

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

Cashflow analysis for the period

Total interest received	1,895,149	
Interest received on transaction accounts	(18)	
Liquidity available	3,600,000	
Reserve account available	1,296,385	
Receivables under hedging arrangements	-	
Total funds available		6,791,516
Company management expenses	22,682	
MPT fee	39,501	
Administration fee	3,140	
Third party fees	27,657	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Payments under hedging arrangements	2,002,380	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	19,084	
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		2,120,814
Available after distribution of funds		4,670,702
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,070,702	
Available liquidity		4,670,702
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	38,509,008
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	40,445,464

Total

Collateral

Starting principal balance	165,605,949
Principal redemptions and repayments in quarterly calculation period	(10,273,747)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(19,084)
Ending principal balance	155,313,118
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-21	155,313,118
Repurchase of loans with a Non -NHG part on April 2021	-
Redemptions reserved for purchase Further Advances per 26 April 2021	-
Substitution of loans as per 26 April 2021	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	155,313,118

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	20.15%	22.20%	8.55%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	1,186	154,239,966	99.31%
31 - 60 days	2	371,365	0.24%
61 - 90 days	1	113,753	0.07%
91 - 120 days	1	132,500	0.09%
120+ days	3	455,534	0.29%
In repossession			
Total	1,193	155,313,118	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	952	19,084	19,615	858,324

Characteristics

Number of borrowers	1193		
Number of loanparts	2244		
	(weighted) average	Minimum	Maximum
Loan size borrower	130,187	1,000	264,999
Loan part size	69,213	1,000	240,000
Coupon	3.71%	0.10%	6.25%
Remaining maturity (months)	168	5	273
Remaining interest period (months)	84	1	204
Original interest period (months)	224	1	360
Seasoning (months)	163.3	2.0	187.0
Loan to Original Foreclosure Value (1)	83.7%	0.3%	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	8,792	0.01%	1	0.04%	8,791.70	2.15%	21.00
01-Jan-2021 - 31-Dec-2021	361,579	0.23%	6	0.27%	60,263.19	1.91%	3.48
01-Jan-2022 - 31-Dec-2022	185,808	0.12%	9	0.40%	20,645.29	3.14%	12.50
01-Jan-2023 - 31-Dec-2023	68,217	0.04%	3	0.13%	22,739.02	4.11%	25.65
01-Jan-2024 - 31-Dec-2024	177,181	0.11%	3	0.13%	59,060.28	4.06%	38.65
01-Jan-2025 - 31-Dec-2025	751,935	0.48%	14	0.62%	53,709.66	3.49%	52.29
01-Jan-2026 - 31-Dec-2026	2,011,550	1.30%	48	2.14%	41,907.29	3.70%	61.47
01-Jan-2027 - 31-Dec-2027	1,572,423	1.01%	23	1.02%	68,366.20	4.00%	73.88
01-Jan-2028 - 31-Dec-2028	2,940,538	1.89%	51	2.27%	57,657.60	3.78%	85.79
01-Jan-2029 - 31-Dec-2029	2,480,822	1.60%	43	1.92%	57,693.54	3.82%	97.47
01-Jan-2030 - 31-Dec-2030	3,075,713	1.98%	50	2.23%	61,514.25	3.71%	109.79
01-Jan-2031 - 31-Dec-2031	7,131,242	4.59%	101	4.50%	70,606.35	3.76%	121.45
01-Jan-2032 - 31-Dec-2032	3,278,841	2.11%	49	2.18%	66,915.13	3.84%	132.69
01-Jan-2033 - 31-Dec-2033	3,103,080	2.00%	43	1.92%	72,164.65	3.72%	145.06
01-Jan-2034 - 31-Dec-2034	2,194,449	1.41%	30	1.34%	73,148.30	3.59%	158.29
01-Jan-2035 - 31-Dec-2035	12,203,350	7.86%	153	6.82%	79,760.46	3.09%	174.31
01-Jan-2036 - 31-Dec-2036	102,092,239	65.73%	1,427	63.59%	71,543.27	3.72%	180.78
01-Jan-2037 - 31-Dec-2037	8,531,398	5.49%	132	5.88%	64,631.80	4.10%	192.61
01-Jan-2038 - 31-Dec-2038	2,266,461	1.46%	36	1.60%	62,957.25	4.72%	203.79
01-Jan-2039 - 31-Dec-2039	285,435	0.18%	9	0.40%	31,714.96	2.71%	219.05
01-Jan-2040 - 31-Dec-2040	95,197	0.06%	4	0.18%	24,049.27	2.25%	233.06
01-Jan-2041 - 31-Dec-2041	122,965	0.08%	3	0.13%	40,988.38	5.00%	246.33
01-Jan-2042 - 31-Dec-2042	116,120	0.07%	1	0.04%	116,120.00	4.10%	249.00
01-Jan-2043 - 31-Dec-2043	246,073	0.16%	4	0.18%	61,518.29	4.46%	266.63
01-Jan-2044 - 31-Dec-2044	10,711	0.01%	1	0.04%	10,711.13	4.10%	273.00
Total	155,313,118	100.00%	2,244	100.00%	69,212.62	3.71%	168.19

