

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

Cashflow analysis for the period

Total interest received	3,292,283	
Interest received on transaction accounts	(142)	
Liquidity available	3,899,329	
Reserve account available	4,004,557	
Receivables under hedging arrangements	-	
Total funds available		11,196,026
Company management expenses	8,670	
MPT fee	70,853	
Administration fee	5,624	
Third party fees	42,408	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,975	
Payments under hedging arrangements	3,251,289	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	52,907	
Redemption on the Class B-Notes	1,344,661	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		4,783,389
Available after distribution of funds		6,412,637
Undrawn Liquidity Facility	3,899,329	
Reserve account	2,513,309	
Available liquidity		6,412,637
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	23,030,633
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	24,967,089

Total

Collateral

Starting principal balance	299,948,354	
Principal redemptions and repayments in quarterly calculation period	(11,437,498)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(52,907)	
Ending principal balance		288,457,948
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-17		288,457,948
Repurchase of loans with a Non -NHG part on October 2017	-	
Redemptions reserved for purchase Further Advances per 25 October 2017	-	
Substitution of loans as per 25 October 2017	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		288,457,948

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	52,907	52,907	-
Total	-	52,907	52,907	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.47%	14.14%	6.12%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,947	285,893,056	99.11%
31 - 60 days	7	1,161,742	0.40%
61 - 90 days	1	207,043	0.07%
91 - 120 days	-	-	0.00%
120+ days	8	1,196,107	0.41%
In repossession	-	-	-
Total	1,963	288,457,948	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	6,956	52,907	63,644	690,821

Characteristics

Number of borrowers	1963		
Number of loanparts	3864		
	(weighted) average	Minimum	Maximum
Loan size borrower	146,948	4,538	286,373
Loan part size	74,653	1,000	240,000
Coupon	3.98%	0.28%	6.30%
Remaining maturity (months)	207	5	322
Remaining interest period (months)	105	1	246
Original interest period (months)	221	1	360
Seasoning (months)	125.7	1.0	181.0
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	18,399,995	6.38%	353	9.14%	52,124.63	3.93%	203.18
Hybride (switch)	966,002	0.33%	14	0.36%	69,000.16	4.09%	211.75
Interest Only	155,161,339	53.79%	2,201	56.96%	70,495.84	3.99%	219.20
Investment	3,875,015	1.34%	46	1.19%	84,239.46	4.03%	208.86
Life	89,530,318	31.04%	994	25.72%	90,070.74	3.95%	187.38
Life (external policy)	228,402	0.08%	3	0.08%	76,134.15	3.23%	197.45
Linear	285,214	0.10%	6	0.16%	47,535.65	3.41%	176.81
Savings	5,183,951	1.80%	77	1.99%	67,324.04	4.54%	214.74
Universal Life	14,827,712	5.14%	170	4.40%	87,221.84	3.94%	194.59
Total	288,457,948	100.00%	3,864	100.00%	74,652.68	3.98%	206.73

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,496,868	0.52%	38	0.98%	39,391.26	2.11%	213.43
12	2,489,435	0.86%	34	0.88%	73,218.67	2.46%	203.14
24	332,652	0.12%	4	0.10%	83,163.00	2.15%	220.52
36	3,512,372	1.22%	48	1.24%	73,174.42	2.58%	210.82
48	-	0.00%	-	0.00%	-	0.00%	-
60	8,897,244	3.08%	130	3.36%	68,440.34	3.09%	201.86
72	7,001,702	2.43%	98	2.54%	71,445.94	4.56%	213.98
84	3,146,996	1.09%	44	1.14%	71,522.63	3.50%	205.27
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	16,385,429	5.68%	234	6.06%	70,023.20	3.12%	216.42
132	-	0.00%	-	0.00%	-	0.00%	-
144	94,491	0.03%	3	0.08%	31,496.95	4.33%	139.63
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	26,598,324	9.22%	376	9.73%	70,740.22	4.03%	196.97
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	191,523,024	66.40%	2,539	65.71%	75,432.46	4.06%	204.93
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	3,253,417	1.13%	41	1.06%	79,351.63	4.58%	204.00
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	23,725,995	8.23%	275	7.12%	86,276.34	4.57%	225.26
>	-	0.00%	-	0.00%	-	0.00%	-
Total	288,457,948	100.00%	3,864	100.00%	74,652.68	3.98%	206.73

