

E-MAC NL 2006-NHG I Investor report October 2009

Cashflow analysis for the period

Total interest received	5,457,510	
Interest received on transaction accounts	15,730	
Liquidity available	7,035,224	
Reserve account available	4,870,540	
Receivables under hedging arrangements	10,000	
Total funds available		17,389,005
Company management expenses	1,785	
MPT fee	127,226	
Admin fee	10,147	
Third party fees	14,400	
Liquidity Facility fee	2,157	
Payments under hedging arrangements	3,814,756	
Interest on the Notes	1,366,180	
Redemption on the Class B-Notes	72,575	
Deferred Purchase Price Instalment	146,590	
Total funds distributed		5,555,816
Available after distribution of funds		11,833,189
Undrawn Liquidity Facility	7,035,224	
Reserve account	4,797,964	
Available liquidity		11,833,189
Net cashflow		-

Collateral

Starting principal balance	541,171,078
Principal redemptions and repayments	(8,327,971)
Repurchase of loans with a Non-NHG part	-
Losses for the period	-
Ending principal balance	532,843,108
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-09	532,843,108
Repurchase of loans with a Non -NHG part on October 2009	(111,000)
Redemptions reserved for purchase Further Advances per 27 October 2009	375,057
Substitution of loans as per 27 October 2009	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	533,107,165

Performance

	Last period	This period	Since issue
Prepayment rate	3.72%	5.79%	3.34%

Delinquency table	Number of loans	Balance	Percentage of total
Current	3,284	531,536,581	99.75%
31 - 60 days	3	406,500	0.08%
61 - 90 days	1	150,000	0.03%
91 - 120 days	-	-	0.00%
120+ days	4	750,027	0.14%
In repossession			
Total	3,292	532,843,108	100.00%

	Last period	This period	Recovered	Total loss balance	
Aggregate principal losses	79,034	209,800	2,038.88	310,324	Losses filed for compensation with NHG

Characteristics

Number of borrowers	3,292		
Number of loanparts	6,500		
	(weighted) average	Minimum	Maximum
Loan size borrower	161,860	22,570	265,000
Loan part size	81,976	53	250,000
Coupon	4.07%	1.09%	6.30%
Remaining maturity (months)	306.7	29	364
Remaining interest period (months)	171.7	1	347
Original interest period (months)	208.7	1	360
Seasoning (months)	41.5	3.0	85.0
Loan to Foreclosure Value (non-NHG loans)	0.0%	0.0%	0.0%

Redemption type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
Alternative Savings	90,000	0.02%	1	0.02%	90,000.00	4.35%	315.00
Annuity	4,141,595	0.78%	109	1.68%	37,996.28	4.17%	297.69
Hybride(switch)	3,465,972	0.65%	38	0.58%	91,209.78	4.27%	298.02
Interest Only	276,199,732	51.84%	3,644	56.06%	75,795.76	4.08%	320.07
Investment	8,238,257	1.55%	94	1.45%	87,641.03	4.14%	307.48
Life	192,851,298	36.19%	2,099	32.29%	91,877.70	4.03%	290.71
Life(external policy)	619,905	0.12%	9	0.14%	68,878.33	4.00%	295.39
Linear	486,966	0.09%	5	0.08%	97,393.12	4.18%	309.74
Savings	11,995,599	2.25%	134	2.06%	89,519.40	4.51%	311.16
Universal Life	34,753,785	6.52%	367	5.65%	94,696.96	4.02%	288.85
Total	532,843,108	100.00%	6,500	100.00%	81,975.86	4.07%	306.66

