

E-MAC NL 2006-NHG I Investor report October 2010

Cashflow analysis for the period

Total interest received	5,230,624	
Interest received on transaction accounts	10,493	
Liquidity available	6,709,087	
Reserve account available	4,644,753	
Receivables under hedging arrangements	145,500	
Total funds available		16,740,456
Company management expenses	1,785	
MPT fee	121,099	
Admin fee	9,677	
Third party fees	7,253	
Liquidity Facility fee	2,057	
Payments under hedging arrangements	3,691,272	
Interest on the Notes	1,245,624	
Redemption on the Class B-Notes	62,300	
Deferred Purchase Price Instalment	307,849	
Total funds distributed		5,448,917
Available after distribution of funds		11,291,539
Undrawn Liquidity Facility	6,709,087	
Reserve account	4,582,452	
Available liquidity		11,291,539
Net cashflow		-

Collateral

Starting principal balance	516,083,623
Principal redemptions and repayments	(6,987,714)
Repurchase of loans with a Non-NHG part	-
Losses for the period	-
Ending principal balance	509,095,909
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-NHG I as per 01-Oct-10	509,095,909
Repurchase of loans with a Non -NHG part on October 2010	-
Redemptions reserved for purchase Further Advances per 26 October 2010	65,469
Substitution of loans as per 26 October 2010	-
Total balance Put Option Notes E-MAC NL 2006-NHG I	509,161,378

Performance

	Last period	This period	Since issue
Prepayment rate	3.83%	5.12%	3.58%

Delinquency table	Number of loans	Balance	Percentage of total
Current	3,131	506,581,897	99.51%
31 - 60 days	8	1,039,242	0.20%
61 - 90 days	3	392,393	0.08%
91 - 120 days	1	151,800	0.03%
120+ days	5	930,577	0.18%
In repossession			
Total	3,148	509,095,909	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	71,344	68,389	72,525	143,844

Characteristics

Number of borrowers	3,148		
Number of loanparts	6,254		
	(weighted) average	Minimum	Maximum
Loan size borrower	161,720	22,570	286,373
Loan part size	81,403	53	250,000
Coupon	4.07%	1.26%	6.30%
Remaining maturity (months)	294.8	17	366
Remaining interest period (months)	160.3	1	335
Original interest period (months)	209.1	1	360
Seasoning (months)	53.3	1.0	97.0
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	99,686	0.02%	1	0.02%	99,685.98	4.20%	308.00
Annuity	4,297,945	0.84%	112	1.79%	38,374.51	4.24%	291.34
Hybride(switch)	3,135,545	0.62%	36	0.58%	87,098.47	4.31%	284.77
Interest Only	266,098,210	52.27%	3,532	56.48%	75,339.24	4.08%	308.15
Investment	7,938,261	1.56%	90	1.44%	88,202.90	4.14%	296.12
Life	182,413,975	35.83%	1,995	31.90%	91,435.58	4.03%	278.67
Life(external policy)	619,905	0.12%	9	0.14%	68,878.33	4.25%	283.39
Linear	383,138	0.08%	4	0.06%	95,784.41	4.16%	292.98
Savings	11,096,579	2.18%	127	2.03%	87,374.63	4.52%	299.07
Universal Life	33,012,666	6.48%	348	5.56%	94,863.98	4.03%	276.46
Total	509,095,909	100.00%	6,254	100.00%	81,403.25	4.07%	294.82

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
1		1,532,790	0.30%	46	0.74%	33,321.52	1.75%	301.95
1	12	376,215	0.07%	6	0.10%	62,702.50	4.74%	293.65
12	24	196,674	0.04%	3	0.05%	65,557.98	6.05%	317.50
24	36	-	0.00%	-	0.00%	-	0.00%	-
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	3,364,818	0.66%	54	0.86%	62,311.45	3.90%	297.19
60	72	63,274,953	12.43%	793	12.68%	79,791.87	3.54%	303.19
72	84	7,014,552	1.38%	87	1.39%	80,627.04	3.65%	291.54
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	36,163,086	7.10%	457	7.31%	79,131.48	4.10%	295.47
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	108,225	0.02%	3	0.05%	36,075.00	4.33%	207.97
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	51,138,093	10.04%	648	10.36%	78,916.81	4.08%	287.12
180	192	-	0.00%	-	0.00%	-	0.00%	-
192	204	-	0.00%	-	0.00%	-	0.00%	-
204	216	-	0.00%	-	0.00%	-	0.00%	-
216	228	-	0.00%	-	0.00%	-	0.00%	-
228	240	305,585,981	60.03%	3,706	59.26%	82,457.09	4.14%	292.36
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	5,560,340	1.09%	72	1.15%	77,226.94	4.56%	292.82
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	34,780,182	6.83%	379	6.06%	91,768.29	4.57%	312.42
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		509,095,909	100.00%	6,254	100.00%	81,403.25	4.07%	294.82

