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

Cashflow analysis for the period

Total interest received	542,872	
Interest received on transaction accounts	18,940	
Liquidity available	3,600,000	
Reserve account available	1,045,802	
Receivables under hedging arrangements	59,123	
Total funds available		5,266,737
Company management expenses	2,747	
MPT fee	14,705	
Administration fee	1,165	
Third party fees	24,628	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,440	
Payments under hedging arrangements	118,193	
Interest on the Notes	397,200	
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		565,077
Available after distribution of funds		4,701,660
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,101,660	
Available liquidity		4,701,660
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	40,962,129
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	42,898,585

Collateral

Starting principal balance	62,123,076		
Principal redemptions and repayments in quarterly calculation period	(3,075,695)		
Repurchase of loans in quarterly calculation period	-		
Purchase Further Advances	-		
Substitutions in quarterly calculation period	-		
Losses for the period	-		
Ending principal balance		59,047,381	-
Balance Reset Participation	-		
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-26		59,047,381	
Repurchase of loans with a Non -NHG part on October 2026		-	
Redemptions reserved for purchase Further Advances per 27 October 2026		-	
Substitution of loans as per 27 October 2026		-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		59,047,381	

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	26.16%	17.70%	10.63%

Delinquency table	Number of loans	Balance	Percentage of total
Current	540	58,504,105	99.08%
31 - 60 days	-	-	0.00%
61 - 90 days	2	347,982	0.59%
91 - 120 days	-	-	0.00%
120+ days	2	195,295	0.33%
In repossession			
Total	544	59,047,381	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	192	-	60	847,479

Characteristics

Number of borrowers	544		
Number of loanparts	938		
	(weighted) average	Minimum	Maximum
Loan size borrower	108,543	3,000	249,986
Loan part size	62,950	1,013	221,500
Coupon	3.68%	0.93%	6.25%
Remaining maturity (months)	106	1	196
Remaining interest period (months)	89	1	240
Original interest period (months)	168	1	360
Seasoning (months)	188.8	1.0	253.0
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	3,314,105	5.61%	103	10.98%	32,175.77	3.55%	109.87
Hybride (switch)	211,750	0.36%	4	0.43%	52,937.56	4.64%	114.00
Interest Only	35,033,234	59.33%	570	60.77%	61,461.81	3.63%	114.32
Investment	736,528	1.25%	9	0.96%	81,836.45	3.37%	105.15
Life	15,495,599	26.24%	182	19.40%	85,140.65	3.73%	89.66
Linear	100,445	0.17%	3	0.32%	33,481.61	3.21%	90.10
Savings	1,144,561	1.94%	30	3.20%	38,152.05	4.53%	112.77
Universal Life	3,011,159	5.10%	37	3.94%	81,382.67	3.71%	92.10
Total	59,047,381	100.00%	938	100.00%	62,950.30	3.68%	106.28

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		55,803	0.09%	5	0.53%	11,160.63	3.74%	125.45
1	12	3,399,853	5.76%	59	6.29%	57,624.63	4.15%	84.64
12	24	424,327	0.72%	7	0.75%	60,618.14	4.01%	76.42
24	36	794,885	1.35%	12	1.28%	66,240.43	4.33%	101.54
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	4,428,686	7.50%	90	9.59%	49,207.62	4.01%	70.67
60	72	1,586,049	2.69%	23	2.45%	68,958.66	3.95%	86.53
72	84	2,401,234	4.07%	43	4.58%	55,842.65	3.62%	101.71
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	18,346,461	31.07%	300	31.98%	61,154.87	3.81%	112.49
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	8,081,365	13.69%	115	12.26%	70,272.74	1.98%	107.09
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	11,410,910	19.33%	172	18.34%	66,342.50	3.67%	114.15
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	1,013,964	1.72%	14	1.49%	72,426.03	4.58%	97.60
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	7,103,843	12.03%	98	10.45%	72,488.19	4.58%	118.58
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		59,047,381	100.00%	938	100.00%	62,950.30	3.68%	106.28

