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

Cashflow analysis for the period

Total interest received	585,381	
Interest received on transaction accounts	15,919	
Liquidity available	3,600,000	
Reserve account available	992,972	
Receivables under hedging arrangements	50,397	
Total funds available		5,244,670
Company management expenses	6,829	
MPT fee	15,722	
Administration fee	1,245	
Third party fees	31,674	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,300	
Payments under hedging arrangements	168,446	
Interest on the Notes	368,460	
Shortfall Class A PDL Repayment	192	
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		598,868
Available after distribution of funds		4,645,802
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,045,802	
Available liquidity		4,645,802
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	40,936,845
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,873,301

Collateral

Starting principal balance	67,148,433		
Principal redemptions and repayments in quarterly calculation period	(5,025,165)		
Repurchase of loans in quarterly calculation period	-		
Purchase Further Advances	-		
Substitutions in quarterly calculation period	-		
Losses for the period	(192)		
Ending principal balance		62,123,076	-
Balance Reset Participation	-		
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jul-26		62,123,076	
Repurchase of loans with a Non -NHG part on July 2026		-	
Redemptions reserved for purchase Further Advances per 27 July 2026		-	
Substitution of loans as per 27 July 2026		-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		62,123,076	

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	192	192	-
Total	-	192	192	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.59%	26.16%	10.53%

Delinquency table	Number of loans	Balance	Percentage of total
Current	565	61,361,419	98.77%
31 - 60 days	2	384,515	0.62%
61 - 90 days	1	181,000	0.29%
91 - 120 days	-	-	0.00%
120+ days	2	196,142	0.32%
In repossession			
Total	570	62,123,076	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	192	160	847,539

Characteristics

Number of borrowers	570		
Number of loanparts	991		
	(weighted) average	Minimum	Maximum
Loan size borrower	108,988	1,000	249,986
Loan part size	62,687	1,000	221,500
Coupon	3.61%	0.93%	6.25%
Remaining maturity (months)	108	1	199
Remaining interest period (months)	79	1	141
Original interest period (months)	174	1	360
Seasoning (months)	186.0	2.0	250.0
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	3,470,044	5.59%	107	10.80%	32,430.32	3.54%	112.51
Hybride (switch)	216,248	0.35%	4	0.40%	54,061.91	4.64%	116.99
Interest Only	36,570,733	58.87%	599	60.44%	61,052.98	3.56%	116.95
Investment	886,961	1.43%	11	1.11%	80,632.81	3.48%	109.62
Life	16,372,733	26.36%	195	19.68%	83,962.73	3.68%	91.17
Linear	104,289	0.17%	3	0.30%	34,763.13	3.20%	92.67
Savings	1,209,074	1.95%	32	3.23%	37,783.58	4.42%	114.71
Universal Life	3,292,994	5.30%	40	4.04%	82,324.85	3.62%	93.37
Total	62,123,076	100.00%	991	100.00%	62,687.26	3.61%	108.47

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		167,242	0.27%	6	0.61%	27,873.61	3.73%	128.04
1	12	3,724,879	6.00%	63	6.36%	59,125.06	3.92%	88.38
12	24	474,327	0.76%	8	0.81%	59,290.88	4.02%	73.16
24	36	527,597	0.85%	9	0.91%	58,621.93	4.28%	94.48
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	4,309,503	6.94%	87	8.78%	49,534.52	3.60%	73.48
60	72	1,533,057	2.47%	21	2.12%	73,002.72	3.93%	90.20
72	84	2,323,890	3.74%	42	4.24%	55,330.71	3.59%	104.06
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	16,997,585	27.36%	285	28.76%	59,640.65	3.64%	114.65
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	-	0.00%	-	0.00%	-	0.00%	-
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	8,236,032	13.26%	117	11.81%	70,393.43	1.97%	110.16
180	192	-	0.00%	-	0.00%	-	0.00%	-
192	204	-	0.00%	-	0.00%	-	0.00%	-
204	216	-	0.00%	-	0.00%	-	0.00%	-
216	228	-	0.00%	-	0.00%	-	0.00%	-
228	240	15,578,327	25.08%	239	24.12%	65,181.28	3.80%	113.48
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	1,016,225	1.64%	14	1.41%	72,587.50	4.58%	100.58
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	7,234,412	11.65%	100	10.09%	72,344.12	4.58%	121.73
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		62,123,076	100.00%	991	100.00%	62,687.26	3.61%	108.47