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	6,274,969	2.18%	103	2.67%	60,922.03	1.99%	201.91
2.50%	2.75%	13,743,328	4.76%	189	4.89%	72,716.02	2.72%	209.45
2.75%	3.00%	15,440,122	5.35%	213	5.51%	72,488.84	2.87%	210.91
3.00%	3.25%	4,504,480	1.56%	63	1.63%	71,499.67	3.16%	215.09
3.25%	3.50%	2,030,278	0.70%	30	0.78%	67,675.94	3.40%	214.54
3.50%	3.75%	4,236,567	1.47%	52	1.35%	81,472.44	3.73%	195.63
3.75%	4.00%	70,923,773	24.59%	928	24.02%	76,426.48	3.95%	202.21
4.00%	4.25%	110,633,754	38.35%	1,469	38.02%	75,312.29	4.14%	203.23
4.25%	4.50%	30,834,567	10.69%	387	10.02%	79,675.88	4.40%	212.58
4.50%	4.75%	17,314,335	6.00%	220	5.69%	78,701.52	4.62%	214.87
4.75%	5.00%	6,055,743	2.10%	86	2.23%	70,415.62	4.88%	223.71
5.00%	5.25%	4,609,173	1.60%	70	1.81%	65,845.33	5.15%	236.98
5.25%	5.50%	789,256	0.27%	20	0.52%	39,462.79	5.42%	233.74
5.50%	5.75%	426,705	0.15%	8	0.21%	53,338.12	5.67%	223.42
5.75%	6.00%	356,486	0.12%	15	0.39%	23,765.71	5.90%	251.53
6.00%	6.25%	280,402	0.10%	10	0.26%	28,040.15	6.13%	227.74
6.25%	6.50%	4,013	0.00%	1	0.03%	4,012.89	6.30%	266.00
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		288,457,948	100.00%	3,864	100.00%	74,652.68	3.98%	206.73

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,496,868	0.52%	38	0.98%	39,391.26	2.11%	213.43
<		2,752,759	0.95%	34	0.88%	80,963.50	3.74%	215.40
1-1-2018	1-1-2018	11,231,698	3.89%	163	4.22%	68,906.12	3.92%	209.51
1-1-2019	1-1-2020	3,385,965	1.17%	52	1.35%	65,114.72	3.82%	194.16
1-1-2020	1-1-2021	8,168,540	2.83%	109	2.82%	74,940.73	3.37%	194.93
1-1-2021	1-1-2022	20,519,613	7.11%	288	7.45%	71,248.66	3.96%	194.65
1-1-2022	1-1-2023	3,646,970	1.26%	58	1.50%	62,878.79	3.51%	201.32
1-1-2023	1-1-2024	1,739,807	0.60%	29	0.75%	59,993.33	3.59%	214.97
1-1-2024	1-1-2025	1,186,974	0.41%	19	0.49%	62,472.29	3.66%	187.74
1-1-2025	1-1-2026	26,322,019	9.13%	353	9.14%	74,566.63	3.75%	199.45
1-1-2026	1-1-2027	160,024,001	55.48%	2,096	54.24%	76,347.33	4.08%	205.77
1-1-2027	1-1-2028	6,741,276	2.34%	108	2.80%	62,419.22	4.15%	217.08
1-1-2028	1-1-2029	644,335	0.22%	15	0.39%	42,955.63	4.59%	181.32
1-1-2029	1-1-2030	331,516	0.11%	7	0.18%	47,359.48	3.93%	169.02
1-1-2030	1-1-2031	366,278	0.13%	6	0.16%	61,046.32	3.39%	192.78
1-1-2031	1-1-2032	3,215,747	1.11%	40	1.04%	80,393.67	4.20%	190.56
1-1-2032	1-1-2033	1,218,781	0.42%	18	0.47%	67,710.07	4.16%	211.70
1-1-2033	1-1-2034	643,932	0.22%	8	0.21%	80,491.52	3.34%	188.63
1-1-2034	1-1-2035	570,463	0.20%	8	0.21%	71,307.86	3.20%	206.47
1-1-2035	1-1-2036	5,305,852	1.84%	69	1.79%	76,896.41	3.12%	218.17
1-1-2036	1-1-2037	23,996,734	8.32%	285	7.38%	84,199.06	4.14%	222.61
1-1-2037	1-1-2038	2,968,935	1.03%	38	0.98%	78,129.87	4.40%	236.78
1-1-2038	1-1-2039	1,978,887	0.69%	23	0.60%	86,038.54	5.13%	245.62
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		288,457,948	100.00%	3,864	100.00%	74,652.68	3.98%	206.73

