

E-MAC NL 2006-NHG I Investor report January 2023

Cashflow analysis for the period

Total interest received	905,926	
Interest received on transaction accounts	(5)	
Liquidity available	3,600,000	
Reserve account available	366,222	
Receivables under hedging arrangements	51,430	
Total funds available		4,923,573
Company management expenses	413	
MPT fee	24,516	
Administration fee	1,945	
Third party fees	20,105	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	462,585	
Interest on the Notes	416,940	
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		932,945
Available after distribution of funds		3,990,629
Undrawn Liquidity Facility	3,600,000	
Reserve account	390,629	
Available liquidity		3,990,629
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	39,999,897
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	41,936,353

Collateral

Starting principal balance	103,720,176
Principal redemptions and repayments in quarterly calculation period	(4,179,088)
Repurchase of loans in quarterly calculation period	(239,940)
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	-
Ending principal balance	99,301,148
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-23	99,301,148
Repurchase of loans with a Non -NHG part on January 2023	-
Redemptions reserved for purchase Further Advances per 25 January 2023	-
Substitution of loans as per 25 January 2023	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	99,301,148

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	16.49%	15.47%	10.12%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	832	98,241,402	98.93%
31 - 60 days	2	426,445	0.43%
61 - 90 days	2	296,998	0.30%
91 - 120 days	1	118,769	0.12%
120+ days	1	217,534	0.22%
In repossession			
Total	838	99,301,148	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	338	-	115	851,338

Characteristics

Number of borrowers	838		
Number of loanparts	1527		
	(weighted) average	Minimum	Maximum
Loan size borrower	118,498	1,000	249,986
Loan part size	65,030	1,000	221,500
Coupon	3.57%	0.93%	6.25%
Remaining maturity (months)	148	3	252
Remaining interest period (months)	75	1	183
Original interest period (months)	224	1	360
Seasoning (months)	181.5	2.0	208.0
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	6,173,200	6.22%	155	10.15%	39,827.10	3.82%	149.34
Hybride (switch)	361,708	0.36%	7	0.46%	51,672.57	4.05%	154.94
Investment Only	56,043,252	56.44%	898	58.81%	62,408.97	3.54%	157.85
Investment	1,318,089	1.33%	20	1.31%	65,904.46	3.49%	143.50
Life	28,222,017	28.42%	338	22.13%	83,497.09	3.57%	129.86
Linear	201,572	0.20%	4	0.26%	50,392.90	2.96%	136.90
Savinas	2,121,723	2.14%	42	2.75%	50,517.22	4.26%	150.66
Universal Life	4,859,587	4.89%	63	4.13%	77,136.30	3.53%	134.85
Total	99,301,148	100.00%	1,527	100.00%	65,030.22	3.57%	147.84

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	238,470	0.24%	9	0.59%	26,496.62	2.61%	134.18
12	533,160	0.54%	8	0.52%	66,645.03	2.89%	138.09
24	37,500	0.04%	1	0.07%	37,500.00	1.31%	12.00
36	458,894	0.46%	6	0.39%	76,482.32	1.29%	149.83
48	-	0.00%	-	0.00%	-	0.00%	-
60	2,553,518	2.57%	48	3.14%	53,198.28	1.61%	135.32
72	1,268,857	1.28%	17	1.11%	74,638.65	2.61%	145.57
84	1,503,908	1.51%	25	1.64%	60,156.34	2.24%	137.75
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	10,142,898	10.21%	158	10.35%	64,195.56	2.59%	152.03
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	9,776,117	9.84%	137	8.97%	71,358.52	1.90%	152.09
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	60,714,321	61.14%	957	62.67%	63,442.34	3.97%	144.81
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	1,374,730	1.38%	18	1.18%	76,373.87	4.57%	142.04
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	10,698,775	10.77%	143	9.36%	74,816.61	4.57%	163.78
>	-	0.00%	-	0.00%	-	0.00%	-
Total	99,301,148	100.00%	1,527	100.00%	65,030.22	3.57%	147.84