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,275,894	16.54%	161	16.25%	63,825.43	1.52%	109.05
2.50%	2.75%	1,806,240	2.91%	25	2.52%	72,249.60	2.74%	116.71
2.75%	3.00%	5,263,230	8.47%	77	7.77%	68,353.64	2.90%	109.64
3.00%	3.25%	880,148	1.42%	13	1.31%	67,703.72	3.23%	121.22
3.25%	3.50%	1,413,361	2.28%	23	2.32%	61,450.49	3.39%	109.53
3.50%	3.75%	2,160,024	3.48%	41	4.14%	52,683.51	3.70%	93.01
3.75%	4.00%	6,368,879	10.25%	115	11.60%	55,381.55	3.92%	102.14
4.00%	4.25%	17,735,544	28.55%	283	28.56%	62,669.77	4.13%	104.54
4.25%	4.50%	8,150,151	13.12%	125	12.61%	65,201.21	4.38%	114.31
4.50%	4.75%	4,401,136	7.08%	70	7.06%	62,873.37	4.62%	112.04
4.75%	5.00%	1,841,589	2.96%	28	2.83%	65,771.03	4.86%	120.19
5.00%	5.25%	1,224,746	1.97%	20	2.02%	61,237.32	5.11%	133.64
5.25%	5.50%	572,780	0.92%	8	0.81%	71,597.55	5.35%	86.70
5.50%	5.75%	11,515	0.02%	1	0.10%	11,515.13	5.75%	145.00
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	17,838	0.03%	1	0.10%	17,837.94	6.25%	119.00
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		62,123,076	100.00%	991	100.00%	62,687.26	3.61%	108.47

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		167,242	0.27%	6	0.61%	27,873.61	3.73%	128.04
<	01/01/2027	7,829,035	12.60%	120	12.11%	65,241.96	3.90%	102.59
01/01/2027	01/01/2028	5,192,109	8.36%	89	8.98%	58,338.30	3.68%	96.54
01/01/2028	01/01/2029	2,542,545	4.09%	46	4.64%	55,272.71	3.32%	87.70
01/01/2029	01/01/2030	1,379,777	2.22%	29	2.93%	47,578.53	3.58%	85.98
01/01/2030	01/01/2031	2,066,810	3.33%	40	4.04%	51,670.24	3.43%	82.03
01/01/2031	01/01/2032	3,445,022	5.55%	60	6.05%	57,417.03	3.67%	85.13
01/01/2032	01/01/2033	2,049,074	3.30%	30	3.03%	68,302.46	2.89%	99.50
01/01/2033	01/01/2034	2,287,857	3.68%	39	3.94%	58,663.00	3.86%	102.08
01/01/2034	01/01/2035	981,568	1.58%	20	2.02%	49,078.40	2.92%	106.87
01/01/2035	01/01/2036	5,876,665	9.46%	88	8.88%	66,780.29	2.98%	113.63
01/01/2036	01/01/2037	25,877,837	41.66%	387	39.05%	66,867.80	3.73%	117.77
01/01/2037	01/01/2038	1,644,825	2.65%	24	2.42%	68,534.39	3.89%	131.43
01/01/2038	01/01/2039	782,710	1.26%	13	1.31%	60,208.47	5.10%	140.54
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	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	01/01/2055	-	0.00%	-	0.00%	-	0.00%	-
01/01/2055	01/01/2056	-	0.00%	-	0.00%	-	0.00%	-
01/01/2056	>	-	0.00%	-	0.00%	-	0.00%	-
Total		62,123,076	100.00%	991	100.00%	62,687.26	3.61%	108.47

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	326,099	0.52%	11	1.11%	29,645.36	4.37%	1.06
01-Jan-2027 - 31-Dec-2027	608,232	0.98%	11	1.11%	55,293.82	4.08%	10.60
01-Jan-2028 - 31-Dec-2028	1,511,938	2.43%	25	2.52%	60,477.53	3.49%	22.57
01-Jan-2029 - 31-Dec-2029	656,355	1.06%	14	1.41%	46,882.47	4.07%	35.14
01-Jan-2030 - 31-Dec-2030	1,186,983	1.91%	24	2.42%	49,457.63	3.67%	46.66
01-Jan-2031 - 31-Dec-2031	2,453,298	3.95%	42	4.24%	58,411.85	3.50%	58.92
01-Jan-2032 - 31-Dec-2032	941,311	1.52%	15	1.51%	62,754.10	2.91%	69.50
01-Jan-2033 - 31-Dec-2033	1,644,040	2.65%	23	2.32%	71,480.01	3.83%	82.61
01-Jan-2034 - 31-Dec-2034	484,092	0.78%	11	1.11%	44,008.38	3.41%	95.17
01-Jan-2035 - 31-Dec-2035	5,379,987	8.66%	75	7.57%	71,733.16	3.27%	111.15
01-Jan-2036 - 31-Dec-2036	41,087,287	66.14%	645	65.09%	63,701.22	3.60%	117.81
01-Jan-2037 - 31-Dec-2037	4,400,439	7.08%	65	6.56%	67,699.06	3.75%	129.76
01-Jan-2038 - 31-Dec-2038	1,045,912	1.68%	21	2.12%	49,805.32	4.96%	140.92
01-Jan-2039 - 31-Dec-2039	142,101	0.23%	5	0.50%	28,420.22	2.73%	154.56
01-Jan-2040 - 31-Dec-2040	25,000	0.04%	1	0.10%	25,000.00	1.44%	163.00
01-Jan-2042 - 31-Dec-2042	107,145	0.17%	1	0.10%	107,145.00	4.25%	186.00
01-Jan-2043 - 31-Dec-2043	122,857	0.20%	2	0.20%	61,428.45	4.45%	199.00
Total	62,123,076	100.00%	991	100.00%	62,687.26	3.61%	108.47

