

E-MAC NL 2006-NHG I Investor report April 2026

Cashflow analysis for the period

Total interest received	614,343	
Interest received on transaction accounts	12,079	
Liquidity available	3,600,000	
Reserve account available	959,408	
Receivables under hedging arrangements	92,047	
Total funds available		5,277,878
Company management expenses	27,594	
MPT fee	16,935	
Administration fee	1,341	
Third party fees	25,077	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	239,058	
Interest on the Notes	366,460	
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		684,905
Available after distribution of funds		4,592,972
Undrawn Liquidity Facility	3,600,000	
Reserve account	992,972	
Available liquidity		4,592,972
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	40,910,024
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,846,480

Collateral

Starting principal balance	69,985,842
Principal redemptions and repayments in quarterly calculation period	(2,837,408)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	-
Substitutions in quarterly calculation period	-
Losses for the period	-
Ending principal balance	67,148,433
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-26	67,148,433
Repurchase of loans with a Non -NHG part on April 2026	-
Redemptions reserved for purchase Further Advances per 28 April 2026	-
Substitution of loans as per 28 April 2026	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	67,148,433

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	13.75%	14.59%	10.31%

	Number of loans	Balance	Percentage of total
Delinquency table			
Current	607	66,552,919	99.11%
31 - 60 days	1	217,534	0.32%
61 - 90 days	-	-	0.00%
91 - 120 days	2	264,035	0.39%
120+ days	1	113,946	0.17%
In repossession			
Total	611	67,148,433	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	110	847,507

Characteristics

Number of borrowers	611		
Number of loanparts	1074		
	(weighted) average	Minimum	Maximum
Loan size borrower	109,899	1,000	249,986
Loan part size	62,522	1,000	221,500
Coupon	3.62%	0.93%	6.25%
Remaining maturity (months)	110	1	202
Remaining interest period (months)	77	1	240
Original interest period (months)	188	1	360
Seasoning (months)	213.5	6.0	247.0
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	3,683,939	5.49%	115	10.71%	32,034.25	3.55%	114.57
Hybride (switch)	221,802	0.33%	5	0.47%	44,360.38	4.64%	119.41
Interest Only	38,916,894	57.96%	641	59.68%	60,712.78	3.57%	119.75
Investment	896,997	1.34%	11	1.02%	81,545.21	3.49%	112.72
Life	18,609,546	27.71%	224	20.86%	83,078.33	3.70%	92.16
Linear	108,134	0.16%	3	0.28%	36,044.64	3.30%	95.27
Savinas	1,259,479	1.88%	33	3.07%	38,166.03	4.42%	116.68
Universal Life	3,451,643	5.14%	42	3.91%	82,181.98	3.64%	96.97
Total	67,148,433	100.00%	1,074	100.00%	62,521.82	3.62%	110.46

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,080,114	1.61%	17	1.58%	63,536.10	3.92%	116.50
12	2,765,171	4.12%	46	4.28%	60,112.42	3.88%	87.41
24	156,879	0.23%	2	0.19%	78,439.50	3.80%	24.94
36	461,043	0.69%	8	0.74%	57,630.35	4.30%	93.93
48	-	0.00%	-	0.00%	-	0.00%	-
60	3,731,193	5.56%	76	7.08%	49,094.64	3.35%	77.67
72	1,295,113	1.93%	19	1.77%	68,163.85	3.90%	96.79
84	1,897,072	2.83%	33	3.07%	57,487.02	3.46%	109.05
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,370,291	21.40%	238	22.16%	60,379.37	3.50%	116.48
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	8,464,109	12.61%	120	11.17%	70,534.24	1.98%	113.42
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	24,443,915	36.40%	398	37.06%	61,416.87	3.92%	110.87
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	1,032,358	1.54%	14	1.30%	73,739.89	4.58%	103.85
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	7,451,175	11.10%	103	9.59%	72,341.51	4.58%	124.68
>	-	0.00%	-	0.00%	-	0.00%	-
Total	67,148,433	100.00%	1,074	100.00%	62,521.82	3.62%	110.46

