

E-MAC NL 2006-NHG I Investor report October 2019

Cashflow analysis for the period

Total interest received	2,500,143	
Interest received on transaction accounts	(37)	
Liquidity available	3,600,000	
Reserve account available	1,917,252	
Receivables under hedging arrangements	201,000	
Total funds available		8,218,358
Company management expenses	3,095	
MPT fee	52,062	
Administration fee	4,149	
Third party fees	29,030	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	2,523,534	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	76,710	
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		2,695,019
Available after distribution of funds		5,523,339
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,923,339	
Available liquidity		5,523,339
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	33,911,374
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	35,847,830

Total

Collateral

Starting principal balance	221,292,661	
Principal redemptions and repayments in quarterly calculation period	(7,367,783)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(76,710)	
Ending principal balance		213,848,168
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-19		213,848,168
Repurchase of loans with a Non -NHG part on October 2019	-	
Redemptions reserved for purchase Further Advances per 25 October 2019	-	
Substitution of loans as per 25 October 2019	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		213,848,168

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	76,710	76,710	-
Total	-	76,710	76,710	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.77%	12.37%	7.30%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,542	212,599,126	99.42%
31 - 60 days	5	816,297	0.38%
61 - 90 days	1	181,000	0.08%
91 - 120 days	-	-	0.00%
120+ days	3	251,746	0.12%
In repossession	-	-	-
Total	1,551	213,848,168	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	100,266	76,710	18,755	895,494

Characteristics

Number of borrowers	1551		
Number of loanparts	2982		
	(weighted) average	Minimum	Maximum
Loan size borrower	137,878	1,000	286,373
Loan part size	71,713	1,000	240,000
Coupon	3.88%	0.25%	6.25%
Remaining maturity (months)	184	1	291
Remaining interest period (months)	89	1	240
Original interest period (months)	224	1	360
Seasoning (months)	146.1	1.0	170.0
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
Annuitly	14,502,296	6.78%	289	9.69%	50,180.96	3.88%	184.92
Hybride (switch)	763,277	0.36%	11	0.37%	69,388.78	3.99%	188.43
Interest Only	116,898,807	54.66%	1,717	57.58%	68,083.17	3.91%	195.91
Investment	3,068,231	1.43%	39	1.31%	78,672.60	3.97%	183.26
Life	63,939,722	29.90%	731	24.51%	87,468.84	3.80%	165.78
Life (external policy)	138,402	0.06%	2	0.07%	69,201.23	3.47%	162.05
Linear	372,315	0.17%	7	0.23%	53,187.83	3.65%	164.12
Savings	3,558,641	1.66%	59	1.98%	60,315.95	4.42%	188.60
Universal Life	10,606,477	4.96%	127	4.26%	83,515.56	3.83%	167.56
Total	213,848,168	100.00%	2,982	100.00%	71,713.00	3.88%	184.34

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	665,551	0.31%	25	0.84%	26,622.03	0.49%	194.98
12	1,379,276	0.64%	20	0.67%	68,963.79	1.55%	183.56
24	347,455	0.16%	5	0.17%	69,491.02	1.96%	179.17
36	2,270,685	1.06%	31	1.04%	73,247.89	2.26%	188.58
48	-	0.00%	-	0.00%	-	0.00%	-
60	6,247,180	2.92%	95	3.19%	65,759.79	2.52%	170.45
72	1,682,576	0.79%	24	0.80%	70,107.33	2.62%	190.85
84	2,367,120	1.11%	34	1.14%	69,621.18	2.84%	180.20
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	15,169,666	7.09%	223	7.48%	68,025.41	2.97%	193.42
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	19,940,541	9.32%	290	9.73%	68,760.49	3.95%	178.03
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	143,253,186	66.99%	1,983	66.50%	72,240.64	4.03%	182.62
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	2,739,673	1.28%	36	1.21%	76,102.04	4.56%	179.17
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	17,785,260	8.32%	216	7.24%	82,339.16	4.57%	202.34
>	-	0.00%	-	0.00%	-	0.00%	-
Total	213,848,168	100.00%	2,982	100.00%	71,713.00	3.88%	184.34

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,863,685	5.08%	172	5.77%	63,160.96	2.01%	183.68
2.50%	2.75%	11,749,025	5.49%	168	5.63%	69,934.67	2.71%	187.60
2.75%	3.00%	13,948,136	6.52%	191	6.41%	73,026.89	2.89%	186.75
3.00%	3.25%	3,687,747	1.72%	53	1.78%	69,580.13	3.18%	189.18
3.25%	3.50%	2,655,893	1.24%	37	1.24%	71,780.89	3.38%	194.48
3.50%	3.75%	2,369,987	1.11%	31	1.04%	76,451.19	3.73%	181.95
3.75%	4.00%	53,284,612	24.92%	728	24.41%	73,193.15	3.95%	180.37
4.00%	4.25%	75,388,633	35.25%	1,046	35.08%	72,073.26	4.14%	180.69
4.25%	4.50%	20,221,087	9.46%	260	8.72%	77,773.41	4.39%	190.06
4.50%	4.75%	11,538,012	5.40%	156	5.23%	73,961.61	4.62%	191.77
4.75%	5.00%	4,320,880	2.02%	67	2.25%	64,490.75	4.87%	199.61
5.00%	5.25%	2,706,692	1.27%	40	1.34%	67,667.29	5.13%	217.60
5.25%	5.50%	446,651	0.21%	12	0.40%	37,220.91	5.41%	205.48
5.50%	5.75%	260,153	0.12%	5	0.17%	52,030.51	5.72%	200.95
5.75%	6.00%	202,758	0.09%	9	0.30%	22,528.67	5.93%	222.30
6.00%	6.25%	204,219	0.10%	7	0.23%	29,174.10	6.12%	208.68
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		213,848,168	100.00%	2,982	100.00%	71,713.00	3.88%	184.34

