

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

QUARTERLY DISTRIBUTION REPORT

Startdate interest period: 27-Oct-20
 Enddate interest period: 25-Jan-21
 EURIBOR fixing for this period: **-0.51100%** (act/360, MF)

Information as at 25th January 2021

Amounts in EUR

												As per 25 January 2021		
Class	ISIN-code	Original Face	Number of Notes	Floating Coupon	Coupon this quart. calc. period	Princip.Amount Outstanding per 27-Oct-20	Interest payable on 25-Jan-21	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 + 1.25%	0.73900%	175,442,222	5,004,103.33	-	9,836,272.85	9,836,272.85	165,605,949	27,600.99	0.27600991577	
Class B	XS0255155441	5,400,000	54	3m EURIB + 5.00%	4.48900%	3,143,982	1,472,438.23	-	-	-	3,143,982	58,221.89	0.58221886276	
Total		605,400,000	6,054			178,586,204	6,476,541.56	-	9,836,272.85	9,836,272.85	168,749,931			

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 aggregate principle amount outstanding on the Senior Class A Notes on the first day of the immediately succeeding Floating Rate Interest Period.	
When there is a drawing from the Liquidity Facility the target level of the Reserve account will not decrease	
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 foreclosure-procedures. When this amount exceeds 2% of the aggregate principle amount outstanding on the mortgage receivables, the target level of the reserve account will not decrease	
Full redemption	N
Liquidity Facility Drawn	N
Reserve account target level change date	26-07-09
Percentage delinquent mortgage receivables	0.42%

Interest Deficiency Ledger									
Class	Unpaid interest balance previous quarter	Interest Accrued 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	4,671,353.01	8,630.32	4,679,983.33	-	324,120.00	5,004,103.33	-	-	5,004,103.33
Class B	1,421,205.16	15,949.47	1,437,154.63	15,633.54	19,650.06	1,472,438.23	-	-	1,472,438.23
Total	6,092,558.17	24,579.80	6,117,137.97	15,633.54	343,770.06	6,476,541.56	-	-	6,476,541.56

Overview interest settlements due to negative euribor						
Date	Note class A - start balance	Senior Interest part current Quart. Calc. Period	Total receivable	Automatically transferred to interest deficiency ledger as subordinated interest	Settled through 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)
25-Jul-18	(1,933,680.00)	(199,680.00)	(2,133,360.00)	-	-	(2,133,360.00)
25-Oct-18	(2,133,360.00)	(189,120.00)	(2,322,480.00)	(189,120.00)	-	(2,133,360.00)
25-Jan-19	(2,133,360.00)	(180,600.00)	(2,313,960.00)	(180,600.00)	-	(2,133,360.00)
25-Apr-19	(2,133,360.00)	(163,980.00)	(2,297,340.00)	(163,980.00)	-	(2,133,360.00)
25-Jul-19	(2,133,360.00)	(162,360.00)	(2,295,720.00)	(162,360.00)	-	(2,133,360.00)
25-Oct-19	(2,133,360.00)	(193,980.00)	(2,327,340.00)	(193,980.00)	-	(2,133,360.00)
27-Jan-20	(2,133,360.00)	(207,720.00)	(2,341,080.00)	(207,720.00)	-	(2,133,360.00)
28-Apr-20	(2,133,360.00)	(186,900.00)	(2,320,260.00)	(186,900.00)	-	(2,133,360.00)
27-Jul-20	(2,133,360.00)	(64,380.00)	(2,197,740.00)	(64,380.00)	-	(2,133,360.00)
27-Oct-20	(2,133,360.00)	(200,640.00)	(2,334,000.00)	(200,640.00)	-	(2,133,360.00)
25-Jan-21	(2,133,360.00)	(210,960.00)	(2,344,320.00)	(210,960.00)	-	(2,133,360.00)

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.