

E-MAC NL 2006-NHG I Investor report January 2018

Cashflow analysis for the period

Total interest received	3,123,710	
Interest received on transaction accounts	(39)	
Liquidity available	3,749,953	
Reserve account available	2,513,309	
Receivables under hedging arrangements	-	
Total funds available		9,386,934
Company management expenses	-	
MPT fee	68,104	
Administration fee	5,409	
Third party fees	18,393	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,708	
Payments under hedging arrangements	3,068,746	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	209,379	
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		3,376,739
Available after distribution of funds		6,010,195
Undrawn Liquidity Facility	3,749,953	
Reserve account	2,260,241	
Available liquidity		6,010,195
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	27,072,562
Claimed subrogation amount CMIS Nederland B.V.	1,936,456
Total	29,009,018

Total

Collateral

Starting principal balance	288,457,948	
Principal redemptions and repayments in quarterly calculation period	(13,733,931)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(209,379)	
Ending principal balance		274,514,638
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-18		274,514,638
Repurchase of loans with a Non -NHG part on January 2018	-	
Redemptions reserved for purchase Further Advances per 25 January 2018	-	
Substitution of loans as per 25 January 2018	-	
Total balance Put Option Notes E-MAC NL 2006-NHG I		274,514,638

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	209,379	209,379	-
Total	-	209,379	209,379	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.14%	17.70%	6.38%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,874	272,228,818	99.17%
31 - 60 days	6	952,673	0.35%
61 - 90 days	3	488,336	0.18%
91 - 120 days	1	172,900	0.06%
120+ days	4	671,912	0.24%
In repossession	-	-	-
Total	1,888	274,514,638	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	52,907	209,379	68,351	831,849

Characteristics

Number of borrowers	1888		
Number of loanparts	3697		
	(weighted) average	Minimum	Maximum
Loan size borrower	145,400	4,048	286,373
Loan part size	74,253	1,000	240,000
Coupon	3.98%	0.28%	6.30%
Remaining maturity (months)	204	2	319
Remaining interest period (months)	104	1	243
Original interest period (months)	222	1	360
Seasoning (months)	128.4	1.0	184.0
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	18,091,282	6.59%	347	9.39%	52,136.26	3.95%	202.21
Hybride (switch)	940,443	0.34%	12	0.32%	78,370.28	4.09%	210.95
Interest Only	147,929,630	53.89%	2,107	56.99%	70,208.65	3.99%	216.22
Investment	3,635,490	1.32%	44	1.19%	82,624.77	3.99%	205.30
Life	84,695,921	30.85%	944	25.53%	89,720.26	3.94%	184.53
Life (external policy)	228,402	0.08%	3	0.08%	76,134.15	3.23%	194.45
Linear	280,091	0.10%	6	0.16%	46,681.90	3.41%	173.99
Savings	4,870,055	1.77%	73	1.97%	66,713.09	4.56%	211.89
Universal Life	13,843,322	5.04%	161	4.35%	85,983.36	3.94%	191.25
Total	274,514,638	100.00%	3,697	100.00%	74,253.35	3.98%	203.96

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,252,729	0.46%	36	0.97%	34,798.03	2.10%	212.71
12	2,779,564	1.01%	39	1.05%	71,270.87	2.51%	199.96
24	332,652	0.12%	4	0.11%	83,163.00	2.15%	217.52
36	3,294,501	1.20%	44	1.19%	74,875.02	2.57%	209.15
48	-	0.00%	-	0.00%	-	0.00%	-
60	7,575,882	2.76%	114	3.08%	66,455.10	3.03%	196.75
72	5,952,371	2.17%	85	2.30%	70,027.89	4.43%	210.20
84	3,052,507	1.11%	42	1.14%	72,678.74	3.46%	201.93
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	15,431,493	5.62%	222	6.00%	69,511.23	3.13%	212.91
132	-	0.00%	-	0.00%	-	0.00%	-
144	88,999	0.03%	3	0.08%	29,666.26	4.33%	131.05
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	25,912,398	9.44%	369	9.98%	70,223.30	4.02%	194.17
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	182,832,962	66.60%	2,435	65.86%	75,085.41	4.05%	202.39
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	3,204,926	1.17%	40	1.08%	80,123.16	4.58%	201.96
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	22,803,655	8.31%	264	7.14%	86,377.48	4.57%	222.27
>	-	0.00%	-	0.00%	-	0.00%	-
Total	274,514,638	100.00%	3,697	100.00%	74,253.35	3.98%	203.96

