

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

Cashflow analysis for the period

Total interest received	2,361,529	
Interest received on transaction accounts	(35)	
Liquidity available	3,600,000	
Reserve account available	1,546,107	
Receivables under hedging arrangements	-	
Total funds available		7,507,601
Company management expenses	2,601	
MPT fee	45,707	
Administration fee	3,647	
Third party fees	19,265	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Payments under hedging arrangements	2,285,505	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	61	
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		2,363,086
Available after distribution of funds		5,144,516
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,544,516	
Available liquidity		5,144,516
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	35,464,781
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	37,401,237

Total

Collateral

Starting principal balance	196,667,881
Principal redemptions and repayments in quarterly calculation period	(11,080,495)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(61)
Ending principal balance	185,587,325
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jul-20	185,587,325
Repurchase of loans with a Non -NHG part on July 2020	-
Redemptions reserved for purchase Further Advances per 27 July 2020	-
Substitution of loans as per 27 July 2020	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	185,587,325

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	15.55%	20.30%	7.84%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,369	184,507,979	99.42%
31 - 60 days	2	372,908	0.20%
61 - 90 days	-	-	0.00%
91 - 120 days	2	398,534	0.21%
120+ days	3	307,905	0.17%
In repossession			
Total	1,376	185,587,325	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	61	2,425	918,482

Characteristics

Number of borrowers	1376		
Number of loanparts	2626		
	(weighted) average	Minimum	Maximum
Loan size borrower	134,875	1,000	264,999
Loan part size	70,673	1,000	240,000
Coupon	3.83%	0.14%	6.25%
Remaining maturity (months)	176	1	282
Remaining interest period (months)	84	0	213
Original interest period (months)	224	1	360
Seasoning (months)	154.6	3.0	179.0
Loan to Original Foreclosure Value (1)	84.9%	0.1%	161.3%

Redemption type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	12,588,147	6.78%	259	9.86%	48,602.88	3.84%	177.16
Annuity	659,395	0.38%	10	0.38%	65,939.51	3.96%	178.65
Hybride (switch)	101,126,708	54.92%	1,511	57.54%	66,927.01	3.94%	187.00
Interest Only	2,443,952	1.32%	33	1.25%	74,059.14	3.89%	172.31
Investment	56,055,265	30.20%	641	24.41%	87,449.71	3.76%	158.06
Life	50,558	0.03%	1	0.04%	50,558.45	4.55%	101.00
Life (external policy)	331,277	0.18%	6	0.23%	55,212.86	3.10%	153.64
Linear	3,288,869	1.77%	55	2.09%	59,797.62	4.46%	180.96
Savings	9,043,155	4.87%	110	4.19%	82,210.50	3.81%	158.42
Universal Life	185,587,325	100.00%	2,626	100.00%	70,673.01	3.83%	175.78

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	481,112	0.26%	19	0.72%	25,321.69	0.47%	180.94
12	1,520,973	0.82%	20	0.76%	76,048.63	1.41%	161.69
12	35,000	0.02%	1	0.04%	35,000.00	1.56%	8.00
24	1,426,261	0.77%	20	0.76%	71,313.06	2.06%	177.11
36	-	0.00%	-	0.00%	-	0.00%	-
48	4,728,880	2.55%	76	2.89%	62,222.10	2.28%	162.26
60	1,631,356	0.88%	23	0.88%	70,528.51	2.62%	181.68
72	2,299,628	1.24%	32	1.22%	71,863.39	2.64%	171.48
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	15,059,463	8.11%	222	8.45%	67,835.42	2.87%	183.60
120	-	0.00%	-	0.00%	-	0.00%	-
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	17,021,137	9.17%	246	9.37%	69,191.61	3.70%	169.94
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	122,787,041	66.16%	1,732	65.96%	70,893.21	4.01%	174.03
240	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	2,234,387	1.20%	30	1.14%	74,479.57	4.56%	170.70
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	16,362,087	8.82%	205	7.81%	79,815.06	4.57%	193.83
360	-	0.00%	-	0.00%	-	0.00%	-
Total	185,587,325	100.00%	2,626	100.00%	70,673.01	3.83%	175.78