Interest term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
1		1,133,835	0.21%	38	0.58%	29,837.77	1.10%	314.57
12	12	46,554	0.01%	2	0.03%	23,277.16	5.12%	312.47
24	24	147,500	0.03%	2	0.03%	73,750.00	6.10%	336.00
36	36	-	0.00%	-	0.00%	-	0.00%	-
48	48	-	0.00%	-	0.00%	-	0.00%	-
60	60	4,863,058	0.91%	67	1.03%	72,582.95	3.58%	307.15
72	72	66,928,682	12.56%	839	12.91%	79,771.97	3.54%	314.95
84	84	7,739,934	1.45%	98	1.51%	78,978.92	3.66%	304.43
96	96	-	0.00%	-	0.00%	-	0.00%	-
108	108	-	0.00%	-	0.00%	-	0.00%	-
120	120	38,325,850	7.19%	478	7.35%	80,179.60	4.09%	307.05
132	132	-	0.00%	-	0.00%	-	0.00%	-
144	144	108,225	0.02%	3	0.05%	36,075.00	4.33%	219.97
156	156	-	0.00%	-	0.00%	-	0.00%	-
168	168	-	0.00%	-	0.00%	-	0.00%	-
180	180	52,559,623	9.86%	660	10.15%	79,635.79	4.07%	298.42
192	192	-	0.00%	-	0.00%	-	0.00%	-
204	204	-	0.00%	-	0.00%	-	0.00%	-
216	216	-	0.00%	-	0.00%	-	0.00%	-
228	228	-	0.00%	-	0.00%	-	0.00%	-
240	240	318,933,390	59.86%	3,846	59.17%	82,926.00	4.14%	304.29
252	252	-	0.00%	-	0.00%	-	0.00%	-
264	264	-	0.00%	-	0.00%	-	0.00%	-
276	276	-	0.00%	-	0.00%	-	0.00%	-
288	288	-	0.00%	-	0.00%	-	0.00%	-
300	300	5,679,701	1.07%	72	1.11%	78,884.74	4.57%	304.41
312	312	-	0.00%	-	0.00%	-	0.00%	-
324	324	-	0.00%	-	0.00%	-	0.00%	-
336	336	-	0.00%	-	0.00%	-	0.00%	-
348	348	-	0.00%	-	0.00%	-	0.00%	-
360	360	36,376,755	6.83%	395	6.08%	92,093.05	4.57%	324.29
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		532,843,108	100.00%	6,500	100.00%	81,975.86	4.07%	306.66

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
<	2.50%	1,133,835	0.21%	38	0.58%	29,837.77	1.10%	314.57
2.50%	2.75%	-	0.00%	-	0.00%	-	0.00%	-
2.75%	3.00%	-	0.00%	-	0.00%	-	0.00%	-
3.00%	3.25%	9,008,259	1.69%	107	1.65%	84,189.34	3.21%	311.30
3.25%	3.50%	35,372,854	6.64%	433	6.66%	81,692.50	3.36%	313.83
3.50%	3.75%	43,758,331	8.21%	537	8.26%	81,486.65	3.68%	305.10
3.75%	4.00%	131,318,220	24.64%	1,558	23.97%	84,286.41	3.95%	301.31
4.00%	4.25%	210,075,609	39.43%	2,540	39.08%	82,706.93	4.14%	304.96
4.25%	4.50%	54,613,766	10.25%	648	9.97%	84,280.50	4.39%	312.38
4.50%	4.75%	28,581,026	5.36%	346	5.32%	82,604.12	4.63%	311.44
4.75%	5.00%	9,695,843	1.82%	125	1.92%	77,566.74	4.86%	323.68
5.00%	5.25%	6,337,512	1.19%	89	1.37%	71,208.00	5.14%	333.92
5.25%	5.50%	973,541	0.18%	30	0.46%	32,451.36	5.38%	335.86
5.50%	5.75%	381,241	0.07%	15	0.23%	25,416.07	5.65%	342.21
5.75%	6.00%	406,782	0.08%	14	0.22%	29,055.89	5.87%	342.41
6.00%	6.25%	1,154,538	0.22%	19	0.29%	60,765.15	6.21%	285.89
6.25%	6.50%	31,750	0.01%	1	0.02%	31,750.00	6.30%	362.00
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		532,843,108	100.00%	6,500	100.00%	81,975.86	4.07%	306.66