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	5,789,669	2.11%	99	2.68%	58,481.50	2.04%	200.48
2.50%	2.75%	13,718,326	5.00%	189	5.11%	72,583.74	2.71%	206.59
2.75%	3.00%	15,176,960	5.53%	210	5.68%	72,271.24	2.88%	207.60
3.00%	3.25%	4,126,716	1.50%	59	1.60%	69,944.34	3.16%	210.63
3.25%	3.50%	2,486,614	0.91%	35	0.95%	71,046.10	3.39%	212.04
3.50%	3.75%	4,194,861	1.53%	52	1.41%	80,670.40	3.73%	196.42
3.75%	4.00%	67,976,510	24.76%	897	24.26%	75,782.06	3.95%	199.90
4.00%	4.25%	103,853,213	37.83%	1,386	37.49%	74,930.17	4.14%	200.26
4.25%	4.50%	28,927,750	10.54%	362	9.79%	79,910.91	4.39%	209.62
4.50%	4.75%	16,224,053	5.91%	208	5.63%	78,000.26	4.62%	212.09
4.75%	5.00%	5,899,073	2.15%	84	2.27%	70,227.06	4.88%	220.74
5.00%	5.25%	4,475,726	1.63%	67	1.81%	66,801.89	5.15%	233.86
5.25%	5.50%	640,502	0.23%	17	0.46%	37,676.61	5.44%	231.11
5.50%	5.75%	425,929	0.16%	8	0.22%	53,241.09	5.67%	220.42
5.75%	6.00%	314,982	0.11%	13	0.35%	24,229.37	5.90%	248.16
6.00%	6.25%	279,741	0.10%	10	0.27%	27,974.14	6.13%	224.80
6.25%	6.50%	4,013	0.00%	1	0.03%	4,012.89	6.30%	263.00
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		274,514,638	100.00%	3,697	100.00%	74,253.35	3.98%	203.96

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,252,729	0.46%	36	0.97%	34,798.03	2.10%	212.71
<	1-1-2018	2,450,546	0.89%	32	0.87%	76,579.57	4.05%	210.97
1-1-2018	1-1-2019	9,188,910	3.35%	135	3.65%	68,066.00	3.78%	206.05
1-1-2019	1-1-2020	3,283,241	1.20%	50	1.35%	65,664.82	3.70%	184.82
1-1-2020	1-1-2021	7,505,759	2.73%	103	2.79%	72,871.45	3.38%	190.31
1-1-2021	1-1-2022	19,750,050	7.19%	279	7.55%	70,788.71	3.96%	192.33
1-1-2022	1-1-2023	3,583,647	1.31%	56	1.51%	63,993.69	3.53%	198.34
1-1-2023	1-1-2024	2,268,545	0.83%	36	0.97%	63,015.14	3.78%	212.47
1-1-2024	1-1-2025	1,106,829	0.40%	18	0.49%	61,490.48	3.62%	190.56
1-1-2025	1-1-2026	25,368,545	9.24%	344	9.30%	73,745.77	3.74%	196.54
1-1-2026	1-1-2027	151,690,675	55.26%	1,999	54.07%	75,883.28	4.08%	203.07
1-1-2027	1-1-2028	6,417,888	2.34%	99	2.68%	64,827.16	4.15%	215.40
1-1-2028	1-1-2029	597,576	0.22%	14	0.38%	42,684.00	4.60%	181.99
1-1-2029	1-1-2030	328,535	0.12%	7	0.19%	46,933.54	3.93%	166.03
1-1-2030	1-1-2031	366,278	0.13%	6	0.16%	61,046.32	3.39%	189.78
1-1-2031	1-1-2032	3,109,911	1.13%	39	1.05%	79,741.30	4.23%	188.34
1-1-2032	1-1-2033	1,504,857	0.55%	21	0.57%	71,659.84	4.04%	210.12
1-1-2033	1-1-2034	642,123	0.23%	8	0.22%	80,265.32	3.34%	185.63
1-1-2034	1-1-2035	569,325	0.21%	8	0.22%	71,165.65	3.20%	203.49
1-1-2035	1-1-2036	5,510,874	2.01%	72	1.95%	76,539.91	3.13%	215.14
1-1-2036	1-1-2037	23,495,492	8.56%	279	7.55%	84,213.23	4.14%	219.81
1-1-2037	1-1-2038	2,652,578	0.93%	33	0.89%	77,350.84	4.31%	233.37
1-1-2038	1-1-2039	1,969,727	0.72%	23	0.62%	85,640.32	5.13%	242.62
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		274,514,638	100.00%	3,697	100.00%	74,253.35	3.98%	203.96

