

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

Cashflow analysis for the period

Total interest received	1,359,800	
Interest received on transaction accounts	(102)	
Liquidity available	3,600,000	
Reserve account available	463,794	
Receivables under hedging arrangements	-	
Total funds available		5,423,491
Company management expenses	2,310	
MPT fee	27,863	
Administration fee	2,214	
Third party fees	20,514	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Payments under hedging arrangements	1,416,213	
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		1,475,483
Available after distribution of funds		3,948,008
Undrawn Liquidity Facility	3,600,000	
Reserve account	348,008	
Available liquidity		3,948,008
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	39,636,073
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	41,572,529

Total

Collateral

Starting principal balance	118,065,505
Principal redemptions and repayments in quarterly calculation period	(9,145,925)
Repurchase of loans in quarterly calculation period	(249,760)
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	-
Ending principal balance	108,669,819
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jul-22	108,669,819
Repurchase of loans with a Non -NHG part on July 2022	-
Redemptions reserved for purchase Further Advances per 25 July 2022	-
Substitution of loans as per 25 July 2022	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	108,669,819

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	23.90%	27.71%	9.92%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	894	108,153,147	99.52%
31 - 60 days	1	123,370	0.11%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	3	393,303	0.36%
In repossession			
Total	898	108,669,819	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	637	851,612

Characteristics

Number of borrowers	898		
Number of loanparts	1647		
	(weighted) average	Minimum	Maximum
Loan size borrower	121,013	1,000	253,000
Loan part size	65,980	1,000	221,500
Coupon	3.59%	0.15%	6.25%
Remaining maturity (months)	154	9	258
Remaining interest period (months)	79	1	189
Original interest period (months)	225	1	360
Seasoning (months)	176.5	1.0	202.0
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	6,715,685	6.18%	167	10.14%	40,213.68	3.61%	154.93
Hybride (switch)	452,873	0.42%	8	0.49%	56,609.16	4.12%	162.37
Interest Only	61,281,490	56.39%	967	58.71%	63,372.79	3.57%	163.45
Investment	1,368,317	1.28%	21	1.28%	65,157.93	3.50%	148.59
Life	30,883,101	28.42%	367	22.28%	84,150.14	3.57%	136.38
Linear	216,025	0.20%	4	0.24%	54,006.23	2.92%	143.11
Savinas	2,363,615	2.18%	46	2.79%	51,382.94	4.27%	156.92
Universal Life	5,388,715	4.96%	67	4.07%	80,428.58	3.58%	139.74
Total	108,669,819	100.00%	1,647	100.00%	65,980.46	3.59%	153.68

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	300,501	0.28%	11	0.67%	27,318.28	0.37%	149.17
12	542,869	0.50%	9	0.55%	60,318.76	1.28%	141.20
24	37,500	0.03%	1	0.06%	37,500.00	1.31%	18.00
36	461,353	0.42%	6	0.36%	76,892.08	1.29%	155.87
48	-	0.00%	-	0.00%	-	0.00%	-
60	2,584,349	2.38%	48	2.91%	53,840.61	1.61%	140.90
72	1,254,565	1.15%	17	1.03%	73,797.97	2.55%	151.81
84	1,408,081	1.30%	24	1.46%	58,670.04	1.93%	142.56
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	10,618,603	9.77%	162	9.84%	65,546.93	2.55%	157.60
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	10,228,518	9.41%	143	8.68%	71,528.10	1.97%	157.55
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	68,227,187	62.78%	1,051	63.81%	64,916.45	3.98%	150.91
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	1,615,183	1.49%	22	1.34%	73,417.41	4.57%	143.52
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	-	0.00%	-	0.00%	-	0.00%	-
360	11,391,111	10.48%	153	9.29%	74,451.70	4.58%	170.12
>	-	0.00%	-	0.00%	-	0.00%	-
Total	108,669,819	100.00%	1,647	100.00%	65,980.46	3.59%	153.68