Mortgage coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
<	2.50%	1,265,290	0.25%	43	0.69%	29,425.35	1.27%	307.60
2.50%	2.75%	-	0.00%	-	0.00%	-	0.00%	-
2.75%	3.00%	-	0.00%	-	0.00%	-	0.00%	-
3.00%	3.25%	7,547,479	1.48%	88	1.41%	85,766.81	3.22%	300.77
3.25%	3.50%	33,208,632	6.52%	408	6.52%	81,393.71	3.36%	301.97
3.50%	3.75%	41,844,297	8.18%	509	8.14%	81,815.91	3.69%	293.14
3.75%	4.00%	126,195,439	24.79%	1,504	24.05%	83,906.54	3.95%	289.15
4.00%	4.25%	200,001,860	39.29%	2,420	38.70%	82,645.40	4.14%	292.97
4.25%	4.50%	52,088,887	10.23%	621	9.93%	83,879.05	4.39%	300.60
4.50%	4.75%	28,132,585	5.53%	341	5.45%	82,500.25	4.63%	299.52
4.75%	5.00%	9,246,636	1.82%	121	1.93%	76,418.48	4.87%	312.06
5.00%	5.25%	6,062,583	1.19%	89	1.42%	68,118.91	5.14%	321.72
5.25%	5.50%	1,117,000	0.22%	33	0.53%	33,848.48	5.40%	329.91
5.50%	5.75%	420,124	0.08%	17	0.27%	24,713.17	5.66%	332.46
5.75%	6.00%	838,035	0.16%	25	0.40%	33,521.40	5.91%	330.68
6.00%	6.25%	1,282,863	0.25%	33	0.53%	38,874.64	6.18%	305.06
6.25%	6.50%	44,198	0.01%	2	0.03%	22,098.96	6.30%	350.00
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		509,095,909	100.00%	6,254	100.00%	81,403.25	4.07%	294.82

Interest reset date

from	until	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
Floating		1,532,790	0.30%	46	0.74%	33,321.52	1.75%	301.95
<	1/1/2011	382,432	0.08%	9	0.14%	42,492.46	5.05%	294.38
1/1/2011	1/1/2012	9,693,343	1.90%	127	2.03%	76,325.54	3.54%	297.46
1/1/2012	1/1/2013	49,439,946	9.71%	615	9.83%	80,390.16	3.52%	302.83
1/1/2013	1/1/2014	14,065,358	2.76%	174	2.78%	80,835.39	3.79%	302.00
1/1/2014	1/1/2015	569,433	0.11%	16	0.26%	35,589.54	4.82%	297.94
1/1/2015	1/1/2016	7,436,843	1.46%	100	1.60%	74,368.43	3.87%	277.53
1/1/2016	1/1/2017	19,265,979	3.78%	229	3.66%	84,130.91	3.94%	293.23
1/1/2017	1/1/2018	7,992,812	1.57%	100	1.60%	79,928.12	4.54%	309.00
1/1/2018	1/1/2019	1,242,150	0.24%	25	0.40%	49,685.99	5.01%	298.92
1/1/2019	1/1/2020	526,003	0.10%	13	0.21%	40,461.77	5.44%	288.19
1/1/2020	1/1/2021	6,661,528	1.31%	77	1.23%	86,513.35	3.89%	280.25
1/1/2021	1/1/2022	24,342,159	4.78%	294	4.70%	82,796.46	4.04%	285.02
1/1/2022	1/1/2023	18,474,017	3.63%	244	3.90%	75,713.19	4.12%	285.25
1/1/2023	1/1/2024	1,571,745	0.31%	26	0.42%	60,451.72	5.04%	310.19
1/1/2024	1/1/2025	430,542	0.08%	9	0.14%	47,838.05	4.73%	220.85
1/1/2025	1/1/2026	31,251,618	6.14%	374	5.98%	83,560.48	4.03%	285.09
1/1/2026	1/1/2027	165,087,054	32.43%	1,972	31.53%	83,715.54	4.12%	292.35
1/1/2027	1/1/2028	107,044,828	21.03%	1,318	21.07%	81,217.62	4.19%	295.60
1/1/2028	1/1/2029	1,627,820	0.32%	31	0.50%	52,510.33	5.07%	298.66
1/1/2029	1/1/2030	51,877	0.01%	2	0.03%	25,938.48	6.17%	321.36
1/1/2030	1/1/2031	107,109	0.02%	3	0.05%	35,703.04	4.77%	300.25
1/1/2031	1/1/2032	1,215,782	0.24%	13	0.21%	93,521.67	4.51%	262.20
1/1/2032	1/1/2033	4,677,776	0.92%	59	0.94%	79,284.34	4.55%	296.21
1/1/2033	1/1/2034	195,982	0.04%	2	0.03%	97,990.92	4.80%	301.50
1/1/2034	1/1/2035	-	0.00%	-	0.00%	-	0.00%	-
1/1/2035	1/1/2036	267,021	0.05%	3	0.05%	89,006.86	5.37%	316.67
1/1/2036	1/1/2037	11,116,845	2.18%	115	1.84%	96,668.22	4.65%	310.08
1/1/2037	1/1/2038	19,582,433	3.85%	222	3.55%	88,209.16	4.44%	312.61
1/1/2038	1/1/2039	3,242,684	0.64%	36	0.58%	90,074.54	5.11%	329.56
1/1/2039	1/1/2040	-	0.00%	-	0.00%	-	0.00%	-
1/1/2040	>	-	0.00%	-	0.00%	-	0.00%	-
Total		509,095,909	100.00%	6,254	100.00%	81,403.25	4.07%	294.82

