

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

Cashflow analysis for the period

Total interest received	872,651	
Interest received on transaction accounts	24,974	
Liquidity available	3,600,000	
Reserve account available	390,629	
Receivables under hedging arrangements	133,978	
Total funds available		5,022,232
Company management expenses	27,600	
MPT fee	23,456	
Administration fee	1,862	
Third party fees	17,985	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Payments under hedging arrangements	267,407	
Interest on the Notes	615,420	
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		960,031
Available after distribution of funds		4,062,200
Undrawn Liquidity Facility	3,600,000	
Reserve account	462,200	
Available liquidity		4,062,200
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	40,064,551
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,001,007

Collateral

Starting principal balance	99,301,148
Principal redemptions and repayments in quarterly calculation period	(3,564,816)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	-
Ending principal balance	95,736,332
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-23	95,736,332
Repurchase of loans with a Non -NHG part on April 2023	-
Redemptions reserved for purchase Further Advances per 25 April 2023	-
Substitution of loans as per 25 April 2023	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	95,736,332

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	15.47%	13.02%	10.18%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	815	95,337,798	99.58%
31 - 60 days	-	-	0.00%
61 - 90 days	-	-	0.00%
91 - 120 days	1	181,000	0.19%
120+ days	1	217,534	0.23%
In repossession			
Total	817	95,736,332	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	610	850,728

Characteristics

Number of borrowers	817		
Number of loanparts	1482		
	(weighted) average	Minimum	Maximum
Loan size borrower	117,180	1,000	249,986
Loan part size	64,599	1,000	221,500
Coupon	3.58%	0.93%	6.25%
Remaining maturity (months)	145	1	249
Remaining interest period (months)	73	1	240
Original interest period (months)	224	1	360
Seasoning (months)	184.5	5.0	211.0
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	5,970,577	6.24%	152	10.26%	39,280.11	3.64%	147.44
Hybride (switch)	355,161	0.37%	7	0.47%	50,737.25	4.05%	152.48
Interest Only	53,955,279	56.36%	870	58.70%	62,017.56	3.55%	154.76
Investment	1,208,478	1.26%	19	1.28%	63,604.12	3.46%	141.00
Life	27,194,999	28.41%	328	22.13%	82,911.58	3.59%	126.47
Linear	194,990	0.20%	4	0.27%	48,747.56	2.97%	133.86
Savinas	2,085,762	2.18%	42	2.83%	49,660.99	4.26%	147.93
Universal Life	4,771,086	4.98%	60	4.05%	79,518.10	3.54%	132.01
Total	95,736,332	100.00%	1,482	100.00%	64,599.41	3.58%	144.76

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	136,889	0.14%	8	0.54%	17,111.18	3.47%	175.84
12	526,629	0.55%	8	0.54%	65,828.60	3.81%	134.83
24	49,190	0.05%	2	0.13%	24,595.23	1.56%	15.65
36	457,660	0.48%	6	0.40%	76,276.70	1.29%	146.81
48	-	0.00%	-	0.00%	-	0.00%	-
60	2,240,827	2.34%	42	2.83%	53,353.02	1.64%	130.02
72	1,264,853	1.32%	17	1.15%	74,403.10	2.61%	142.52
84	1,576,020	1.65%	27	1.82%	58,371.11	2.46%	137.68
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	9,781,738	10.22%	155	10.46%	63,107.98	2.59%	148.30
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	9,587,134	10.01%	134	9.04%	71,545.78	1.94%	148.68
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	58,456,625	61.06%	929	62.69%	62,924.25	3.96%	141.72
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	1,372,819	1.43%	18	1.21%	76,267.72	4.57%	139.05
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	10,285,949	10.74%	136	9.18%	75,631.97	4.58%	161.00
>	-	0.00%	-	0.00%	-	0.00%	-
Total	95,736,332	100.00%	1,482	100.00%	64,599.41	3.58%	144.76

