

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

## QUARTERLY DISTRIBUTION REPORT

Startdate interest period: 26-Jul-21  
 Enddate interest period: 26-Oct-21  
 EURIBOR fixing for this period: -0.54900% (act/360, MF)

Information as at 26th October 2021

Amounts in EUR

|              |              |                    |                 |                  |                                 |   |                               |                         |                         |                              | As per 26 October 2021       |                 |               |
|--------------|--------------|--------------------|-----------------|------------------|---------------------------------|---|-------------------------------|-------------------------|-------------------------|------------------------------|------------------------------|-----------------|---------------|
| Class        | ISIN-code    | Original Face      | Number of Notes | Floating Coupon  | Coupon this quart. calc. period | Princp.Amount Outstanding per 26-Jul-21 | Interest payable on 26-Oct-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% | 0.70100%                        | 145,534,687                             | 5,868,415.96                  | -                       | 9,697,444.91            | 9,697,444.91                 | 135,837,242                  | 22,639.54       | 0.22639540390 |
| Class B      | XS0255155441 | 5,400,000          | 54              | 3m EURIB + 5.00% | 4.45100%                        | 3,143,982                               | 1,630,792.51                  | -                       | -                       | -                            | 3,143,982                    | 58,221.89       | 0.58221886276 |
| <b>Total</b> |              | <b>605,400,000</b> | <b>6,054</b>    |                  |                                 | <b>148,678,669</b>                      | <b>7,499,208.47</b>           | <b>-</b>                | <b>9,697,444.91</b>     | <b>9,697,444.91</b>          | <b>138,981,224</b>           |                 |               |

## 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  | 0.34%    |

| 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                    | 5,597,688.01                             | 10,027.95                    | 5,607,715.96  | -  | 260,700.00   | 5,868,415.96        | -                                     | -  | 5,868,415.96            |
| Class B                    | 1,577,091.41                             | 17,939.06                    | 1,595,030.47  | 15,675.66  | 20,086.36  | 1,630,792.51        | -                                     | -  | 1,630,792.51            |
| <b>Total</b>               | <b>7,174,779.42</b>                      | <b>27,967.01</b>             | <b>7,202,746.43</b>                                       | <b>15,675.66</b>                                 | <b>280,786.36</b>  | <b>7,499,208.47</b> | <b>-</b>                              | <b>-</b>   | <b>7,499,208.47</b>     |

| 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)  |
| 26-Apr-21   | (2,133,360.00)               | (214,740.00)                                     | (2,348,100.00)   | (214,740.00)   | -                               | (2,133,360.00)  |
| 26-Jul-21   | (2,133,360.00)               | (199,860.00)                                     | (2,333,220.00)   | (199,860.00)   | -                               | (2,133,360.00)  |
| 26-Oct-21   | (2,133,360.00)               | (193,020.00)                                     | (2,326,380.00)   | (193,020.00)   | -                               | (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.