

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

Cashflow analysis for the period

Total interest received	816,515	
Interest received on transaction accounts	20,744	
Liquidity available	3,600,000	
Reserve account available	503,433	
Receivables under hedging arrangements	180,355	
Total funds available		5,121,046
Company management expenses	2,473	
MPT fee	21,738	
Administration fee	1,731	
Third party fees	52,296	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	36,647	
Interest on the Notes	885,180	
Shortfall Class A PDL Repayment	1,087	
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		1,007,653
Available after distribution of funds		4,113,394
Undrawn Liquidity Facility	3,600,000	
Reserve account	513,394	
Available liquidity		4,113,394
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	40,323,430
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,259,886

Collateral

Starting principal balance	92,341,845
Principal redemptions and repayments in quarterly calculation period	(3,045,263)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(1,087)
Ending principal balance	89,295,494
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-23	89,295,494
Repurchase of loans with a Non -NHG part on October 2023	-
Redemptions reserved for purchase Further Advances per 25 October 2023	-
Substitution of loans as per 25 October 2023	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	89,295,494

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	1,087	1,087	-
Total	-	1,087	1,087	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.88%	11.97%	10.26%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	767	88,830,496	99.48%
31 - 60 days	-	-	0.00%
61 - 90 days	2	247,465	0.28%
91 - 120 days	-	-	0.00%
120+ days	1	217,534	0.24%
In repossession	-	-	-
Total	770	89,295,494	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,796	1,087	1,906	850,223

Characteristics

Number of borrowers	770		
Number of loanparts	1400		
	(weighted) average	Minimum	Maximum
Loan size borrower	115,968	1,000	249,986
Loan part size	63,782	1,000	221,500
Coupon	3.58%	0.93%	6.25%
Remaining maturity (months)	139	3	243
Remaining interest period (months)	68	1	174
Original interest period (months)	223	1	360
Seasoning (months)	190,3	5,0	217,0
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	5,678,081	6.36%	150	10.71%	37,853.87	3.63%	141.57
Hybride (switch)	343,056	0.39%	6	0.43%	57,175.95	4.49%	147.10
Investment Only	50,478,802	56.53%	823	58.79%	61,335.12	3.55%	148.51
Investment	1,185,999	1.33%	18	1.29%	65,888.83	3.45%	135.66
Life	24,946,438	27.94%	302	21.57%	82,604.10	3.61%	120.20
Linear	175,866	0.19%	4	0.29%	43,966.60	3.05%	127.01
Savinas	1,792,013	2.01%	38	2.71%	47,158.23	4.22%	140.37
Universal Life	4,695,240	5.26%	59	4.21%	79,580.34	3.55%	125.86
Total	89,295,494	100.00%	1,400	100.00%	63,782.50	3.58%	138.59

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	83,703	0.09%	6	0.43%	13,950.47	4.48%	172.06
12	592,848	0.66%	11	0.79%	53,895.28	5.18%	135.65
24	5,000	0.01%	1	0.07%	5,000.00	4.75%	31.00
36	249,373	0.28%	3	0.21%	83,124.44	1.22%	147.54
48	-	0.00%	-	0.00%	-	0.00%	-
60	2,224,036	2.49%	43	3.07%	51,721.76	1.91%	120.89
72	1,252,083	1.40%	17	1.21%	73,651.92	2.61%	136.43
84	1,190,170	1.33%	21	1.50%	56,674.77	2.55%	126.89
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	9,038,429	10.12%	146	10.43%	61,907.05	2.57%	142.29
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	9,438,342	10.57%	133	9.50%	70,964.98	1.94%	142.63
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	55,016,060	61.61%	881	62.93%	62,447.29	3.96%	135.76
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	1,200,928	1.34%	16	1.14%	75,058.01	4.56%	133.80
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	9,004,522	10.08%	122	8.71%	73,807.56	4.56%	154.47
>	-	0.00%	-	0.00%	-	0.00%	-
Total	89,295,494	100.00%	1,400	100.00%	63,782.50	3.58%	138.59

