

E-MAC NL 2006-NHG I Investor report April 2017

Cashflow analysis for the period

Total interest received	3,352,797	
Interest received on transaction accounts	(41)	
Liquidity available	4,200,803	
Reserve account available	4,238,777	
Receivables under hedging arrangements	-	
Total funds available		11,792,336
Company management expenses	-	
MPT fee	76,178	
Administration fee	6,058	
Third party fees	19,326	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	7,351	
Payments under hedging arrangements	3,309,476	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	43,924	
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		3,462,313
Available after distribution of funds		8,330,023
Undrawn Liquidity Facility	4,200,803	
Reserve account	4,129,220	
Available liquidity		8,330,023
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	20,396,013
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	22,332,469

Total

Collateral

Starting principal balance	323,095,556	
Principal redemptions and repayments in quarterly calculation period	(10,926,064)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	43,172	
Substitutions in quarterly calculation period	-	
Losses for the period	(43,924)	
Ending principal balance		312,168,740
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Apr-17		312,168,740
Repurchase of loans with a Non -NHG part on April 2017	-	
Redemptions reserved for purchase Further Advances per 25 April 2017	-	
Substitution of loans as per 25 April 2017	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		312,168,740

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	43,924	43,924	-
Total	-	43,924	43,924	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.21%	12.56%	5.72%

Delinquency table	Number of loans	Balance	Percentage of total
Current	2,089	310,183,313	99.36%
31 - 60 days	4	621,243	0.20%
61 - 90 days	5	714,769	0.23%
91 - 120 days	2	310,711	0.10%
120+ days	2	338,704	0.11%
In repossession	-	-	-
Total	2,102	312,168,740	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	75,820	43,924	8,141	710,554

Characteristics

Number of borrowers	2102		
Number of loanparts	4154		
	(weighted) average	Minimum	Maximum
Loan size borrower	148,510	4,623	286,373
Loan part size	75,149	1,000	240,000
Coupon	4.01%	0.27%	6.30%
Remaining maturity (months)	212	1	328
Remaining interest period (months)	109	1	257
Original interest period (months)	221	1	360
Seasoning (months)	120.6	1.0	175.0
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	18,303,105	5.86%	349	8.40%	52,444.43	3.97%	206.80
Hybride (switch)	1,321,289	0.42%	18	0.43%	73,404.93	4.15%	207.92
Interest Only	168,059,123	53.84%	2,370	57.05%	70,911.02	4.02%	225.27
Investment	4,225,290	1.35%	51	1.23%	82,848.82	4.06%	214.22
Life	96,932,291	31.05%	1,082	26.05%	89,586.22	3.97%	192.73
Life (external policy)	282,152	0.09%	4	0.10%	70,538.11	3.19%	207.56
Linear	372,002	0.12%	7	0.17%	53,143.18	3.57%	192.05
Savings	5,545,584	1.78%	81	1.95%	68,464.00	4.60%	222.99
Universal Life	17,127,903	5.49%	192	4.62%	89,207.83	3.99%	198.95
Total	312,168,740	100.00%	4,154	100.00%	75,148.95	4.01%	212.32

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,786,081	0.57%	45	1.08%	39,690.69	2.13%	213.77
12	2,793,766	0.89%	40	0.96%	69,844.16	2.28%	205.69
24	332,652	0.11%	4	0.10%	83,163.00	2.15%	226.52
36	3,211,232	1.03%	40	0.96%	80,280.80	2.60%	214.37
48	-	0.00%	-	0.00%	-	0.00%	-
60	9,895,121	3.17%	140	3.37%	70,679.44	3.30%	212.81
72	7,780,003	2.49%	109	2.62%	71,376.17	4.55%	220.38
84	3,154,799	1.01%	44	1.06%	71,699.98	3.50%	211.30
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	16,946,642	5.43%	243	5.85%	69,739.27	3.31%	220.27
132	-	0.00%	-	0.00%	-	0.00%	-
144	94,491	0.03%	3	0.07%	31,496.95	4.33%	145.63
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	29,928,889	9.59%	415	9.99%	72,117.80	4.04%	201.78
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	207,330,629	66.42%	2,731	65.74%	75,917.48	4.07%	210.73
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	3,668,541	1.18%	47	1.13%	78,054.06	4.56%	208.64
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	25,245,893	8.09%	293	7.05%	86,163.46	4.58%	230.90
>	-	0.00%	-	0.00%	-	0.00%	-
Total	312,168,740	100.00%	4,154	100.00%	75,148.95	4.01%	212.32

