

**E-MAC NL 2006-NHG I Investor report January 2022**

**Cashflow analysis for the period**

Total interest received	1,867,811	
Interest received on transaction accounts	(4)	
Liquidity available	3,600,000	
Reserve account available	698,775	
Receivables under hedging arrangements	-	
Total funds available		6,166,582
Company management expenses	2,872	
MPT fee	31,748	
Administration fee	2,519	
Third party fees	7,445	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Payments under hedging arrangements	1,934,996	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	-	
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		1,985,950
Available after distribution of funds		4,180,632
Undrawn Liquidity Facility	3,600,000	
Reserve account	580,632	
Available liquidity		4,180,632
Net cashflow		-

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction</b>	
Unpaid Swap Subordinated Amount	40,201,802
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,138,258

Total

**Collateral**

Starting principal balance	135,837,242
Principal redemptions and repayments in quarterly calculation period	(9,232,663)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	-
Ending principal balance	126,604,579
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-22	126,604,579
Repurchase of loans with a Non -NHG part on January 2022	-
Redemptions reserved for purchase Further Advances per 25 January 2022	-
Substitution of loans as per 25 January 2022	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	126,604,579

**Principal Deficiency Ledger**

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

**Performance**

	Last period	This period	Since issue
Prepayment rate	23.59%	24.10%	9.36%

	Number of loans	Balance	Percentage of total
<b>Delinquency table</b>			
Current	1,007	125,661,071	99.25%
31 - 60 days	2	201,706	0.16%
61 - 90 days	1	167,500	0.13%
91 - 120 days	-	-	0.00%
120+ days	4	574,303	0.45%
In repossession	-	-	-
Total	1,014	126,604,579	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	20,191	-	1,285	853,174

**Characteristics**

Number of borrowers	1014		
Number of loanparts	1888		
	(weighted) average	Minimum	Maximum
Loan size borrower	124,857	1,000	255,023
Loan part size	67,058	1,000	227,800
Coupon	3.62%	0.03%	6.25%
Remaining maturity (months)	160	3	264
Remaining interest period (months)	81	1	195
Original interest period (months)	224	1	360
Seasoning (months)	171.0	3.0	196.0
Loan to Original Foreclosure Value (2)	0.0%	0.0%	0.0%



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%	30.00
01-Jan-2022 - 31-Dec-2022	38,611	0.03%	5	0.28%	7,722.23	2.70%	3.75
01-Jan-2023 - 31-Dec-2023	3,723	0.00%	1	0.05%	3,723.41	4.60%	15.00
01-Jan-2024 - 31-Dec-2024	211,285	0.17%	4	0.21%	52,821.15	3.57%	28.67
01-Jan-2025 - 31-Dec-2025	517,615	0.41%	10	0.53%	51,761.54	3.20%	43.91
01-Jan-2026 - 31-Dec-2026	1,607,166	1.27%	41	2.17%	39,199.17	3.65%	52.14
01-Jan-2027 - 31-Dec-2027	1,454,918	1.15%	23	1.22%	63,257.30	3.98%	64.87
01-Jan-2028 - 31-Dec-2028	2,636,495	2.08%	47	2.49%	56,095.65	3.67%	76.66
01-Jan-2029 - 31-Dec-2029	1,865,427	1.47%	36	1.91%	51,817.43	3.87%	88.63
01-Jan-2030 - 31-Dec-2030	2,500,581	1.98%	44	2.33%	56,831.38	3.65%	100.68
01-Jan-2031 - 31-Dec-2031	5,649,934	4.46%	81	4.29%	69,752.27	3.71%	112.38
01-Jan-2032 - 31-Dec-2032	2,547,946	2.01%	42	2.22%	60,665.38	3.64%	123.59
01-Jan-2033 - 31-Dec-2033	2,398,461	1.89%	36	1.91%	66,623.92	3.83%	136.61
01-Jan-2034 - 31-Dec-2034	1,526,952	1.21%	22	1.17%	69,497.84	3.60%	148.96
01-Jan-2035 - 31-Dec-2035	10,191,851	8.05%	127	6.73%	80,250.79	2.97%	165.41
01-Jan-2036 - 31-Dec-2036	83,597,850	66.03%	1,210	64.09%	69,089.13	3.63%	171.81
01-Jan-2037 - 31-Dec-2037	7,195,211	5.68%	108	5.72%	66,622.32	3.99%	183.47
01-Jan-2038 - 31-Dec-2038	1,828,840	1.44%	30	1.59%	60,961.32	4.83%	195.08
01-Jan-2039 - 31-Dec-2039	254,735	0.20%	8	0.42%	31,841.84	2.69%	210.77
01-Jan-2040 - 31-Dec-2040	96,197	0.08%	4	0.21%	24,049.27	2.26%	224.06
01-Jan-2041 - 31-Dec-2041	102,693	0.08%	2	0.11%	51,346.35	2.04%	237.41
01-Jan-2042 - 31-Dec-2042	113,870	0.09%	1	0.05%	113,870.00	4.10%	240.00
01-Jan-2043 - 31-Dec-2043	242,933	0.19%	4	0.21%	60,733.29	4.46%	257.60
01-Jan-2044 - 31-Dec-2044	10,494	0.01%	1	0.05%	10,493.95	4.10%	264.00
<b>Total</b>	<b>126,604,579</b>	<b>100.00%</b>	<b>1,888</b>	<b>100.00%</b>	<b>67,057.51</b>	<b>3.62%</b>	<b>159.94</b>

