

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

Cashflow analysis for the period

Total interest received	3,714,171	
Interest received on transaction accounts	(47)	
Liquidity available	4,474,775	
Reserve account available	4,442,583	
Receivables under hedging arrangements	-	
Total funds available		12,631,482
Company management expenses	-	
MPT fee	81,128	
Administration fee	6,453	
Third party fees	25,578	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	8,005	
Payments under hedging arrangements	3,601,568	
Interest on the Notes	-	
Shortfall Class A PDL Repayment	71,591	
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		3,794,323
Available after distribution of funds		8,837,159
Undrawn Liquidity Facility	4,474,775	
Reserve account	4,362,384	
Available liquidity		8,837,159
Net cashflow		-

Collateral

Starting principal balance	344,177,754
Principal redemptions and repayments in quarterly calculation period	(8,126,922)
Repurchase of loans in quarterly calculation period	-
Purchase Further Advances	35,738
Substitutions in quarterly calculation period	-
Losses for the period	(71,591)
Ending principal balance	336,014,979
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-16	336,014,979
Repurchase of loans with a Non -NHG part on October 2016	-
Redemptions reserved for purchase Further Advances per 25 October 2016	120,000
Substitution of loans as per 25 October 2016	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	336,134,979

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from		End balance
			Interest Available	Amount	
Class A	-	71,591	71,591	-	-
Total	-	71,591	71,591	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.66%	8.88%	5.32%

Delinquency table	Number of loans	Balance	Percentage of total
Current	2,226	334,330,491	99.50%
31 - 60 days	5	670,466	0.20%
61 - 90 days	2	335,731	0.10%
91 - 120 days	2	361,291	0.11%
120+ days	2	317,000	0.09%
In repossession			
Total	2,237	336,014,979	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	156,288	71,591	42,098	671,338

Characteristics

Number of borrowers	2237		
Number of loanparts	4407		
	(weighted) average	Minimum	Maximum
Loan size borrower	150,208	4,705	286,373
Loan part size	76,246	1,125	240,000
Coupon	4.05%	0.65%	6.30%
Remaining maturity (months)	218	1	334
Remaining interest period (months)	111	1	263
Original interest period (months)	219	1	360
Seasoning (months)	116.4	1.0	169.0
Loan to Original Foreclosure Value (2)	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	29,993	0.01%	1	0.02%	29,993.15	2.15%	3.00
01-Jan-2017 - 31-Dec-2017	168,622	0.05%	4	0.09%	42,155.50	3.77%	8.63
01-Jan-2018 - 31-Dec-2018	92,018	0.03%	3	0.07%	30,672.59	4.11%	18.25
01-Jan-2019 - 31-Dec-2019	585,754	0.17%	16	0.36%	36,609.61	3.51%	30.80
01-Jan-2020 - 31-Dec-2020	402,462	0.12%	5	0.11%	80,492.40	3.83%	42.02
01-Jan-2021 - 31-Dec-2021	1,265,793	0.38%	25	0.57%	50,631.71	3.99%	55.67
01-Jan-2022 - 31-Dec-2022	911,713	0.27%	18	0.41%	50,650.70	3.99%	67.14
01-Jan-2023 - 31-Dec-2023	302,797	0.09%	6	0.14%	50,466.17	4.28%	80.11
01-Jan-2024 - 31-Dec-2024	639,365	0.19%	11	0.25%	58,124.11	4.13%	91.14
01-Jan-2025 - 31-Dec-2025	1,905,496	0.57%	32	0.73%	59,546.76	3.88%	104.50
01-Jan-2026 - 31-Dec-2026	4,671,544	1.39%	87	1.97%	53,695.90	4.05%	115.39
01-Jan-2027 - 31-Dec-2027	5,380,381	1.60%	69	1.57%	77,976.54	4.12%	127.26
01-Jan-2028 - 31-Dec-2028	6,717,812	2.00%	98	2.22%	68,549.10	4.05%	139.91
01-Jan-2029 - 31-Dec-2029	6,453,009	1.92%	91	2.06%	70,912.19	4.01%	151.07
01-Jan-2030 - 31-Dec-2030	7,291,530	2.17%	104	2.36%	70,110.87	4.06%	163.46
01-Jan-2031 - 31-Dec-2031	17,365,019	5.17%	216	4.90%	80,393.61	4.06%	175.61
01-Jan-2032 - 31-Dec-2032	9,875,850	2.94%	118	2.68%	83,693.65	3.98%	187.43
01-Jan-2033 - 31-Dec-2033	7,535,946	2.24%	89	2.02%	84,673.55	3.94%	198.91
01-Jan-2034 - 31-Dec-2034	5,159,495	1.54%	61	1.38%	84,581.89	3.99%	211.37
01-Jan-2035 - 31-Dec-2035	22,151,298	6.59%	278	6.31%	79,680.93	3.74%	228.07
01-Jan-2036 - 31-Dec-2036	217,058,095	64.60%	2,749	62.38%	78,958.93	4.05%	234.79
01-Jan-2037 - 31-Dec-2037	14,274,375	4.25%	207	4.70%	68,958.34	4.42%	246.80
01-Jan-2038 - 31-Dec-2038	4,113,956	1.22%	64	1.45%	64,280.56	4.84%	257.77
01-Jan-2039 - 31-Dec-2039	761,880	0.23%	28	0.64%	27,210.00	4.03%	273.07
01-Jan-2040 - 31-Dec-2040	272,961	0.08%	12	0.27%	22,746.74	5.03%	284.12
01-Jan-2041 - 31-Dec-2041	178,695	0.05%	5	0.11%	35,739.06	5.11%	299.63
01-Jan-2042 - 31-Dec-2042	120,241	0.04%	1	0.02%	120,241.00	4.10%	303.00
01-Jan-2043 - 31-Dec-2043	304,987	0.09%	6	0.14%	50,831.21	4.55%	320.35
01-Jan-2044 - 31-Dec-2044	23,891	0.01%	3	0.07%	7,963.71	4.15%	330.02
Total	336,014,979	100.00%	4,407	100.00%	76,245.74	4.05%	218.30

