

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

Cashflow analysis for the period

Total interest received	3,446,330	
Interest received on transaction accounts	(37)	
Liquidity available	4,058,194	
Reserve account available	4,129,220	
Receivables under hedging arrangements	-	
Total funds available		11,633,706
Company management expenses	17,327	
MPT fee	73,526	
Administration fee	5,853	
Third party fees	26,496	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	7,181	
Payments under hedging arrangements	3,433,616	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	6,956	
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		3,570,955
Available after distribution of funds		8,062,751
Undrawn Liquidity Facility	4,058,194	
Reserve account	4,004,557	
Available liquidity		8,062,751
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	21,603,674
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	23,540,130

Total

Collateral

Starting principal balance	312,168,740	
Principal redemptions and repayments in quarterly calculation period	(12,213,430)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(6,956)	
Ending principal balance		299,948,354
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jul-17		299,948,354
Repurchase of loans with a Non -NHG part on July 2017	-	
Redemptions reserved for purchase Further Advances per 25 July 2017	-	
Substitution of loans as per 25 July 2017	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		299,948,354

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	6,956	6,956	-
Total	-	6,956	6,956	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.56%	14.47%	5.92%

Delinquency table	Number of loans	Balance	Percentage of total
Current	2,013	297,441,405	99.16%
31 - 60 days	6	930,199	0.31%
61 - 90 days	2	295,555	0.10%
91 - 120 days	1	185,500	0.06%
120+ days	7	1,095,695	0.37%
In repossession	-	-	-
Total	2,029	299,948,354	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	43,924	6,956	15,953	701,558

Characteristics

Number of borrowers	2029		
Number of loanparts	4014		
	(weighted) average	Minimum	Maximum
Loan size borrower	147,831	4,581	286,373
Loan part size	74,726	1,000	240,000
Coupon	4.00%	0.27%	6.30%
Remaining maturity (months)	209	3	325
Remaining interest period (months)	107	1	249
Original interest period (months)	221	1	360
Seasoning (months)	123.2	1.0	178.0
Loan to Original Foreclosure Value (2)			

Redemption type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	18,093,584	6.03%	351	8.74%	51,548.67	3.95%	205.34
Hybride (switch)	1,054,609	0.35%	15	0.37%	70,307.24	4.10%	207.80
Interest Only	161,212,924	53.75%	2,288	57.00%	70,460.19	4.01%	222.11
Investment	4,121,827	1.37%	50	1.25%	82,436.53	4.05%	210.80
Life	93,686,553	31.23%	1,040	25.91%	90,083.22	3.96%	189.88
Life (external policy)	228,402	0.08%	3	0.07%	76,134.15	3.23%	200.45
Linear	290,336	0.10%	6	0.15%	48,389.41	3.41%	179.64
Savings	5,312,077	1.77%	79	1.97%	67,241.48	4.59%	218.48
Universal Life	15,948,042	5.32%	182	4.53%	87,626.61	3.99%	196.91
Total	299,948,354	100.00%	4,014	100.00%	74,725.55	4.00%	209.36

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,537,826	0.51%	40	1.00%	38,445.65	1.86%	212.99
12	2,750,283	0.92%	39	0.97%	70,520.07	2.37%	205.41
24	332,652	0.11%	4	0.10%	83,163.00	2.15%	223.52
36	3,455,804	1.15%	45	1.12%	76,795.64	2.59%	212.31
48	-	0.00%	-	0.00%	-	0.00%	-
60	9,803,670	3.27%	139	3.46%	70,530.00	3.24%	206.95
72	7,303,537	2.43%	103	2.57%	70,908.12	4.58%	217.18
84	3,151,222	1.05%	44	1.10%	71,618.68	3.50%	208.29
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	16,460,543	5.49%	241	6.00%	68,301.01	3.27%	217.85
132	-	0.00%	-	0.00%	-	0.00%	-
144	94,491	0.03%	3	0.07%	31,496.95	4.33%	142.63
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	27,608,330	9.20%	384	9.57%	71,896.69	4.03%	198.75
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	199,629,955	66.55%	2,646	65.92%	75,445.94	4.06%	207.81
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	3,600,095	1.20%	45	1.12%	80,002.12	4.56%	205.09
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	24,219,947	8.07%	281	7.00%	86,191.98	4.57%	227.78
>	-	0.00%	-	0.00%	-	0.00%	-
Total	299,948,354	100.00%	4,014	100.00%	74,725.55	4.00%	209.36