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	9,586,429	16.24%	150	15.99%	63,909.52	1.53%	106.91
2.50%	2.75%	894,410	1.51%	16	1.71%	55,900.65	2.72%	108.27
2.75%	3.00%	5,151,638	8.72%	70	7.46%	73,594.83	2.90%	106.17
3.00%	3.25%	886,932	1.50%	17	1.81%	52,172.47	3.23%	118.60
3.25%	3.50%	1,403,732	2.38%	23	2.45%	61,031.81	3.39%	106.59
3.50%	3.75%	1,194,639	2.02%	29	3.09%	41,194.44	3.70%	84.30
3.75%	4.00%	4,951,541	8.39%	98	10.45%	50,525.93	3.92%	97.87
4.00%	4.25%	15,418,892	26.11%	245	26.12%	62,934.25	4.13%	100.56
4.25%	4.50%	8,387,853	14.21%	126	13.43%	66,570.26	4.39%	112.62
4.50%	4.75%	7,652,523	12.96%	107	11.41%	71,518.90	4.62%	112.15
4.75%	5.00%	1,804,836	3.06%	29	3.09%	62,235.74	4.86%	115.25
5.00%	5.25%	1,216,975	2.06%	20	2.13%	60,848.75	5.11%	130.68
5.25%	5.50%	468,124	0.79%	6	0.64%	78,020.59	5.36%	91.31
5.50%	5.75%	11,349	0.02%	1	0.11%	11,348.82	5.75%	142.00
5.75%	6.00%	-	0.00%	-	0.00%	-	0.00%	-
6.00%	6.25%	17,510	0.03%	1	0.11%	17,510.46	6.25%	116.00
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		59,047,381	100.00%	938	100.00%	62,950.30	3.68%	106.28

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		55,803	0.09%	5	0.53%	11,160.63	3.74%	125.45
<	01/01/2027	1,009,638	1.71%	18	1.92%	56,091.00	4.32%	112.77
01/01/2027	01/01/2028	5,384,135	9.12%	92	9.81%	58,523.20	3.88%	96.68
01/01/2028	01/01/2029	2,098,238	3.55%	38	4.05%	55,216.78	3.19%	85.31
01/01/2029	01/01/2030	1,440,847	2.44%	26	2.77%	55,417.20	3.72%	101.60
01/01/2030	01/01/2031	1,740,113	2.95%	34	3.62%	51,179.78	3.47%	81.28
01/01/2031	01/01/2032	4,603,366	7.80%	84	8.96%	54,801.97	3.91%	76.82
01/01/2032	01/01/2033	2,238,810	3.79%	34	3.62%	65,847.34	3.22%	91.09
01/01/2033	01/01/2034	1,865,345	3.16%	31	3.30%	60,172.41	3.94%	102.78
01/01/2034	01/01/2035	915,994	1.55%	18	1.92%	50,888.54	2.67%	106.63
01/01/2035	01/01/2036	6,973,316	11.81%	105	11.19%	66,412.53	3.04%	108.67
01/01/2036	01/01/2037	28,340,790	48.00%	416	44.35%	68,126.90	3.79%	114.75
01/01/2037	01/01/2038	1,515,961	2.57%	22	2.35%	68,907.32	3.69%	127.93
01/01/2038	01/01/2039	795,087	1.35%	14	1.49%	56,791.95	5.10%	136.93
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	69,940	0.12%	1	0.11%	69,940.00	4.05%	111.00
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		59,047,381	100.00%	938	100.00%	62,950.30	3.68%	106.28

