

E-MAC NL 2006-NHG I Investor report January 2016

Cashflow analysis for the period

Total interest received	4,144,347	
Interest received on transaction accounts	(37)	
Liquidity available	4,806,830	
Reserve account available	4,442,583	
Receivables under hedging arrangements	-	
Total funds available		13,393,722
Company management expenses	-	
MPT fee	85,143	
Administration fee	6,779	
Third party fees	5,902	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,412	
Payments under hedging arrangements	3,908,300	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	129,773	
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		4,144,309
Available after distribution of funds		9,249,413
Undrawn Liquidity Facility	4,806,830	
Reserve account	4,442,583	
Available liquidity		9,249,413
Net cashflow		-

Collateral

Starting principal balance	369,756,159	
Principal redemptions and repayments in quarterly calculation period	(8,062,299)	
Repurchase of loans in quarterly calculation period	-	
Purchase Further Advances	-	
Substitutions in quarterly calculation period	-	
Losses for the period	(129,773)	
Ending principal balance		361,564,087
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-16		361,564,087
Repurchase of loans with a Non -NHG part on January 2016		-
Redemptions reserved for purchase Further Advances per 25 January 2016		113,554
Substitution of loans as per 25 January 2016		-
Total balance Put Option Notes E-MAC NL 2006-NHG I		361,677,641

Principal Deficiency Ledger

	New Losses This		Repayment from Interest Available	End balance
	Start balance	Period		
Class A	-	129,773	129,773	-
Total	-	129,773	129,773	-

Performance

	Last period	This period	Since issue
Prepayment rate	8.56%	8.35%	5.02%

Delinquency table	Number of loans	Balance	Percentage of total
Current	2,363	359,102,339	99.32%
31 - 60 days	7	1,059,151	0.29%
61 - 90 days	6	835,098	0.23%
91 - 120 days	1	197,000	0.05%
120+ days	2	370,500	0.10%
In repossession			
Total	2,379	361,564,087	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	114,064	129,773	97,509	636,922

Characteristics

Number of borrowers	2379		
Number of loanparts	4702		
	(weighted) average	Minimum	Maximum
Loan size borrower	151,982	10,366	286,373
Loan part size	76,896	1,125	245,000
Coupon	4.11%	0.65%	6.30%
Remaining maturity (months)	227	1	343
Remaining interest period (months)	114	1	272
Original interest period (months)	217	1	360
Seasoning (months)	109.6	1.0	160.0
Loan to Original Foreclosure Value (non-NHG loans)	0.0%	0.0%	0.0%

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	49,993	0.01%	2	0.04%	24,996.58	3.75%	4.00
01-Jan-2017 - 31-Dec-2017	279,033	0.08%	6	0.13%	46,505.44	3.93%	17.84
01-Jan-2018 - 31-Dec-2018	98,457	0.03%	4	0.09%	24,614.30	4.16%	27.22
01-Jan-2019 - 31-Dec-2019	593,715	0.16%	16	0.34%	37,107.18	3.80%	39.86
01-Jan-2020 - 31-Dec-2020	402,462	0.11%	5	0.11%	80,492.40	3.83%	51.02
01-Jan-2021 - 31-Dec-2021	1,386,332	0.38%	29	0.62%	47,804.55	4.09%	64.54
01-Jan-2022 - 31-Dec-2022	931,158	0.26%	18	0.38%	51,731.02	3.99%	76.20
01-Jan-2023 - 31-Dec-2023	303,773	0.08%	6	0.13%	50,628.77	4.28%	89.10
01-Jan-2024 - 31-Dec-2024	737,026	0.20%	12	0.26%	61,418.86	4.12%	99.83
01-Jan-2025 - 31-Dec-2025	2,080,956	0.58%	34	0.72%	61,204.58	3.91%	113.42
01-Jan-2026 - 31-Dec-2026	5,269,836	1.46%	89	1.89%	59,211.64	4.07%	124.29
01-Jan-2027 - 31-Dec-2027	5,571,870	1.54%	73	1.55%	76,326.98	4.16%	136.35
01-Jan-2028 - 31-Dec-2028	7,182,756	1.99%	105	2.23%	68,407.20	4.12%	148.84
01-Jan-2029 - 31-Dec-2029	7,109,759	1.97%	100	2.13%	71,097.59	4.02%	160.16
01-Jan-2030 - 31-Dec-2030	7,894,476	2.18%	110	2.34%	71,767.97	4.05%	172.30
01-Jan-2031 - 31-Dec-2031	18,800,279	5.20%	228	4.85%	82,457.37	4.07%	184.56
01-Jan-2032 - 31-Dec-2032	10,359,295	2.87%	120	2.55%	86,327.45	4.05%	196.45
01-Jan-2033 - 31-Dec-2033	8,166,371	2.26%	94	2.00%	86,876.29	4.04%	207.88
01-Jan-2034 - 31-Dec-2034	5,691,154	1.57%	66	1.40%	86,229.60	4.05%	220.32
01-Jan-2035 - 31-Dec-2035	23,765,414	6.57%	298	6.34%	79,749.71	3.87%	236.85
01-Jan-2036 - 31-Dec-2036	233,717,334	64.64%	2,940	62.53%	79,495.69	4.11%	243.80
01-Jan-2037 - 31-Dec-2037	15,104,499	4.18%	219	4.66%	68,970.31	4.47%	255.82
01-Jan-2038 - 31-Dec-2038	4,303,892	1.19%	70	1.49%	61,484.17	4.87%	266.81
01-Jan-2039 - 31-Dec-2039	859,547	0.24%	31	0.66%	27,727.31	4.07%	282.30
01-Jan-2040 - 31-Dec-2040	273,326	0.08%	12	0.26%	22,777.17	5.03%	293.13
01-Jan-2041 - 31-Dec-2041	178,921	0.05%	5	0.11%	35,784.29	5.11%	308.63
01-Jan-2042 - 31-Dec-2042	120,241	0.03%	1	0.02%	120,241.00	4.10%	312.00
01-Jan-2043 - 31-Dec-2043	307,979	0.09%	6	0.13%	51,329.86	4.55%	329.36
01-Jan-2044 - 31-Dec-2044	24,235	0.01%	3	0.06%	8,078.41	4.15%	339.02
Total	361,564,087	100.00%	4,702	100.00%	76,895.81	4.11%	227.16