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,849,655	16.16%	169	15.74%	64,199.14	1.52%	111.96
2.50%	2.75%	1,934,856	2.88%	32	2.98%	60,464.24	2.73%	120.51
2.75%	3.00%	5,251,999	7.82%	74	6.89%	70,972.96	2.90%	112.29
3.00%	3.25%	880,148	1.31%	13	1.21%	67,703.72	3.23%	124.22
3.25%	3.50%	1,422,917	2.12%	23	2.14%	61,865.95	3.39%	112.47
3.50%	3.75%	2,098,938	3.13%	37	3.45%	56,728.06	3.71%	95.87
3.75%	4.00%	8,939,346	13.31%	146	13.59%	61,228.40	3.94%	100.94
4.00%	4.25%	18,213,301	27.12%	303	28.21%	60,109.90	4.13%	107.02
4.25%	4.50%	9,321,885	13.88%	142	13.22%	65,647.07	4.38%	116.27
4.50%	4.75%	4,450,663	6.63%	74	6.88%	60,146.80	4.62%	114.95
4.75%	5.00%	1,885,785	2.81%	29	2.70%	65,027.08	4.86%	122.57
5.00%	5.25%	1,232,418	1.84%	20	1.86%	61,620.91	5.11%	136.60
5.25%	5.50%	573,786	0.85%	8	0.74%	71,723.19	5.35%	89.75
5.50%	5.75%	56,179	0.08%	2	0.19%	28,089.54	5.67%	142.46
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	36,357	0.05%	2	0.19%	18,178.50	6.20%	76.45
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		67,148,433	100.00%	1,074	100.00%	62,521.82	3.62%	110.46

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,080,114	1.61%	17	1.58%	63,536.10	3.92%	116.50
<	01-01-27	17,884,066	26.63%	295	27.47%	60,623.95	3.99%	107.92
01-01-27	01-01-28	4,133,788	6.16%	71	6.61%	58,222.36	3.68%	100.12
01-01-28	01-01-29	2,028,909	3.02%	37	3.48%	54,835.37	3.19%	86.62
01-01-29	01-01-30	1,339,497	1.99%	25	2.33%	53,579.89	3.42%	106.91
01-01-30	01-01-31	1,531,811	2.28%	31	2.89%	49,413.26	3.32%	92.58
01-01-31	01-01-32	3,236,793	4.82%	59	5.49%	54,860.90	3.69%	78.14
01-01-32	01-01-33	2,054,107	3.06%	31	2.89%	66,261.51	3.10%	101.52
01-01-33	01-01-34	1,311,486	1.95%	21	1.96%	62,451.70	3.79%	110.34
01-01-34	01-01-35	919,661	1.37%	17	1.58%	54,097.73	2.88%	112.66
01-01-35	01-01-36	7,073,336	10.53%	107	9.96%	66,105.94	3.05%	114.68
01-01-36	01-01-37	22,034,385	32.81%	324	30.17%	68,007.36	3.57%	118.98
01-01-37	01-01-38	1,646,865	2.45%	24	2.23%	68,619.37	3.76%	133.94
01-01-38	01-01-39	803,677	1.20%	14	1.30%	57,405.48	5.10%	142.93
01-01-39	01-01-40	-	0.00%	-	0.00%	-	0.00%	-
01-01-40	01-01-41	69,940	0.10%	1	0.09%	69,940.00	4.05%	117.00
01-01-41	01-01-42	-	0.00%	-	0.00%	-	0.00%	-
01-01-42	01-01-43	-	0.00%	-	0.00%	-	0.00%	-
01-01-43	01-01-44	-	0.00%	-	0.00%	-	0.00%	-
01-01-44	01-01-45	-	0.00%	-	0.00%	-	0.00%	-
01-01-45	01-01-46	-	0.00%	-	0.00%	-	0.00%	-
01-01-46	01-01-47	-	0.00%	-	0.00%	-	0.00%	-
01-01-47	01-01-48	-	0.00%	-	0.00%	-	0.00%	-
01-01-48	01-01-49	-	0.00%	-	0.00%	-	0.00%	-
01-01-49	01-01-50	-	0.00%	-	0.00%	-	0.00%	-
01-01-50	01-01-51	-	0.00%	-	0.00%	-	0.00%	-
01-01-51	01-01-52	-	0.00%	-	0.00%	-	0.00%	-
01-01-52	01-01-53	-	0.00%	-	0.00%	-	0.00%	-
01-01-53	01-01-54	-	0.00%	-	0.00%	-	0.00%	-
01-01-54	01-01-55	-	0.00%	-	0.00%	-	0.00%	-
01-01-55	01-01-56	-	0.00%	-	0.00%	-	0.00%	-
01-01-56	>	-	0.00%	-	0.00%	-	0.00%	-
Total		67,148,433	100.00%	1,074	100.00%	62,521.82	3.62%	110.46