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	15,499,654	15.61%	236	15.46%	65,676.50	1.57%	148.33
2.50%	2.75%	5,192,689	5.23%	82	5.37%	63,325.47	2.72%	150.31
2.75%	3.00%	9,145,782	9.21%	130	8.51%	70,352.17	2.90%	150.63
3.00%	3.25%	1,352,152	1.36%	20	1.31%	67,607.60	3.21%	161.36
3.25%	3.50%	1,948,392	1.98%	27	1.77%	72,162.67	3.38%	149.81
3.50%	3.75%	351,302	0.35%	6	0.39%	58,550.33	3.70%	157.93
3.75%	4.00%	20,186,978	20.33%	308	20.17%	65,542.14	3.95%	144.37
4.00%	4.25%	26,634,312	26.82%	432	28.29%	61,653.50	4.15%	140.56
4.25%	4.50%	10,296,153	10.37%	145	9.50%	71,007.95	4.38%	156.03
4.50%	4.75%	4,726,122	4.76%	80	5.24%	59,076.53	4.62%	153.46
4.75%	5.00%	2,206,079	2.22%	32	2.10%	68,939.97	4.86%	161.75
5.00%	5.25%	1,540,241	1.55%	23	1.51%	66,967.02	5.11%	177.79
5.25%	5.50%	124,670	0.13%	2	0.13%	62,335.00	5.45%	179.98
5.50%	5.75%	56,500	0.06%	2	0.13%	28,250.00	5.67%	181.49
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	40,122	0.04%	2	0.13%	20,060.77	6.20%	119.73
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	99,301,148	100.00%	1,527	100.00%	65,030.22	3.57%	147.84	

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		238,470	0.24%	9	0.59%	26,496.62	2.61%	134.18
<	01/01/2023	219,500	0.22%	2	0.13%	109,750.00	2.35%	156.00
01/01/2023	01/01/2024	2,225,004	2.24%	33	2.16%	67,424.35	3.05%	140.31
01/01/2024	01/01/2025	1,695,693	1.71%	31	2.03%	54,699.77	2.41%	140.82
01/01/2025	01/01/2026	9,155,141	9.22%	142	9.30%	64,472.82	3.49%	139.56
01/01/2026	01/01/2027	47,566,362	47.90%	763	49.97%	62,341.23	4.00%	142.43
01/01/2027	01/01/2028	3,286,153	3.31%	56	3.67%	58,681.30	3.49%	154.21
01/01/2028	01/01/2029	1,948,333	1.96%	35	2.29%	55,666.66	2.82%	146.24
01/01/2029	01/01/2030	1,006,354	1.01%	16	1.05%	62,897.14	2.74%	143.24
01/01/2030	01/01/2031	759,211	0.76%	14	0.92%	54,229.39	1.81%	127.07
01/01/2031	01/01/2032	2,128,403	2.14%	30	1.96%	70,946.76	3.15%	133.22
01/01/2032	01/01/2033	1,756,902	1.77%	26	1.70%	67,573.14	2.73%	144.22
01/01/2033	01/01/2034	425,422	0.43%	7	0.46%	60,774.50	2.87%	136.19
01/01/2034	01/01/2035	1,193,977	1.20%	19	1.24%	62,840.89	2.31%	149.56
01/01/2035	01/01/2036	4,793,521	4.83%	65	4.26%	73,746.48	2.46%	156.45
01/01/2036	01/01/2037	18,313,550	18.44%	243	15.91%	75,364.40	3.31%	160.22
01/01/2037	01/01/2038	1,704,275	1.72%	24	1.57%	71,011.45	3.89%	173.43
01/01/2038	01/01/2039	884,879	0.89%	12	0.79%	73,739.91	5.12%	182.50
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	99,301,148	100.00%	1,527	100.00%	65,030.22	3.57%	147.84	

