

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

Cashflow analysis for the period

Total interest received	850,446	
Interest received on transaction accounts	17,878	
Liquidity available	3,600,000	
Reserve account available	462,200	
Receivables under hedging arrangements	148,884	
Total funds available		5,079,408
Company management expenses	2,974	
MPT fee	22,603	
Administration fee	1,795	
Third party fees	24,215	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Payments under hedging arrangements	119,782	
Interest on the Notes	796,440	
Shortfall Class A PDL Repayment	1,796	
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		975,975
Available after distribution of funds		4,103,433
Undrawn Liquidity Facility	3,600,000	
Reserve account	503,433	
Available liquidity		4,103,433
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	40,186,250
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,122,706

Collateral

Starting principal balance	95,736,332
Principal redemptions and repayments in quarterly calculation period	(3,392,691)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(1,796)
Ending principal balance	92,341,845
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jul-23	92,341,845
Repurchase of loans with a Non -NHG part on July 2023	-
Redemptions reserved for purchase Further Advances per 25 July 2023	-
Substitution of loans as per 25 July 2023	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	92,341,845

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Total	-	1,796	1,796	-

Performance

	Last period	This period	Since issue
Prepayment rate	13.02%	12.88%	10.22%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	789	91,731,942	99.34%
31 - 60 days	2	211,369	0.23%
61 - 90 days	1	181,000	0.20%
91 - 120 days	-	-	0.00%
120+ days	1	217,534	0.24%
In repossession			
Total	793	92,341,845	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	1,796	1,482	851,042

Characteristics

Number of borrowers	793		
Number of loanparts	1442		
	(weighted) average	Minimum	Maximum
Loan size borrower	116,446	1,000	249,986
Loan part size	64,037	1,000	221,500
Coupon	3.58%	0.93%	6.25%
Remaining maturity (months)	142	6	246
Remaining interest period (months)	71	1	177
Original interest period (months)	223	1	360
Seasoning (months)	187.2	2.0	214.0
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	5,935,974	6.43%	153	10.61%	38,797.22	3.65%	144.70
Hybride (switch)	349,014	0.38%	6	0.42%	58,169.02	4.04%	149.83
Investment Only	52,056,572	56.37%	847	58.74%	61,459.94	3.54%	151.60
Investment	1,185,999	1.28%	18	1.25%	65,888.83	3.45%	138.66
Life	26,011,664	28.17%	315	21.84%	82,576.71	3.59%	123.18
Linear	190,363	0.21%	4	0.28%	47,590.63	2.97%	131.04
Savinas	1,917,015	2.08%	40	2.77%	47,925.38	4.23%	143.60
Universal Life	4,695,244	5.08%	59	4.09%	79,580.40	3.55%	128.86
Total	92,341,845	100.00%	1,442	100.00%	64,037.34	3.58%	141.61

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	136,889	0.15%	8	0.55%	17,111.18	4.15%	172.84
12	645,207	0.70%	9	0.62%	71,589.64	4.05%	135.72
24	42,500	0.05%	2	0.14%	21,250.00	1.71%	9.29
36	337,846	0.37%	5	0.35%	67,569.10	1.26%	140.56
48	-	0.00%	-	0.00%	-	0.00%	-
60	2,038,654	2.21%	40	2.77%	50,966.36	1.60%	126.31
72	1,255,291	1.36%	17	1.18%	73,840.62	2.61%	139.47
84	1,450,423	1.57%	25	1.73%	58,016.92	2.54%	133.32
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	9,520,028	10.31%	150	10.40%	63,466.85	2.58%	144.89
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	9,454,693	10.24%	133	9.22%	71,087.92	1.94%	145.62
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	56,670,208	61.37%	907	62.90%	62,480.93	3.96%	138.73
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	1,202,885	1.30%	16	1.11%	75,180.33	4.56%	136.79
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	9,587,220	10.38%	130	9.02%	73,747.85	4.56%	157.44
>	-	0.00%	-	0.00%	-	0.00%	-
Total	92,341,845	100.00%	1,442	100.00%	64,037.34	3.58%	141.61

