

E-MAC NL 2006-NHG I Investor report January 2021

Cashflow analysis for the period

Total interest received	2,268,543	
Interest received on transaction accounts	(37)	
Liquidity available	3,600,000	
Reserve account available	1,424,803	
Receivables under hedging arrangements	-	
Total funds available		7,293,309
Company management expenses	2,767	
MPT fee	40,458	
Administration fee	3,216	
Third party fees	4,666	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Payments under hedging arrangements	2,338,565	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	952	
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		2,396,925
Available after distribution of funds		4,896,385
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,296,385	
Available liquidity		4,896,385
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	38,441,431
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	40,377,887

Total

Collateral

Starting principal balance	175,442,222
Principal redemptions and repayments in quarterly calculation period	(9,835,320)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(952)
Ending principal balance	165,605,949
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-21	165,605,949
Repurchase of loans with a Non -NHG part on January 2021	-
Redemptions reserved for purchase Further Advances per 25 January 2021	-
Substitution of loans as per 25 January 2021	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	165,605,949

Principal Deficiency Ledger

Class A	Start balance	New Losses This Period	Repayment from Interest Available		End balance
			Amount	952	
Total	-	952	952	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	19.74%	20.15%	8.30%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	1,246	164,430,084	99.29%
31 - 60 days	3	486,131	0.29%
61 - 90 days	-	-	0.00%
91 - 120 days	1	132,500	0.08%
120+ days	4	557,234	0.34%
In repossession			
Total	1,254	165,605,949	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	111	952	1,702	858,854

Characteristics

Number of borrowers	1254		
Number of loanparts	2375		
	(weighted) average	Minimum	Maximum
Loan size borrower	132,062	1,000	264,999
Loan part size	69,729	1,000	240,000
Coupon	3.78%	0.09%	6.25%
Remaining maturity (months)	171	1	276
Remaining interest period (months)	82	1	207
Original interest period (months)	224	1	360
Seasoning (months)	160.4	1.0	184.0
Loan to Original Foreclosure Value (2)	0.0%	0.0%	0.0%

Redemption type

Table with columns: Redemption Type, Value, As % of total, no.parts, As % of total, Average Loan parts, WAC, WAM. Rows include Annuity, Hybrid (switch), Investment Only, Life, Life (external policy), Linear, Savinas, Universal Life, Total.

Interest Term

Table with columns: Interest Term, Value, As % of total, no.parts, As % of total, Average Loan parts, WAC, WAM. Rows list interest terms from 1 to 360, with a Total row.

Mortgage coupons

Table with columns: from, until, Value, As % of total, no.parts, As % of total, Average Loan parts, WAC, WAM. Rows list mortgage coupon rates from 2.50% to 7.50% and Unknown, with a Total row.

Interest reset date

Table with columns: from, until, Value, As % of total, no.parts, As % of total, Average Loan parts, WAC, WAM. Rows list interest reset dates from 01/01/2021 to 01/01/2050, with a Total row.

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	0.01%	1	0.04%	8,791.70	2.15%	18.00
01-Jan-2021 - 31-Dec-2021	478,988	0.29%	10	0.42%	47,898.82	3.41%	5.91
01-Jan-2022 - 31-Dec-2022	262,713	0.16%	12	0.51%	21,892.75	3.54%	15.48
01-Jan-2023 - 31-Dec-2023	68,866	0.04%	3	0.13%	22,955.35	4.12%	28.63
01-Jan-2024 - 31-Dec-2024	248,289	0.15%	4	0.17%	62,072.28	4.04%	40.33
01-Jan-2025 - 31-Dec-2025	764,010	0.48%	15	0.63%	50,933.98	3.50%	55.21
01-Jan-2026 - 31-Dec-2026	2,062,336	1.25%	48	2.02%	42,965.33	3.73%	64.49
01-Jan-2027 - 31-Dec-2027	1,858,649	1.12%	25	1.05%	74,345.95	4.00%	76.83
01-Jan-2028 - 31-Dec-2028	3,137,989	1.89%	54	2.27%	58,110.90	3.93%	88.88
01-Jan-2029 - 31-Dec-2029	2,780,424	1.68%	47	1.98%	59,157.96	3.94%	100.33
01-Jan-2030 - 31-Dec-2030	3,288,074	1.99%	52	2.19%	63,232.20	3.79%	112.72
01-Jan-2031 - 31-Dec-2031	7,967,929	4.81%	111	4.67%	71,783.14	3.80%	124.40
01-Jan-2032 - 31-Dec-2032	3,564,238	2.15%	52	2.19%	68,543.03	3.91%	135.74
01-Jan-2033 - 31-Dec-2033	3,285,183	1.98%	45	1.89%	73,004.07	3.90%	147.91
01-Jan-2034 - 31-Dec-2034	2,549,210	1.54%	33	1.39%	77,248.80	3.76%	160.94
01-Jan-2035 - 31-Dec-2035	12,889,206	7.78%	161	6.78%	80,057.18	3.04%	177.30
01-Jan-2036 - 31-Dec-2036	108,395,297	65.45%	1,507	63.45%	71,927.87	3.81%	183.74
01-Jan-2037 - 31-Dec-2037	8,792,249	5.31%	135	5.68%	65,127.77	4.12%	195.62
01-Jan-2038 - 31-Dec-2038	2,278,356	1.38%	36	1.52%	63,287.68	4.73%	206.79
01-Jan-2039 - 31-Dec-2039	310,435	0.19%	10	0.42%	31,043.47	2.50%	222.20
01-Jan-2040 - 31-Dec-2040	96,197	0.06%	4	0.17%	24,049.27	2.25%	236.06
01-Jan-2041 - 31-Dec-2041	123,065	0.07%	3	0.13%	41,021.54	5.00%	249.33
01-Jan-2042 - 31-Dec-2042	117,241	0.07%	1	0.04%	117,241.00	4.10%	252.00
01-Jan-2043 - 31-Dec-2043	267,432	0.16%	5	0.21%	53,486.36	4.44%	269.52
01-Jan-2044 - 31-Dec-2044	10,782	0.01%	1	0.04%	10,782.05	4.10%	276.00
Total	165,605,949	100.00%	2,375	100.00%	69,728.82	3.78%	170.63