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
Floating		1,133,835	0.21%	38	0.58%	29,837.77	1.10%	314.57
<	01-01-10	46,554	0.01%	2	0.03%	23,277.16	5.12%	312.47
01-01-10	01-01-11	1,369,347	0.26%	18	0.28%	76,074.84	3.47%	299.23
01-01-11	01-01-12	10,676,347	2.00%	136	2.09%	78,502.55	3.50%	310.66
01-01-12	01-01-13	52,048,159	9.77%	648	9.97%	80,321.23	3.52%	314.42
01-01-13	01-01-14	15,111,146	2.84%	190	2.92%	79,532.35	3.78%	314.27
01-01-14	01-01-15	457,474	0.09%	13	0.20%	35,190.31	4.66%	298.03
01-01-15	01-01-16	8,048,099	1.51%	107	1.65%	75,215.87	3.87%	288.74
01-01-16	01-01-17	20,340,802	3.82%	241	3.71%	84,401.67	3.93%	305.00
01-01-17	01-01-18	8,627,218	1.62%	106	1.63%	81,388.85	4.54%	321.25
01-01-18	01-01-19	1,243,946	0.23%	25	0.38%	49,757.84	5.01%	310.92
01-01-19	01-01-20	310,780	0.06%	8	0.12%	38,847.50	5.13%	263.15
01-01-20	01-01-21	6,793,468	1.27%	79	1.22%	85,993.26	3.86%	291.47
01-01-21	01-01-22	25,311,123	4.75%	304	4.68%	83,260.27	4.06%	296.99
01-01-22	01-01-23	19,081,966	3.58%	252	3.88%	75,722.09	4.12%	296.65
01-01-23	01-01-24	1,574,944	0.30%	26	0.40%	60,574.77	5.04%	322.19
01-01-24	01-01-25	500,411	0.09%	10	0.15%	50,041.14	4.71%	227.74
01-01-25	01-01-26	32,012,118	6.01%	380	5.85%	84,242.41	3.98%	295.53
01-01-26	01-01-27	171,199,879	32.13%	2,031	31.25%	84,293.39	4.12%	304.26
01-01-27	01-01-28	113,213,160	21.25%	1,387	21.34%	81,624.48	4.20%	307.43
01-01-28	01-01-29	1,610,671	0.30%	30	0.46%	53,689.04	5.04%	313.53
01-01-29	01-01-2030	117,204	0.02%	3	0.05%	39,068.02	5.46%	331.49
01-01-2030	01-01-2031	-	0.00%	-	0.00%	-	0.00%	-
01-01-2031	01-01-2032	1,225,103	0.23%	13	0.20%	94,238.69	4.51%	274.29
01-01-2032	01-01-2033	4,790,646	0.90%	60	0.92%	79,844.11	4.56%	307.72
01-01-2033	01-01-2034	311,312	0.06%	3	0.05%	103,770.66	4.95%	303.14
01-01-2034	01-01-2035	-	0.00%	-	0.00%	-	0.00%	-
01-01-2035	01-01-2036	249,028	0.05%	2	0.03%	124,514.21	4.93%	305.00
01-01-2036	01-01-2037	11,635,753	2.18%	120	1.85%	96,964.61	4.65%	322.10
01-01-2037	01-01-2038	20,427,472	3.83%	231	3.55%	88,430.61	4.44%	324.59
01-01-2038	01-01-2039	3,375,142	0.63%	37	0.57%	91,220.05	5.11%	341.55
01-01-2039	>	-	0.00%	-	0.00%	-	0.00%	-
Total		532,843,108	100.00%	6,500	100.00%	81,975.86	4.07%	306.66

Legal maturity date

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part	WAC	WAM
01-Jan-2011 - 31-Dec-2011	5,090	0.00%	2	0.03%	2,544.98	3.91%	30.21
01-Jan-2013 - 31-Dec-2013	70,595	0.01%	3	0.05%	23,531.79	3.74%	47.24
01-Jan-2014 - 31-Dec-2014	196,880	0.04%	5	0.08%	39,376.00	3.70%	57.76
01-Jan-2015 - 31-Dec-2015	188,683	0.04%	6	0.09%	31,447.19	3.88%	72.30
01-Jan-2016 - 31-Dec-2016	163,690	0.03%	5	0.08%	32,738.00	4.06%	80.13
01-Jan-2017 - 31-Dec-2017	335,768	0.06%	7	0.11%	47,966.86	3.95%	97.98
01-Jan-2018 - 31-Dec-2018	142,907	0.03%	5	0.08%	29,581.36	4.11%	107.43
01-Jan-2019 - 31-Dec-2019	522,099	0.10%	12	0.18%	43,508.25	4.07%	120.24
01-Jan-2020 - 31-Dec-2020	665,932	0.12%	10	0.15%	66,593.19	3.97%	134.54
01-Jan-2021 - 31-Dec-2021	2,047,994	0.38%	34	0.52%	60,235.13	4.20%	145.05
01-Jan-2022 - 31-Dec-2022	1,214,936	0.23%	22	0.34%	55,224.38	4.10%	156.46
01-Jan-2023 - 31-Dec-2023	527,510	0.10%	10	0.15%	52,751.00	4.00%	170.04
01-Jan-2024 - 31-Dec-2024	1,524,574	0.29%	22	0.34%	69,298.80	4.06%	181.33
01-Jan-2025 - 31-Dec-2025	2,984,214	0.56%	41	0.63%	72,785.70	4.05%	193.16
01-Jan-2026 - 31-Dec-2026	7,613,566	1.43%	111	1.71%	68,590.68	4.06%	204.43
01-Jan-2027 - 31-Dec-2027	7,696,228	1.44%	99	1.52%	77,739.68	4.15%	216.14
01-Jan-2028 - 31-Dec-2028	8,628,392	1.62%	122	1.88%	70,724.52	4.09%	228.00
01-Jan-2029 - 31-Dec-2029	10,001,385	1.88%	134	2.06%	74,637.20	4.08%	240.09
01-Jan-2030 - 31-Dec-2030	11,427,207	2.14%	144	2.22%	79,355.60	4.07%	250.85
01-Jan-2031 - 31-Dec-2031	24,524,945	4.60%	282	4.34%	86,967.89	4.07%	264.39
01-Jan-2032 - 31-Dec-2032	16,472,923	3.09%	186	2.86%	88,564.10	4.11%	277.12
01-Jan-2033 - 31-Dec-2033	13,668,315	2.57%	145	2.23%	94,264.24	4.07%	286.77
01-Jan-2034 - 31-Dec-2034	9,153,833	1.72%	97	1.49%	94,369.41	4.09%	300.79
01-Jan-2035 - 31-Dec-2035	38,632,458	7.25%	455	7.00%	84,906.50	3.72%	316.77
01-Jan-2036 - 31-Dec-2036	345,115,763	64.77%	4,117	63.34%	83,827.00	4.05%	323.01
01-Jan-2037 - 31-Dec-2037	22,277,472	4.18%	301	4.63%	74,011.54	4.52%	333.26
01-Jan-2038 - 31-Dec-2038	6,528,107	1.23%	105	1.62%	62,172.45	4.99%	341.84
01-Jan-2039 - 31-Dec-2039	506,643	0.10%	18	0.28%	28,146.83	5.03%	355.17
Total	532,843,108	100.00%	6,500	100.00%	81,975.86	4.07%	306.66

