

**E-MAC NL 2006-NHG I Investor report January 2024**

**Cashflow analysis for the period**

Total interest received	803,775	
Interest received on transaction accounts	18,382	
Liquidity available	3,600,000	
Reserve account available	513,394	
Receivables under hedging arrangements	240,454	
Total funds available		5,176,005
Company management expenses	6,050	
MPT fee	21,050	
Administration fee	1,674	
Third party fees	6,779	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	5,039	
Interest on the Notes	909,600	
Shortfall Class A PDL Repayment	61	
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		956,692
Available after distribution of funds		4,219,313
Undrawn Liquidity Facility	3,600,000	
Reserve account	619,313	
Available liquidity		4,219,313
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	40,382,366
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,318,812

**Collateral**

Starting principal balance	89,295,494
Principal redemptions and repayments in quarterly calculation period	(1,604,985)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	(61)
Ending principal balance	87,690,449
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-24	87,690,449
Repurchase of loans with a Non -NHG part on January 2024	-
Redemptions reserved for purchase Further Advances per 25 January 2024	-
Substitution of loans as per 25 January 2024	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	87,690,449

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available		End balance
			Amount		
Class A	-	61	61		-
Total	-	61	61		-

**Performance**

	Last period	This period	Since issue
Prepayment rate	11.97%	6.37%	10.21%

	Number of loans	Balance	Percentage of total
<b>Delinquency table</b>			
Current	760	87,291,915	99.55%
31 - 60 days	1	181,000	0.21%
61 - 90 days	1	217,534	0.25%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession			
Total	762	87,690,449	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,087	61	1,197	849,086

**Characteristics**

Number of borrowers	762		
Number of loanparts	1383		
	(weighted) average	Minimum	Maximum
Loan size borrower	115,079	1,000	249,986
Loan part size	63,406	1,000	221,500
Coupon	3.59%	0.93%	6.25%
Remaining maturity (months)	136	1	240
Remaining interest period (months)	65	1	171
Original interest period (months)	223	1	360
Seasoning (months)	193.2	3.0	220.0
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	5,474,561	6.24%	147	10.63%	37,241.91	3.62%	138.67
Hybride (switch)	337,037	0.38%	6	0.43%	56,172.87	4.49%	144.37
Interest Only	49,592,772	56.55%	814	58.88%	60,524.78	3.55%	145.52
Investment	1,160,505	1.32%	17	1.23%	68,265.01	3.44%	133.23
Life	24,646,569	28.11%	299	21.62%	82,430.00	3.64%	117.36
Linear	166,253	0.19%	4	0.29%	41,563.26	3.10%	123.50
Savinas	1,757,953	2.00%	38	2.75%	46,261.91	4.22%	137.70
Universal Life	4,554,799	5.19%	58	4.19%	78,531.01	3.54%	124.40
<b>Total</b>	<b>87,690,449</b>	<b>100.00%</b>	<b>1,383</b>	<b>100.00%</b>	<b>63,405.96</b>	<b>3.59%</b>	<b>135.71</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	83,703	0.10%	6	0.43%	13,950.47	4.47%	169.06
12	729,367	0.83%	12	0.87%	60,780.59	5.26%	134.40
24	5,000	0.01%	1	0.07%	5,000.00	4.75%	28.00
36	248,131	0.28%	3	0.22%	82,710.23	1.22%	144.54
48	-	0.00%	-	0.00%	-	0.00%	-
60	2,215,917	2.53%	43	3.11%	51,532.96	1.91%	117.78
72	1,037,360	1.18%	15	1.08%	69,157.32	3.05%	131.56
84	1,180,434	1.35%	21	1.52%	56,211.13	2.54%	124.41
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	8,903,596	10.15%	145	10.48%	61,404.11	2.57%	139.28
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	9,474,308	10.80%	134	9.69%	70,703.79	1.97%	139.65
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	53,790,213	61.34%	867	62.69%	62,041.77	3.96%	132.94
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	1,178,797	1.34%	16	1.18%	73,674.84	4.56%	130.39
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	8,843,624	10.09%	120	8.68%	73,696.86	4.56%	151.54
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>87,690,449</b>	<b>100.00%</b>	<b>1,383</b>	<b>100.00%</b>	<b>63,405.96</b>	<b>3.59%</b>	<b>135.71</b>

