

E-MAC NL 2006-NHG I Investor report April 2022

Cashflow analysis for the period

Total interest received	1,583,472	
Interest received on transaction accounts	(4)	
Liquidity available	3,600,000	
Reserve account available	580,632	
Receivables under hedging arrangements	27,000	
Total funds available		5,791,099
Company management expenses	26,896	
MPT fee	29,887	
Administration fee	2,374	
Third party fees	16,971	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Payments under hedging arrangements	1,644,879	
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		1,727,306
Available after distribution of funds		4,063,794
Undrawn Liquidity Facility	3,600,000	
Reserve account	463,794	
Available liquidity		4,063,794
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	39,807,560
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	41,744,007

Total

Collateral

Starting principal balance	126,604,579
Principal redemptions and repayments in quarterly calculation period	(8,539,075)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	-
Ending principal balance	118,065,505
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-22	118,065,505
Repurchase of loans with a Non -NHG part on April 2022	-
Redemptions reserved for purchase Further Advances per 25 April 2022	-
Substitution of loans as per 25 April 2022	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	118,065,505

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	24.10%	23.90%	9.60%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	956	117,491,202	99.51%
31 - 60 days	-	-	0.00%
61 - 90 days	1	181,000	0.15%
91 - 120 days	-	-	0.00%
120+ days	3	393,303	0.33%
In repossession	-	-	-
Total	960	118,065,505	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	925	852,249

Characteristics

Number of borrowers	960		
Number of loanparts	1782		
	(weighted) average	Minimum	Maximum
Loan size borrower	122,985	1,000	255,023
Loan part size	66,254	1,000	227,800
Coupon	3.61%	0.09%	6.25%
Remaining maturity (months)	157	1	261
Remaining interest period (months)	80	1	192
Original interest period (months)	225	1	360
Seasoning (months)	174.0	1.0	199.0
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%	33.00
01-Jan-2022 - 31-Dec-2022	16,203	0.01%	4	0.22%	4,050.77	1.37%	0.06
01-Jan-2023 - 31-Dec-2023	3,044	0.00%	1	0.06%	3,043.96	4.60%	12.00
01-Jan-2024 - 31-Dec-2024	200,000	0.17%	3	0.17%	66,666.67	3.53%	25.71
01-Jan-2025 - 31-Dec-2025	479,675	0.41%	9	0.51%	53,297.18	3.15%	41.52
01-Jan-2026 - 31-Dec-2026	1,499,589	1.27%	40	2.24%	37,489.73	3.63%	49.16
01-Jan-2027 - 31-Dec-2027	1,393,381	1.18%	20	1.12%	69,669.05	3.98%	61.88
01-Jan-2028 - 31-Dec-2028	2,542,302	2.15%	45	2.53%	56,495.59	3.67%	73.70
01-Jan-2029 - 31-Dec-2029	1,670,298	1.41%	33	1.85%	50,615.10	3.84%	85.63
01-Jan-2030 - 31-Dec-2030	2,394,784	2.03%	43	2.41%	55,692.65	3.63%	97.82
01-Jan-2031 - 31-Dec-2031	5,264,794	4.46%	77	4.32%	68,373.95	3.88%	109.45
01-Jan-2032 - 31-Dec-2032	2,277,013	1.93%	37	2.08%	61,540.89	3.68%	120.83
01-Jan-2033 - 31-Dec-2033	2,357,304	2.00%	35	1.98%	67,351.55	3.82%	133.63
01-Jan-2034 - 31-Dec-2034	1,513,087	1.28%	22	1.23%	68,776.69	3.60%	145.95
01-Jan-2035 - 31-Dec-2035	8,834,167	7.48%	112	6.29%	78,876.49	2.92%	162.47
01-Jan-2036 - 31-Dec-2036	78,144,613	66.19%	1,150	64.53%	67,951.84	3.61%	168.83
01-Jan-2037 - 31-Dec-2037	6,864,330	5.81%	102	5.72%	67,297.36	3.94%	180.56
01-Jan-2038 - 31-Dec-2038	1,797,370	1.52%	29	1.63%	61,978.28	4.81%	192.02
01-Jan-2039 - 31-Dec-2039	254,735	0.22%	8	0.45%	31,841.84	2.71%	207.77
01-Jan-2040 - 31-Dec-2040	96,197	0.08%	4	0.22%	24,049.27	2.86%	221.06
01-Jan-2041 - 31-Dec-2041	87,445	0.07%	1	0.06%	87,445.00	1.38%	235.00
01-Jan-2042 - 31-Dec-2042	113,870	0.10%	1	0.06%	113,870.00	4.10%	237.00
01-Jan-2043 - 31-Dec-2043	242,090	0.21%	4	0.22%	60,522.58	4.46%	254.60
01-Jan-2044 - 31-Dec-2044	10,420	0.01%	1	0.06%	10,420.06	4.10%	261.00
Total	118,065,505	100.00%	1,782	100.00%	66,254.49	3.61%	157.00