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,973,300	6.99%	194	7.39%	66,872.68	1.86%	173.11
2.50%	2.75%	10,674,042	5.75%	152	5.79%	70,223.96	2.72%	178.44
2.75%	3.00%	12,700,854	6.84%	178	6.78%	71,353.11	2.89%	177.81
3.00%	3.25%	2,359,108	1.27%	36	1.37%	65,530.78	3.22%	194.20
3.25%	3.50%	2,015,921	1.09%	28	1.07%	71,997.17	3.38%	185.13
3.50%	3.75%	2,007,341	1.08%	27	1.03%	74,345.98	3.73%	172.75
3.75%	4.00%	44,977,814	24.24%	614	23.38%	73,253.77	3.95%	171.61
4.00%	4.25%	63,513,575	34.22%	900	34.27%	70,570.64	4.14%	171.84
4.25%	4.50%	17,470,160	9.41%	234	8.91%	74,658.80	4.38%	183.25
4.50%	4.75%	9,708,783	5.23%	137	5.22%	70,867.03	4.61%	183.25
4.75%	5.00%	3,792,633	2.04%	62	2.36%	61,171.49	4.86%	190.63
5.00%	5.25%	2,664,457	1.44%	40	1.52%	66,611.43	5.13%	208.62
5.25%	5.50%	359,527	0.19%	10	0.38%	35,952.67	5.41%	195.09
5.50%	5.75%	103,353	0.06%	3	0.11%	34,451.00	5.68%	202.20
5.75%	6.00%	135,895	0.07%	6	0.23%	22,649.16	5.93%	208.64
6.00%	6.25%	130,564	0.07%	5	0.19%	26,112.70	6.12%	180.53
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		185,587,325	100.00%	2,626	100.00%	70,673.01	3.83%	175.78

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		481,112	0.26%	19	0.72%	25,321.69	0.47%	180.94
01/01/2021	01/01/2021	3,276,562	1.77%	45	1.71%	72,812.48	3.14%	161.98
01/01/2022	01/01/2022	12,781,866	6.89%	186	7.08%	68,719.71	3.68%	164.26
01/01/2023	01/01/2023	2,822,244	1.52%	49	1.87%	57,596.81	3.39%	167.90
01/01/2024	01/01/2024	3,189,200	1.72%	45	1.71%	70,871.12	3.21%	184.11
01/01/2025	01/01/2025	2,427,278	1.31%	42	1.60%	57,792.32	2.70%	171.27
01/01/2026	01/01/2026	18,850,299	10.16%	262	9.98%	71,947.71	3.63%	167.95
01/01/2027	01/01/2027	97,676,917	52.63%	1,381	52.59%	70,729.12	4.06%	174.18
01/01/2028	01/01/2028	5,601,304	3.02%	86	3.27%	65,131.44	4.10%	189.97
01/01/2029	01/01/2029	1,653,682	0.89%	33	1.26%	50,111.58	3.43%	173.66
01/01/2030	01/01/2030	1,597,643	0.86%	22	0.84%	72,620.15	2.42%	170.49
01/01/2031	01/01/2031	1,369,966	0.74%	20	0.76%	68,498.32	1.84%	160.32
01/01/2032	01/01/2032	2,089,078	1.13%	30	1.14%	69,635.94	4.26%	156.26
01/01/2033	01/01/2033	956,081	0.52%	14	0.53%	68,291.48	3.79%	177.45
01/01/2034	01/01/2034	654,883	0.35%	9	0.34%	72,764.73	3.13%	164.67
01/01/2035	01/01/2035	1,730,933	0.93%	21	0.80%	82,425.39	2.37%	180.55
01/01/2036	01/01/2036	5,971,586	3.22%	77	2.93%	77,553.07	2.82%	185.52
01/01/2037	01/01/2037	19,109,281	10.30%	241	9.18%	79,291.62	4.00%	190.52
01/01/2038	01/01/2038	1,904,640	1.03%	26	0.99%	73,255.38	4.38%	203.64
01/01/2039	01/01/2039	1,442,770	0.78%	18	0.69%	80,153.87	5.13%	212.80
01/01/2040	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2042	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
01/01/2043	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
01/01/2044	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
01/01/2045	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
01/01/2046	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
Total		185,587,325	100.00%	2,626	100.00%	70,673.01	3.83%	175.78