**Mortgage coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,369,578	15.25%	209	15.11%	63,969.27	1.54%	135.74
2.50%	2.75%	4,297,182	4.90%	68	4.92%	63,193.86	2.73%	139.74
2.75%	3.00%	8,135,047	9.28%	120	8.68%	67,792.06	2.89%	138.23
3.00%	3.25%	1,142,807	1.30%	17	1.23%	67,223.92	3.22%	149.44
3.25%	3.50%	1,400,953	1.60%	20	1.45%	70,047.67	3.38%	142.35
3.50%	3.75%	286,510	0.33%	5	0.36%	57,302.05	3.72%	146.28
3.75%	4.00%	18,369,041	20.95%	283	20.46%	64,908.27	3.95%	132.38
4.00%	4.25%	22,773,554	25.97%	381	27.55%	59,773.11	4.15%	128.69
4.25%	4.50%	9,121,737	10.40%	136	9.83%	67,071.59	4.38%	143.82
4.50%	4.75%	4,475,353	5.10%	76	5.50%	58,886.22	4.63%	141.53
4.75%	5.00%	1,975,646	2.25%	30	2.17%	65,854.88	4.88%	146.88
5.00%	5.25%	1,478,733	1.68%	24	1.74%	61,613.89	5.11%	160.19
5.25%	5.50%	405,152	0.46%	5	0.36%	81,030.41	5.38%	118.80
5.50%	5.75%	420,111	0.48%	7	0.51%	60,015.82	5.63%	147.01
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	39,043	0.04%	2	0.14%	19,521.67	6.20%	106.59
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%	-
<b>Total</b>		<b>87,690,449</b>	<b>100.00%</b>	<b>1,383</b>	<b>100.00%</b>	<b>63,405.96</b>	<b>3.59%</b>	<b>135.71</b>

**Interest reset date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		83,703	0.10%	6	0.43%	13,950.47	4.47%	169.06
<	01/01/2024	241,232	0.28%	4	0.29%	60,307.96	2.84%	108.00
01/01/2024	01/01/2025	2,061,536	2.35%	36	2.60%	57,264.88	3.35%	130.20
01/01/2025	01/01/2026	8,230,059	9.39%	132	9.54%	62,348.93	3.49%	126.93
01/01/2026	01/01/2027	41,618,446	47.46%	686	48.60%	60,658.29	4.00%	130.35
01/01/2027	01/01/2028	2,928,599	3.34%	50	3.62%	58,571.97	3.46%	138.36
01/01/2028	01/01/2029	1,944,676	2.22%	36	2.60%	54,018.77	3.07%	133.32
01/01/2029	01/01/2030	1,182,693	1.35%	18	1.30%	65,705.19	3.04%	132.53
01/01/2030	01/01/2031	883,094	1.01%	17	1.23%	51,946.73	2.33%	123.49
01/01/2031	01/01/2032	1,846,307	2.11%	26	1.88%	71,011.79	3.05%	117.84
01/01/2032	01/01/2033	1,700,618	1.94%	26	1.88%	65,408.39	2.73%	132.17
01/01/2033	01/01/2034	418,439	0.48%	7	0.51%	59,777.00	2.87%	124.11
01/01/2034	01/01/2035	1,121,143	1.28%	19	1.37%	59,007.52	2.91%	138.77
01/01/2035	01/01/2036	4,649,057	5.30%	65	4.70%	71,523.96	2.48%	144.45
01/01/2036	01/01/2037	16,258,115	18.54%	218	15.76%	74,578.51	3.26%	148.10
01/01/2037	01/01/2038	1,682,749	1.92%	24	1.74%	70,114.52	3.89%	161.43
01/01/2038	01/01/2039	839,983	0.96%	13	0.94%	64,614.11	5.10%	170.54
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%	-
<b>Total</b>		<b>87,690,449</b>	<b>100.00%</b>	<b>1,383</b>	<b>100.00%</b>	<b>63,405.96</b>	<b>3.59%</b>	<b>135.71</b>

