

**E-MAC NL 2006-NHG I Investor report October 2020**

**Cashflow analysis for the period**

Total interest received	2,362,371	
Interest received on transaction accounts	(35)	
Liquidity available	3,600,000	
Reserve account available	1,544,516	
Receivables under hedging arrangements	-	
Total funds available		7,506,852
Company management expenses	2,606	
MPT fee	43,809	
Administration fee	3,480	
Third party fees	26,737	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	2,398,866	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	111	
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		2,482,048
Available after distribution of funds		5,024,803
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,424,803	
Available liquidity		5,024,803
Net cashflow		-

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction</b>	
Unpaid Swap Subordinated Amount	35,513,099
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	37,449,555

Total

**Collateral**

Starting principal balance	185,587,325
Principal redemptions and repayments in quarterly calculation period	(10,144,993)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(111)
Ending principal balance	175,442,222
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-20	175,442,222
Repurchase of loans with a Non -NHG part on October 2020	-
Redemptions reserved for purchase Further Advances per 27 October 2020	-
Substitution of loans as per 27 October 2020	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	175,442,222

**Principal Deficiency Ledger**

Class A	Start balance	New Losses This Period	Repayment from Interest Available		End balance
			Amount	111	
Total	-	111	111	-	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	20.30%	19.74%	8.07%

	Number of loans	Balance	Percentage of total
<b>Delinquency table</b>			
Current	1,302	173,835,613	99.08%
31 - 60 days	7	900,171	0.51%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	5	706,438	0.40%
In repossession	-	-	-
Total	1,314	175,442,222	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	111	58,989	859,604

**Characteristics**

Number of borrowers	1314		
Number of loanparts	2496		
	(weighted) average	Minimum	Maximum
Loan size borrower	133,518	1,000	264,999
Loan part size	70,289	1,000	240,000
Coupon	3.79%	0.13%	6.25%
Remaining maturity (months)	173	2	279
Remaining interest period (months)	83	1	210
Original interest period (months)	224	1	360
Seasoning (months)	157.4	2.0	182.0
Loan to Original Foreclosure Value (1)	84.6%	0.1%	161.3%



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	6,792	0.01%	1	0.04%	8,791.70	2.15%	15.00
01-Jan-2020 - 31-Dec-2020	21,880	0.01%	1	0.04%	21,879.74	2.35%	2.00
01-Jan-2021 - 31-Dec-2021	541,476	0.31%	10	0.40%	54,147.62	3.32%	8.34
01-Jan-2022 - 31-Dec-2022	266,246	0.15%	12	0.48%	22,187.15	3.55%	18.51
01-Jan-2023 - 31-Dec-2023	69,508	0.04%	3	0.12%	23,169.26	4.12%	31.62
01-Jan-2024 - 31-Dec-2024	349,509	0.20%	6	0.24%	58,251.57	4.08%	42.81
01-Jan-2025 - 31-Dec-2025	953,473	0.54%	18	0.72%	52,970.70	3.62%	57.62
01-Jan-2026 - 31-Dec-2026	2,308,994	1.32%	53	2.12%	43,565.92	3.68%	67.78
01-Jan-2027 - 31-Dec-2027	2,141,541	1.22%	29	1.16%	73,846.25	3.83%	79.47
01-Jan-2028 - 31-Dec-2028	3,296,847	1.88%	55	2.20%	59,942.67	3.94%	92.06
01-Jan-2029 - 31-Dec-2029	3,046,144	1.74%	52	2.08%	58,579.69	3.87%	103.59
01-Jan-2030 - 31-Dec-2030	3,510,624	2.00%	54	2.16%	65,011.56	3.77%	115.77
01-Jan-2031 - 31-Dec-2031	8,428,607	4.80%	115	4.61%	73,292.23	3.83%	127.46
01-Jan-2032 - 31-Dec-2032	3,875,624	2.21%	54	2.16%	71,770.82	3.93%	138.83
01-Jan-2033 - 31-Dec-2033	3,332,294	1.90%	45	1.80%	74,050.97	3.90%	150.88
01-Jan-2034 - 31-Dec-2034	2,948,879	1.68%	38	1.52%	77,602.07	3.80%	163.87
01-Jan-2035 - 31-Dec-2035	13,412,584	7.65%	167	6.69%	80,314.87	3.09%	180.34
01-Jan-2036 - 31-Dec-2036	114,382,069	65.20%	1,577	63.18%	72,531.43	3.82%	186.77
01-Jan-2037 - 31-Dec-2037	9,272,781	5.29%	143	5.73%	64,844.62	4.12%	198.52
01-Jan-2038 - 31-Dec-2038	2,295,177	1.31%	36	1.44%	63,754.92	4.73%	209.81
01-Jan-2039 - 31-Dec-2039	329,015	0.19%	11	0.44%	29,910.49	2.71%	225.42
01-Jan-2040 - 31-Dec-2040	130,322	0.07%	6	0.24%	21,720.31	2.99%	238.78
01-Jan-2041 - 31-Dec-2041	123,163	0.07%	3	0.12%	41,054.21	5.00%	252.33
01-Jan-2042 - 31-Dec-2042	117,241	0.07%	1	0.04%	117,241.00	4.10%	255.00
01-Jan-2043 - 31-Dec-2043	268,583	0.15%	5	0.20%	53,716.52	4.44%	272.53
01-Jan-2044 - 31-Dec-2044	10,852	0.01%	1	0.04%	10,852.25	4.10%	279.00
<b>Total</b>	<b>175,442,222</b>	<b>100.00%</b>	<b>2,496</b>	<b>100.00%</b>	<b>70,289.35</b>	<b>3.79%</b>	<b>173.16</b>

