

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

Cashflow analysis for the period

Total interest received	973,695	
Interest received on transaction accounts	(14)	
Liquidity available	3,600,000	
Reserve account available	348,008	
Receivables under hedging arrangements	-	
Total funds available		4,921,689
Company management expenses	2,310	
MPT fee	25,641	
Administration fee	2,038	
Third party fees	8,094	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	862,007	
Interest on the Notes	48,600	
Shortfall Class A PDL Repayment	338	
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		955,467
Available after distribution of funds		3,966,222
Undrawn Liquidity Facility	3,600,000	
Reserve account	366,222	
Available liquidity		3,966,222
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	39,746,425
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	41,682,881

Collateral

Starting principal balance	108,669,819
Principal redemptions and repayments in quarterly calculation period	(4,949,305)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(338)
Ending principal balance	103,720,176
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-22	103,720,176
Repurchase of loans with a Non -NHG part on October 2022	-
Redemptions reserved for purchase Further Advances per 25 October 2022	-
Substitution of loans as per 25 October 2022	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	103,720,176

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available		End balance
			Amount		
Class A	-	338	338		-
Total	-	338	338		-

Performance

	Last period	This period	Since issue
Prepayment rate	27.71%	16.49%	10.03%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	857	102,840,739	99.15%
31 - 60 days	1	181,814	0.18%
61 - 90 days	2	304,320	0.29%
91 - 120 days	1	118,769	0.11%
120+ days	2	274,534	0.26%
In repossession			
Total	863	103,720,176	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	338	498	851,453

Characteristics

Number of borrowers	863		
Number of loanparts	1576		
	(weighted) average	Minimum	Maximum
Loan size borrower	120,186	1,000	249,986
Loan part size	65,812	1,000	221,500
Coupon	3.57%	0.93%	6.25%
Remaining maturity (months)	151	6	255
Remaining interest period (months)	77	1	186
Original interest period (months)	224	1	360
Seasoning (months)	179.3	2.0	205.0
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%	39.00
01-Jan-2023 - 31-Dec-2023	1,660	0.00%	1	0.06%	1,660.09	4.60%	6.00
01-Jan-2024 - 31-Dec-2024	102,500	0.10%	2	0.13%	51,250.00	3.08%	21.34
01-Jan-2025 - 31-Dec-2025	426,020	0.41%	8	0.51%	53,252.54	3.03%	36.03
01-Jan-2026 - 31-Dec-2026	1,364,662	1.32%	37	2.35%	36,882.75	3.59%	43.35
01-Jan-2027 - 31-Dec-2027	1,242,262	1.20%	18	1.14%	69,014.56	4.07%	55.92
01-Jan-2028 - 31-Dec-2028	2,267,290	2.19%	40	2.54%	56,682.25	3.65%	67.66
01-Jan-2029 - 31-Dec-2029	1,532,136	1.48%	30	1.90%	51,071.21	3.82%	75.62
01-Jan-2030 - 31-Dec-2030	1,996,618	1.93%	38	2.41%	52,542.58	3.85%	91.45
01-Jan-2031 - 31-Dec-2031	4,627,195	4.46%	67	4.25%	69,062.62	3.57%	103.51
01-Jan-2032 - 31-Dec-2032	1,761,067	1.70%	31	1.97%	56,808.60	3.36%	115.01
01-Jan-2033 - 31-Dec-2033	2,107,272	2.03%	30	1.90%	70,242.39	3.76%	127.81
01-Jan-2034 - 31-Dec-2034	1,144,468	1.10%	19	1.21%	60,235.18	3.52%	140.01
01-Jan-2035 - 31-Dec-2035	8,588,650	8.21%	110	6.98%	78,078.63	2.95%	156.49
01-Jan-2036 - 31-Dec-2036	68,601,869	66.14%	1,019	64.68%	67,322.74	3.59%	162.79
01-Jan-2037 - 31-Dec-2037	5,714,302	5.51%	84	5.33%	68,027.41	3.85%	174.31
01-Jan-2038 - 31-Dec-2038	1,640,657	1.58%	27	1.71%	60,765.06	4.80%	185.76
01-Jan-2039 - 31-Dec-2039	205,712	0.20%	6	0.38%	34,285.28	2.43%	201.14
01-Jan-2040 - 31-Dec-2040	35,861	0.03%	2	0.13%	17,930.54	1.96%	210.73
01-Jan-2041 - 31-Dec-2041	87,445	0.08%	1	0.06%	87,445.00	1.38%	225.00
01-Jan-2042 - 31-Dec-2042	113,870	0.11%	1	0.06%	113,870.00	4.10%	231.00
01-Jan-2043 - 31-Dec-2043	139,599	0.13%	3	0.19%	46,533.08	4.37%	244.67
01-Jan-2044 - 31-Dec-2044	10,270	0.01%	1	0.06%	10,270.00	4.10%	255.00
Total	103,720,176	100.00%	1,576	100.00%	65,812.29	3.57%	150.98