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		665,551	0.31%	25	0.84%	26,622.03	0.49%	194.98
<	1/1/2020	1,186,653	0.55%	15	0.50%	79,110.17	2.50%	189.80
1/1/2020	1/1/2021	7,032,408	3.29%	99	3.32%	71,034.43	3.03%	175.27
1/1/2021	1/1/2022	14,884,206	6.96%	213	7.14%	69,878.90	3.82%	175.23
1/1/2022	1/1/2023	3,063,088	1.43%	51	1.71%	60,060.55	3.50%	174.55
1/1/2023	1/1/2024	3,333,473	1.56%	49	1.64%	68,030.07	3.32%	190.05
1/1/2024	1/1/2025	2,336,244	1.09%	40	1.34%	58,406.11	2.78%	180.60
1/1/2025	1/1/2026	21,159,671	9.99%	288	9.66%	73,471.08	3.70%	176.49
1/1/2026	1/1/2027	114,878,396	53.72%	1,593	53.42%	72,114.50	4.07%	185.05
1/1/2027	1/1/2028	5,877,724	2.75%	93	3.12%	63,201.33	4.15%	197.44
1/1/2028	1/1/2029	1,676,013	0.78%	35	1.17%	47,886.09	3.39%	183.60
1/1/2029	1/1/2030	1,642,957	0.77%	22	0.74%	74,679.85	2.51%	175.54
1/1/2030	1/1/2031	395,918	0.19%	6	0.20%	65,986.30	2.66%	149.27
1/1/2031	1/1/2032	3,010,836	1.41%	39	1.31%	77,200.92	4.23%	165.42
1/1/2032	1/1/2033	1,076,600	0.50%	16	0.54%	67,287.51	3.73%	187.23
1/1/2033	1/1/2034	903,320	0.42%	13	0.44%	69,486.17	3.11%	179.05
1/1/2034	1/1/2035	1,293,481	0.60%	17	0.57%	76,087.10	2.88%	188.60
1/1/2035	1/1/2036	5,253,651	2.46%	69	2.31%	76,139.87	3.11%	194.23
1/1/2036	1/1/2037	20,569,229	9.62%	252	8.45%	81,623.93	4.03%	199.55
1/1/2037	1/1/2038	2,143,225	1.00%	28	0.94%	76,543.74	4.41%	212.69
1/1/2038	1/1/2039	1,465,524	0.69%	18	0.60%	81,418.00	5.14%	221.80
1/1/2039	1/1/2040	0	0.00%	1	0.03%	0.06	3.95%	-
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%	-
Total		213,848,168	100.00%	2,982	100.00%	71,713.00	3.88%	184.34