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	7,022,689	2.34%	117	2.91%	60,022.98	1.97%	205.36
2.50%	2.75%	13,159,612	4.39%	177	4.41%	74,348.09	2.72%	212.39
2.75%	3.00%	15,720,373	5.24%	215	5.36%	73,118.01	2.87%	213.61
3.00%	3.25%	3,267,529	1.09%	46	1.15%	71,033.23	3.13%	208.86
3.25%	3.50%	1,724,697	0.57%	24	0.60%	71,862.39	3.40%	214.71
3.50%	3.75%	4,189,086	1.40%	51	1.27%	82,138.88	3.73%	202.37
3.75%	4.00%	73,675,614	24.53%	964	24.02%	76,323.25	3.95%	205.23
4.00%	4.25%	116,484,670	38.83%	1,543	38.44%	75,492.33	4.14%	205.98
4.25%	4.50%	31,856,345	10.62%	402	10.01%	79,244.64	4.40%	214.65
4.50%	4.75%	17,899,989	5.97%	226	5.63%	79,203.49	4.62%	216.76
4.75%	5.00%	7,927,385	2.64%	111	2.77%	71,417.88	4.89%	226.64
5.00%	5.25%	4,971,636	1.66%	78	1.94%	63,738.92	5.15%	239.74
5.25%	5.50%	889,602	0.30%	23	0.57%	38,678.35	5.42%	235.38
5.50%	5.75%	447,470	0.15%	9	0.22%	49,718.90	5.67%	228.19
5.75%	6.00%	358,593	0.12%	15	0.37%	23,906.21	5.90%	254.56
6.00%	6.25%	449,052	0.15%	12	0.30%	37,420.96	6.17%	221.27
6.25%	6.50%	4,013	0.00%	1	0.02%	4,012.89	6.30%	269.00
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		299,948,354	100.00%	4,014	100.00%	74,725.55	4.00%	209.36

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,537,826	0.51%	40	1.00%	38,445.65	1.86%	212.99
<	1-1-2018	5,596,050	1.87%	79	1.97%	70,836.08	4.00%	220.95
1-1-2018	1-1-2019	11,351,437	3.78%	161	4.01%	70,505.82	3.95%	212.05
1-1-2019	1-1-2020	3,412,523	1.14%	53	1.32%	64,387.23	3.86%	198.49
1-1-2020	1-1-2021	7,909,486	2.64%	104	2.59%	76,052.75	3.41%	196.91
1-1-2021	1-1-2022	21,905,248	7.30%	304	7.57%	72,056.74	3.98%	196.36
1-1-2022	1-1-2023	6,647,189	2.22%	57	1.42%	63,985.78	3.52%	204.05
1-1-2023	1-1-2024	1,731,011	0.58%	28	0.70%	61,821.84	3.98%	223.30
1-1-2024	1-1-2025	1,202,711	0.40%	20	0.50%	60,135.55	3.69%	185.10
1-1-2025	1-1-2026	27,142,061	9.05%	364	9.07%	74,566.10	3.75%	202.49
1-1-2026	1-1-2027	167,178,747	55.74%	2,193	54.63%	76,232.90	4.08%	208.61
1-1-2027	1-1-2028	5,623,977	1.87%	91	2.27%	61,801.94	4.34%	214.50
1-1-2028	1-1-2029	644,416	0.21%	15	0.37%	42,961.07	4.59%	184.33
1-1-2029	1-1-2030	334,483	0.11%	7	0.17%	47,783.29	3.93%	172.00
1-1-2030	1-1-2031	366,278	0.12%	6	0.15%	61,046.32	3.39%	195.78
1-1-2031	1-1-2032	3,598,784	1.20%	43	1.07%	83,692.66	4.22%	193.03
1-1-2032	1-1-2033	1,233,280	0.41%	17	0.42%	72,545.90	4.34%	209.58
1-1-2033	1-1-2034	659,940	0.22%	8	0.20%	82,492.47	3.34%	191.63
1-1-2034	1-1-2035	571,592	0.19%	8	0.20%	71,449.04	3.20%	209.45
1-1-2035	1-1-2036	5,163,094	1.72%	67	1.67%	77,061.10	3.11%	221.17
1-1-2036	1-1-2037	24,180,863	8.06%	288	7.17%	83,961.33	4.16%	225.53
1-1-2037	1-1-2038	2,971,899	0.99%	38	0.95%	78,207.86	4.40%	239.78
1-1-2038	1-1-2039	1,985,458	0.66%	23	0.57%	86,324.27	5.13%	248.62
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		299,948,354	100.00%	4,014	100.00%	74,725.55	4.00%	209.36