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		175,442,222	100.00%	2,496	100.00%	70,289.35	3.79%	173.16
<	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>175,442,222</b>	<b>100.00%</b>	<b>2,496</b>	<b>100.00%</b>	<b>70,289.35</b>	<b>3.79%</b>	<b>173.16</b>

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,091,915	2.90%	40	3.04%	127,297.87	3.96%	172.94
Utrecht	10,078,916	5.74%	73	5.56%	138,067.34	3.74%	171.29
Zeeland	3,920,859	2.23%	30	2.28%	130,695.30	3.92%	171.71
Zuid-Holland	40,457,632	23.06%	305	23.21%	132,647.97	3.86%	171.28
Flevoland	4,877,343	2.78%	32	2.44%	152,416.96	3.54%	170.76
Friesland	6,844,093	3.90%	58	4.41%	118,001.61	3.72%	168.78
Gelderland	17,541,258	10.00%	127	9.67%	138,120.14	3.84%	174.14
Groningen	7,214,216	4.11%	60	4.57%	120,236.94	3.81%	173.64
Limburg	15,432,452	8.80%	121	9.21%	127,540.92	4.02%	175.04
Noord-Brabant	25,370,322	14.46%	184	14.00%	137,882.18	3.80%	175.73
Noord-Holland	22,716,181	12.95%	173	13.17%	131,307.40	3.85%	173.32
Overijssel	15,897,037	9.06%	111	8.45%	143,216.55	3.81%	174.69
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>175,442,222</b>	<b>100.00%</b>	<b>1,314</b>	<b>100.00%</b>	<b>133,517.67</b>	<b>3.79%</b>	<b>173.16</b>

**Property type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	168,419,864	96.00%	1,252	96.28%	134,520.66	3.80%	172.81
Shop/House	105,643	0.06%	1	0.08%	105,643.28	4.50%	200.00
Condominium	6,479,811	3.68%	56	4.28%	115,710.92	3.52%	182.15
Condominium with garage	436,903	0.25%	5	0.38%	87,380.62	4.11%	165.57
Unknown	-	0.00%	-	-	-	0.00%	-
<b>Total</b>	<b>175,442,222</b>	<b>100.00%</b>	<b>1,314</b>	<b>100.00%</b>	<b>133,517.67</b>	<b>3.79%</b>	<b>173.16</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	487,423	0.28%	31	2.36%	15,723.31	4.09%	154.21
25,000	2,914,277	1.66%	71	5.40%	41,046.15	3.93%	172.28
50,000	7,568,451	4.31%	120	9.13%	63,070.42	3.81%	175.09
75,000	15,671,334	8.93%	177	13.47%	88,538.61	3.84%	172.35
100,000	22,954,540	13.08%	204	15.53%	112,522.26	3.80%	170.80
125,000	26,665,397	15.20%	193	14.69%	138,162.68	3.80%	170.94
150,000	29,076,751	16.57%	180	13.70%	161,537.50	3.79%	170.65
175,000	27,076,548	15.43%	145	11.04%	186,734.81	3.70%	175.26
200,000	25,076,633	14.29%	118	8.98%	212,530.79	3.80%	175.15
225,000	16,914,147	9.64%	71	5.40%	238,227.42	3.82%	179.21
250,000	1,034,722	0.59%	4	0.30%	258,680.50	3.96%	160.48
275,000	-	0.00%	-	0.00%	-	0.00%	-
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%	-
<b>Total</b>	<b>175,442,222</b>	<b>100.00%</b>	<b>1,314</b>	<b>100.00%</b>	<b>133,517.67</b>	<b>3.79%</b>	<b>173.16</b>