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	7,514,112	2.41%	124	2.99%	60,597.68	1.98%	207.94
2.50%	2.75%	12,221,613	3.92%	164	3.95%	74,522.03	2.73%	216.04
2.75%	3.00%	15,870,041	5.08%	216	5.20%	73,472.41	2.87%	217.88
3.00%	3.25%	3,171,079	1.02%	42	1.01%	75,501.87	3.12%	213.42
3.25%	3.50%	1,031,688	0.33%	16	0.39%	64,480.50	3.41%	219.22
3.50%	3.75%	4,508,013	1.44%	54	1.30%	83,481.73	3.73%	202.47
3.75%	4.00%	77,846,065	24.94%	1,012	24.36%	76,922.99	3.95%	208.27
4.00%	4.25%	121,289,359	38.85%	1,589	38.49%	75,853.26	4.14%	208.91
4.25%	4.50%	33,990,721	10.89%	427	10.28%	79,603.56	4.40%	217.18
4.50%	4.75%	18,800,012	6.02%	238	5.73%	78,991.65	4.62%	218.79
4.75%	5.00%	8,446,897	2.71%	117	2.82%	72,195.70	4.89%	230.35
5.00%	5.25%	5,216,930	1.67%	80	1.93%	65,211.63	5.15%	243.78
5.25%	5.50%	891,841	0.29%	23	0.55%	38,775.71	5.42%	238.37
5.50%	5.75%	494,881	0.16%	11	0.26%	44,989.20	5.67%	232.20
5.75%	6.00%	388,056	0.12%	16	0.39%	24,253.49	5.90%	258.05
6.00%	6.25%	483,418	0.15%	14	0.34%	34,529.86	6.17%	227.58
6.25%	6.50%	4,013	0.00%	1	0.02%	4,012.89	6.30%	272.00
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		312,168,740	100.00%	4,154	100.00%	75,148.95	4.01%	212.32

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,786,081	0.57%	45	1.08%	39,690.69	2.13%	213.77
<		6,996,458	2.24%	96	2.31%	72,879.77	3.92%	217.56
1-1-2018	1-1-2018	11,221,471	3.59%	159	3.83%	70,575.29	4.01%	216.86
1-1-2019	1-1-2020	3,422,157	1.10%	53	1.28%	64,568.99	3.86%	201.49
1-1-2020	1-1-2021	7,991,420	2.56%	103	2.48%	77,586.60	3.49%	197.07
1-1-2021	1-1-2022	23,393,055	7.49%	322	7.75%	72,649.24	3.98%	199.74
1-1-2022	1-1-2023	3,777,465	1.21%	60	1.44%	62,957.76	3.67%	213.13
1-1-2023	1-1-2024	1,912,435	0.61%	30	0.72%	63,747.83	3.91%	225.79
1-1-2024	1-1-2025	1,229,774	0.39%	21	0.51%	58,560.66	3.79%	191.67
1-1-2025	1-1-2026	27,971,067	8.96%	374	9.00%	74,789.95	3.75%	205.74
1-1-2026	1-1-2027	174,482,143	55.89%	2,275	54.77%	76,695.45	4.09%	211.54
1-1-2027	1-1-2028	5,563,357	1.78%	87	2.09%	63,946.63	4.42%	218.43
1-1-2028	1-1-2029	769,943	0.25%	16	0.39%	48,121.46	4.61%	191.91
1-1-2029	1-1-2030	337,435	0.11%	7	0.17%	48,205.00	3.93%	174.98
1-1-2030	1-1-2031	366,278	0.12%	6	0.14%	61,046.32	3.39%	198.78
1-1-2031	1-1-2032	3,498,744	1.12%	43	1.04%	81,366.13	4.24%	196.43
1-1-2032	1-1-2033	1,234,845	0.40%	17	0.41%	72,637.93	4.34%	212.57
1-1-2033	1-1-2034	661,717	0.21%	8	0.19%	82,714.59	3.34%	202.13
1-1-2034	1-1-2035	572,714	0.18%	8	0.19%	71,589.19	3.19%	212.43
1-1-2035	1-1-2036	5,169,398	1.66%	67	1.61%	77,155.20	3.11%	224.16
1-1-2036	1-1-2037	24,779,021	7.94%	294	7.08%	84,282.38	4.18%	228.74
1-1-2037	1-1-2038	2,840,858	0.91%	37	0.89%	76,779.95	4.43%	242.80
1-1-2038	1-1-2039	2,190,906	0.70%	26	0.63%	84,265.62	5.15%	251.78
1-1-2039	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2040	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
1-1-2041	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2042	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	>	-	0.00%	-	0.00%	-	0.00%	-
Total		312,168,740	100.00%	4,154	100.00%	75,148.95	4.01%	212.32