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		126,604,579	100.00%	1,888	100.00%	67,057.51	3.62%	159.94
<	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>126,604,579</b>	<b>100.00%</b>	<b>1,888</b>	<b>100.00%</b>	<b>67,057.51</b>	<b>3.62%</b>	<b>159.94</b>

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,088,234	2.44%	25	2.47%	123,529.36	3.88%	163.24
Utrecht	7,270,181	5.74%	55	5.42%	132,185.12	3.54%	156.71
Zeeland	2,939,899	2.32%	24	2.37%	122,495.79	3.73%	162.95
Zuid-Holland	29,730,300	23.48%	241	23.77%	123,362.24	3.58%	158.48
Flevoland	3,448,198	2.72%	23	2.27%	149,921.64	3.35%	161.89
Friesland	5,687,212	4.49%	50	4.93%	113,744.25	3.86%	153.93
Gelderland	12,469,089	9.85%	98	9.66%	127,235.60	3.81%	161.90
Groningen	5,418,338	4.28%	46	4.54%	117,789.95	3.61%	159.17
Limburg	11,110,839	8.78%	97	9.57%	114,544.73	3.90%	163.57
Noord-Brabant	19,123,162	15.10%	149	14.69%	128,343.37	3.68%	162.22
Noord-Holland	15,487,324	12.23%	126	12.43%	122,915.27	3.67%	157.68
Overijssel	10,831,803	8.56%	80	7.89%	135,397.53	3.66%	160.51
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>126,604,579</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>	<b>124,856.59</b>	<b>3.62%</b>	<b>159.94</b>

**Property type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	121,208,899	95.74%	961	94.77%	126,127.89	3.63%	159.63
Condominium	4,988,983	3.94%	48	4.73%	103,937.14	3.35%	168.30
Condominium with garage	406,698	0.32%	5	0.49%	81,339.51	4.12%	151.76
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>126,604,579</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>	<b>124,856.59</b>	<b>3.62%</b>	<b>159.94</b>

**Net size**

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	-	-
0	490,930	0.39%	35	3.45%	14,026.57	3.76%	151.64
25,000	2,840,210	2.24%	74	7.30%	38,381.22	3.86%	156.12
50,000	6,741,366	5.32%	105	10.36%	64,203.48	3.57%	158.90
75,000	14,211,011	11.22%	160	15.78%	88,818.82	3.63%	156.07
100,000	17,733,660	14.01%	157	15.48%	112,953.25	3.50%	157.39
125,000	18,806,689	14.85%	136	13.41%	138,284.48	3.44%	159.36
150,000	21,887,950	17.29%	135	13.31%	162,132.96	3.64%	158.95
175,000	17,202,814	13.59%	92	9.07%	186,987.11	3.73%	161.51
200,000	15,733,409	12.43%	74	7.30%	212,613.63	3.75%	162.33
225,000	10,448,517	8.25%	44	4.34%	237,466.29	3.86%	169.20
250,000	508,023	0.40%	2	0.20%	254,011.50	4.47%	148.15
275,000	-	0.00%	-	0.00%	-	-	-
300,000	-	0.00%	-	0.00%	-	-	-
325,000	-	0.00%	-	0.00%	-	-	-
350,000	-	0.00%	-	0.00%	-	-	-
375,000	-	0.00%	-	0.00%	-	-	-
400,000	-	0.00%	-	0.00%	-	-	-
425,000	-	0.00%	-	0.00%	-	-	-
450,000	-	0.00%	-	0.00%	-	-	-
475,000	-	0.00%	-	0.00%	-	-	-
500,000	-	0.00%	-	0.00%	-	-	-
525,000	-	0.00%	-	0.00%	-	-	-
550,000	-	0.00%	-	0.00%	-	-	-
575,000	-	0.00%	-	0.00%	-	-	-
600,000	-	0.00%	-	0.00%	-	-	-
625,000	-	0.00%	-	0.00%	-	-	-
650,000	-	0.00%	-	0.00%	-	-	-
>	-	0.00%	-	0.00%	-	-	-
<b>Total</b>	<b>126,604,579</b>	<b>100.00%</b>	<b>1,014</b>	<b>100.00%</b>	<b>124,856.59</b>	<b>3.62%</b>	<b>159.94</b>