Legal maturity date

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	957	0.00%	1	0.07%	956.62	4.60%	3.00
01-Jan-2024 - 31-Dec-2024	102,500	0.10%	2	0.13%	51,250.00	3.08%	18.34
01-Jan-2025 - 31-Dec-2025	421,417	0.42%	7	0.46%	60,202.50	3.02%	33.10
01-Jan-2026 - 31-Dec-2026	1,340,453	1.35%	37	2.42%	36,228.46	3.67%	40.35
01-Jan-2027 - 31-Dec-2027	1,186,823	1.20%	17	1.11%	69,813.14	4.07%	52.92
01-Jan-2028 - 31-Dec-2028	2,226,581	2.24%	39	2.55%	57,091.81	3.64%	64.68
01-Jan-2029 - 31-Dec-2029	1,488,024	1.50%	29	1.90%	51,311.18	3.82%	76.57
01-Jan-2030 - 31-Dec-2030	1,969,307	1.98%	38	2.49%	51,823.87	3.66%	88.48
01-Jan-2031 - 31-Dec-2031	4,450,084	4.48%	66	4.32%	67,425.52	3.55%	100.53
01-Jan-2032 - 31-Dec-2032	1,746,268	1.76%	31	2.03%	56,331.23	3.35%	112.01
01-Jan-2033 - 31-Dec-2033	2,012,200	2.03%	29	1.90%	69,386.19	3.74%	124.88
01-Jan-2034 - 31-Dec-2034	961,228	0.97%	17	1.11%	56,542.82	3.43%	137.25
01-Jan-2035 - 31-Dec-2035	8,140,325	8.20%	106	6.94%	76,795.52	2.98%	153.43
01-Jan-2036 - 31-Dec-2036	65,579,419	66.04%	986	64.57%	66,510.57	3.58%	159.78
01-Jan-2037 - 31-Dec-2037	5,466,890	5.51%	82	5.37%	66,669.39	3.86%	171.44
01-Jan-2038 - 31-Dec-2038	1,616,494	1.63%	26	1.70%	62,172.84	4.82%	182.72
01-Jan-2039 - 31-Dec-2039	205,712	0.21%	6	0.39%	34,285.28	2.69%	198.14
01-Jan-2040 - 31-Dec-2040	35,861	0.04%	2	0.13%	17,930.54	2.19%	207.73
01-Jan-2041 - 31-Dec-2041	87,445	0.09%	1	0.07%	87,445.00	1.38%	226.00
01-Jan-2042 - 31-Dec-2042	113,770	0.11%	1	0.07%	113,770.00	4.10%	228.00
01-Jan-2043 - 31-Dec-2043	139,196	0.14%	3	0.20%	46,398.71	4.37%	241.67
01-Jan-2044 - 31-Dec-2044	10,194	0.01%	1	0.07%	10,193.81	4.10%	252.00
Total	99,301,148	100.00%	1,527	100.00%	65,030.22	3.57%	147.84

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		99,301,148	100.00%	1,527	100.00%	65,030.22	3.57%	147.84
<	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		99,301,148	100.00%	1,527	100.00%	65,030.22	3.57%	147.84

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,380,894	2.40%	19	2.27%	125,310.19	3.80%	154.01
Utrecht	5,608,098	5.65%	43	5.13%	130,420.88	3.52%	143.68
Zeeland	2,819,403	2.84%	23	2.74%	122,582.72	3.70%	151.61
Zuid-Holland	23,429,545	23.59%	197	23.51%	118,931.70	3.30%	147.00
Overijssel	7,715,038	7.77%	60	7.16%	128,583.96	3.51%	149.32
Flevoland	2,806,290	2.83%	17	2.03%	165,075.87	3.33%	150.09
Friesland	4,488,418	4.52%	43	5.13%	104,381.81	3.79%	140.65
Gelderland	8,967,548	9.03%	78	9.31%	114,968.57	3.74%	149.32
Groningen	4,362,563	4.39%	40	4.77%	109,064.08	3.59%	147.12
Limburg	9,022,918	9.09%	83	9.90%	108,709.86	3.87%	151.41
Noord-Brabant	14,462,591	14.56%	121	14.44%	119,525.54	3.60%	148.99
Noord-Holland	13,237,844	13.33%	114	13.60%	116,121.44	3.64%	145.84
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	99,301,148	100.00%	838	100.00%	118,497.79	3.57%	147.84

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	94,611,711	95.28%	790	94.27%	119,761.66	3.58%	147.48
Condominium	4,312,095	4.34%	43	5.13%	100,281.28	3.33%	156.44
Condominium with garage	377,342	0.38%	5	0.60%	75,468.34	3.44%	140.99
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	99,301,148	100.00%	838	100.00%	118,497.79	3.57%	147.84

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	-	-
0	-	0.00%	-	0.00%	-	-	-
0	25,000	636,714	44	5.25%	14,470.77	4.03%	141.80
25,000	50,000	2,393,676	62	7.40%	38,607.67	3.78%	146.89
50,000	75,000	6,411,716	99	11.81%	64,764.80	3.44%	146.95
75,000	100,000	12,587,057	143	17.06%	88,021.38	3.60%	144.03
100,000	125,000	14,010,436	124	14.80%	112,987.39	3.46%	146.69
125,000	150,000	15,335,968	111	13.25%	138,161.87	3.30%	147.70
150,000	175,000	17,126,514	106	12.65%	161,570.88	3.66%	147.31
175,000	200,000	11,958,923	64	7.64%	186,858.18	3.72%	147.40
200,000	225,000	11,483,975	54	6.44%	212,666.21	3.71%	149.48
225,000	250,000	7,356,169	31	3.70%	237,295.78	3.60%	157.84
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	99,301,148	100.00%	838	100.00%	118,497.79	3.57%	147.84