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		336,014,979	100.00%	4,407	100.00%	76,245.74	4.05%	218.30
<	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		336,014,979	100.00%	4,407	100.00%	76,245.74	4.05%	218.30

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	13,762,695	4.10%	100	4.47%	137,626.95	4.06%	217.31
Zeeland	6,456,272	1.92%	47	2.10%	137,367.48	4.09%	218.72
Noord-Brabant	45,368,801	13.50%	297	13.28%	152,756.91	4.04%	219.34
Limburg	29,190,167	8.69%	192	8.58%	152,032.12	4.16%	218.58
Friesland	13,660,123	4.07%	102	4.56%	133,922.78	3.92%	218.89
Drenthe	10,723,837	3.19%	72	3.22%	148,942.18	4.06%	220.02
Overijssel	30,977,922	9.22%	205	9.16%	151,111.82	4.03%	220.11
Gelderland	37,216,277	11.08%	243	10.86%	153,153.40	4.05%	218.37
Flevoland	10,284,076	3.06%	65	2.91%	158,216.55	4.08%	217.46
Utrecht	17,018,591	5.06%	111	4.96%	153,320.64	4.07%	213.62
Noord-Holland	42,086,428	12.53%	277	12.38%	151,936.56	4.06%	219.36
Zuid-Holland	79,269,789	23.59%	526	23.51%	150,703.02	4.03%	217.21
unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	336,014,979	100.00%	2,237	100.00%	150,207.86	4.05%	218.30

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	0.11%	2	0.09%	177,043.56	3.57%	208.30
Farm house	-	0.00%	-	0.00%	-	0.00%	-
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	668,092	0.20%	7	0.31%	95,441.67	4.07%	208.61
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	13,307,382	3.96%	99	4.43%	134,418.00	3.97%	229.31
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	321,498,468	95.68%	2,128	95.13%	151,080.11	4.05%	217.87
Private Shop	186,950	0.06%	1	0.04%	186,949.96	3.95%	232.00
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	336,014,979	100.00%	2,237	100.00%	150,207.86	4.05%	218.30

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	25,000	0.06%	13	0.58%	14,283.89	3.85%	220.04
25,000	50,000	0.57%	46	2.06%	41,630.13	4.20%	221.63
50,000	75,000	2.77%	146	6.53%	63,832.02	4.11%	220.99
75,000	100,000	6.40%	239	10.68%	90,017.64	4.09%	218.61
100,000	125,000	10.35%	306	13.68%	113,672.48	4.02%	216.62
125,000	150,000	14.86%	362	16.18%	137,913.30	4.08%	215.86
150,000	175,000	17.31%	358	16.00%	162,429.23	4.06%	214.99
175,000	200,000	17.30%	310	13.86%	187,546.61	4.05%	218.96
200,000	225,000	17.62%	278	12.43%	213,015.87	4.00%	220.67
225,000	250,000	11.83%	167	7.47%	237,936.18	4.04%	221.71
250,000	275,000	8.85%	11	0.49%	258,452.50	4.28%	225.94
275,000	300,000	0.99%	1	0.04%	286,372.53	4.61%	212.23
300,000	325,000	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.00%	-	0.00%	-	0.00%	-
400,000	425,000	0.00%	-	0.00%	-	0.00%	-
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	336,014,979	100.00%	2,237	100.00%	150,207.86	4.05%	218.30