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		103,720,176	100.00%	1,576	100.00%	65,812.29	3.57%	150.98
<	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		103,720,176	100.00%	1,576	100.00%	65,812.29	3.57%	150.98

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,546,922	2.46%	20	2.32%	127,346.09	3.82%	157.45
Utrecht	5,653,205	5.45%	44	5.10%	128,481.94	3.53%	146.74
Zeeland	2,823,248	2.72%	23	2.67%	122,749.90	3.70%	154.58
Zuid-Holland	24,065,491	23.20%	201	23.29%	119,728.81	3.29%	149.97
Flevoland	2,998,282	2.89%	19	2.20%	157,804.32	3.38%	151.77
Friesland	4,889,376	4.71%	45	5.21%	108,652.81	3.78%	145.08
Gelderland	9,242,311	8.91%	79	9.15%	116,991.27	3.74%	152.52
Groningen	4,555,846	4.39%	41	4.75%	111,118.20	3.55%	150.36
Limburg	9,405,986	9.07%	85	9.88%	110,658.66	3.87%	154.43
Noord-Brabant	15,277,001	14.73%	125	14.48%	122,216.01	3.61%	152.19
Noord-Holland	14,000,531	13.50%	118	13.67%	118,648.57	3.68%	149.11
Overijssel	8,261,977	7.97%	63	7.30%	131,142.49	3.55%	152.37
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	103,720,176	100.00%	863	100.00%	120,185.60	3.57%	150.98

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	98,924,559	96.38%	815	94.44%	121,379.83	3.58%	150.63
Condominium	4,403,511	4.25%	43	4.98%	102,407.23	3.34%	159.52
Condominium with garage	392,106	0.38%	5	0.58%	78,421.23	3.46%	143.36
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	103,720,176	100.00%	863	100.00%	120,185.60	3.57%	150.98

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	621,481	42	4.87%	14,797.16	4.03%	142.47
25,000	50,000	2,533,295	65	7.53%	38,973.77	3.80%	149.57
50,000	75,000	6,179,055	95	11.01%	65,042.68	3.45%	150.99
75,000	100,000	12,650,707	143	16.57%	88,466.48	3.60%	145.78
100,000	125,000	15,159,356	134	15.53%	113,129.52	3.46%	150.45
125,000	150,000	15,382,006	111	12.86%	138,576.63	3.31%	150.55
150,000	175,000	18,751,332	116	13.44%	161,649.41	3.66%	150.30
175,000	200,000	12,915,025	69	8.00%	187,174.28	3.71%	151.26
200,000	225,000	11,693,351	55	6.37%	212,606.39	3.72%	152.64
225,000	250,000	7,834,569	33	3.82%	237,411.18	3.59%	161.03
250,000	275,000	-	-	0.00%	-	0.00%	-
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	103,720,176	100.00%	863	100.00%	120,185.60	3.57%	150.98