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	14,420,041	15.06%	221	14.91%	65,249.05	1.56%	144.39
2.50%	2.75%	4,946,676	5.17%	74	4.99%	66,846.98	2.73%	148.22
2.75%	3.00%	8,993,301	9.39%	129	8.70%	69,715.51	2.90%	147.62
3.00%	3.25%	1,251,574	1.31%	19	1.28%	65,872.32	3.23%	158.71
3.25%	3.50%	2,068,574	2.16%	34	2.29%	60,840.41	3.38%	148.35
3.50%	3.75%	324,958	0.34%	6	0.40%	54,159.70	3.70%	155.01
3.75%	4.00%	19,322,698	20.18%	297	20.04%	65,059.59	3.95%	141.23
4.00%	4.25%	25,416,689	26.55%	417	28.14%	60,951.29	4.15%	137.28
4.25%	4.50%	9,848,568	10.29%	137	9.24%	71,887.36	4.38%	152.96
4.50%	4.75%	5,100,755	5.33%	86	5.80%	59,311.10	4.63%	150.55
4.75%	5.00%	2,371,617	2.48%	35	2.38%	67,760.48	4.88%	159.37
5.00%	5.25%	1,574,523	1.64%	23	1.55%	68,457.51	5.11%	174.56
5.25%	5.50%	-	0.00%	-	0.00%	-	0.00%	-
5.50%	5.75%	56,500	0.06%	2	0.13%	28,250.00	5.67%	178.49
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	39,858	0.04%	2	0.13%	19,929.13	6.20%	116.46
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	95,736,332	100.00%	1,482	100.00%	64,599.41	3.58%	144.76	

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		136,889	0.14%	8	0.54%	17,111.18	3.47%	175.84
<	01/01/2024	1,488,757	1.56%	19	1.28%	78,355.66	2.55%	129.91
01/01/2024	01/01/2025	1,782,529	1.86%	31	2.09%	57,500.94	2.70%	138.85
01/01/2025	01/01/2026	8,416,779	8.79%	134	9.04%	62,811.78	3.48%	135.08
01/01/2026	01/01/2027	45,857,260	47.99%	742	50.07%	61,802.24	4.00%	139.25
01/01/2027	01/01/2028	3,271,880	3.42%	56	3.78%	58,426.43	3.49%	151.07
01/01/2028	01/01/2029	2,037,577	2.13%	36	2.43%	56,599.36	2.88%	143.51
01/01/2029	01/01/2030	993,279	1.04%	16	1.08%	62,079.92	2.74%	140.28
01/01/2030	01/01/2031	901,256	0.94%	17	1.15%	53,015.03	2.32%	132.31
01/01/2031	01/01/2032	2,021,865	2.11%	28	1.89%	72,209.47	3.16%	127.35
01/01/2032	01/01/2033	1,737,151	1.81%	26	1.75%	66,813.48	2.73%	141.25
01/01/2033	01/01/2034	423,702	0.44%	7	0.47%	60,528.84	2.87%	133.17
01/01/2034	01/01/2035	1,166,907	1.22%	19	1.28%	61,416.13	2.31%	146.52
01/01/2035	01/01/2036	4,776,957	4.99%	65	4.39%	73,491.65	2.46%	153.46
01/01/2036	01/01/2037	17,840,874	18.64%	236	15.92%	75,596.93	3.32%	157.19
01/01/2037	01/01/2038	1,699,025	1.77%	24	1.62%	70,792.71	3.89%	170.43
01/01/2038	01/01/2039	1,183,400	1.24%	17	1.15%	69,611.74	5.10%	179.05
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	245	0.00%	1	0.07%	245.26	4.60%	-
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total	95,736,332	100.00%	1,482	100.00%	64,599.41	3.58%	144.76	