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%	18.00
01-Jan-2018 - 31-Dec-2018	51,720	0.02%	2	0.05%	25,859.92	4.15%	3.45
01-Jan-2019 - 31-Dec-2019	490,042	0.18%	14	0.38%	35,003.02	3.63%	15.61
01-Jan-2020 - 31-Dec-2020	265,431	0.10%	4	0.11%	66,357.72	3.69%	27.92
01-Jan-2021 - 31-Dec-2021	1,153,828	0.42%	23	0.62%	50,166.45	3.88%	40.60
01-Jan-2022 - 31-Dec-2022	538,719	0.20%	15	0.41%	35,914.62	3.61%	52.65
01-Jan-2023 - 31-Dec-2023	229,241	0.08%	6	0.16%	38,206.89	4.09%	63.34
01-Jan-2024 - 31-Dec-2024	544,214	0.20%	9	0.24%	60,468.19	4.11%	75.85
01-Jan-2025 - 31-Dec-2025	1,739,607	0.63%	30	0.81%	57,986.88	3.81%	89.76
01-Jan-2026 - 31-Dec-2026	3,928,657	1.43%	78	2.11%	50,367.39	3.89%	100.39
01-Jan-2027 - 31-Dec-2027	4,028,130	1.47%	53	1.43%	76,002.46	4.05%	112.30
01-Jan-2028 - 31-Dec-2028	5,229,553	1.91%	76	2.06%	68,809.91	4.01%	124.73
01-Jan-2029 - 31-Dec-2029	4,968,876	1.81%	74	2.00%	67,146.97	3.97%	136.27
01-Jan-2030 - 31-Dec-2030	6,162,415	2.24%	86	2.33%	71,655.99	4.05%	148.70
01-Jan-2031 - 31-Dec-2031	13,540,077	4.93%	172	4.65%	78,721.38	4.05%	160.54
01-Jan-2032 - 31-Dec-2032	7,390,806	2.69%	88	2.38%	83,986.44	3.93%	172.31
01-Jan-2033 - 31-Dec-2033	5,782,308	2.11%	71	1.92%	81,440.96	3.98%	184.19
01-Jan-2034 - 31-Dec-2034	4,476,598	1.63%	55	1.49%	81,392.70	3.94%	196.66
01-Jan-2035 - 31-Dec-2035	19,059,859	6.94%	240	6.49%	79,416.08	3.45%	213.13
01-Jan-2036 - 31-Dec-2036	178,349,667	64.97%	2,329	63.00%	76,577.79	4.00%	219.82
01-Jan-2037 - 31-Dec-2037	11,834,038	4.31%	174	4.71%	68,011.71	4.15%	231.74
01-Jan-2038 - 31-Dec-2038	3,288,090	1.20%	52	1.41%	63,232.50	4.91%	242.84
01-Jan-2039 - 31-Dec-2039	593,979	0.22%	21	0.57%	28,284.74	3.43%	258.17
01-Jan-2040 - 31-Dec-2040	238,839	0.09%	11	0.30%	21,712.62	5.06%	268.72
01-Jan-2041 - 31-Dec-2041	178,296	0.06%	5	0.14%	35,659.12	5.11%	284.64
01-Jan-2042 - 31-Dec-2042	120,241	0.04%	1	0.03%	120,241.00	4.10%	288.00
01-Jan-2043 - 31-Dec-2043	280,439	0.10%	5	0.14%	56,087.82	4.43%	305.61
01-Jan-2044 - 31-Dec-2044	20,972	0.01%	2	0.05%	10,486.15	4.17%	315.14
Total	274,514,638	100.00%	3,697	100.00%	74,253.35	3.98%	203.96