Legal maturity date

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Par	WAC	WAM
01-Jan-2011 - 31-Dec-2011	2,226	0.00%	2	0.03%	1,113.21	3.87%	18.46
01-Jan-2013 - 31-Dec-2013	65,546	0.01%	3	0.05%	21,848.59	3.73%	35.49
01-Jan-2014 - 31-Dec-2014	194,114	0.04%	5	0.08%	38,822.73	3.71%	45.81
01-Jan-2015 - 31-Dec-2015	119,873	0.02%	5	0.08%	23,974.55	3.98%	59.30
01-Jan-2016 - 31-Dec-2016	163,690	0.03%	5	0.08%	32,738.00	4.06%	68.13
01-Jan-2017 - 31-Dec-2017	335,768	0.07%	7	0.11%	47,966.86	3.95%	85.98
01-Jan-2018 - 31-Dec-2018	146,536	0.03%	5	0.08%	29,307.25	4.10%	95.41
01-Jan-2019 - 31-Dec-2019	522,099	0.10%	12	0.19%	43,508.25	4.07%	108.24
01-Jan-2020 - 31-Dec-2020	580,479	0.11%	9	0.14%	64,497.71	3.95%	122.16
01-Jan-2021 - 31-Dec-2021	1,889,027	0.37%	32	0.51%	59,032.09	4.11%	133.16
01-Jan-2022 - 31-Dec-2022	1,168,236	0.23%	21	0.34%	55,630.28	4.10%	144.37
01-Jan-2023 - 31-Dec-2023	527,510	0.10%	10	0.16%	52,751.00	4.00%	158.04
01-Jan-2024 - 31-Dec-2024	1,211,036	0.24%	19	0.30%	63,738.71	4.08%	168.12
01-Jan-2025 - 31-Dec-2025	2,977,309	0.58%	41	0.66%	72,617.29	4.05%	181.16
01-Jan-2026 - 31-Dec-2026	7,001,586	1.38%	104	1.66%	67,322.94	4.05%	192.52
01-Jan-2027 - 31-Dec-2027	7,451,545	1.46%	96	1.54%	77,620.26	4.14%	204.15
01-Jan-2028 - 31-Dec-2028	8,490,904	1.67%	120	1.92%	70,757.53	4.09%	215.98
01-Jan-2029 - 31-Dec-2029	9,649,170	1.90%	130	2.08%	74,224.39	4.10%	228.06
01-Jan-2030 - 31-Dec-2030	10,966,999	2.15%	139	2.22%	78,899.27	4.08%	238.85
01-Jan-2031 - 31-Dec-2031	24,013,501	4.72%	276	4.41%	87,005.44	4.08%	252.37
01-Jan-2032 - 31-Dec-2032	15,119,420	2.97%	168	2.69%	89,996.55	4.06%	265.27
01-Jan-2033 - 31-Dec-2033	12,836,042	2.52%	135	2.16%	95,081.79	4.10%	274.73
01-Jan-2034 - 31-Dec-2034	8,267,440	1.62%	89	1.42%	92,892.59	4.08%	288.78
01-Jan-2035 - 31-Dec-2035	36,081,802	7.09%	428	6.84%	84,303.28	3.73%	304.70
01-Jan-2036 - 31-Dec-2036	330,205,618	64.86%	3,950	63.16%	83,596.36	4.06%	310.99
01-Jan-2037 - 31-Dec-2037	21,178,297	4.16%	289	4.62%	73,281.30	4.52%	321.34
01-Jan-2038 - 31-Dec-2038	6,450,469	1.27%	105	1.68%	61,433.04	4.98%	329.93
01-Jan-2039 - 31-Dec-2039	1,243,591	0.24%	40	0.64%	31,089.78	5.04%	348.02
01-Jan-2040 - 31-Dec-2040	236,076	0.05%	9	0.14%	26,230.63	6.00%	361.14
Total	509,095,909	100.00%	6,254	100.00%	81,403.25	4.07%	294.82