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	53,560	0.09%	4	0.43%	13,390.01	4.22%	0.60
01-Jan-2027 - 31-Dec-2027	547,584	0.93%	9	0.96%	60,842.72	3.95%	8.09
01-Jan-2028 - 31-Dec-2028	1,461,938	2.48%	24	2.56%	60,914.09	3.73%	19.66
01-Jan-2029 - 31-Dec-2029	652,709	1.11%	14	1.49%	46,622.06	4.08%	32.14
01-Jan-2030 - 31-Dec-2030	1,034,166	1.75%	22	2.35%	47,007.56	3.65%	43.57
01-Jan-2031 - 31-Dec-2031	2,157,372	3.65%	36	3.84%	59,927.00	3.54%	55.98
01-Jan-2032 - 31-Dec-2032	938,529	1.59%	15	1.60%	62,568.62	2.97%	66.50
01-Jan-2033 - 31-Dec-2033	1,423,983	2.41%	20	2.13%	71,199.17	3.97%	79.67
01-Jan-2034 - 31-Dec-2034	445,439	0.75%	10	1.07%	44,543.94	3.33%	92.17
01-Jan-2035 - 31-Dec-2035	5,231,296	8.86%	74	7.89%	70,693.19	3.31%	108.28
01-Jan-2036 - 31-Dec-2036	39,609,103	67.08%	621	66.20%	63,782.78	3.67%	114.79
01-Jan-2037 - 31-Dec-2037	4,079,730	6.91%	60	6.40%	67,995.49	3.89%	126.62
01-Jan-2038 - 31-Dec-2038	1,041,030	1.76%	21	2.24%	49,572.85	4.96%	137.92
01-Jan-2039 - 31-Dec-2039	116,301	0.20%	4	0.43%	29,075.28	2.71%	151.46
01-Jan-2040 - 31-Dec-2040	25,000	0.04%	1	0.11%	25,000.00	1.44%	160.00
01-Jan-2042 - 31-Dec-2042	107,145	0.18%	1	0.11%	107,145.00	4.25%	183.00
01-Jan-2043 - 31-Dec-2043	122,494	0.21%	2	0.21%	61,246.91	4.45%	196.00
Total	59,047,381	100.00%	938	100.00%	62,950.30	3.68%	106.28

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		59,047,381	100.00%	938	100.00%	62,950.30	3.68%	106.28
<	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		59,047,381	100.00%	938	100.00%	62,950.30	3.68%	106.28

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,437,407	2.43%	14	2.57%	102,671.91	3.88%	109.55
Utrecht	3,057,497	5.18%	27	4.96%	113,240.65	3.73%	106.63
Zeeland	1,603,039	2.71%	14	2.57%	114,502.80	3.86%	113.93
Zuid-Holland	14,593,871	24.72%	132	24.26%	110,559.63	3.45%	104.38
Flevoland	1,571,547	2.66%	10	1.84%	157,154.68	3.03%	111.62
Friesland	2,211,718	3.75%	20	3.68%	110,585.88	4.08%	104.68
Gelderland	6,011,420	10.18%	55	10.11%	109,298.55	3.81%	105.84
Groningen	2,598,576	4.40%	27	4.96%	96,243.55	3.54%	102.76
Limburg	5,323,658	9.02%	55	10.11%	96,793.78	3.89%	109.88
Noord-Brabant	8,458,616	14.33%	78	14.34%	108,443.80	3.84%	106.59
Noord-Holland	7,608,574	12.89%	72	13.24%	105,674.64	3.69%	105.64
Overijssel	4,571,459	7.74%	40	7.35%	114,286.47	3.58%	106.21
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	59,047,381	100.00%	544	100.00%	108,542.98	3.68%	106.28

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	56,281,333	95.32%	515	94.67%	109,284.14	3.67%	105.88
Condominium	2,530,557	4.29%	26	4.78%	97,329.13	3.90%	116.96
Condominium with garage	235,491	0.40%	3	0.55%	78,497.14	3.10%	87.44
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	59,047,381	100.00%	544	100.00%	108,542.98	3.68%	106.28

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	550,040	0.93%	38	6.99%	14,474.72	3.90%	103.76
25,000	50,000	2,015,563	3.41%	52	9.56%	38,760.82	3.90%	104.70
50,000	75,000	5,092,685	8.62%	80	14.71%	63,658.56	3.90%	108.49
75,000	100,000	8,359,488	14.16%	95	17.46%	87,994.61	3.49%	106.27
100,000	125,000	9,583,448	16.23%	84	15.44%	114,088.67	3.49%	106.80
125,000	150,000	10,078,957	17.07%	73	13.42%	138,067.90	3.53%	104.92
150,000	175,000	7,299,542	12.36%	45	8.27%	162,212.04	3.67%	98.76
175,000	200,000	5,798,672	9.82%	31	5.70%	187,053.93	3.81%	110.65
200,000	225,000	6,003,096	10.17%	28	5.15%	214,396.29	3.96%	106.00
225,000	250,000	4,265,892	7.22%	18	3.31%	236,994.00	3.80%	114.12
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		59,047,381	100.00%	544	100.00%	108,542.98	3.68%	106.28