Loan to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		274,514,638	100.00%	3,697	100.00%	74,253.35	3.98%	203.96
<	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		274,514,638	100.00%	3,697	100.00%	74,253.35	3.98%	203.96

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	8,174,531	2.98%	57	3.02%	143,412.83	4.09%	205.50
Utrecht	13,614,194	4.96%	93	4.93%	146,389.18	3.99%	198.56
Zeeland	5,846,149	2.13%	43	2.28%	135,956.95	4.02%	204.44
Zuid-Holland	65,978,681	24.03%	453	23.99%	145,648.30	3.94%	202.67
Flevoland	8,218,737	2.99%	53	2.81%	155,070.52	3.91%	204.18
Friesland	11,491,644	4.19%	90	4.77%	127,684.93	3.76%	203.23
Gelderland	28,855,266	10.51%	194	10.28%	148,738.48	4.00%	204.54
Groningen	10,650,592	3.88%	82	4.34%	129,885.27	4.04%	202.70
Limburg	23,264,562	8.47%	159	8.42%	146,318.00	4.15%	206.11
Noord-Brabant	37,855,309	13.79%	256	13.56%	147,872.30	3.96%	205.49
Noord-Holland	34,822,350	12.69%	237	12.55%	146,929.75	3.96%	203.67
Overijssel	25,742,622	9.38%	171	9.06%	150,541.65	3.98%	205.86
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	274,514,638	100.00%	1,888	100.00%	145,399.70	3.98%	203.96

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	263,822,404	96.11%	1,802	95.44%	146,405.33	3.98%	203.58
Shop/House	354,087	0.13%	2	0.11%	177,043.56	3.57%	193.30
Condominium	9,694,304	3.53%	77	4.08%	125,900.05	3.85%	215.45
Condominium with garage	643,843	0.23%	7	0.37%	91,977.57	4.08%	192.74
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	274,514,638	100.00%	1,888	100.00%	145,399.70	3.98%	203.96

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	237,166	0.09%	17	0.90%	13,950.92	4.06%	196.19
25,000	2,318,511	0.84%	56	2.97%	41,401.98	4.09%	204.46
50,000	8,732,540	3.18%	137	7.26%	63,741.17	4.06%	205.41
75,000	19,936,420	7.26%	223	11.81%	89,400.99	4.06%	204.38
100,000	30,943,658	11.27%	273	14.46%	113,346.73	3.94%	202.23
125,000	39,646,067	14.44%	288	15.25%	137,659.95	3.98%	201.53
150,000	47,215,850	17.20%	291	15.41%	162,253.78	3.98%	200.58
175,000	45,836,971	16.70%	245	12.98%	187,089.68	3.98%	204.87
200,000	46,667,917	17.00%	220	11.65%	212,126.89	3.92%	206.45
225,000	30,895,946	11.25%	130	6.89%	237,661.12	3.99%	208.43
250,000	1,797,221	0.65%	7	0.37%	256,745.86	4.09%	200.91
275,000	286,373	0.10%	1	0.05%	286,372.53	4.61%	197.23
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	274,514,638	100.00%	1,888	100.00%	145,399.70	3.98%	203.96