**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	95,996	0.11%	2	0.14%	47,997.78	4.99%	6.09
01-Jan-2025 - 31-Dec-2025	344,665	0.39%	6	0.43%	57,444.09	3.04%	20.87
01-Jan-2026 - 31-Dec-2026	1,091,992	1.25%	34	2.46%	32,117.42	3.72%	28.87
01-Jan-2027 - 31-Dec-2027	1,007,180	1.15%	15	1.08%	67,145.35	4.24%	40.58
01-Jan-2028 - 31-Dec-2028	2,031,642	2.32%	37	2.68%	54,909.26	3.59%	52.78
01-Jan-2029 - 31-Dec-2029	1,269,652	1.45%	25	1.81%	50,786.09	3.79%	64.58
01-Jan-2030 - 31-Dec-2030	1,843,464	2.10%	37	2.68%	49,823.35	3.71%	76.33
01-Jan-2031 - 31-Dec-2031	3,955,762	4.51%	59	4.27%	67,046.81	3.53%	88.64
01-Jan-2032 - 31-Dec-2032	1,631,663	1.86%	29	2.10%	56,264.25	3.31%	99.98
01-Jan-2033 - 31-Dec-2033	1,987,616	2.27%	29	2.10%	68,538.48	3.73%	112.89
01-Jan-2034 - 31-Dec-2034	722,240	0.82%	14	1.01%	51,588.55	3.40%	125.88
01-Jan-2035 - 31-Dec-2035	7,387,686	8.42%	100	7.23%	73,876.86	3.17%	141.32
01-Jan-2036 - 31-Dec-2036	57,738,760	65.84%	888	64.21%	65,021.13	3.59%	147.74
01-Jan-2037 - 31-Dec-2037	4,894,979	5.59%	74	5.35%	66,148.36	3.82%	159.66
01-Jan-2038 - 31-Dec-2038	1,200,335	1.37%	22	1.69%	54,560.67	4.84%	170.96
01-Jan-2039 - 31-Dec-2039	205,712	0.23%	6	0.43%	34,285.28	3.09%	186.14
01-Jan-2040 - 31-Dec-2040	25,000	0.03%	1	0.07%	25,000.00	1.44%	193.00
01-Jan-2042 - 31-Dec-2042	108,685	0.12%	1	0.07%	108,685.00	4.10%	216.00
01-Jan-2043 - 31-Dec-2043	137,541	0.16%	3	0.22%	45,846.85	4.37%	229.66
01-Jan-2044 - 31-Dec-2044	9,881	0.01%	1	0.07%	9,881.12	4.10%	240.00
<b>Total</b>	<b>87,690,449</b>	<b>100.00%</b>	<b>1,383</b>	<b>100.00%</b>	<b>63,405.96</b>	<b>3.59%</b>	<b>135.71</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	-	87,690,449	100.00%	1,383	100.00%	63,405.96	3.59%	135.71
<	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%	-
<b>Total</b>		<b>87,690,449</b>	<b>100.00%</b>	<b>1,383</b>	<b>100.00%</b>	<b>63,405.96</b>	<b>3.59%</b>	<b>135.71</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,341,106	2.67%	19	2.49%	123,216.12	3.80%	142.16
Utrecht	5,151,886	5.88%	41	5.38%	125,655.75	3.62%	132.56
Zeeland	2,524,649	2.88%	21	2.76%	120,221.38	3.80%	138.78
Zuid-Holland	20,433,913	23.30%	179	23.49%	114,155.94	3.33%	133.92
Flevoland	2,378,124	2.71%	14	1.84%	169,866.02	3.31%	138.82
Friesland	3,465,458	3.95%	35	4.59%	99,013.08	3.97%	126.46
Gelderland	7,865,675	8.97%	70	9.19%	112,366.78	3.74%	137.47
Groningen	3,858,272	4.40%	37	4.88%	104,277.63	3.56%	134.93
Limburg	7,947,126	9.06%	76	9.97%	104,567.45	3.83%	140.84
Noord-Brabant	12,896,758	14.71%	111	14.57%	116,187.01	3.59%	137.78
Noord-Holland	11,951,699	13.63%	105	13.78%	113,825.71	3.69%	132.97
Overijssel	6,875,782	7.84%	54	7.09%	127,329.29	3.54%	137.06
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>87,690,449</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>	<b>115,079.33</b>	<b>3.59%</b>	<b>135.71</b>

**Property type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	83,509,611	95.23%	719	94.36%	116,146.89	3.61%	135.37
Condominium	3,824,529	4.36%	38	4.99%	100,645.51	3.33%	143.77
Condominium with garage	356,309	0.41%	5	0.66%	71,261.72	3.43%	129.26
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>87,690,449</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>	<b>115,079.33</b>	<b>3.59%</b>	<b>135.71</b>

**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	683,821	49	6.43%	13,955.52	3.99%	135.27
25,000	50,000	2,267,276	57	7.48%	39,776.77	3.80%	131.18
50,000	75,000	6,349,682	99	12.99%	64,138.21	3.56%	135.12
75,000	100,000	11,797,056	133	17.45%	88,699.67	3.54%	132.58
100,000	125,000	11,659,882	103	13.52%	113,202.73	3.44%	134.94
125,000	150,000	15,011,251	109	14.30%	137,717.90	3.39%	135.21
150,000	175,000	13,844,593	86	11.29%	160,983.64	3.62%	134.06
175,000	200,000	10,097,538	54	7.09%	186,991.45	3.78%	137.45
200,000	225,000	9,593,804	45	5.91%	213,195.64	3.82%	136.19
225,000	250,000	6,385,546	27	3.54%	236,501.70	3.70%	146.48
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%	-
<b>Total</b>	<b>87,690,449</b>	<b>100.00%</b>	<b>762</b>	<b>100.00%</b>	<b>115,079.33</b>	<b>3.59%</b>	<b>135.71</b>