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		361,564,087	100.00%	4,702	100.00%	76,895.81	4.11%	227.16
<	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		361,564,087	100.00%	4,702	100.00%	76,895.81	4.11%	227.16

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	14,379,052	3.98%	103	4.33%	139,602.45	4.13%	226.63
Zeeland	6,909,954	1.91%	50	2.10%	138,199.09	4.13%	228.05
Noord-Brabant	49,259,917	13.62%	321	13.49%	153,457.69	4.10%	228.24
Limburg	31,490,934	8.71%	203	8.53%	155,127.76	4.18%	228.76
Friesland	14,672,573	4.06%	109	4.58%	134,610.76	4.03%	228.08
Drenthe	11,279,971	3.12%	74	3.11%	152,432.03	4.12%	228.93
Overijssel	34,270,780	9.48%	224	9.42%	152,994.55	4.09%	228.44
Gelderland	38,812,795	10.73%	251	10.55%	154,632.65	4.07%	227.28
Flevoland	10,837,955	3.00%	68	2.86%	159,381.69	4.13%	225.74
Utrecht	19,839,221	5.49%	126	5.30%	157,454.13	4.09%	222.18
Noord-Holland	46,208,359	12.78%	298	12.53%	155,061.61	4.13%	228.77
Zuid-Holland	83,602,576	23.12%	552	23.20%	151,453.94	4.10%	226.21
unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	361,564,087	100.00%	2,379	100.00%	151,981.54	4.11%	227.16

Property type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	354,087	0.10%	2	0.08%	177,043.56	4.26%	217.30
Farm house	-	0.00%	-	0.00%	-	0.00%	-
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	682,384	0.19%	7	0.29%	97,483.41	4.07%	218.11
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	15,451,350	4.27%	110	4.62%	140,466.81	4.18%	238.24
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	344,889,317	95.39%	2,259	94.96%	152,673.45	4.10%	226.69
Private Shop	186,950	0.05%	1	0.04%	186,949.96	3.95%	241.00
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	361,564,087	100.00%	2,379	100.00%	151,981.54	4.11%	227.16

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	25,000	0.06%	13	0.55%	17,244.89	3.89%	230.60
25,000	50,000	1.91%	45	1.89%	42,543.40	4.24%	227.63
50,000	75,000	8.66%	136	5.72%	63,735.98	4.14%	232.15
75,000	100,000	23.05%	257	10.80%	89,706.03	4.13%	227.69
100,000	125,000	36.16%	318	13.37%	113,726.39	4.10%	224.73
125,000	150,000	53.18%	385	16.18%	138,145.88	4.11%	224.93
150,000	175,000	62.80%	386	16.23%	162,696.13	4.12%	223.38
175,000	200,000	62.93%	336	14.12%	187,297.79	4.11%	228.33
200,000	225,000	64.66%	303	12.74%	213,428.54	4.10%	228.88
225,000	250,000	44.56%	187	7.86%	238,334.34	4.07%	231.12
250,000	275,000	3.09%	12	0.50%	257,937.31	4.30%	236.26
275,000	300,000	286.37%	1	0.04%	286,372.53	4.61%	221.23
300,000	325,000	-	-	0.00%	-	0.00%	-
325,000	350,000	-	-	0.00%	-	0.00%	-
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	-	-	0.00%	-	0.00%	-
400,000	425,000	-	-	0.00%	-	0.00%	-
425,000	450,000	-	-	0.00%	-	0.00%	-
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	-	-	0.00%	-	0.00%	-
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	361,564,087	100.00%	2,379	100.00%	151,981.54	4.11%	227.16