

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

Cashflow analysis for the period

Total interest received	1,824,241	
Interest received on transaction accounts	(4)	
Liquidity available	3,600,000	
Reserve account available	884,824	
Receivables under hedging arrangements	-	
Total funds available		6,309,061
Company management expenses	2,249	
MPT fee	34,411	
Administration fee	2,729	
Third party fees	28,449	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	1,915,817	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	20,191	
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		2,010,286
Available after distribution of funds		4,298,775
Undrawn Liquidity Facility	3,600,000	
Reserve account	698,775	
Available liquidity		4,298,775
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction

Unpaid Swap Subordinated Amount	38,321,118
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	40,257,574

Total

Collateral

Starting principal balance	145,534,687
Principal redemptions and repayments in quarterly calculation period	(9,677,253)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(20,191)
Ending principal balance	135,837,242
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-21	135,837,242
Repurchase of loans with a Non -NHG part on October 2021	-
Redemptions reserved for purchase Further Advances per 26 October 2021	-
Substitution of loans as per 26 October 2021	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	135,837,242

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Total	-	20,191	20,191	-

Performance

	Last period	This period	Since issue
Prepayment rate	22.48%	23.59%	9.08%

	Number of loans	Balance	Percentage of total
Current	1,059	134,469,635	98.99%
31 - 60 days	3	380,517	0.28%
61 - 90 days	4	531,556	0.39%
91 - 120 days	1	181,000	0.13%
120+ days	2	274,534	0.20%
In repossession	-	-	-
Total	1,069	135,837,242	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	20,191	22,581	854,459

Characteristics

Number of borrowers	1069		
Number of loanparts	1996		
	(weighted) average	Minimum	Maximum
Loan size borrower	127,069	1,000	255,023
Loan part size	68,055	1,000	227,800
Coupon	3.64%	0.09%	6.25%
Remaining maturity (months)	163	2	267
Remaining interest period (months)	83	1	198
Original interest period (months)	225	1	360
Seasoning (months)	168.6	5.0	193.0
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	8,878,972	6.54%	198	9.92%	44,843.29	3.65%	163.90
Hybride (switch)	556,099	0.41%	9	0.45%	61,788.83	3.95%	170.03
Investment Only	75,908,453	55.88%	1,163	58.27%	65,269.52	3.64%	172.70
Investment	1,746,874	1.28%	27	1.35%	64,699.05	3.73%	161.01
Life	39,516,908	28.09%	467	23.40%	84,618.65	3.60%	145.84
Life (external policy)	50,558	0.04%	1	0.05%	50,558.45	4.55%	86.00
Linear	242,454	0.18%	4	0.20%	60,613.47	2.85%	152.80
Savings	2,566,282	1.89%	48	2.40%	53,464.21	4.22%	165.60
Universal Life	6,370,641	4.69%	79	3.96%	80,641.03	3.67%	146.23
Total	135,837,242	100.00%	1,996	100.00%	68,054.73	3.64%	162.71

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	418,323	0.31%	15	0.75%	27,888.20	0.47%	162.14
12	897,665	0.66%	15	0.75%	59,844.32	1.25%	144.83
12	37,500	0.03%	1	0.05%	37,500.00	1.31%	21.00
24	818,970	0.60%	11	0.55%	74,451.83	1.33%	161.35
36	-	0.00%	-	0.00%	-	0.00%	-
48	3,406,644	2.51%	62	3.11%	54,945.88	1.96%	157.29
60	1,515,956	1.12%	20	1.00%	75,797.79	2.42%	164.59
72	2,101,837	1.55%	30	1.50%	70,061.24	2.05%	148.89
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	12,318,960	9.07%	182	9.12%	67,686.59	2.67%	168.86
120	-	0.00%	-	0.00%	-	0.00%	-
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	10,782,564	7.94%	153	7.67%	70,474.28	2.12%	166.33
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	88,576,439	65.21%	1,312	65.73%	67,512.53	3.99%	159.91
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	1,629,646	1.20%	22	1.10%	74,074.84	4.57%	152.45
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	13,332,738	9.82%	173	8.67%	77,067.85	4.57%	178.95
360	-	0.00%	-	0.00%	-	0.00%	-
Total	135,837,242	100.00%	1,996	100.00%	68,054.73	3.64%	162.71