Legal maturity date

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2016 - 31-Dec-2016	29,993	0.01%	1	0.02%	29,993.15	2.15%	9.00
01-Jan-2017 - 31-Dec-2017	80,122	0.03%	2	0.05%	40,061.00	4.10%	3.93
01-Jan-2018 - 31-Dec-2018	92,018	0.03%	3	0.07%	30,672.59	4.11%	12.25
01-Jan-2019 - 31-Dec-2019	580,313	0.19%	16	0.39%	36,269.55	3.59%	24.75
01-Jan-2020 - 31-Dec-2020	402,462	0.13%	5	0.12%	80,492.40	3.83%	36.02
01-Jan-2021 - 31-Dec-2021	1,196,002	0.38%	24	0.58%	49,833.40	3.99%	49.59
01-Jan-2022 - 31-Dec-2022	869,975	0.28%	18	0.43%	48,331.92	3.80%	61.07
01-Jan-2023 - 31-Dec-2023	285,797	0.09%	6	0.14%	47,632.83	4.29%	74.23
01-Jan-2024 - 31-Dec-2024	638,285	0.20%	11	0.26%	58,025.88	4.13%	85.15
01-Jan-2025 - 31-Dec-2025	1,751,792	0.56%	30	0.72%	58,393.06	3.81%	98.75
01-Jan-2026 - 31-Dec-2026	4,386,632	1.41%	85	2.05%	51,607.43	3.96%	109.44
01-Jan-2027 - 31-Dec-2027	5,157,231	1.65%	68	1.64%	75,841.63	4.09%	121.20
01-Jan-2028 - 31-Dec-2028	6,127,896	1.96%	91	2.19%	67,339.52	4.01%	133.85
01-Jan-2029 - 31-Dec-2029	5,832,044	1.87%	84	2.02%	69,429.09	4.00%	145.15
01-Jan-2030 - 31-Dec-2030	6,852,146	2.20%	99	2.38%	69,213.60	4.06%	157.46
01-Jan-2031 - 31-Dec-2031	16,037,864	5.14%	200	4.81%	80,189.32	4.02%	169.59
01-Jan-2032 - 31-Dec-2032	9,239,690	2.96%	112	2.70%	82,497.23	3.96%	181.30
01-Jan-2033 - 31-Dec-2033	6,691,044	2.14%	80	1.93%	83,638.05	3.95%	192.91
01-Jan-2034 - 31-Dec-2034	5,089,572	1.63%	61	1.47%	83,436.61	3.91%	205.30
01-Jan-2035 - 31-Dec-2035	20,520,422	6.57%	258	6.21%	79,536.52	3.61%	222.03
01-Jan-2036 - 31-Dec-2036	201,051,095	64.40%	2,587	62.28%	77,715.92	4.01%	228.81
01-Jan-2037 - 31-Dec-2037	13,746,749	4.40%	200	4.81%	68,733.74	4.28%	240.79
01-Jan-2038 - 31-Dec-2038	3,920,647	1.26%	61	1.47%	64,272.89	5.00%	251.64
01-Jan-2039 - 31-Dec-2039	719,158	0.23%	26	0.63%	27,659.91	3.74%	267.00
01-Jan-2040 - 31-Dec-2040	258,744	0.08%	12	0.29%	21,562.04	5.03%	278.00
01-Jan-2041 - 31-Dec-2041	178,539	0.06%	5	0.12%	35,707.78	5.11%	293.63
01-Jan-2042 - 31-Dec-2042	120,241	0.04%	1	0.02%	120,241.00	4.10%	297.00
01-Jan-2043 - 31-Dec-2043	290,973	0.09%	6	0.14%	48,495.49	4.45%	314.51
01-Jan-2044 - 31-Dec-2044	21,297	0.01%	2	0.05%	10,648.75	4.17%	324.13
Total	312,168,740	100.00%	4,154	100.00%	75,148.95	4.01%	212.32