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%	12.00
01-Jan-2020 - 31-Dec-2020	116,851	0.08%	2	0.08%	58,425.50	2.60%	2.48
01-Jan-2021 - 31-Dec-2021	657,820	0.38%	13	0.50%	50,601.54	3.34%	10.56
01-Jan-2022 - 31-Dec-2022	307,616	0.17%	13	0.50%	23,662.79	3.60%	22.11
01-Jan-2023 - 31-Dec-2023	70,142	0.04%	3	0.11%	23,380.80	4.13%	34.60
01-Jan-2024 - 31-Dec-2024	350,594	0.19%	6	0.23%	58,432.40	4.08%	45.81
01-Jan-2025 - 31-Dec-2025	963,361	0.52%	18	0.69%	53,520.05	3.62%	60.66
01-Jan-2026 - 31-Dec-2026	2,596,704	1.40%	56	2.13%	46,369.72	3.76%	70.57
01-Jan-2027 - 31-Dec-2027	2,224,329	1.20%	30	1.14%	74,144.30	3.85%	82.40
01-Jan-2028 - 31-Dec-2028	3,462,019	1.87%	58	2.21%	59,689.99	3.96%	95.06
01-Jan-2029 - 31-Dec-2029	3,064,576	1.65%	52	1.98%	58,934.15	3.90%	106.57
01-Jan-2030 - 31-Dec-2030	4,071,609	2.19%	63	2.40%	64,628.71	3.86%	118.44
01-Jan-2031 - 31-Dec-2031	9,002,224	4.85%	122	4.65%	73,788.72	3.88%	130.46
01-Jan-2032 - 31-Dec-2032	4,125,642	2.22%	57	2.17%	72,379.68	3.91%	141.93
01-Jan-2033 - 31-Dec-2033	3,661,669	1.97%	48	1.83%	76,284.77	3.91%	153.80
01-Jan-2034 - 31-Dec-2034	3,285,486	1.77%	42	1.60%	78,225.87	3.76%	166.73
01-Jan-2035 - 31-Dec-2035	13,697,690	7.38%	173	6.59%	79,177.40	3.17%	183.25
01-Jan-2036 - 31-Dec-2036	120,788,584	65.08%	1,655	63.02%	72,984.04	3.85%	189.79
01-Jan-2037 - 31-Dec-2037	9,597,869	5.17%	147	5.60%	65,291.63	4.08%	201.49
01-Jan-2038 - 31-Dec-2038	2,553,169	1.38%	40	1.52%	63,829.23	4.78%	212.72
01-Jan-2039 - 31-Dec-2039	329,015	0.18%	11	0.42%	29,910.49	2.71%	228.42
01-Jan-2040 - 31-Dec-2040	130,421	0.07%	6	0.23%	21,736.87	3.29%	241.78
01-Jan-2041 - 31-Dec-2041	123,259	0.07%	3	0.11%	41,086.42	5.00%	255.32
01-Jan-2042 - 31-Dec-2042	117,241	0.06%	1	0.04%	117,241.00	4.10%	258.00
01-Jan-2043 - 31-Dec-2043	269,721	0.15%	5	0.19%	53,944.16	4.44%	275.53
01-Jan-2044 - 31-Dec-2044	10,922	0.01%	1	0.04%	10,921.73	4.10%	282.00
Total	185,587,325	100.00%	2,626	100.00%	70,673.01	3.83%	175.78

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		185,587,325	100.00%	2,626	100.00%	70,673.01	3.83%	175.78
<	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		185,587,325	100.00%	2,626	100.00%	70,673.01	3.83%	175.78