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		532,843,108	100.00%	6,500	100.00%	81,975.86	4.07%	306.66
<	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		532,843,108	100.00%	6,500	100.00%	161,860.00	4.07%	306.66

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	21,413,794	4.02%	148	4.50%	144,687.80	4.05%	307.31
Zeeland	10,243,615	1.92%	71	2.16%	144,276.27	4.03%	307.27
Noord-Brabant	74,577,918	14.00%	445	13.52%	167,590.83	4.08%	306.58
Limburg	42,461,943	7.97%	262	7.96%	162,068.48	4.19%	304.90
unspecified	579,387	0.11%	4	0.12%	144,846.66	4.21%	322.68
Friesland	22,937,367	4.30%	155	4.71%	147,983.01	4.02%	309.46
Drenthe	16,746,436	3.14%	107	3.25%	156,508.75	4.10%	307.42
Overijssel	50,839,859	9.54%	315	9.57%	161,396.38	4.09%	308.20
Gelderland	56,737,697	10.65%	343	10.42%	165,416.03	4.08%	305.98
Flevoland	13,866,549	2.60%	86	2.61%	161,238.95	4.05%	302.22
Utrecht	31,038,258	5.83%	181	5.50%	171,482.09	4.06%	301.98
Noord-Holland	67,945,955	12.75%	405	12.30%	167,767.79	4.08%	307.89
Zuid-Holland	123,454,330	23.17%	770	23.39%	160,330.30	4.01%	307.11
Total	532,843,108	100.00%	3,292	100.00%	161,860.00	4.07%	306.66

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	1,110,404	0.21%	7	0.21%	158,629.08	4.19%	307.78
Farm house	-	0.00%	-	0.00%	-	0.00%	-
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	845,581	0.16%	7	0.21%	120,797.22	3.92%	298.74
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	28,150,466	5.28%	191	5.80%	147,384.64	4.06%	312.49
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	502,529,658	94.31%	3,086	93.74%	162,841.76	4.07%	306.34
Private Shop	207,000	0.04%	1	0.03%	207,000.00	3.95%	316.00
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	532,843,108	100.00%	3,292	100.00%	161,860.00	4.07%	306.66

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	25,570	0.00%	1	0.03%	22,570.05	4.10%	324.00
25,000	50,000	0.21%	25	0.76%	45,772.56	4.28%	309.73
50,000	75,000	1.40%	117	3.55%	63,811.15	4.10%	309.97
75,000	100,000	5.16%	303	9.20%	90,719.71	4.10%	310.56
100,000	125,000	8.42%	394	11.97%	113,923.52	4.06%	303.88
125,000	150,000	14.03%	540	16.40%	138,444.92	4.06%	303.23
150,000	175,000	16.54%	539	16.37%	163,467.40	4.07%	303.83
175,000	200,000	18.94%	538	16.34%	187,551.69	4.04%	305.84
200,000	225,000	17.95%	448	13.61%	213,503.94	4.07%	308.63
225,000	250,000	16.37%	367	11.15%	237,676.43	4.06%	310.19
250,000	275,000	0.97%	20	0.61%	259,368.25	4.45%	321.80
275,000	300,000	0.00%	-	0.00%	-	0.00%	-
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	532,843,108	100.00%	3,292	100.00%	161,860.00	4.07%	306.66