

**E-MAC NL 2006-NHG I Investor report October 2018**

**Cashflow analysis for the period**

Total interest received	2,824,268	
Interest received on transaction accounts	(35)	
Liquidity available	3,600,000	
Reserve account available	2,230,151	
Receivables under hedging arrangements	-	
<b>Total funds available</b>		<b>8,654,383</b>
Company management expenses	-	
MPT fee	60,035	
Administration fee	4,769	
Third party fees	26,416	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	2,865,004	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	82,611	
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>3,045,275</b>
<b>Available after distribution of funds</b>		<b>5,609,109</b>
Undrawn Liquidity Facility	3,600,000	
Reserve account	2,009,109	
<b>Available liquidity</b>		<b>5,609,109</b>
<b>Net cashflow</b>		<b>-</b>

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction</b>	
Unpaid Swap Subordinated Amount	31,386,703
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
<b>Total</b>	<b>33,323,159</b>

Total

**Collateral**

Starting principal balance	254,325,563	
Principal redemptions and repayments in quarterly calculation period	(8,043,127)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(82,611)	
<b>Ending principal balance</b>		<b>246,199,825</b>
Balance Reset Participation	-	
<b>Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-18</b>		<b>246,199,825</b>
Repurchase of loans with a Non -NHG part on October 2018	-	
Redemptions reserved for purchase Further Advances per 25 October 2018	33,700	
Substitution of loans as per 25 October 2018	-	
<b>Total balance Put Option Notes E-MAC NL 2006-NHG I</b>		<b>246,233,525</b>

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	82,611	82,611	-
<b>Total</b>	-	82,611	82,611	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	14.96%	11.81%	6.82%

<b>Delinquency table</b>	Number of loans	Balance	Percentage of total
<b>Current</b>	1,717	244,561,999	99.33%
31 - 60 days	1	180,322	0.07%
61 - 90 days	5	657,539	0.27%
91 - 120 days	2	296,811	0.12%
120+ days	4	503,154	0.20%
In repossession	-	-	-
<b>Total</b>	1,729	246,199,825	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	191	82,611	24,623	793,376

**Characteristics**

Number of borrowers	1729		
Number of loanparts	3367		
	(weighted) average	Minimum	Maximum
Loan size borrower	142,394	4,364	286,373
Loan part size	73,121	1,125	240,000
Coupon	3,91%	0,28%	6,30%
Remaining maturity (months)	196	3	303
Remaining interest period (months)	98	1	234
Original interest period (months)	223	1	360
Seasoning (months)	137.0	1.0	159.0
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	16,768,772	6.81%	327	9.71%	51,280.65	3.90%	194.42
Hybride (switch)	916,346	0.37%	12	0.36%	76,362.13	4.09%	202.28
Interest Only	133,484,783	54.22%	1,922	57.08%	69,450.98	3.93%	207.36
Investment	3,490,311	1.42%	42	1.25%	83,102.65	3.98%	196.04
Life	74,315,777	30.19%	840	24.95%	88,471.16	3.85%	176.90
Life (external policy)	228,402	0.09%	3	0.09%	76,134.15	3.23%	185.45
Linear	485,635	0.20%	9	0.27%	53,959.45	3.72%	162.04
Savings	4,312,448	1.75%	68	2.02%	63,418.36	4.45%	201.84
Universal Life	12,197,350	4.95%	144	4.28%	84,703.82	3.90%	180.73
<b>Total</b>	<b>246,199,825</b>	<b>100.00%</b>	<b>3,367</b>	<b>100.00%</b>	<b>73,121.42</b>	<b>3.91%</b>	<b>195.58</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	749,367	0.30%	27	0.80%	27,754.35	0.65%	209.35
12	2,509,438	1.02%	37	1.10%	67,822.65	2.17%	192.31
24	208,255	0.08%	2	0.06%	104,127.55	2.15%	211.00
36	2,706,300	1.10%	37	1.10%	73,143.24	2.29%	195.79
48	-	0.00%	-	0.00%	-	0.00%	-
60	7,041,520	2.86%	105	3.12%	67,062.10	2.63%	186.05
72	2,366,984	0.96%	35	1.04%	67,628.12	3.18%	204.96
84	2,939,820	1.19%	42	1.25%	69,995.73	3.37%	198.17
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	15,263,998	6.20%	226	6.71%	67,539.82	3.05%	205.79
132	-	0.00%	-	0.00%	-	0.00%	-
144	20,963	0.01%	1	0.03%	20,963.01	4.45%	8.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	24,038,720	9.76%	342	10.16%	70,288.65	3.99%	186.60
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	165,295,001	67.14%	2,236	66.41%	73,924.42	4.04%	194.05
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	2,793,372	1.13%	36	1.07%	77,593.66	4.56%	191.46
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	20,266,085	8.23%	241	7.16%	84,091.64	4.56%	213.29
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>246,199,825</b>	<b>100.00%</b>	<b>3,367</b>	<b>100.00%</b>	<b>73,121.42</b>	<b>3.91%</b>	<b>195.58</b>