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	18,540,546	13.65%	284	14.23%	65,283.61	1.58%	163.00
2.50%	2.75%	7,119,205	5.24%	102	5.11%	69,796.12	2.72%	167.55
2.75%	3.00%	10,777,597	7.93%	148	7.41%	72,821.60	2.89%	165.45
3.00%	3.25%	1,914,804	1.41%	28	1.40%	68,385.85	3.21%	177.45
3.25%	3.50%	1,572,909	1.16%	20	1.00%	78,645.43	3.38%	168.94
3.50%	3.75%	293,208	0.22%	5	0.25%	58,641.68	3.72%	172.69
3.75%	4.00%	28,604,226	21.08%	411	20.56%	69,596.66	3.95%	158.09
4.00%	4.25%	41,168,833	30.31%	621	31.11%	66,294.42	4.15%	156.79
4.25%	4.50%	13,743,335	10.12%	183	9.17%	75,100.19	4.38%	170.56
4.50%	4.75%	6,779,537	4.99%	105	5.26%	64,567.02	4.62%	168.95
4.75%	5.00%	2,950,719	2.17%	45	2.25%	65,571.53	4.86%	177.01
5.00%	5.25%	1,919,013	1.41%	29	1.45%	66,172.87	5.12%	193.73
5.25%	5.50%	186,244	0.14%	5	0.25%	37,248.87	5.42%	192.19
5.50%	5.75%	98,349	0.07%	3	0.15%	32,783.02	5.68%	187.77
5.75%	6.00%	67,317	0.05%	3	0.15%	22,438.93	5.87%	198.70
6.00%	6.25%	101,401	0.07%	4	0.20%	25,350.28	6.14%	188.48
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	-	135,837,242	100.00%	1,996	100.00%	68,054.73	3.64%	162.71

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	-	418,323	0.31%	15	0.75%	27,888.20	0.47%	162.14
01/01/2022	01/01/2022	477,518	0.35%	7	0.35%	68,216.79	3.18%	122.65
01/01/2023	01/01/2023	2,534,020	1.87%	46	2.30%	55,087.38	2.83%	144.91
01/01/2024	01/01/2024	2,851,938	2.10%	40	2.00%	71,298.45	2.99%	162.46
01/01/2025	01/01/2025	2,033,361	1.50%	34	1.70%	59,804.74	2.35%	156.71
01/01/2026	01/01/2026	13,199,936	9.72%	193	9.67%	68,393.45	3.54%	155.03
01/01/2027	01/01/2027	70,470,491	51.88%	1,059	53.06%	66,544.37	4.02%	158.78
01/01/2028	01/01/2028	4,623,703	3.40%	67	3.36%	69,010.49	3.79%	169.60
01/01/2029	01/01/2029	1,851,499	1.38%	36	1.80%	51,430.53	2.94%	157.15
01/01/2030	01/01/2030	1,044,183	0.77%	16	0.80%	65,261.44	2.43%	159.55
01/01/2031	01/01/2031	1,022,470	0.75%	19	0.95%	53,814.22	1.71%	140.85
01/01/2032	01/01/2032	2,673,126	1.97%	36	1.80%	74,253.50	3.21%	146.63
01/01/2033	01/01/2033	687,879	0.51%	8	0.40%	85,984.93	3.46%	148.48
01/01/2034	01/01/2034	607,088	0.45%	9	0.45%	67,454.26	2.87%	151.90
01/01/2035	01/01/2035	1,422,138	1.05%	20	1.00%	71,106.91	2.28%	165.30
01/01/2036	01/01/2036	6,155,961	4.53%	78	3.91%	78,922.58	2.47%	171.21
01/01/2037	01/01/2037	20,886,183	15.38%	275	13.78%	75,949.76	3.38%	175.32
01/01/2038	01/01/2038	1,828,176	1.35%	24	1.20%	76,174.02	4.32%	188.36
01/01/2039	01/01/2039	1,049,249	0.77%	14	0.70%	74,946.33	5.13%	198.04
01/01/2040	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2042	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
01/01/2043	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
01/01/2044	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
01/01/2045	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
01/01/2046	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
01/01/2051	>	-	0.00%	-	0.00%	-	0.00%	-
Total	-	135,837,242	100.00%	1,996	100.00%	68,054.73	3.64%	162.71