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		155,313,118	100.00%	2,244	100.00%	69,212.62	3.71%	168.19
<	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		155,313,118	100.00%	2,244	100.00%	69,212.62	3.71%	168.19

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,204,155	2.71%	33	2.77%	127,398.64	3.95%	168.52
Utrecht	8,929,879	5.75%	66	5.53%	135,301.20	3.62%	166.01
Zeeland	3,460,474	2.23%	27	2.26%	128,165.69	3.82%	170.01
Zuid-Holland	36,452,701	23.47%	281	23.55%	129,724.92	3.54%	165.85
Flevoland	4,203,212	2.71%	27	2.26%	155,674.50	3.43%	166.27
Friesland	6,397,689	4.12%	55	4.61%	116,321.63	3.69%	163.05
Gelderland	14,556,337	9.37%	113	9.47%	128,817.14	3.81%	171.62
Groningen	6,004,363	3.87%	50	4.19%	120,087.27	3.62%	167.60
Limburg	14,435,945	9.29%	115	9.64%	125,529.95	3.96%	170.38
Noord-Brabant	22,270,790	14.34%	169	14.17%	131,779.82	3.79%	170.65
Noord-Holland	19,823,081	12.76%	154	12.91%	128,721.31	3.71%	167.85
Overijssel	14,574,492	9.38%	103	8.63%	141,499.92	3.76%	169.06
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	155,313,118	100.00%	1,193	100.00%	130,187.02	3.71%	168.19

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	148,939,952	96.90%	1,134	96.05%	131,340.35	3.72%	167.85
Condominium	5,945,803	3.83%	54	4.53%	110,107.47	3.46%	177.28
Condominium with garage	427,363	0.28%	5	0.42%	85,472.56	4.11%	160.45
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	155,313,118	100.00%	1,193	100.00%	130,187.02	3.71%	168.19

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	-	-
0	25,000	0.32%	34	2.85%	14,477.30	3.96%	149.71
25,000	50,000	3.156,046	80	6.71%	39,450.58	3.88%	163.80
50,000	75,000	7,503,903	116	9.72%	64,688.82	3.74%	170.40
75,000	100,000	14,845,514	166	13.91%	89,430.81	3.66%	166.38
100,000	125,000	20,251,787	180	15.09%	112,509.93	3.69%	166.04
125,000	150,000	22,668,517	164	13.75%	138,222.66	3.62%	166.52
150,000	175,000	26,362,082	163	13.66%	161,730.57	3.77%	166.88
175,000	200,000	23,994,303	128	10.73%	187,455.49	3.68%	169.86
200,000	225,000	21,003,567	99	8.30%	212,157.24	3.74%	169.88
225,000	250,000	14,262,150	60	5.03%	237,702.50	3.73%	174.69
250,000	275,000	773,022	3	0.25%	257,674.00	4.37%	144.47
275,000	300,000	-	-	0.00%	-	0.00%	-
300,000	325,000	-	-	0.00%	-	0.00%	-
325,000	350,000	-	-	0.00%	-	0.00%	-
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	-	-	0.00%	-	0.00%	-
400,000	425,000	-	-	0.00%	-	0.00%	-
425,000	450,000	-	-	0.00%	-	0.00%	-
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	-	-	0.00%	-	0.00%	-
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	155,313,118	100.00%	1,193	100.00%	130,187.02	3.71%	168.19