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%	12.00
01-Jan-2017 - 31-Dec-2017	80,122	0.03%	2	0.05%	40,061.00	4.10%	0.93
01-Jan-2018 - 31-Dec-2018	92,018	0.03%	3	0.07%	30,672.59	4.11%	9.25
01-Jan-2019 - 31-Dec-2019	507,051	0.17%	14	0.35%	36,217.95	3.64%	21.76
01-Jan-2020 - 31-Dec-2020	315,542	0.11%	5	0.12%	63,108.41	3.80%	34.10
01-Jan-2021 - 31-Dec-2021	1,162,781	0.39%	23	0.57%	50,555.69	3.88%	46.59
01-Jan-2022 - 31-Dec-2022	793,231	0.26%	17	0.42%	46,660.67	3.76%	58.41
01-Jan-2023 - 31-Dec-2023	285,797	0.10%	6	0.15%	47,632.83	4.29%	71.23
01-Jan-2024 - 31-Dec-2024	637,735	0.21%	11	0.27%	57,975.91	4.13%	82.16
01-Jan-2025 - 31-Dec-2025	1,749,428	0.58%	30	0.75%	58,314.25	3.81%	95.75
01-Jan-2026 - 31-Dec-2026	4,319,976	1.44%	84	2.09%	51,428.28	3.91%	106.46
01-Jan-2027 - 31-Dec-2027	4,823,021	1.61%	63	1.57%	76,555.89	4.00%	110.21
01-Jan-2028 - 31-Dec-2028	5,970,921	1.99%	89	2.22%	67,069.00	4.00%	130.79
01-Jan-2029 - 31-Dec-2029	5,357,945	1.79%	79	1.97%	67,822.08	3.97%	142.23
01-Jan-2030 - 31-Dec-2030	6,670,657	2.22%	94	2.34%	70,964.44	4.06%	154.50
01-Jan-2031 - 31-Dec-2031	15,294,822	5.10%	192	4.78%	79,660.53	4.02%	166.57
01-Jan-2032 - 31-Dec-2032	8,864,583	2.96%	109	2.72%	81,326.45	3.96%	178.20
01-Jan-2033 - 31-Dec-2033	6,615,345	2.21%	81	2.02%	81,670.93	3.96%	189.93
01-Jan-2034 - 31-Dec-2034	4,913,949	1.64%	59	1.47%	83,287.28	3.89%	202.37
01-Jan-2035 - 31-Dec-2035	19,858,306	6.62%	251	6.25%	79,116.76	3.60%	219.17
01-Jan-2036 - 31-Dec-2036	193,637,137	64.56%	2,507	62.46%	77,238.59	4.01%	225.81
01-Jan-2037 - 31-Dec-2037	13,108,928	4.37%	192	4.78%	68,275.67	4.25%	237.82
01-Jan-2038 - 31-Dec-2038	3,350,058	1.12%	54	1.35%	62,038.11	5.00%	248.82
01-Jan-2039 - 31-Dec-2039	645,990	0.22%	23	0.57%	28,086.51	3.62%	263.97
01-Jan-2040 - 31-Dec-2040	253,157	0.08%	11	0.27%	23,014.25	5.00%	275.02
01-Jan-2041 - 31-Dec-2041	178,459	0.06%	5	0.12%	35,691.80	5.11%	290.63
01-Jan-2042 - 31-Dec-2042	120,241	0.04%	1	0.02%	120,241.00	4.10%	294.00
01-Jan-2043 - 31-Dec-2043	289,971	0.10%	6	0.15%	48,328.42	4.45%	311.51
01-Jan-2044 - 31-Dec-2044	21,190	0.01%	2	0.05%	10,595.11	4.17%	321.13
Total	299,948,354	100.00%	4,014	100.00%	74,725.55	4.00%	209.36