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,746,001	3.10%	44	3.20%	130,590.93	4.03%	177.45
Utrecht	10,528,845	5.67%	77	5.60%	136,738.25	3.76%	174.08
Zeeland	4,290,864	2.31%	32	2.33%	134,089.49	3.94%	175.41
Zuid-Holland	43,075,049	23.21%	320	23.26%	134,609.53	3.72%	174.04
Flevoland	5,178,712	2.79%	34	2.47%	152,315.05	3.65%	174.66
Friesland	6,878,408	3.71%	58	4.22%	118,593.23	3.79%	171.67
Gelderland	19,079,492	10.28%	137	9.98%	139,266.37	3.89%	176.11
Groningen	7,345,741	3.98%	61	4.43%	120,421.99	3.87%	176.83
Limburg	16,333,082	8.80%	126	9.16%	129,627.64	4.05%	178.56
Noord-Brabant	26,511,530	14.29%	192	13.95%	138,080.89	3.80%	177.65
Noord-Holland	24,248,719	13.07%	182	13.23%	133,234.72	3.85%	174.89
Overijssel	16,370,883	8.82%	113	8.21%	144,875.07	3.80%	177.75
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	185,587,325	100.00%	1,376	100.00%	134,874.51	3.83%	175.78

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	178,405,635	96.13%	1,312	96.35%	135,979.90	3.84%	175.44
Shop/House	105,643	0.06%	1	0.07%	105,643.28	4.50%	203.00
Condominium	6,576,108	3.54%	57	4.14%	115,370.31	3.52%	185.18
Condominium with garage	499,939	0.27%	6	0.44%	83,323.22	4.10%	170.34
Unknown	-	0.00%	-	-	-	0.00%	-
Total	185,587,325	100.00%	1,376	100.00%	134,874.51	3.83%	175.78

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	471,064	0.25%	30	2.18%	15,702.14	4.09%	155.55
25,000	2,946,017	1.59%	72	5.23%	40,916.90	3.99%	174.83
50,000	7,750,838	4.18%	123	8.94%	63,014.95	3.88%	177.21
75,000	15,898,894	8.57%	179	13.01%	88,820.64	3.89%	175.87
100,000	24,343,561	13.12%	216	15.70%	112,701.67	3.79%	172.49
125,000	26,959,838	14.53%	195	14.17%	138,255.58	3.85%	173.31
150,000	31,546,497	17.00%	195	14.17%	161,776.91	3.83%	173.49
175,000	30,066,167	16.20%	161	11.70%	186,746.38	3.76%	177.57
200,000	27,147,914	14.63%	128	9.30%	212,093.08	3.81%	178.15
225,000	17,165,313	9.25%	72	5.23%	238,407.12	3.83%	182.37
250,000	1,291,222	0.70%	5	0.36%	258,244.40	4.02%	166.37
275,000	-	0.00%	-	-	-	0.00%	-
300,000	-	0.00%	-	-	-	0.00%	-
325,000	-	0.00%	-	-	-	0.00%	-
350,000	-	0.00%	-	-	-	0.00%	-
375,000	-	0.00%	-	-	-	0.00%	-
400,000	-	0.00%	-	-	-	0.00%	-
425,000	-	0.00%	-	-	-	0.00%	-
450,000	-	0.00%	-	-	-	0.00%	-
475,000	-	0.00%	-	-	-	0.00%	-
500,000	-	0.00%	-	-	-	0.00%	-
525,000	-	0.00%	-	-	-	0.00%	-
550,000	-	0.00%	-	-	-	0.00%	-
575,000	-	0.00%	-	-	-	0.00%	-
600,000	-	0.00%	-	-	-	0.00%	-
625,000	-	0.00%	-	-	-	0.00%	-
650,000	-	0.00%	-	-	-	0.00%	-
>	-	0.00%	-	-	-	0.00%	-
Total	185,587,325	100.00%	1,376	100.00%	134,874.51	3.83%	175.78