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,832,797	14.98%	215	14.91%	64,338.59	1.55%	141.27
2.50%	2.75%	4,849,319	5.25%	73	5.06%	66,429.03	2.73%	144.70
2.75%	3.00%	8,972,489	9.72%	129	8.99%	69,554.17	2.90%	144.62
3.00%	3.25%	1,150,675	1.25%	17	1.18%	67,686.78	3.22%	155.34
3.25%	3.50%	1,940,593	2.10%	27	1.87%	71,873.80	3.38%	143.74
3.50%	3.75%	286,510	0.31%	5	0.35%	57,302.05	3.72%	152.28
3.75%	4.00%	18,953,422	20.53%	290	20.11%	65,356.63	3.95%	138.00
4.00%	4.25%	24,426,454	26.45%	412	28.57%	59,287.51	4.15%	134.68
4.25%	4.50%	9,671,352	10.47%	136	9.43%	71,112.96	4.38%	149.92
4.50%	4.75%	4,628,322	5.01%	79	5.48%	58,586.35	4.63%	147.46
4.75%	5.00%	2,147,044	2.32%	33	2.29%	65,061.95	4.88%	156.05
5.00%	5.25%	1,375,905	1.49%	21	1.46%	65,519.30	5.11%	169.00
5.25%	5.50%	10,861	0.01%	1	0.07%	10,861.07	5.48%	208.00
5.50%	5.75%	56,500	0.06%	2	0.14%	28,250.00	5.67%	175.49
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	39,591	0.04%	2	0.14%	19,795.42	6.20%	113.17
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	92,341,845	100.00%	1,442	100.00%	64,037.34	3.58%	141.61	

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	-	136,889	0.15%	8	0.55%	17,111.18	4.15%	172.84
<	01/01/2024	1,168,252	1.27%	16	1.11%	73,015.78	2.68%	124.38
01/01/2024	01/01/2025	1,890,403	2.05%	32	2.22%	59,075.08	2.77%	136.46
01/01/2025	01/01/2026	8,400,023	9.10%	134	9.29%	62,686.74	3.48%	132.11
01/01/2026	01/01/2027	44,135,695	47.80%	721	50.00%	61,214.83	4.00%	136.16
01/01/2027	01/01/2028	3,027,254	3.28%	51	3.54%	59,357.92	3.46%	146.89
01/01/2028	01/01/2029	1,867,089	2.02%	34	2.36%	54,914.38	2.93%	138.87
01/01/2029	01/01/2030	989,598	1.07%	16	1.11%	61,849.89	2.74%	137.29
01/01/2030	01/01/2031	895,891	0.97%	17	1.18%	52,699.45	2.33%	129.41
01/01/2031	01/01/2032	1,851,352	2.00%	26	1.80%	71,205.85	3.05%	123.84
01/01/2032	01/01/2033	1,733,383	1.88%	26	1.80%	66,668.57	2.73%	138.26
01/01/2033	01/01/2034	421,965	0.46%	7	0.49%	60,280.72	2.87%	130.15
01/01/2034	01/01/2035	1,163,558	1.26%	19	1.32%	61,239.90	2.13%	143.53
01/01/2035	01/01/2036	4,787,464	5.18%	66	4.58%	72,537.33	2.46%	150.42
01/01/2036	01/01/2037	17,328,140	18.77%	232	16.09%	74,690.26	3.31%	154.15
01/01/2037	01/01/2038	1,697,265	1.84%	24	1.66%	70,719.37	3.89%	167.43
01/01/2038	01/01/2039	847,424	0.92%	13	0.90%	65,186.45	5.10%	176.54
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total	92,341,845	100.00%	1,442	100.00%	64,037.34	3.58%	141.61	