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	299,948,354	100.00%	4,014	100.00%	74,725.55	4.00%	209.36
<	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		299,948,354	100.00%	4,014	100.00%	74,725.55	4.00%	209.36

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	8,876,984	2.96%	62	3.06%	143,177.16	4.09%	212.01
Utrecht	14,759,279	4.92%	98	4.83%	150,604.89	4.02%	205.17
Zeeland	6,083,667	2.03%	44	2.17%	138,265.16	4.08%	209.31
Zuid-Holland	71,804,089	23.94%	485	23.90%	148,049.67	3.93%	208.17
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Flevoland	9,107,458	3.04%	58	2.86%	157,025.15	3.95%	208.25
Friesland	12,389,204	4.13%	96	4.73%	129,054.21	3.79%	209.64
Gelderland	32,289,397	10.76%	213	10.50%	151,593.41	4.03%	209.32
Groningen	11,783,352	3.93%	88	4.34%	133,901.73	4.05%	208.48
Limburg	26,306,614	8.77%	176	8.67%	149,469.40	4.15%	210.80
Noord-Brabant	41,927,966	13.98%	278	13.70%	150,820.02	4.01%	210.49
Noord-Holland	36,721,867	12.24%	245	12.07%	149,885.17	4.00%	210.02
Overijssel	27,898,475	9.30%	186	9.17%	149,991.80	3.99%	210.57
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	299,948,354	100.00%	2,029	100.00%	147,830.63	4.00%	209.36

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	287,761,279	95.94%	1,933	95.27%	148,867.71	4.00%	208.94
Shop/House	354,087	0.12%	2	0.10%	177,043.56	3.57%	199.30
Condominium	10,993,938	3.67%	86	4.24%	127,836.48	3.92%	221.30
Condominium with garage	652,099	0.22%	7	0.34%	93,157.07	4.08%	198.98
Private Shop	186,950	0.06%	1	0.05%	186,949.96	3.95%	223.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	299,948,354	100.00%	2,029	100.00%	147,830.63	4.00%	209.36

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	230,779	0.08%	16	0.79%	14,423.66	4.03%	200.36
25,000	2,175,701	0.73%	52	2.56%	41,840.41	4.13%	211.05
50,000	8,829,660	2.94%	139	6.85%	63,522.73	4.09%	213.70
75,000	20,682,240	6.90%	231	11.38%	89,533.51	4.05%	209.12
100,000	31,373,629	10.46%	277	13.65%	113,262.20	3.96%	206.67
125,000	43,563,020	14.52%	316	15.57%	137,857.66	4.02%	207.65
150,000	52,537,025	17.52%	324	15.97%	162,151.31	4.03%	206.09
175,000	50,894,050	16.97%	272	13.41%	187,110.48	4.00%	209.83
200,000	51,389,926	17.13%	242	11.93%	212,355.06	3.92%	211.62
225,000	35,932,732	11.98%	151	7.44%	237,965.11	3.98%	213.65
250,000	2,053,221	0.68%	8	0.39%	256,652.63	4.19%	211.54
275,000	286,373	0.10%	1	0.05%	286,372.53	4.61%	203.23
300,000	-	0.00%	-	0.00%	-	0.00%	-
325,000	-	0.00%	-	0.00%	-	0.00%	-
350,000	-	0.00%	-	0.00%	-	0.00%	-
375,000	-	0.00%	-	0.00%	-	0.00%	-
400,000	-	0.00%	-	0.00%	-	0.00%	-
425,000	-	0.00%	-	0.00%	-	0.00%	-
450,000	-	0.00%	-	0.00%	-	0.00%	-
475,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	-	0.00%	-	0.00%	-	0.00%	-
625,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	-	0.00%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	299,948,354	100.00%	2,029	100.00%	147,830.63	4.00%	209.36