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	245	0.00%	1	0.07%	245.26	4.60%	-
01-Jan-2024 - 31-Dec-2024	102,500	0.11%	2	0.13%	51,250.00	3.08%	15.34
01-Jan-2025 - 31-Dec-2025	420,765	0.44%	7	0.47%	60,109.31	3.02%	30.10
01-Jan-2026 - 31-Dec-2026	1,214,412	1.27%	35	2.36%	34,697.48	3.75%	37.63
01-Jan-2027 - 31-Dec-2027	1,182,045	1.23%	17	1.15%	69,532.05	4.07%	49.92
01-Jan-2028 - 31-Dec-2028	2,206,775	2.31%	39	2.63%	56,583.97	3.63%	61.70
01-Jan-2029 - 31-Dec-2029	1,373,070	1.43%	26	1.75%	52,810.37	3.80%	73.59
01-Jan-2030 - 31-Dec-2030	1,951,253	2.04%	38	2.56%	51,348.76	3.68%	85.48
01-Jan-2031 - 31-Dec-2031	4,350,643	4.54%	64	4.32%	67,978.80	3.54%	97.57
01-Jan-2032 - 31-Dec-2032	1,731,045	1.81%	31	2.09%	55,840.15	3.35%	109.01
01-Jan-2033 - 31-Dec-2033	2,005,712	2.10%	29	1.96%	69,162.49	3.74%	121.88
01-Jan-2034 - 31-Dec-2034	858,086	0.90%	16	1.08%	53,630.36	3.38%	134.50
01-Jan-2035 - 31-Dec-2035	8,035,271	8.39%	105	7.09%	76,526.39	2.97%	150.42
01-Jan-2036 - 31-Dec-2036	62,785,787	65.58%	951	64.17%	66,020.81	3.60%	156.81
01-Jan-2037 - 31-Dec-2037	5,404,317	5.65%	82	5.53%	65,906.31	3.87%	168.46
01-Jan-2038 - 31-Dec-2038	1,610,259	1.68%	26	1.75%	61,933.05	4.79%	179.72
01-Jan-2039 - 31-Dec-2039	205,712	0.21%	6	0.40%	34,285.28	2.87%	195.14
01-Jan-2040 - 31-Dec-2040	35,861	0.04%	2	0.13%	17,930.54	2.19%	204.73
01-Jan-2042 - 31-Dec-2042	113,669	0.12%	1	0.07%	113,669.00	4.10%	225.00
01-Jan-2043 - 31-Dec-2043	136,789	0.14%	3	0.20%	46,262.91	4.37%	238.67
01-Jan-2044 - 31-Dec-2044	10,117	0.01%	1	0.07%	10,116.83	4.10%	249.00
Total	95,736,332	100.00%	1,482	100.00%	64,599.41	3.58%	144.76

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	95,736,332	100.00%	1,482	100.00%	64,599.41	3.58%	144.76
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		95,736,332	100.00%	1,482	100.00%	64,599.41	3.58%	144.76

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,355,528	2.46%	19	2.33%	123,975.18	3.80%	151.16
Utrecht	5,574,216	5.82%	43	5.26%	129,632.92	3.61%	140.61
Zeeland	2,628,854	2.75%	22	2.69%	119,493.37	3.67%	148.05
Zuid-Holland	22,489,101	23.49%	192	23.50%	117,130.73	3.32%	143.71
Flevoland	2,727,297	2.85%	16	1.96%	170,456.03	3.45%	146.94
Friesland	4,413,351	4.61%	42	5.14%	105,079.77	3.81%	137.63
Gelderland	8,853,368	9.25%	76	9.30%	116,491.69	3.74%	146.52
Groningen	4,129,847	4.31%	39	4.77%	105,893.52	3.57%	143.68
Limburg	8,493,977	8.87%	80	9.79%	106,174.71	3.86%	148.63
Noord-Brabant	13,772,132	14.39%	118	14.44%	116,712.98	3.61%	146.37
Noord-Holland	12,753,033	13.32%	111	13.59%	114,892.19	3.63%	142.54
Overijssel	7,545,628	7.88%	59	7.22%	127,892.00	3.57%	146.19
Unspecified	-	0.00%	-	0.00%	-	-	-
Total	95,736,332	100.00%	817	100.00%	117,180.33	3.58%	144.76

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	91,156,399	95.22%	770	94.25%	118,384.93	3.59%	144.38
Condominium	4,223,625	4.41%	42	5.14%	100,562.50	3.35%	153.45
Condominium with garage	356,309	0.37%	5	0.61%	71,261.72	3.43%	138.26
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	95,736,332	100.00%	817	100.00%	117,180.33	3.58%	144.76

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	25,000	0.71%	47	5.75%	14,555.31	4.10%	141.15
25,000	50,000	2.28%	59	7.22%	38,689.96	3.75%	144.25
50,000	75,000	6.46%	101	12.36%	63,982.73	3.50%	144.34
75,000	100,000	11.97%	136	16.65%	88,063.23	3.56%	141.09
100,000	125,000	13.62%	121	14.81%	112,588.23	3.47%	143.35
125,000	150,000	15.46%	112	13.71%	138,052.84	3.28%	144.38
150,000	175,000	15.94%	99	12.12%	161,106.50	3.73%	143.95
175,000	200,000	11.59%	62	7.55%	187,005.04	3.58%	144.73
200,000	225,000	11.06%	52	6.36%	212,732.52	3.79%	146.29
225,000	250,000	6.63%	28	3.43%	237,129.64	3.86%	155.60
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	95,736,332	100.00%	817	100.00%	117,180.33	3.58%	144.76