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	16,987,770	15.63%	260	15.79%	65,337.58	1.56%	153.55
2.50%	2.75%	5,176,350	4.76%	78	4.74%	66,363.46	2.73%	157.42
2.75%	3.00%	9,334,876	8.59%	131	7.99%	71,258.59	2.90%	156.82
3.00%	3.25%	1,367,524	1.26%	20	1.21%	68,376.19	3.21%	157.14
3.25%	3.50%	1,494,091	1.37%	21	1.28%	71,147.21	3.38%	160.19
3.50%	3.75%	352,474	0.32%	6	0.36%	58,745.61	3.70%	163.93
3.75%	4.00%	23,017,466	21.18%	343	20.83%	67,106.31	3.95%	150.17
4.00%	4.25%	29,575,856	27.22%	471	28.60%	62,793.75	4.15%	146.93
4.25%	4.50%	11,583,346	10.62%	157	9.53%	73,779.28	4.38%	161.44
4.50%	4.75%	5,375,302	4.93%	87	5.28%	61,785.08	4.52%	155.91
4.75%	5.00%	2,279,652	2.10%	37	2.25%	61,512.22	4.85%	168.06
5.00%	5.25%	1,869,307	1.72%	28	1.70%	66,760.96	5.11%	184.40
5.25%	5.50%	131,670	0.12%	3	0.18%	43,890.00	5.45%	183.11
5.50%	5.75%	56,500	0.05%	2	0.12%	28,250.00	5.67%	187.49
5.75%	6.00%	27,000	0.02%	1	0.06%	27,000.00	5.80%	164.00
6.00%	6.25%	40,636	0.04%	2	0.12%	20,317.98	6.21%	126.25
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	108,669,819	100.00%	1,647	100.00%	65,980.46	3.59%	153.68	

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		300,501	0.28%	11	0.67%	27,318.28	0.37%	149.17
<	01/01/2023	622,686	0.57%	11	0.67%	56,607.83	2.64%	151.41
01/01/2023	01/01/2024	2,147,976	1.98%	33	2.00%	65,090.17	3.09%	146.28
01/01/2024	01/01/2025	1,713,584	1.58%	31	1.88%	55,276.90	2.41%	146.62
01/01/2025	01/01/2026	10,121,449	9.31%	156	9.47%	64,881.08	3.52%	144.67
01/01/2026	01/01/2027	53,634,762	49.38%	839	50.94%	63,927.01	4.01%	149.18
01/01/2027	01/01/2028	3,919,634	3.61%	63	3.83%	62,216.41	3.59%	157.21
01/01/2028	01/01/2029	1,928,719	1.77%	36	2.19%	53,575.53	2.76%	152.61
01/01/2029	01/01/2030	1,004,732	0.92%	16	0.97%	62,795.76	2.59%	150.52
01/01/2030	01/01/2031	864,045	0.80%	15	0.91%	57,602.99	1.76%	123.35
01/01/2031	01/01/2032	2,539,629	2.34%	35	2.13%	72,560.83	3.26%	137.09
01/01/2032	01/01/2033	1,398,653	1.29%	19	1.15%	73,513.30	2.49%	144.03
01/01/2033	01/01/2034	428,810	0.39%	7	0.43%	61,258.56	2.87%	142.24
01/01/2034	01/01/2035	1,340,059	1.23%	20	1.21%	67,002.96	2.28%	156.20
01/01/2035	01/01/2036	5,074,263	4.67%	67	4.07%	75,735.26	2.47%	162.41
01/01/2036	01/01/2037	18,802,745	17.30%	250	15.18%	75,210.98	3.32%	166.26
01/01/2037	01/01/2038	1,790,975	1.65%	24	1.46%	74,623.96	3.93%	179.37
01/01/2038	01/01/2039	1,036,599	0.95%	14	0.85%	74,042.81	5.13%	189.04
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
01/01/2042	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
01/01/2043	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
01/01/2044	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
01/01/2045	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
01/01/2046	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	01/01/2051	-	0.00%	-	0.00%	-	0.00%	-
01/01/2051	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
Total	108,669,819	100.00%	1,647	100.00%	65,980.46	3.59%	153.68	