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,464,643	15.08%	209	14.93%	64,424.13	1.54%	138.74
2.50%	2.75%	4,319,041	4.84%	68	4.86%	63,515.31	2.73%	142.75
2.75%	3.00%	8,909,481	9.98%	129	9.21%	69,065.74	2.90%	141.60
3.00%	3.25%	1,150,493	1.28%	17	1.21%	67,676.05	3.22%	152.34
3.25%	3.50%	1,428,440	1.60%	20	1.43%	71,422.00	3.38%	145.40
3.50%	3.75%	286,510	0.32%	5	0.36%	57,302.05	3.72%	149.28
3.75%	4.00%	18,595,772	20.82%	284	20.29%	65,478.07	3.95%	134.93
4.00%	4.25%	23,416,498	26.22%	389	27.79%	60,196.65	4.15%	131.63
4.25%	4.50%	9,270,484	10.38%	137	9.79%	67,667.77	4.39%	146.81
4.50%	4.75%	4,543,620	5.09%	78	5.57%	58,251.54	4.63%	144.32
4.75%	5.00%	1,988,562	2.23%	30	2.14%	65,285.40	4.88%	149.93
5.00%	5.25%	1,410,482	1.58%	23	1.64%	61,325.30	5.11%	164.09
5.25%	5.50%	188,557	0.21%	3	0.21%	62,852.46	5.36%	95.16
5.50%	5.75%	283,592	0.32%	6	0.43%	47,265.29	5.63%	152.42
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	39,319	0.04%	2	0.14%	19,659.61	6.20%	109.89
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		89,295,494	100.00%	1,400	100.00%	63,782.50	3.58%	138.59

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		83,703	0.09%	6	0.43%	13,950.47	4.48%	172.06
<	01/01/2024	429,047	0.48%	4	0.29%	107,261.69	2.95%	145.25
01/01/2024	01/01/2025	2,189,504	2.45%	39	2.79%	56,141.13	3.24%	129.78
01/01/2025	01/01/2026	8,322,478	9.32%	133	9.50%	62,575.02	3.49%	129.92
01/01/2026	01/01/2027	42,500,935	47.60%	696	48.71%	61,064.56	4.00%	133.18
01/01/2027	01/01/2028	2,860,763	3.20%	49	3.50%	58,382.91	3.42%	142.92
01/01/2028	01/01/2029	2,040,014	2.28%	37	2.64%	55,135.51	3.13%	132.45
01/01/2029	01/01/2030	985,297	1.10%	16	1.14%	61,581.04	2.74%	134.30
01/01/2030	01/01/2031	890,504	1.00%	17	1.21%	52,382.56	2.33%	126.50
01/01/2031	01/01/2032	1,848,833	2.07%	26	1.86%	71,108.94	3.05%	120.84
01/01/2032	01/01/2033	1,724,588	1.93%	26	1.86%	66,330.32	2.73%	135.29
01/01/2033	01/01/2034	420,211	0.47%	7	0.50%	60,030.12	2.87%	127.13
01/01/2034	01/01/2035	1,124,072	1.26%	19	1.36%	59,161.69	2.31%	141.75
01/01/2035	01/01/2036	4,622,621	5.18%	64	4.57%	72,228.46	2.43%	147.47
01/01/2036	01/01/2037	16,713,715	18.72%	224	16.00%	74,614.80	3.26%	151.03
01/01/2037	01/01/2038	1,695,483	1.90%	24	1.71%	70,645.12	3.89%	164.43
01/01/2038	01/01/2039	843,728	0.94%	13	0.93%	64,902.15	5.10%	173.54
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		89,295,494	100.00%	1,400	100.00%	63,782.50	3.58%	138.59

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	4.37%	9.34
01-Jan-2025 - 31-Dec-2025	353,809	0.40%	6	0.43%	58,968.15	3.06%	23.93
01-Jan-2026 - 31-Dec-2026	1,111,642	1.24%	34	2.43%	32,695.35	3.71%	31.86
01-Jan-2027 - 31-Dec-2027	1,100,139	1.23%	16	1.14%	68,758.68	4.22%	43.62
01-Jan-2028 - 31-Dec-2028	2,148,066	2.41%	38	2.71%	56,528.04	3.62%	55.74
01-Jan-2029 - 31-Dec-2029	1,280,465	1.43%	25	1.79%	51,218.58	3.79%	67.56
01-Jan-2030 - 31-Dec-2030	1,865,322	2.09%	37	2.64%	50,414.10	3.71%	79.33
01-Jan-2031 - 31-Dec-2031	3,969,847	4.45%	59	4.21%	67,285.54	3.53%	91.64
01-Jan-2032 - 31-Dec-2032	1,639,033	1.84%	29	2.07%	56,518.39	3.32%	102.99
01-Jan-2033 - 31-Dec-2033	1,993,174	2.23%	29	2.07%	68,730.13	3.74%	115.89
01-Jan-2034 - 31-Dec-2034	739,666	0.83%	14	1.00%	52,833.25	3.42%	128.86
01-Jan-2035 - 31-Dec-2035	7,485,630	8.38%	100	7.14%	74,856.30	3.03%	144.31
01-Jan-2036 - 31-Dec-2036	58,857,733	65.91%	901	64.36%	65,324.90	3.59%	150.72
01-Jan-2037 - 31-Dec-2037	4,952,870	5.55%	76	5.43%	65,169.35	3.83%	162.64
01-Jan-2038 - 31-Dec-2038	1,205,698	1.35%	22	1.57%	54,804.44	4.84%	173.96
01-Jan-2039 - 31-Dec-2039	205,712	0.23%	6	0.43%	34,285.28	3.10%	189.14
01-Jan-2040 - 31-Dec-2040	25,000	0.03%	1	0.07%	25,000.00	1.44%	196.00
01-Jan-2042 - 31-Dec-2042	111,269	0.12%	1	0.07%	111,269.00	4.10%	219.00
01-Jan-2043 - 31-Dec-2043	137,961	0.15%	3	0.21%	45,987.00	4.37%	232.66
01-Jan-2044 - 31-Dec-2044	9,961	0.01%	1	0.07%	9,960.50	4.10%	243.00
Total	89,295,494	100.00%	1,400	100.00%	63,782.50	3.58%	138.59

