31-Dec-2043	274,150	0.12%	5	0.16%	54,830.05	4.44%	287.57
01-Jan-2044 - 31-Dec-2044	11,193	0.01%	1	0.03%	11,192.69	4.10%	294.00
<b>Total</b>	<b>221,292,661</b>	<b>100.00%</b>	<b>3,069</b>	<b>100.00%</b>	<b>72,105.79</b>	<b>3.88%</b>	<b>187.34</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		221,292,661	100.00%	3,069	100.00%	72,105.79	3.88%	187.34
<	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%	-
<b>Total</b>		<b>221,292,661</b>	<b>100.00%</b>	<b>3,069</b>	<b>100.00%</b>	<b>72,105.79</b>	<b>3.88%</b>	<b>187.34</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,570,596	2.97%	48	3.01%	136,887.41	4.05%	189.46
Utrecht	12,451,978	5.63%	87	5.46%	143,126.18	3.83%	184.75
Zeeland	4,943,550	2.23%	36	2.26%	137,320.82	3.89%	187.41
Zuid-Holland	51,367,669	23.21%	373	23.41%	137,714.93	3.78%	185.89
Flevoland	6,425,756	2.90%	42	2.64%	152,994.20	3.79%	186.48
Friesland	9,349,630	4.23%	77	4.83%	121,423.77	3.73%	182.95
Gelderland	22,679,234	10.25%	159	9.98%	142,636.69	3.91%	187.99
Groningen	8,425,337	3.81%	67	4.21%	125,751.30	3.95%	185.84
Limburg	19,575,189	8.85%	142	8.91%	137,853.45	4.10%	189.90
Noord-Brabant	30,550,444	13.81%	215	13.50%	142,095.09	3.89%	189.20
Noord-Holland	28,909,618	13.06%	207	12.99%	139,659.99	3.91%	187.14
Overijssel	20,043,660	9.06%	140	8.79%	143,169.00	3.90%	189.14
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>221,292,661</b>	<b>100.00%</b>	<b>1,593</b>	<b>100.00%</b>	<b>138,915.67</b>	<b>3.88%</b>	<b>187.34</b>

**Property type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	212,802,668	96.16%	1,521	95.48%	139,909.71	3.89%	187.01
Shop/House	135,603	0.06%	1	0.06%	135,603.25	4.50%	215.00
Condominium	7,758,180	3.51%	64	4.02%	121,221.57	3.59%	196.90
Condominium with garage	596,210	0.27%	7	0.44%	85,172.80	4.08%	176.75
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>221,292,661</b>	<b>100.00%</b>	<b>1,593</b>	<b>100.00%</b>	<b>138,915.67</b>	<b>3.88%</b>	<b>187.34</b>

**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	0.12%	21	1.32%	12,967.70	4.14%	181.83
25,000	50,000	1.38%	75	4.71%	40,646.19	4.00%	185.21
50,000	75,000	8.24%	129	8.10%	63,894.54	3.97%	186.65
75,000	100,000	18.32%	205	12.87%	89,398.33	3.97%	187.58
100,000	125,000	27.12%	239	15.00%	113,487.22	3.81%	184.85
125,000	150,000	31,205,136	227	14.25%	137,467.56	3.91%	183.52
150,000	175,000	39,695,987	246	15.44%	161,365.80	3.90%	185.09
175,000	200,000	37,040,936	198	12.43%	187,075.44	3.84%	188.25
200,000	225,000	32,372,526	153	9.60%	211,585.14	3.82%	191.21
225,000	250,000	22,134,198	93	5.84%	238,002.13	3.93%	193.74
250,000	275,000	1,544,222	6	0.38%	257,370.34	4.04%	179.46
275,000	300,000	286,373	1	0.06%	286,372.53	4.61%	179.23
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%	-
<b>Total</b>	<b>221,292,661</b>	<b>100.00%</b>	<b>1,593</b>	<b>100.00%</b>	<b>138,915.67</b>	<b>3.88%</b>	<b>187.34</b>