**Mortgage coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	9,333,997	3.79%	152	4.51%	61,407.87	2.09%	194.01
2.50%	2.75%	13,675,015	5.55%	193	5.73%	70,855.00	2.71%	199.59
2.75%	3.00%	15,251,280	6.19%	210	6.24%	72,625.14	2.89%	198.96
3.00%	3.25%	4,074,526	1.65%	60	1.78%	67,908.76	3.17%	201.02
3.25%	3.50%	2,665,699	1.08%	37	1.10%	72,045.91	3.38%	206.52
3.50%	3.75%	3,703,672	1.50%	46	1.37%	80,514.62	3.74%	189.07
3.75%	4.00%	60,730,927	24.67%	811	24.09%	74,884.00	3.95%	190.50
4.00%	4.25%	90,481,695	36.75%	1,225	36.38%	73,862.61	4.14%	192.37
4.25%	4.50%	23,376,216	9.49%	297	8.82%	78,707.80	4.39%	201.60
4.50%	4.75%	13,767,053	5.59%	179	5.32%	76,910.91	4.62%	204.69
4.75%	5.00%	4,796,424	1.95%	71	2.11%	67,555.27	4.88%	211.84
5.00%	5.25%	2,883,742	1.17%	43	1.28%	67,063.76	5.14%	229.61
5.25%	5.50%	523,803	0.21%	15	0.45%	34,920.18	5.42%	222.18
5.50%	5.75%	398,513	0.16%	7	0.21%	56,930.46	5.67%	211.50
5.75%	6.00%	279,061	0.11%	11	0.33%	25,369.18	5.91%	238.29
6.00%	6.25%	256,699	0.10%	9	0.27%	28,522.08	6.13%	213.63
6.25%	6.50%	1,504	0.00%	1	0.03%	1,504.14	6.30%	254.00
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>246,199,825</b>	<b>100.00%</b>	<b>3,367</b>	<b>100.00%</b>	<b>73,121.42</b>	<b>3.91%</b>	<b>195.58</b>

**Interest reset date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		749,367	0.30%	27	0.80%	27,754.35	0.65%	209.35
<		960,467	0.39%	13	0.39%	73,882.06	2.95%	189.44
1-1-2019	1-1-2019	4,641,078	1.89%	69	2.05%	67,262.00	3.07%	186.86
1-1-2020	1-1-2021	7,017,504	2.85%	100	2.97%	70,175.04	3.36%	183.09
1-1-2021	1-1-2022	18,709,514	7.60%	261	7.75%	71,683.96	3.85%	185.65
1-1-2022	1-1-2023	3,507,360	1.42%	56	1.66%	62,631.42	3.53%	188.79
1-1-2023	1-1-2024	3,481,636	1.41%	52	1.54%	66,954.53	3.31%	202.96
1-1-2024	1-1-2025	2,251,485	0.91%	36	1.07%	62,541.26	3.02%	190.18
1-1-2025	1-1-2026	24,442,931	9.93%	331	9.83%	73,845.71	3.71%	187.80
1-1-2026	1-1-2027	133,984,346	54.42%	1,805	53.61%	74,229.55	4.08%	194.75
1-1-2027	1-1-2028	5,928,370	2.41%	93	2.76%	63,745.91	4.15%	209.44
1-1-2028	1-1-2029	1,772,700	0.72%	37	1.10%	47,910.81	3.44%	193.70
1-1-2029	1-1-2030	261,308	0.10%	5	0.15%	50,261.60	3.72%	146.40
1-1-2030	1-1-2031	363,769	0.15%	6	0.18%	60,628.19	3.39%	180.78
1-1-2031	1-1-2032	3,144,454	1.28%	40	1.19%	78,611.36	4.20%	178.50
1-1-2032	1-1-2033	1,112,964	0.45%	17	0.50%	65,468.46	3.88%	200.11
1-1-2033	1-1-2034	1,079,358	0.44%	15	0.45%	71,957.23	3.17%	187.77
1-1-2034	1-1-2035	701,560	0.28%	9	0.27%	77,951.13	3.22%	193.37
1-1-2035	1-1-2036	5,285,157	2.15%	69	2.05%	76,598.48	3.11%	206.20
1-1-2036	1-1-2037	22,925,970	9.31%	276	8.20%	83,065.11	4.06%	210.92
1-1-2037	1-1-2038	2,395,467	0.97%	32	0.95%	74,858.35	4.29%	224.23
1-1-2038	1-1-2039	1,493,060	0.61%	18	0.53%	82,947.76	5.15%	233.80
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	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>246,199,825</b>	<b>100.00%</b>	<b>3,367</b>	<b>100.00%</b>	<b>73,121.42</b>	<b>3.91%</b>	<b>195.58</b>