Legal maturity date

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	612,442	0.91%	21	1.96%	29,163.93	4.25%	2.58
01-Jan-2027 - 31-Dec-2027	668,737	1.00%	12	1.12%	55,728.08	4.11%	13.36
01-Jan-2028 - 31-Dec-2028	1,695,038	2.52%	29	2.70%	58,449.58	3.56%	25.94
01-Jan-2029 - 31-Dec-2029	816,927	1.22%	18	1.68%	45,384.83	4.07%	37.86
01-Jan-2030 - 31-Dec-2030	1,275,223	1.90%	26	2.42%	49,047.05	3.69%	49.66
01-Jan-2031 - 31-Dec-2031	2,756,294	4.10%	45	4.19%	61,250.98	3.48%	61.78
01-Jan-2032 - 31-Dec-2032	1,299,291	1.93%	21	1.96%	61,871.01	3.26%	72.69
01-Jan-2033 - 31-Dec-2033	1,668,076	2.48%	24	2.23%	69,503.15	3.85%	85.60
01-Jan-2034 - 31-Dec-2034	488,472	0.73%	11	1.02%	44,406.51	3.41%	98.17
01-Jan-2035 - 31-Dec-2035	5,552,034	8.27%	77	7.17%	72,104.33	3.27%	114.12
01-Jan-2036 - 31-Dec-2036	44,426,210	66.16%	695	64.71%	63,922.60	3.61%	120.79
01-Jan-2037 - 31-Dec-2037	4,421,224	6.58%	65	6.05%	68,018.83	3.76%	132.77
01-Jan-2038 - 31-Dec-2038	1,071,004	1.59%	21	1.96%	51,000.20	5.01%	144.02
01-Jan-2039 - 31-Dec-2039	142,101	0.21%	5	0.47%	28,420.22	2.63%	157.56
01-Jan-2040 - 31-Dec-2040	25,000	0.04%	1	0.09%	25,000.00	1.44%	166.00
01-Jan-2042 - 31-Dec-2042	107,145	0.16%	1	0.09%	107,145.00	4.10%	189.00
01-Jan-2043 - 31-Dec-2043	123,216	0.18%	2	0.19%	61,607.98	4.45%	202.00
Total	67,148,433	100.00%	1,074	100.00%	62,521.82	3.62%	110.46

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		67,148,433	100.00%	1,074	100.00%	62,521.82	3.62%	110.46
<	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		67,148,433	100.00%	1,074	100.00%	62,521.82	3.62%	110.46

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,518,951	2.26%	15	2.45%	101,263.43	3.83%	114.68
Utrecht	3,904,854	5.82%	33	5.40%	118,328.92	3.66%	109.27
Zeeeland	1,724,088	2.57%	16	2.62%	107,755.50	3.77%	115.19
Zuid-Holland	16,683,830	24.85%	149	24.36%	111,972.01	3.45%	107.52
Flevoland	1,736,594	2.59%	11	1.80%	157,872.23	3.18%	115.31
Friesland	2,503,765	3.73%	24	3.93%	104,323.55	3.84%	104.47
Gelderland	6,328,689	9.42%	59	9.66%	107,265.91	3.75%	111.50
Groningen	2,873,342	4.28%	29	4.75%	99,080.77	3.62%	110.97
Limburg	5,969,547	8.89%	60	9.82%	99,492.44	3.85%	114.56
Noord-Brabant	9,765,508	14.54%	89	14.57%	109,724.81	3.66%	112.68
Noord-Holland	9,099,381	13.55%	83	13.58%	109,631.10	3.70%	109.17
Overijssel	5,039,883	7.51%	43	7.04%	117,206.59	3.49%	111.05
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	67,148,433	100.00%	611	100.00%	109,899.24	3.62%	110.46

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	63,844,419	95.08%	578	94.60%	110,457.47	3.62%	110.17
Condominium	3,068,523	4.57%	30	4.91%	102,284.10	3.79%	117.79
Condominium with garage	235,491	0.35%	3	0.49%	78,497.14	3.10%	93.44
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	67,148,433	100.00%	611	100.00%	109,899.24	3.62%	110.46

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	618,042	48	7.86%	12,875.87	3.78%	105.02
25,000	50,000	2,214,163	57	9.33%	38,844.97	3.89%	108.64
50,000	75,000	5,187,252	81	13.26%	64,040.15	3.78%	110.40
75,000	100,000	9,399,120	107	17.51%	87,842.25	3.52%	108.67
100,000	125,000	9,586,344	84	13.75%	114,123.15	3.50%	112.31
125,000	150,000	12,047,504	87	14.24%	138,477.06	3.38%	109.05
150,000	175,000	8,725,733	54	8.84%	161,587.64	3.61%	105.49
175,000	200,000	7,286,590	39	6.38%	186,935.64	3.82%	114.15
200,000	225,000	6,637,248	31	5.07%	214,104.77	3.86%	109.71
225,000	250,000	5,446,437	23	3.76%	236,801.62	3.78%	118.72
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	67,148,433	100.00%	611	100.00%	109,899.24	3.62%	110.46