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	0.06%	8,791.70	2.15%	27.00
01-Jan-2021 - 31-Dec-2021	71,215	0.05%	2	0.10%	35,607.73	1.88%	1.34
01-Jan-2022 - 31-Dec-2022	123,246	0.09%	9	0.45%	13,693.98	2.67%	6.60
01-Jan-2023 - 31-Dec-2023	41,895	0.03%	2	0.10%	20,947.66	1.66%	20.69
01-Jan-2024 - 31-Dec-2024	174,929	0.13%	3	0.15%	58,309.57	4.05%	32.67
01-Jan-2025 - 31-Dec-2025	551,260	0.41%	11	0.55%	50,114.51	3.26%	46.62
01-Jan-2026 - 31-Dec-2026	1,637,102	1.21%	41	2.05%	39,929.32	3.65%	55.16
01-Jan-2027 - 31-Dec-2027	1,507,837	1.11%	24	1.20%	62,826.56	3.98%	67.87
01-Jan-2028 - 31-Dec-2028	2,907,469	2.14%	50	2.51%	58,149.38	3.68%	79.79
01-Jan-2029 - 31-Dec-2029	2,038,734	1.50%	37	1.85%	55,100.92	3.87%	91.42
01-Jan-2030 - 31-Dec-2030	2,602,976	1.92%	45	2.25%	57,843.91	3.67%	103.62
01-Jan-2031 - 31-Dec-2031	6,124,662	4.51%	86	4.31%	71,217.00	3.76%	115.28
01-Jan-2032 - 31-Dec-2032	2,851,135	2.10%	44	2.20%	64,798.52	3.82%	126.51
01-Jan-2033 - 31-Dec-2033	2,528,745	1.86%	37	1.85%	68,344.46	3.79%	139.39
01-Jan-2034 - 31-Dec-2034	1,779,505	1.31%	25	1.25%	71,180.21	3.60%	152.12
01-Jan-2035 - 31-Dec-2035	10,942,818	8.06%	134	6.71%	81,662.82	2.99%	168.35
01-Jan-2036 - 31-Dec-2036	89,454,711	65.85%	1,277	63.98%	70,050.67	3.64%	174.77
01-Jan-2037 - 31-Dec-2037	7,771,304	5.72%	116	5.81%	66,994.00	4.05%	186.57
01-Jan-2038 - 31-Dec-2038	1,875,234	1.38%	31	1.55%	60,491.42	4.84%	198.08
01-Jan-2039 - 31-Dec-2039	254,735	0.19%	8	0.40%	31,841.84	2.71%	213.77
01-Jan-2040 - 31-Dec-2040	96,197	0.07%	4	0.20%	24,049.27	2.26%	227.06
01-Jan-2041 - 31-Dec-2041	122,762	0.09%	3	0.15%	40,920.60	2.71%	240.34
01-Jan-2042 - 31-Dec-2042	115,420	0.08%	1	0.05%	115,420.00	4.10%	243.00
01-Jan-2043 - 31-Dec-2043	243,991	0.18%	4	0.20%	60,997.87	4.46%	260.61
01-Jan-2044 - 31-Dec-2044	10,567	0.01%	1	0.05%	10,567.09	4.10%	267.00
Total	135,837,242	100.00%	1,996	100.00%	68,054.73	3.64%	162.71

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		135,837,242	100.00%	1,996	100.00%	68,054.73	3.64%	162.71
<	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		135,837,242	100.00%	1,996	100.00%	68,054.73	3.64%	162.71

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,183,989	2.34%	25	2.34%	127,359.57	3.88%	165.61
Utrecht	7,987,531	5.88%	59	5.52%	135,381.87	3.55%	160.46
Zeeland	3,317,633	2.44%	26	2.43%	127,601.27	3.57%	166.28
Zuid-Holland	32,112,462	23.64%	255	23.85%	125,931.22	3.43%	160.75
Flevoland	3,679,294	2.71%	24	2.25%	153,303.90	3.25%	165.19
Friesland	5,823,880	4.29%	51	4.77%	114,193.73	3.68%	156.82
Gelderland	13,058,810	9.61%	102	9.54%	128,027.55	3.81%	165.02
Groningen	5,654,543	4.16%	47	4.40%	120,309.41	3.63%	161.72
Limburg	11,443,814	8.42%	98	9.17%	116,773.62	3.93%	166.14
Noord-Brabant	20,779,159	15.30%	160	14.97%	129,869.75	3.72%	165.18
Noord-Holland	16,653,555	12.26%	134	12.54%	124,280.26	3.65%	160.65
Overijssel	12,142,572	8.94%	88	8.23%	137,983.77	3.71%	162.99
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	135,837,242	100.00%	1,069	100.00%	127,069.45	3.64%	162.71

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	130,260,716	95.89%	1,015	94.95%	128,335.68	3.65%	162.39
Condominium	5,155,065	3.80%	49	4.59%	105,205.40	3.37%	171.30
Condominium with garage	421,461	0.31%	5	0.47%	84,292.26	4.11%	154.22
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	135,837,242	100.00%	1,069	100.00%	127,069.45	3.64%	162.71

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	461,712	0.34%	33	3.09%	13,991.28	3.76%	150.73
50,000	2,829,196	2.08%	74	6.92%	38,232.38	3.92%	158.30
75,000	7,171,604	5.28%	112	10.48%	64,032.17	3.59%	162.66
100,000	13,950,235	10.27%	156	14.59%	89,424.58	3.66%	159.56
125,000	18,630,087	13.72%	165	15.43%	112,909.62	3.53%	160.43
150,000	20,188,674	14.86%	146	13.66%	138,278.59	3.50%	161.85
175,000	23,526,185	17.32%	145	13.56%	162,249.55	3.65%	162.07
200,000	20,030,442	14.75%	107	10.01%	187,200.39	3.74%	163.26
225,000	17,602,497	12.96%	83	7.76%	212,078.28	3.71%	164.18
250,000	10,938,587	8.05%	46	4.30%	237,795.37	3.67%	172.38
275,000	508,023	0.37%	2	0.19%	254,011.50	4.47%	151.15
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%	-
Total	135,837,242	100.00%	1,069	100.00%	127,069.45	3.64%	162.71