**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%	27.00
01-Jan-2018 - 31-Dec-2018	21,340	0.01%	2	0.06%	10,670.24	2.31%	1.74
01-Jan-2019 - 31-Dec-2019	400,300	0.16%	12	0.36%	33,358.35	3.61%	6.54
01-Jan-2020 - 31-Dec-2020	262,213	0.11%	4	0.12%	65,553.32	3.70%	18.89
01-Jan-2021 - 31-Dec-2021	1,021,360	0.41%	20	0.59%	51,068.02	3.72%	31.82
01-Jan-2022 - 31-Dec-2022	517,673	0.21%	15	0.45%	34,511.52	3.60%	43.55
01-Jan-2023 - 31-Dec-2023	210,515	0.09%	6	0.18%	35,085.81	4.08%	54.37
01-Jan-2024 - 31-Dec-2024	507,163	0.21%	8	0.24%	63,395.43	4.10%	66.91
01-Jan-2025 - 31-Dec-2025	1,314,237	0.53%	23	0.68%	57,140.76	3.73%	81.16
01-Jan-2026 - 31-Dec-2026	3,572,485	1.45%	73	2.17%	48,938.15	3.87%	91.44
01-Jan-2027 - 31-Dec-2027	3,437,360	1.40%	46	1.37%	74,725.21	4.02%	103.33
01-Jan-2028 - 31-Dec-2028	4,593,913	1.87%	68	2.02%	67,557.55	3.99%	115.69
01-Jan-2029 - 31-Dec-2029	4,047,915	1.64%	65	1.93%	62,275.62	3.96%	127.66
01-Jan-2030 - 31-Dec-2030	5,131,705	2.08%	77	2.29%	66,645.51	4.03%	139.70
01-Jan-2031 - 31-Dec-2031	11,862,247	4.82%	156	4.63%	76,040.05	3.96%	151.51
01-Jan-2032 - 31-Dec-2032	6,174,649	2.51%	76	2.26%	81,245.39	3.95%	162.91
01-Jan-2033 - 31-Dec-2033	5,152,173	2.09%	65	1.93%	79,264.20	3.96%	175.28
01-Jan-2034 - 31-Dec-2034	4,136,466	1.68%	50	1.49%	82,729.33	3.86%	187.64
01-Jan-2035 - 31-Dec-2035	17,629,584	7.16%	222	6.59%	79,412.54	3.41%	204.18
01-Jan-2036 - 31-Dec-2036	161,195,183	65.47%	2,129	63.23%	75,714.04	3.93%	210.81
01-Jan-2037 - 31-Dec-2037	10,926,489	4.44%	164	4.87%	66,624.94	4.10%	222.62
01-Jan-2038 - 31-Dec-2038	2,729,062	1.11%	45	1.34%	60,645.82	4.69%	233.89
01-Jan-2039 - 31-Dec-2039	500,216	0.20%	17	0.50%	29,424.46	3.20%	249.43
01-Jan-2040 - 31-Dec-2040	238,562	0.10%	11	0.33%	21,687.45	4.97%	259.72
01-Jan-2041 - 31-Dec-2041	178,041	0.07%	5	0.15%	35,608.29	5.11%	275.64
01-Jan-2042 - 31-Dec-2042	120,241	0.05%	1	0.03%	120,241.00	4.10%	279.00
01-Jan-2043 - 31-Dec-2043	277,347	0.11%	5	0.15%	55,469.32	4.43%	296.59
01-Jan-2044 - 31-Dec-2044	11,389	0.00%	1	0.03%	11,388.75	4.10%	303.00
<b>Total</b>	<b>246,199,825</b>	<b>100.00%</b>	<b>3,367</b>	<b>100.00%</b>	<b>73,121.42</b>	<b>3.91%</b>	<b>195.58</b>

