

E-MAC NL 2006-NHG I Investor report April 2024

Cashflow analysis for the period

Total interest received	782,951	
Interest received on transaction accounts	19,799	
Liquidity available	3,600,000	
Reserve account available	619,313	
Receivables under hedging arrangements	185,629	
Total funds available		5,207,692
Company management expenses	28,938	
MPT fee	20,675	
Administration fee	1,644	
Third party fees	21,376	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,370	
Payments under hedging arrangements	5,204	
Interest on the Notes	881,760	
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		965,967
Available after distribution of funds		4,241,725
Undrawn Liquidity Facility	3,600,000	
Reserve account	641,725	
Available liquidity		4,241,725
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	40,438,969
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,375,425

Collateral

Starting principal balance	87,690,449
Principal redemptions and repayments in quarterly calculation period	(2,034,899)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	-
Ending principal balance	85,655,550
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-24	85,655,550
Repurchase of loans with a Non -NHG part on April 2024	-
Redemptions reserved for purchase Further Advances per 25 April 2024	-
Substitution of loans as per 25 April 2024	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	85,655,550

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	6.37%	8.33%	10.19%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	742	85,063,516	99.31%
31 - 60 days	3	374,500	0.44%
61 - 90 days	1	217,534	0.25%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession			
Total	746	85,655,550	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	-	210	848,876

Characteristics

Number of borrowers	746		
Number of loanparts	1352		
	(weighted) average	Minimum	Maximum
Loan size borrower	114,820	1,000	249,986
Loan part size	63,355	1,000	221,500
Coupon	3.62%	0.93%	6.25%
Remaining maturity (months)	133	1	237
Remaining interest period (months)	63	1	168
Original interest period (months)	224	1	360
Seasoning (months)	195.9	6.0	223.0
Loan to Original Foreclosure Value (2)	0.0%	0.0%	0.0%

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	69,168	0.08%	2	0.15%	34,584.20	4.21%	5.46
01-Jan-2025 - 31-Dec-2025	248,451	0.29%	5	0.37%	49,690.13	3.69%	17.82
01-Jan-2026 - 31-Dec-2026	1,062,997	1.24%	33	2.44%	32,212.04	3.71%	25.88
01-Jan-2027 - 31-Dec-2027	935,949	1.09%	14	1.04%	66,853.50	4.26%	37.25
01-Jan-2028 - 31-Dec-2028	1,968,968	2.30%	34	2.51%	57,910.83	3.65%	49.88
01-Jan-2029 - 31-Dec-2029	1,156,308	1.35%	24	1.78%	48,179.48	4.00%	61.92
01-Jan-2030 - 31-Dec-2030	1,820,166	2.12%	37	2.74%	49,193.67	3.71%	73.33
01-Jan-2031 - 31-Dec-2031	3,901,383	4.55%	59	4.35%	66,125.14	3.53%	85.66
01-Jan-2032 - 31-Dec-2032	1,618,326	1.89%	29	2.14%	55,804.35	3.31%	96.99
01-Jan-2033 - 31-Dec-2033	1,935,498	2.28%	29	2.14%	66,741.32	3.82%	109.75
01-Jan-2034 - 31-Dec-2034	689,586	0.81%	13	0.96%	53,045.11	3.44%	122.71
01-Jan-2035 - 31-Dec-2035	7,359,979	8.59%	99	7.32%	74,343.22	3.23%	138.32
01-Jan-2036 - 31-Dec-2036	56,497,386	65.96%	870	64.35%	64,939.52	3.62%	144.74
01-Jan-2037 - 31-Dec-2037	4,780,743	5.58%	71	5.25%	67,334.41	3.81%	156.72
01-Jan-2038 - 31-Dec-2038	1,126,394	1.32%	21	1.65%	53,637.79	4.96%	168.02
01-Jan-2039 - 31-Dec-2039	203,906	0.24%	6	0.44%	33,984.38	3.09%	183.16
01-Jan-2040 - 31-Dec-2040	25,000	0.03%	1	0.07%	25,000.00	1.44%	190.00
01-Jan-2042 - 31-Dec-2042	108,425	0.13%	1	0.07%	108,425.00	4.10%	213.00
01-Jan-2043 - 31-Dec-2043	137,116	0.16%	3	0.22%	45,705.23	4.37%	226.65
01-Jan-2044 - 31-Dec-2044	9,801	0.01%	1	0.07%	9,800.93	4.10%	237.00
Total	85,655,550	100.00%	1,352	100.00%	63,354.70	3.62%	132.99

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	85,655,550	100.00%	1,352	100.00%	63,354.70	3.62%	132.99
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		85,655,550	100.00%	1,352	100.00%	63,354.70	3.62%	132.99

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,317,816	2.71%	19	2.55%	121,990.33	3.79%	139.12
Utrecht	4,980,785	5.81%	40	5.36%	124,519.61	3.64%	130.72
Zeeland	2,464,753	2.88%	21	2.82%	117,369.21	3.95%	136.15
Zuid-Holland	20,014,054	23.37%	176	23.59%	113,716.21	3.38%	130.72
Flevoland	2,374,131	2.77%	14	1.88%	169,580.78	3.31%	135.80
Friesland	3,394,282	3.96%	34	4.56%	99,831.83	3.97%	123.53
Gelderland	7,809,427	9.12%	70	9.38%	111,563.24	3.75%	134.62
Groningen	3,821,647	4.46%	37	4.95%	103,287.74	3.67%	131.83
Limburg	7,819,285	9.13%	76	10.19%	102,885.33	3.85%	137.97
Noord-Brabant	12,478,572	14.57%	107	14.34%	116,622.17	3.81%	135.23
Noord-Holland	11,590,408	13.53%	100	13.40%	115,904.08	3.70%	131.24
Overijssel	6,590,391	7.69%	52	6.97%	126,738.28	3.50%	133.81
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	85,655,550	100.00%	746	100.00%	114,819.77	3.62%	132.99

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	81,695,834	95.38%	705	94.50%	115,880.62	3.63%	132.68
Condominium	3,628,783	4.24%	36	4.83%	100,799.53	3.32%	140.54
Condominium with garage	330,933	0.39%	5	0.67%	66,186.63	3.39%	126.46
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	85,655,550	100.00%	746	100.00%	114,819.77	3.62%	132.99

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	699,421	49	6.57%	14,273.90	3.98%	131.94
25,000	50,000	2,535,902	63	8.45%	40,252.41	3.76%	127.45
50,000	75,000	5,827,013	91	12.20%	64,033.11	3.61%	131.82
75,000	100,000	11,282,990	128	17.16%	88,148.36	3.60%	130.23
100,000	125,000	11,205,983	99	13.27%	113,191.74	3.44%	133.85
125,000	150,000	14,716,690	107	14.34%	137,539.16	3.45%	131.96
150,000	175,000	13,680,261	85	11.39%	160,944.24	3.67%	130.90
175,000	200,000	9,732,359	52	8.97%	187,160.75	3.75%	134.86
200,000	225,000	9,589,646	45	6.03%	213,103.24	3.82%	133.18
225,000	250,000	6,385,286	27	3.62%	236,492.07	3.70%	143.48
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%	-
Total	85,655,550	100.00%	746	100.00%	114,819.77	3.62%	132.99