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	30,792	0.01%	3	0.10%	10,263.92	3.94%	0.14
01-Jan-2020 - 31-Dec-2020	71,899	0.03%	4	0.13%	17,974.81	2.20%	10.12
01-Jan-2021 - 31-Dec-2021	765,709	0.36%	15	0.50%	51,047.24	3.61%	19.52
01-Jan-2022 - 31-Dec-2022	409,253	0.19%	14	0.47%	29,232.37	3.38%	32.22
01-Jan-2023 - 31-Dec-2023	162,503	0.08%	5	0.17%	32,500.61	4.07%	42.84
01-Jan-2024 - 31-Dec-2024	404,420	0.19%	6	0.20%	67,403.34	4.10%	54.75
01-Jan-2025 - 31-Dec-2025	1,147,141	0.54%	21	0.70%	54,625.74	3.69%	69.15
01-Jan-2026 - 31-Dec-2026	3,005,574	1.41%	62	2.08%	48,476.99	3.76%	79.65
01-Jan-2027 - 31-Dec-2027	2,933,791	1.37%	40	1.34%	73,344.77	4.02%	91.61
01-Jan-2028 - 31-Dec-2028	3,968,956	1.86%	62	2.08%	64,015.41	4.00%	104.06
01-Jan-2029 - 31-Dec-2029	3,783,767	1.77%	61	2.05%	62,028.96	3.92%	115.63
01-Jan-2030 - 31-Dec-2030	4,681,989	2.19%	70	2.35%	66,885.27	4.00%	127.63
01-Jan-2031 - 31-Dec-2031	10,507,389	4.91%	140	4.69%	75,052.78	3.94%	138.66
01-Jan-2032 - 31-Dec-2032	4,923,135	2.30%	65	2.18%	75,740.55	3.93%	150.88
01-Jan-2033 - 31-Dec-2033	4,006,385	1.87%	52	1.74%	77,045.87	3.93%	162.89
01-Jan-2034 - 31-Dec-2034	3,764,784	1.76%	46	1.54%	81,843.12	3.84%	175.88
01-Jan-2035 - 31-Dec-2035	15,370,216	7.19%	196	6.57%	78,419.47	3.31%	192.32
01-Jan-2036 - 31-Dec-2036	139,557,139	65.26%	1,886	63.25%	73,996.36	3.90%	198.77
01-Jan-2037 - 31-Dec-2037	10,575,289	4.95%	159	5.33%	66,511.25	4.07%	210.69
01-Jan-2038 - 31-Dec-2038	2,604,467	1.22%	42	1.41%	62,011.13	4.76%	221.71
01-Jan-2039 - 31-Dec-2039	422,765	0.20%	14	0.47%	30,197.53	2.38%	237.54
01-Jan-2040 - 31-Dec-2040	203,712	0.10%	8	0.27%	25,463.99	4.86%	247.99
01-Jan-2041 - 31-Dec-2041	142,685	0.07%	4	0.13%	35,671.19	5.11%	263.07
01-Jan-2042 - 31-Dec-2042	120,241	0.06%	1	0.03%	120,241.00	4.10%	267.00
01-Jan-2043 - 31-Dec-2043	273,061	0.13%	5	0.17%	54,612.22	4.44%	284.56
01-Jan-2044 - 31-Dec-2044	11,126	0.01%	1	0.03%	11,125.99	4.10%	291.00
Total	213,848,168	100.00%	2,982	100.00%	71,713.00	3.88%	184.34

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	213,848,168	100.00%	2,982	100.00%	71,713.00	3.88%	184.34
<	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%	-
Total		213,848,168	100.00%	2,982	100.00%	71,713.00	3.88%	184.34

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,546,069	3.06%	48	3.09%	136,376.43	4.03%	186.45
Utrecht	12,107,731	5.66%	86	5.54%	140,787.57	3.81%	181.94
Zeeland	4,938,404	2.31%	36	2.32%	137,177.89	3.89%	184.45
Zuid-Holland	48,743,234	22.79%	357	23.02%	136,535.67	3.78%	182.92
Flevoland	6,078,304	2.84%	40	2.58%	151,957.60	3.78%	184.24
Friesland	9,215,502	4.31%	76	4.90%	121,256.61	3.72%	179.72
Gelderland	22,162,333	10.36%	156	10.06%	142,066.24	3.90%	185.06
Groningen	8,411,586	3.93%	67	4.32%	125,546.07	3.95%	182.82
Limburg	18,654,531	8.72%	137	8.83%	136,164.46	4.09%	187.18
Noord-Brabant	29,776,686	13.92%	211	13.60%	141,121.74	3.88%	186.00
Noord-Holland	27,826,686	13.01%	201	12.96%	138,442.02	3.91%	183.95
Overijssel	19,386,943	9.07%	136	8.77%	142,551.05	3.90%	186.03
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	213,848,168	100.00%	1,551	100.00%	137,877.61	3.88%	184.34

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	205,723,151	96.20%	1,481	95.49%	138,908.27	3.89%	183.98
Shop/House	128,143	0.06%	1	0.06%	128,143.28	4.50%	212.00
Condominium	7,404,044	3.46%	62	4.00%	119,420.06	3.55%	194.90
Condominium with garage	592,830	0.28%	7	0.45%	84,690.04	4.08%	173.63
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	213,848,168	100.00%	1,551	100.00%	137,877.61	3.88%	184.34

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	287,738	0.13%	22	1.42%	13,079.00	4.13%	179.22
25,000	2,993,698	1.40%	74	4.77%	40,455.38	4.01%	182.50
50,000	8,303,352	3.88%	130	8.38%	63,871.94	3.96%	183.98
75,000	18,109,891	8.47%	203	13.09%	89,211.29	3.97%	185.14
100,000	26,890,300	12.57%	237	15.28%	113,461.18	3.81%	181.19
125,000	30,401,896	14.22%	221	14.25%	137,565.14	3.93%	181.01
150,000	37,817,127	17.68%	234	15.09%	161,611.65	3.88%	182.12
175,000	35,161,036	16.44%	188	12.12%	187,026.79	3.83%	185.24
200,000	31,115,237	14.55%	147	9.48%	211,668.28	3.84%	187.94
225,000	20,937,298	9.79%	88	5.67%	237,923.84	3.90%	190.88
250,000	1,544,222	0.72%	6	0.39%	257,370.34	4.04%	176.46
275,000	300,000	0.13%	1	0.06%	286,372.53	4.61%	176.23
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%	-
Total	213,848,168	100.00%	1,551	100.00%	137,877.61	3.88%	184.34