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		509,095,909	100.00%	6,254	100.00%	81,403.25	4.07%	294.82
<	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		509,095,909	100.00%	6,254	100.00%	161,720.43	4.07%	294.82

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	20,217,250	3.97%	140	4.45%	144,408.93	4.06%	295.00
Zeeland	9,992,467	1.96%	70	2.22%	142,749.53	4.06%	295.38
Noord-Brabant	72,131,708	14.17%	434	13.79%	166,202.09	4.09%	294.91
Limburg	40,267,239	7.91%	249	7.91%	161,715.82	4.20%	292.76
unspecified	363,044	0.07%	2	0.06%	181,522.08	4.25%	308.12
Friesland	22,143,664	4.35%	149	4.73%	148,615.20	4.04%	297.48
Drenthe	16,096,993	3.16%	102	3.24%	157,813.65	4.12%	295.61
Overijssel	47,910,742	9.41%	296	9.40%	161,860.62	4.10%	296.75
Gelderland	54,534,439	10.71%	331	10.51%	164,756.61	4.07%	294.23
Flevoland	13,709,766	2.69%	85	2.70%	161,291.36	4.07%	290.03
Utrecht	29,798,499	5.85%	175	5.56%	170,277.14	4.06%	289.43
Noord-Holland	63,977,144	12.57%	382	12.13%	167,479.43	4.10%	296.17
Zuid-Holland	117,952,954	23.17%	733	23.28%	160,918.08	4.01%	295.41
Total	509,095,909	100.00%	3,148	100.00%	161,720.43	4.07%	294.82

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	0.22%	7	0.22%	158,629.08	4.19%	295.78
Farm house	-	0.00%	-	0.00%	-	0.00%	-
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	845,581	0.17%	7	0.22%	120,797.22	3.92%	286.74
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	25,571,593	5.02%	173	5.50%	147,812.67	4.10%	301.21
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	481,361,332	94.55%	2,960	94.03%	162,622.07	4.07%	294.49
Private Shop	207,000	0.04%	1	0.03%	207,000.00	3.95%	304.00
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	509,095,909	100.00%	3,148	100.00%	161,720.43	4.07%	294.82

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	0.00%	1	0.03%	22,570.05	4.10%	312.00
25,000	50,000	0.24%	27	0.86%	45,559.48	4.26%	287.21
50,000	75,000	1.46%	117	3.72%	63,733.84	4.13%	299.59
75,000	100,000	5.16%	290	9.21%	90,551.56	4.11%	300.89
100,000	125,000	8.43%	377	11.98%	113,829.68	4.05%	291.92
125,000	150,000	13.64%	502	15.95%	138,306.14	4.07%	291.89
150,000	175,000	16.58%	517	16.42%	163,248.55	4.08%	291.44
175,000	200,000	19.00%	516	16.39%	187,491.34	4.05%	293.95
200,000	225,000	18.04%	430	13.66%	213,597.42	4.08%	296.57
225,000	250,000	16.06%	344	10.93%	237,714.45	4.06%	297.96
250,000	275,000	1.32%	26	0.83%	258,880.39	4.40%	308.81
275,000	300,000	0.06%	1	0.03%	286,372.53	4.61%	293.23
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	509,095,909	100.00%	3,148	100.00%	161,720.43	4.07%	294.82