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		118,065,505	100.00%	1,782	100.00%	66,254.49	3.61%	157.00
<	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		118,065,505	100.00%	1,782	100.00%	66,254.49	3.61%	157.00

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,070,625	2.60%	25	2.60%	122,825.00	3.88%	160.36
Utrecht	6,171,625	5.23%	48	5.00%	128,575.53	3.53%	152.40
Zeeland	2,935,133	2.49%	24	2.50%	122,297.19	3.73%	159.97
Zuid-Holland	27,738,427	23.49%	226	23.54%	122,736.40	3.38%	155.39
Flevoland	3,390,630	2.87%	22	2.29%	154,119.53	3.36%	158.81
Friesland	5,284,574	4.48%	48	5.00%	110,095.28	3.73%	151.38
Gelderland	11,338,387	9.60%	91	9.48%	124,597.66	3.76%	159.17
Groningen	4,687,992	3.97%	42	4.38%	111,618.85	3.55%	155.45
Limburg	10,736,876	9.09%	94	9.79%	114,222.09	3.92%	161.19
Noord-Brabant	17,772,473	15.05%	142	14.79%	125,158.26	3.63%	158.93
Noord-Holland	14,804,975	12.54%	123	12.81%	120,365.65	3.67%	155.51
Overijssel	10,133,789	8.58%	75	7.81%	135,117.18	3.60%	157.25
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	118,065,505	100.00%	960	100.00%	122,984.90	3.61%	157.00

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	113,008,011	95.72%	909	94.69%	124,321.24	3.62%	156.70
Condominium	4,656,159	3.94%	46	4.79%	101,220.84	3.33%	164.78
Condominium with garage	401,335	0.34%	5	0.52%	80,266.95	4.12%	149.79
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	118,065,505	100.00%	960	100.00%	122,984.90	3.61%	157.00

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	0.00%	-	0.00%	-	0.00%	-
0	25,000	589,778	42	4.38%	14,042.34	4.00%	149.14
25,000	50,000	2,619,423	67	6.98%	39,095.86	3.79%	155.52
50,000	75,000	6,451,293	101	10.52%	63,874.18	3.57%	156.64
75,000	100,000	14,083,180	159	16.56%	88,573.46	3.64%	151.84
100,000	125,000	16,876,865	149	15.52%	113,267.55	3.46%	156.01
125,000	150,000	17,023,459	123	12.81%	138,402.11	3.39%	156.67
150,000	175,000	20,556,920	127	13.23%	161,865.51	3.62%	156.16
175,000	200,000	15,166,871	81	8.44%	187,245.33	3.73%	157.30
200,000	225,000	14,454,537	68	7.08%	212,566.73	3.76%	159.09
225,000	250,000	9,735,154	41	4.27%	237,442.78	3.86%	166.67
250,000	275,000	508,023	2	0.21%	254,011.50	4.47%	145.15
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	118,065,505	100.00%	960	100.00%	122,984.90	3.61%	157.00