## E-MAC NL 2006-NHG I B.V.

EURIBOR fixing for this period: -0.32800%

## **QUARTERLY DISTRIBUTION REPORT**

Information as at 25th April 2018

Startdate interest period: 25-Jan-18 Enddate interest period: 25-Apr-18

									As per 25 April 2018				
Class	ISIN-code	Original Face	Number of Notes	Floating Coupon	Coupon this quart. calc. period	Princip.Amount Outstanding per 25-Jan-18	Interest payable on 25-Apr-18	Actual Interest Payment	Principal (p)repayments	Principal + Interest Payment	Principal Amount Outstanding	P.A.O. per Note	Bondfactor
Class A	XS0255152935	600,000,000	6,000	3m EURIB + 0.03%	0.00000%	274,514,638	-		9,404,695.44	9,404,695.44	265,109,943	44,184.99	0.44184990457
Class B	XS0255155441	5,400,000	54	3m EURIB + 2.50%	2.17200%	3,143,982	938,750.00		-	-	3,143,982	58,221.89	0.58221886276
Total		605,400,000	6,054			277,658,620	938,750.00	-	9,404,695.44	9,404,695.44	268,253,925		

## No interest payment on Class B Notes due to insufficient funds in Priority of Payments

## Reserve account target level triggers

If on the immediately succeeding quarterly payment date the Senior Class A Notes will be redeemed in full, the target will be zero, else up to the Quarterly payment date in july 2009, 0.90% of the aggregate principle amount outstanding on the Senior Class A Notes on issue date, thereafter the higher of 0.30% of the aggregate principle amount outstanding on the Senior Class A Notes on issue date and 0.90% of the aggragate principle amount outstanding on the Senior Class A Notes on the first day of the immediatly succeeding Floating Rate Interest Period.

When there is a drawing from the Liquidity Facility the target level of the Reserve account will not decrease

(act/360, MF)

Delinquent mortgage receivables are the principle amounts outstanding of those loans who are 90 days or more in arrears, or less than 90 days in arrear, but given to the civil-law notary to start foreclusure-procedures. When this amount exceeds 2% of the aggragate principle amount outstanding on the mortgage receivables, the target level of the reserve acount will not decrease

Full redemption	N	
Liquidity Facility Drawn	N	
Reserve account target level change date	26-07-09	
Percentage delinquent mortgage receivables	0.31%	

	Interest Deficiency Ledger										
Class	Unpaid interest balance previous quarter	Interest Accrual this period	Unpaid interest previous quarter (incl. accrued interest)	Senior Interest part current Quart. Calc. Period	Subordinated Extension Interest part current Quart. Calc. Period	Total payable	Actual Interest Payment - Senior Part	Actual Interest Payment - Subordinated Extension Interest Part	Unpaid interest balance		
Class A	-	-	-	-	-	-	-	-	-		
Class B	916,700.75	4,977.69	921,678.44	17,071.56	-	938,750.00	-	-	938,750.00		
Total	916,700.75	4,977.69	921,678.44	17,071.56	-	938,750.00	-	-	938,750.00		

Overview interest settlements due to negative euribor										
		Senior		Settled through						
		Interest part		set off (with						
	Note class A - start	current Quart.		subordinated	Settled through					
Date	balance	Calc. Period	Total receivable	interest)	delayed payment	Current balance				
25-Jan-16	-	(21,240.00)	(21,240.00)			(21,240.00)				
25-Apr-16	(21,240.00)	(106,080.00)	(127,320.00)			(127,320.00)				
25-Jul-16	(127,320.00)	(196,140.00)	(323,460.00)	-	-	(323,460.00)				
25-Oct-16	(323,460.00)	(234,840.00)	(558,300.00)			(558,300.00)				
25-Jan-17	(558,300.00)	(242,220.00)	(800,520.00)			(800,520.00)				
25-Apr-17	(800,520.00)	(239,940.00)	(1,040,460.00)			(1,040,460.00)				
25-Jul-17	(1,040,460.00)	(237,540.00)	(1,278,000.00)	-	-	(1,278,000.00)				
25-Oct-17	(1,278,000.00)	(230,700.00)	(1,508,700.00)			(1,508,700.00)				
25-Jan-18	(1,508,700.00)	(220,440.00)	(1,729,140.00)			(1,729,140.00)				
25-Apr-18	(1,729,140.00)	(204,540.00)	(1,933,680.00)	-	-	(1,933,680.00)				

The negative euribor is resulting in a negative amount of interest on the A-note. As the transaction documentation is not explicitly stating anything related to this situation, it is currently decided to floor this interest part at zero and to present this in the distribution report.

Until final assessment is done on how to process negative interest amounts a ledger will be maintained.

Amounts in EUR