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		62,123,076	100.00%	991	100.00%	62,687.26	3.61%	108.47
<	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		62,123,076	100.00%	991	100.00%	62,687.26	3.61%	108.47

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,440,399	2.32%	14	2.46%	102,885.67	3.84%	112.54
Utrecht	3,103,113	5.00%	28	4.91%	110,825.48	3.68%	109.41
Zeeland	1,638,301	2.64%	14	2.46%	117,021.47	3.78%	114.65
Zuid-Holland	15,190,465	24.45%	138	24.21%	110,075.83	3.42%	106.37
Flevoland	1,733,334	2.79%	11	1.93%	157,575.81	3.18%	112.29
Friesland	2,491,133	4.01%	23	4.04%	108,310.12	3.87%	101.50
Gelderland	6,049,254	9.74%	56	9.82%	108,022.40	3.73%	108.79
Groningen	2,863,042	4.61%	29	5.09%	98,725.59	3.61%	107.94
Limburg	5,900,936	9.50%	59	10.35%	100,015.86	3.85%	111.60
Noord-Brabant	9,161,217	14.75%	83	14.56%	110,376.11	3.63%	109.17
Noord-Holland	7,920,214	12.75%	74	12.98%	107,029.91	3.64%	107.83
Overijssel	4,631,668	7.46%	41	7.19%	112,967.51	3.52%	109.24
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	62,123,076	100.00%	570	100.00%	108,987.85	3.61%	108.47

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	58,927,873	94.86%	538	94.39%	109,531.36	3.60%	108.03
Condominium	2,959,712	4.76%	29	5.09%	102,059.02	3.78%	118.67
Condominium with garage	235,491	0.38%	3	0.53%	78,497.14	3.10%	90.44
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	62,123,076	100.00%	570	100.00%	108,987.85	3.61%	108.47

Net size

Net Size		Value	As % of total	no.of loans	As % of total	Average Loans	WAC	WAM
<	0	-	0.00%	-	0.00%	-	0.00%	-
0	25,000	589,620	0.95%	43	7.54%	13,712.10	3.87%	104.62
25,000	50,000	2,058,762	3.31%	53	9.30%	38,844.56	3.87%	106.96
50,000	75,000	5,027,245	8.09%	79	13.86%	63,636.02	3.80%	109.76
75,000	100,000	8,626,114	13.89%	98	17.19%	88,021.57	3.49%	108.33
100,000	125,000	9,562,908	15.39%	84	14.74%	113,844.14	3.48%	108.45
125,000	150,000	11,171,927	17.98%	81	14.21%	137,925.03	3.40%	106.98
150,000	175,000	8,080,557	13.01%	50	8.77%	161,611.15	3.61%	104.15
175,000	200,000	6,527,124	10.51%	35	6.14%	186,489.25	3.79%	111.15
200,000	225,000	6,212,896	10.00%	29	5.09%	214,237.80	3.85%	108.07
225,000	250,000	4,265,922	6.87%	18	3.16%	236,995.68	3.68%	117.12
250,000	275,000	-	0.00%	-	0.00%	-	0.00%	-
275,000	300,000	-	0.00%	-	0.00%	-	0.00%	-
300,000	325,000	-	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	-	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	-	0.00%	-	0.00%	-	0.00%	-
400,000	425,000	-	0.00%	-	0.00%	-	0.00%	-
425,000	450,000	-	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	-	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	-	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	>	-	0.00%	-	0.00%	-	0.00%	-
Total		62,123,076	100.00%	570	100.00%	108,987.85	3.61%	108.47