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		165,605,949	100.00%	2,375	100.00%	69,728.82	3.78%	170.63
<	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		165,605,949	100.00%	2,375	100.00%	69,728.82	3.78%	170.63

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,392,039	2.65%	35	2.79%	125,486.83	4.00%	171.43
Utrecht	9,702,220	5.86%	71	5.66%	136,650.99	3.73%	168.22
Zeeland	3,715,584	2.24%	29	2.31%	128,123.59	3.89%	170.92
Zuid-Holland	38,809,463	23.43%	296	23.60%	131,113.05	3.63%	168.22
Flevoland	4,495,241	2.71%	29	2.31%	155,008.32	3.49%	170.42
Friesland	6,753,480	4.05%	57	4.55%	118,482.10	3.71%	165.82
Gelderland	15,751,003	9.51%	118	9.41%	133,483.07	3.85%	173.19
Groningen	6,436,903	3.89%	54	4.31%	119,201.90	3.81%	171.00
Limburg	14,795,396	8.93%	116	9.25%	127,546.52	4.04%	172.38
Noord-Brabant	24,553,722	14.83%	181	14.43%	135,655.92	3.80%	172.75
Noord-Holland	21,002,753	12.68%	161	12.84%	130,451.88	3.81%	170.63
Overijssel	15,198,147	9.18%	107	8.53%	142,038.75	3.83%	172.24
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	165,605,949	100.00%	1,254	100.00%	132,062.16	3.78%	170.63

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	158,833,638	96.91%	1,194	96.22%	133,026.50	3.79%	170.32
Condominium	6,338,997	3.83%	55	4.39%	115,254.48	3.52%	178.81
Condominium with garage	433,315	0.26%	5	0.40%	86,662.94	4.12%	162.40
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	165,605,949	100.00%	1,254	100.00%	132,062.16	3.78%	170.63

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	-	-	-	-	-	-
0	0	0.00%	-	0.00%	-	0.00%	-
25,000	518,619	0.31%	33	2.63%	15,715.73	4.10%	149.38
50,000	2,791,451	1.69%	69	5.50%	40,455.81	3.90%	169.52
75,000	7,757,352	4.68%	122	9.73%	63,584.85	3.80%	173.38
100,000	15,380,643	9.29%	173	13.80%	88,905.45	3.82%	168.48
125,000	21,635,775	13.06%	192	15.31%	112,686.33	3.80%	168.16
150,000	24,847,042	15.00%	180	14.35%	138,039.12	3.76%	168.75
175,000	27,456,667	16.58%	170	13.56%	161,509.81	3.80%	169.33
200,000	25,850,384	15.61%	138	11.00%	187,321.62	3.71%	171.98
225,000	23,131,882	13.97%	109	8.69%	212,219.10	3.74%	172.46
250,000	15,463,113	9.34%	65	5.18%	237,894.05	3.82%	177.23
275,000	773,022	0.47%	3	0.24%	257,674.00	4.37%	147.47
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%	-
>	-	-	-	-	-	-	-
Total	165,605,949	100.00%	1,254	100.00%	132,062.16	3.78%	170.63