**Loan to Foreclosure Value**

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		246,199,825	100.00%	3,367	100.00%	73,121.42	3.91%	195.58
<	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>246,199,825</b>	<b>100.00%</b>	<b>3,367</b>	<b>100.00%</b>	<b>73,121.42</b>	<b>3.91%</b>	<b>195.58</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,733,431	3.14%	55	3.18%	140,607.84	4.05%	196.98
Utrecht	12,564,953	5.10%	88	5.09%	142,783.55	3.89%	191.24
Zeeland	5,491,807	2.23%	40	2.31%	137,295.18	3.88%	196.28
Zuid-Holland	58,882,633	23.92%	412	23.83%	142,919.01	3.84%	194.43
Flevoland	7,347,074	2.98%	48	2.78%	153,064.04	3.84%	194.32
Friesland	10,405,863	4.23%	83	4.80%	125,371.84	3.74%	192.92
Gelderland	25,991,395	10.56%	178	10.29%	146,019.07	3.94%	195.85
Groningen	9,513,962	3.86%	75	4.34%	126,852.82	3.99%	193.85
Limburg	21,386,015	8.69%	151	8.73%	141,629.24	4.12%	197.74
Noord-Brabant	32,825,802	13.33%	227	13.13%	144,607.06	3.90%	197.89
Noord-Holland	30,873,936	12.54%	216	12.49%	142,934.89	3.93%	195.38
Overijssel	23,182,954	9.42%	156	9.02%	148,608.68	3.95%	197.20
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>246,199,825</b>	<b>100.00%</b>	<b>1,729</b>	<b>100.00%</b>	<b>142,394.35</b>	<b>3.91%</b>	<b>195.58</b>

**Property type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	236,989,903	96.26%	1,653	95.60%	143,369.57	3.92%	195.26
Shop/House	191,616	0.08%	1	0.06%	191,616.25	4.50%	160.86
Condominium	8,400,810	3.41%	68	3.93%	123,541.32	3.63%	206.13
Condominium with garage	617,496	0.25%	7	0.40%	88,213.69	4.08%	184.62
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>246,199,825</b>	<b>100.00%</b>	<b>1,729</b>	<b>100.00%</b>	<b>142,394.35</b>	<b>3.91%</b>	<b>195.58</b>

**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	247,206	0.10%	17	0.98%	14,541.53	4.04%	187.43
25,000	2,496,274	1.01%	60	3.47%	41,604.57	4.07%	194.60
50,000	8,587,246	3.49%	135	7.81%	63,609.23	4.03%	195.63
75,000	19,007,222	7.72%	213	12.32%	89,235.78	3.95%	196.89
100,000	29,320,285	11.91%	259	14.98%	113,205.73	3.87%	191.98
125,000	35,771,011	14.53%	260	15.04%	137,580.81	3.92%	192.82
150,000	43,799,000	17.79%	270	15.62%	162,218.52	3.95%	193.40
175,000	40,180,943	16.32%	215	12.43%	186,888.11	3.88%	195.80
200,000	37,897,196	15.39%	179	10.35%	211,716.18	3.83%	199.85
225,000	27,062,847	10.99%	114	6.59%	237,393.39	3.97%	200.01
250,000	1,544,222	0.63%	6	0.35%	257,370.34	4.04%	188.46
275,000	300,000	0.12%	1	0.06%	286,372.53	4.61%	188.23
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%	-
<b>Total</b>	<b>246,199,825</b>	<b>100.00%</b>	<b>1,729</b>	<b>100.00%</b>	<b>142,394.35</b>	<b>3.91%</b>	<b>195.58</b>