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	0.03%	29,993.15	2.15%	15.00
01-Jan-2018 - 31-Dec-2018	51,720	0.02%	2	0.05%	25,859.92	4.15%	6.45
01-Jan-2019 - 31-Dec-2019	504,262	0.17%	14	0.36%	36,018.74	3.64%	18.73
01-Jan-2020 - 31-Dec-2020	266,490	0.09%	4	0.10%	66,622.46	3.68%	30.93
01-Jan-2021 - 31-Dec-2021	1,171,074	0.41%	24	0.62%	48,794.74	3.88%	43.61
01-Jan-2022 - 31-Dec-2022	550,349	0.19%	15	0.39%	36,689.95	3.62%	55.67
01-Jan-2023 - 31-Dec-2023	229,990	0.08%	6	0.16%	38,331.63	4.09%	66.34
01-Jan-2024 - 31-Dec-2024	623,172	0.22%	10	0.26%	62,317.23	4.12%	79.25
01-Jan-2025 - 31-Dec-2025	1,747,041	0.61%	30	0.78%	58,234.70	3.81%	92.74
01-Jan-2026 - 31-Dec-2026	4,227,136	1.47%	82	2.12%	51,550.44	3.91%	103.42
01-Jan-2027 - 31-Dec-2027	4,483,553	1.55%	60	1.55%	74,725.88	4.06%	115.08
01-Jan-2028 - 31-Dec-2028	5,700,832	1.99%	84	2.17%	67,867.05	4.01%	127.74
01-Jan-2029 - 31-Dec-2029	5,401,831	1.87%	80	2.07%	67,522.88	3.98%	139.22
01-Jan-2030 - 31-Dec-2030	6,199,746	2.15%	86	2.23%	72,090.07	4.06%	151.70
01-Jan-2031 - 31-Dec-2031	14,603,047	5.06%	183	4.74%	79,798.07	3.99%	163.53
01-Jan-2032 - 31-Dec-2032	7,957,529	2.76%	97	2.51%	82,036.38	3.94%	175.42
01-Jan-2033 - 31-Dec-2033	6,181,916	2.14%	77	1.99%	80,284.62	3.95%	187.01
01-Jan-2034 - 31-Dec-2034	4,566,244	1.58%	56	1.45%	81,540.07	3.94%	199.64
01-Jan-2035 - 31-Dec-2035	19,542,678	6.77%	246	6.37%	79,441.78	3.60%	216.15
01-Jan-2036 - 31-Dec-2036	186,916,213	64.80%	2,422	62.68%	77,174.32	4.00%	222.81
01-Jan-2037 - 31-Dec-2037	12,690,766	4.40%	185	4.79%	68,598.74	4.14%	234.84
01-Jan-2038 - 31-Dec-2038	3,326,662	1.15%	53	1.37%	62,767.21	4.91%	245.81
01-Jan-2039 - 31-Dec-2039	623,979	0.22%	22	0.57%	28,362.70	3.55%	260.92
01-Jan-2040 - 31-Dec-2040	253,068	0.09%	11	0.28%	23,006.16	5.00%	272.02
01-Jan-2041 - 31-Dec-2041	178,378	0.06%	5	0.13%	35,675.58	5.11%	287.63
01-Jan-2042 - 31-Dec-2042	120,241	0.04%	1	0.03%	120,241.00	4.10%	291.00
01-Jan-2043 - 31-Dec-2043	288,957	0.10%	6	0.16%	48,159.49	4.46%	308.50
01-Jan-2044 - 31-Dec-2044	21,082	0.01%	2	0.05%	10,540.91	4.17%	318.13
Total	288,457,948	100.00%	3,864	100.00%	74,652.68	3.98%	206.73