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%	36.00
01-Jan-2023 - 31-Dec-2023	2,356	0.00%	1	0.06%	2,355.71	4.60%	9.00
01-Jan-2024 - 31-Dec-2024	102,500	0.09%	2	0.12%	51,250.00	3.08%	24.34
01-Jan-2025 - 31-Dec-2025	435,499	0.40%	8	0.49%	54,437.32	3.05%	39.07
01-Jan-2026 - 31-Dec-2026	1,470,056	1.36%	40	2.43%	36,751.41	3.55%	46.07
01-Jan-2027 - 31-Dec-2027	1,392,952	1.28%	20	1.21%	69,647.59	3.98%	58.88
01-Jan-2028 - 31-Dec-2028	2,431,701	2.24%	42	2.55%	57,897.64	3.87%	70.49
01-Jan-2029 - 31-Dec-2029	1,564,103	1.44%	31	1.88%	50,454.93	3.82%	82.62
01-Jan-2030 - 31-Dec-2030	2,275,667	2.09%	41	2.49%	55,504.08	3.81%	94.76
01-Jan-2031 - 31-Dec-2031	4,943,750	4.55%	72	4.37%	68,663.19	3.61%	106.43
01-Jan-2032 - 31-Dec-2032	1,935,889	1.78%	33	2.00%	58,663.32	3.44%	118.07
01-Jan-2033 - 31-Dec-2033	2,259,083	2.08%	33	2.00%	68,457.06	3.80%	130.79
01-Jan-2034 - 31-Dec-2034	1,149,505	1.06%	19	1.15%	60,500.26	3.52%	143.02
01-Jan-2035 - 31-Dec-2035	8,616,821	7.93%	110	6.68%	78,334.73	2.93%	158.50
01-Jan-2036 - 31-Dec-2036	71,406,342	65.71%	1,058	64.24%	67,491.82	3.60%	165.78
01-Jan-2037 - 31-Dec-2037	6,281,748	5.78%	92	5.59%	68,279.87	3.90%	177.42
01-Jan-2038 - 31-Dec-2038	1,790,825	1.65%	29	1.76%	61,752.57	4.82%	189.02
01-Jan-2039 - 31-Dec-2039	214,712	0.20%	7	0.43%	30,673.10	2.09%	204.17
01-Jan-2040 - 31-Dec-2040	35,861	0.03%	2	0.12%	17,930.54	1.74%	213.73
01-Jan-2041 - 31-Dec-2041	87,445	0.08%	1	0.06%	87,445.00	1.38%	232.00
01-Jan-2042 - 31-Dec-2042	113,870	0.10%	1	0.06%	113,870.00	4.10%	234.00
01-Jan-2043 - 31-Dec-2043	139,998	0.13%	3	0.18%	46,666.06	4.37%	247.68
01-Jan-2044 - 31-Dec-2044	10,345	0.01%	1	0.06%	10,345.41	4.10%	258.00
Total	108,669,819	100.00%	1,647	100.00%	65,980.46	3.59%	153.68

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		108,669,819	100.00%	1,647	100.00%	65,980.46	3.59%	153.68
<	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		108,669,819	100.00%	1,647	100.00%	65,980.46	3.59%	153.68

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,881,130	2.66%	23	2.56%	125,266.51	3.87%	158.03
Utrecht	5,780,483	5.32%	46	5.12%	125,662.68	3.54%	150.13
Zeeland	2,836,063	2.61%	23	2.56%	123,307.07	3.70%	157.58
Zuid-Holland	25,251,852	23.24%	210	23.39%	120,246.91	3.32%	151.93
Flevoland	3,106,461	2.86%	20	2.22%	155,323.03	3.40%	155.16
Friesland	5,126,730	4.72%	46	5.12%	111,450.65	3.70%	148.61
Gelderland	10,345,915	9.52%	86	9.58%	120,301.34	3.75%	155.88
Groningen	4,678,130	4.30%	42	4.68%	111,384.04	3.55%	152.43
Limburg	9,992,071	9.19%	90	10.02%	111,023.01	3.91%	157.51
Noord-Brabant	15,978,866	14.70%	129	14.37%	123,867.18	3.63%	155.04
Noord-Holland	14,096,268	12.97%	118	13.14%	119,459.90	3.68%	152.17
Overijssel	8,595,852	7.91%	65	7.24%	132,243.87	3.52%	154.47
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	108,669,819	100.00%	898	100.00%	121,013.16	3.59%	153.68

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	103,838,312	95.55%	850	94.65%	122,162.72	3.60%	153.33
Condominium	4,430,222	4.08%	43	4.79%	103,028.43	3.94%	162.48
Condominium with garage	401,285	0.37%	5	0.56%	80,257.06	3.47%	146.79
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	108,669,819	100.00%	898	100.00%	121,013.16	3.59%	153.68

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	566,730	40	4.45%	14,168.24	4.02%	145.31
25,000	50,000	2,753,323	70	7.80%	39,333.18	3.81%	153.04
50,000	75,000	6,105,602	94	10.47%	64,953.21	3.52%	152.42
75,000	100,000	13,394,010	152	16.93%	88,118.48	3.59%	148.84
100,000	125,000	15,729,078	139	15.48%	113,158.84	3.47%	153.12
125,000	150,000	15,911,562	115	12.81%	138,361.41	3.35%	153.01
150,000	175,000	19,241,814	119	13.25%	161,695.92	3.61%	153.02
175,000	200,000	13,875,618	74	8.24%	187,508.36	3.75%	154.30
200,000	225,000	12,764,514	60	6.68%	212,741.90	3.73%	155.47
225,000	250,000	8,074,569	34	3.79%	237,487.32	3.59%	164.12
250,000	275,000	253,000	1	0.11%	253,000.00	4.45%	136.08
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	108,669,819	100.00%	898	100.00%	121,013.16	3.59%	153.68