Legal maturity date

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	102,500	0.11%	2	0.14%	51,250.00	3.08%	12.34
01-Jan-2025 - 31-Dec-2025	420,106	0.46%	7	0.49%	60,015.19	3.01%	27.10
01-Jan-2026 - 31-Dec-2026	1,199,717	1.30%	35	2.43%	34,277.62	3.75%	34.62
01-Jan-2027 - 31-Dec-2027	1,100,592	1.19%	16	1.11%	68,787.02	4.06%	46.62
01-Jan-2028 - 31-Dec-2028	2,190,461	2.37%	39	2.70%	56,165.66	3.83%	58.73
01-Jan-2029 - 31-Dec-2029	1,285,035	1.39%	25	1.73%	51,401.41	3.79%	70.56
01-Jan-2030 - 31-Dec-2030	1,873,963	2.03%	37	2.57%	50,647.66	3.70%	82.33
01-Jan-2031 - 31-Dec-2031	4,123,156	4.47%	61	4.23%	67,592.73	3.50%	94.58
01-Jan-2032 - 31-Dec-2032	1,701,334	1.84%	30	2.08%	56,711.13	3.34%	106.05
01-Jan-2033 - 31-Dec-2033	1,999,072	2.16%	29	2.01%	68,933.53	3.74%	118.88
01-Jan-2034 - 31-Dec-2034	853,064	0.92%	16	1.11%	53,316.52	3.38%	131.50
01-Jan-2035 - 31-Dec-2035	7,874,754	8.53%	104	7.21%	75,718.78	2.99%	147.39
01-Jan-2036 - 31-Dec-2036	60,603,192	65.63%	926	64.22%	65,446.21	3.59%	153.77
01-Jan-2037 - 31-Dec-2037	5,300,239	5.74%	80	5.55%	66,232.99	3.86%	165.41
01-Jan-2038 - 31-Dec-2038	1,211,000	1.31%	22	1.63%	55,045.47	4.84%	176.96
01-Jan-2039 - 31-Dec-2039	205,712	0.22%	6	0.42%	34,285.28	3.00%	192.14
01-Jan-2040 - 31-Dec-2040	35,861	0.04%	2	0.14%	17,930.54	2.66%	201.73
01-Jan-2042 - 31-Dec-2042	113,669	0.12%	1	0.07%	113,669.00	4.10%	222.00
01-Jan-2043 - 31-Dec-2043	138,377	0.15%	3	0.21%	46,125.68	4.37%	235.66
01-Jan-2044 - 31-Dec-2044	10,039	0.01%	1	0.07%	10,039.07	4.10%	246.00
Total	92,341,845	100.00%	1,442	100.00%	64,037.34	3.58%	141.61

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	-	92,341,845	100.00%	1,442	100.00%	64,037.34	3.58%	141.61
<	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		92,341,845	100.00%	1,442	100.00%	64,037.34	3.58%	141.61

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,351,426	2.56%	19	2.40%	123,759.25	3.80%	148.16
Utrecht	5,568,340	6.03%	43	5.42%	129,496.27	3.61%	137.61
Zeeland	2,600,336	2.82%	22	2.77%	118,197.09	3.67%	144.99
Zuid-Holland	21,690,235	23.49%	185	23.33%	117,244.51	3.32%	140.24
Flevoland	2,390,107	2.59%	14	1.77%	170,721.91	3.31%	144.88
Friesland	4,122,434	4.46%	40	5.04%	103,060.86	3.82%	133.25
Gelderland	8,240,053	8.92%	72	9.08%	114,445.18	3.75%	142.67
Groningen	4,034,037	4.37%	38	4.73%	106,158.87	3.56%	140.35
Limburg	8,285,369	8.97%	79	9.96%	104,878.09	3.84%	145.95
Noord-Brabant	13,274,551	14.38%	115	14.50%	115,430.88	3.58%	143.72
Noord-Holland	12,381,594	13.41%	107	13.49%	115,715.83	3.64%	139.29
Overijssel	7,403,363	8.02%	59	7.44%	125,480.73	3.56%	143.75
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	92,341,845	100.00%	793	100.00%	116,446.21	3.58%	141.61

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	88,108,048	95.42%	750	94.58%	117,477.40	3.59%	141.28
Condominium	3,877,488	4.20%	38	4.79%	102,039.15	3.33%	149.76
Condominium with garage	356,309	0.39%	5	0.63%	71,261.72	3.43%	135.26
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	92,341,845	100.00%	793	100.00%	116,446.21	3.58%	141.61

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	0.74%	47	5.93%	14,539.15	4.09%	139.65
25,000	50,000	2.44%	58	7.31%	38,620.96	3.75%	141.11
50,000	75,000	6.43%	101	12.74%	63,753.87	3.53%	140.43
75,000	100,000	11.63%	132	16.65%	88,115.28	3.55%	138.34
100,000	125,000	12.83%	114	14.38%	112,624.08	3.47%	140.02
125,000	150,000	15.61%	113	14.25%	138,161.45	3.30%	141.66
150,000	175,000	14.97%	93	11.73%	161,067.31	3.69%	139.92
175,000	200,000	10.85%	58	7.31%	187,173.22	3.67%	142.68
200,000	225,000	10.42%	49	6.18%	212,714.39	3.79%	142.45
225,000	250,000	6.63%	28	3.53%	237,086.78	3.86%	152.60
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	92,341,845	100.00%	793	100.00%	116,446.21	3.58%	141.61