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		288,457,948	100.00%	3,864	100.00%	74,652.68	3.98%	206.73
<	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		288,457,948	100.00%	3,864	100.00%	74,652.68	3.98%	206.73

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	8,411,415	2.92%	59	3.01%	142,566.36	4.09%	208.83
Utrecht	14,126,421	4.90%	95	4.84%	148,699.17	4.00%	201.28
Zeeland	6,077,398	2.11%	44	2.24%	138,122.69	4.08%	206.33
Zuid-Holland	69,496,822	24.09%	471	23.99%	147,551.64	3.93%	205.83
Flevoland	8,788,073	3.05%	56	2.85%	156,929.88	3.91%	205.80
Friesland	11,978,482	4.15%	94	4.79%	127,430.66	3.80%	206.42
Gelderland	30,417,261	10.54%	202	10.29%	150,580.50	4.02%	207.04
Groningen	11,340,988	3.93%	86	4.38%	131,871.95	4.00%	205.19
Limburg	24,583,021	8.52%	166	8.46%	148,090.49	4.14%	208.45
Noord-Brabant	40,096,737	13.90%	268	13.65%	149,614.69	3.98%	208.30
Noord-Holland	36,347,199	12.60%	244	12.43%	148,963.93	3.99%	206.98
Overijssel	26,794,131	9.29%	178	9.07%	150,528.82	3.98%	207.89
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	288,457,948	100.00%	1,963	100.00%	146,947.50	3.98%	206.73

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	276,583,734	95.88%	1,869	95.21%	147,984.88	3.99%	206.32
Shop/House	354,087	0.12%	2	0.10%	177,043.56	3.57%	196.30
Condominium	10,876,169	3.77%	85	4.33%	127,954.93	3.82%	218.26
Condominium with garage	643,958	0.22%	7	0.36%	91,994.07	4.08%	195.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	288,457,948	100.00%	1,963	100.00%	146,947.50	3.98%	206.73

Net size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	227,944	0.08%	16	0.82%	14,246.49	4.04%	197.20
25,000	2,253,501	0.78%	54	2.75%	41,731.50	4.10%	208.74
50,000	8,704,598	3.02%	137	6.98%	63,537.21	4.10%	209.54
75,000	20,293,578	7.04%	227	11.56%	89,399.02	4.05%	206.32
100,000	31,292,501	10.85%	276	14.06%	113,378.63	3.95%	204.39
125,000	41,390,398	14.35%	300	15.28%	137,967.99	4.00%	204.46
150,000	50,266,100	17.43%	310	15.79%	162,148.71	4.00%	203.06
175,000	48,319,406	16.75%	258	13.14%	187,284.52	3.98%	207.96
200,000	49,608,826	17.20%	234	11.92%	212,003.53	3.91%	209.20
225,000	33,761,502	11.70%	142	7.23%	237,757.06	3.99%	211.20
250,000	2,053,221	0.71%	8	0.41%	256,652.63	4.19%	208.54
275,000	286,373	0.10%	1	0.05%	286,372.53	4.61%	200.23
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	288,457,948	100.00%	1,963	100.00%	146,947.50	3.98%	206.73