Loan to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		312,168,740	100.00%	4,154	100.00%	75,148.95	4.01%	212.32
<	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		312,168,740	100.00%	4,154	100.00%	75,148.95	4.01%	212.32

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	9,434,674	3.02%	65	3.09%	145,148.84	4.10%	215.58
Utrecht	15,577,425	4.99%	102	4.85%	152,719.85	4.02%	208.77
Zeeland	6,089,876	1.95%	44	2.09%	138,406.27	4.08%	212.29
Zuid-Holland	74,305,547	23.80%	499	23.74%	148,908.91	3.94%	211.08
Flevoland	9,347,563	2.99%	60	2.85%	155,792.72	4.00%	210.42
Friesland	12,860,395	4.12%	98	4.66%	131,228.52	3.81%	212.86
Gelderland	34,500,117	11.05%	227	10.80%	151,982.89	4.04%	212.48
Groningen	11,951,283	3.83%	89	4.23%	134,284.08	4.06%	211.14
Limburg	27,680,216	8.87%	184	8.75%	150,435.96	4.14%	212.66
Noord-Brabant	43,068,812	13.80%	285	13.56%	151,118.64	4.02%	213.50
Noord-Holland	38,212,731	12.24%	255	12.13%	149,853.85	4.02%	213.15
Overijssel	29,140,102	9.33%	194	9.23%	150,206.71	4.00%	213.83
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	312,168,740	100.00%	2,102	100.00%	148,510.34	4.01%	212.32

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	298,645,001	95.67%	1,998	95.05%	149,471.97	4.01%	211.90
Shop/House	354,087	0.11%	2	0.10%	177,043.56	3.57%	202.30
Condominium	12,330,489	3.95%	94	4.47%	131,175.41	3.94%	222.96
Condominium with garage	652,213	0.21%	7	0.33%	93,173.24	4.08%	201.99
Private Shop	186,950	0.06%	1	0.05%	186,949.96	3.95%	226.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	312,168,740	100.00%	2,102	100.00%	148,510.34	4.01%	212.32

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	0.06%	14	0.67%	13,884.30	4.02%	201.20
25,000	50,000	0.73%	54	2.57%	42,253.70	4.15%	213.59
50,000	75,000	2.75%	135	6.42%	63,524.69	4.10%	216.36
75,000	100,000	6.87%	239	11.37%	89,669.76	4.06%	213.32
100,000	125,000	10.65%	293	13.94%	113,490.19	3.96%	209.92
125,000	150,000	14.31%	324	15.41%	137,912.81	4.03%	210.31
150,000	175,000	17.84%	343	16.32%	162,376.51	4.03%	208.65
175,000	200,000	16.98%	283	13.46%	187,264.75	4.02%	212.97
200,000	225,000	17.16%	252	11.99%	212,577.44	3.94%	214.40
225,000	250,000	11.82%	155	7.37%	237,963.58	4.00%	216.73
250,000	275,000	0.74%	9	0.43%	257,563.45	4.19%	216.47
275,000	300,000	0.09%	1	0.05%	286,372.53	4.61%	206.23
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	312,168,740	100.00%	2,102	100.00%	148,510.34	4.01%	212.32