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	89,295,494	100.00%	1,400	100.00%	63,782.50	3.58%	138.59
50%	50%	-	0.00%	-	0.00%	-	0.00%	-
55%	55%	-	0.00%	-	0.00%	-	0.00%	-
60%	60%	-	0.00%	-	0.00%	-	0.00%	-
65%	65%	-	0.00%	-	0.00%	-	0.00%	-
70%	70%	-	0.00%	-	0.00%	-	0.00%	-
75%	75%	-	0.00%	-	0.00%	-	0.00%	-
80%	80%	-	0.00%	-	0.00%	-	0.00%	-
85%	85%	-	0.00%	-	0.00%	-	0.00%	-
90%	90%	-	0.00%	-	0.00%	-	0.00%	-
95%	95%	-	0.00%	-	0.00%	-	0.00%	-
100%	100%	-	0.00%	-	0.00%	-	0.00%	-
105%	105%	-	0.00%	-	0.00%	-	0.00%	-
110%	110%	-	0.00%	-	0.00%	-	0.00%	-
115%	115%	-	0.00%	-	0.00%	-	0.00%	-
120%	120%	-	0.00%	-	0.00%	-	0.00%	-
125%	125%	-	0.00%	-	0.00%	-	0.00%	-
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		89,295,494	100.00%	1,400	100.00%	63,782.50	3.58%	138.59

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,347,285	2.63%	19	2.47%	123,541.32	3.80%	145.16
Utrecht	5,516,415	6.18%	43	5.58%	128,288.72	3.65%	134.75
Zeeland	2,594,009	2.90%	22	2.86%	117,909.49	3.67%	142.00
Zuid-Holland	20,748,196	23.24%	180	23.38%	115,267.76	3.32%	137.03
Flevoland	2,386,183	2.67%	14	1.82%	170,441.62	3.31%	141.86
Friesland	3,476,971	3.89%	35	4.55%	99,342.03	3.97%	129.14
Gelderland	8,046,890	9.01%	70	9.09%	114,955.57	3.74%	135.28
Groningen	3,915,912	4.39%	37	4.81%	105,835.45	3.55%	137.95
Limburg	8,031,870	8.99%	76	9.87%	105,682.50	3.83%	143.85
Noord-Brabant	13,033,359	14.60%	112	14.55%	116,369.28	3.59%	140.63
Noord-Holland	12,125,125	13.58%	106	13.77%	114,387.97	3.66%	136.15
Overijssel	7,073,279	7.92%	56	7.27%	126,308.56	3.53%	140.28
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	89,295,494	100.00%	770	100.00%	115,968.17	3.58%	138.59

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	85,075,280	95.2%	727	94.42%	117,022.39	3.60%	138.24
Condominium	3,863,906	4.33%	38	4.94%	101,681.73	3.33%	146.78
Condominium with garage	356,309	0.40%	5	0.65%	71,261.72	3.43%	132.26
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	89,295,494	100.00%	770	100.00%	115,968.17	3.58%	138.59

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	-	-	0.00%	-	0.00%	-
0	25,000	651,578	46	5.97%	14,164.75	4.10%	137.67
25,000	50,000	2,312,524	59	7.66%	39,195.32	3.73%	136.22
50,000	75,000	6,270,038	98	12.73%	63,979.98	3.54%	137.30
75,000	100,000	11,516,315	130	16.88%	88,587.04	3.54%	135.80
100,000	125,000	12,451,372	110	14.29%	113,194.29	3.47%	137.86
125,000	150,000	15,065,141	109	14.16%	138,212.30	3.34%	138.31
150,000	175,000	14,168,329	88	11.43%	161,003.74	3.67%	136.38
175,000	200,000	10,455,199	56	7.27%	186,717.84	3.69%	140.20
200,000	225,000	10,003,369	47	6.10%	212,837.63	3.80%	139.03
225,000	250,000	6,400,630	27	3.51%	237,060.37	3.70%	149.47
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	89,295,494	100.00%	770	100.00%	115,968.17	3.58%	138.59