

**E-MAC NL 2006-NHG I Investor report January 2017**

**Cashflow analysis for the period**

|   |           |                   |
|---|-----------|-------------------|
| Total interest received                               | 3,831,264 |                   |
| Interest received on transaction accounts             | (41)      |                   |
| Liquidity available                                   | 4,369,755 |                   |
| Reserve account available                             | 4,362,384 |                   |
| Receivables under hedging arrangements                | -         |                   |
| <b>Total funds available</b>                          |           | <b>12,563,361</b> |
| Company management expenses                           | -         |                   |
| MPT fee   | 79,305    |                   |
| Administration fee                                    | 6,300     |                   |
| Third party fees                                      | 40,918    |                   |
| Floating Rate GIC Interest Senior Amount              | -         |                   |
| Liquidity Facility Commitment Fee Senior Amount       | 7,817     |                   |
| Payments under hedging arrangements                   | 3,744,670 |                   |
| Interest on the Notes                                 | -         |                   |
| Shortfall Class A PDL Repayment                       | 75,820    |                   |
| Redemption on the Class B-Notes                       | -         |                   |
| Liquidity Facility Commitment Fee Subordinated Amount | -         |                   |
| Floating Rate GIC Interest Junior Amount              | -         |                   |
| Deferred Purchase Price Instalment                    | -         |                   |
| <b>Total funds distributed</b>                        |           | <b>3,954,829</b>  |
| <b>Available after distribution of funds</b>          |           | <b>8,608,532</b>  |
| Undrawn Liquidity Facility                            | 4,369,755 |                   |
| Reserve account                                       | 4,238,777 |                   |
| <b>Available liquidity</b>                            |           | <b>8,608,532</b>  |
| <b>Net cashflow</b>                                   |           | <b>-</b>          |

|   |              |
|---|--------------|
| Outstanding unpaid Subordinated swap amounts not paid by the transaction: |              |
| January 2017  | 4,132,706.00 |

**Collateral**

|  |              |                    |
|--|--------------|--------------------|
| Starting principal balance   | 336,014,979  |                    |
| Principal redemptions and repayments in quarterly calculation period   | (12,963,604) |                    |
| Repurchase of loans in quarterly calculation period                    | -            |                    |
| Purchase Further Advances  | 120,000      |                    |
| Substitutions in quarterly calculation period                          | -            |                    |
| Losses for the period  | (75,820)     |                    |
| <b>Ending principal balance</b>  |              | <b>323,095,556</b> |
| Balance Reset Participation  | -            |                    |
| <b>Total balance collateral E-MAC NL 2006-NHG I as per 01-Jan-17</b>   |              | <b>323,095,556</b> |
| Repurchase of loans with a Non -NHG part on January 2017               | -            |                    |
| Redemptions reserved for purchase Further Advances per 25 January 2017 | 43,172       |                    |
| Substitution of loans as per 25 January 2017                           | -            |                    |
| <b>Total balance Put Option Notes E-MAC NL 2006-NHG I</b>              |              | <b>323,138,728</b> |

**Principal Deficiency Ledger**

|         | Start balance | New Losses This Period | Repayment from Interest Available Amount | End balance |
|---------|---------------|------------------------|--|-------------|
| Class A | -             | 75,820                 | 75,820                                   | -           |
| Total   | -             | 75,820                 | 75,820                                   | -           |

**Performance**

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 8.88%       | 14.21%      | 5.55%       |

| Delinquency table | Number of loans | Balance            | Percentage of total |
|-------------------|-----------------|--------------------|---------------------|
| Current           | 2,153           | 321,081,957        | 99.38%              |
| 31 - 60 days      | 6               | 981,022            | 0.30%               |
| 61 - 90 days      | 5               | 692,795            | 0.21%               |
| 91 - 120 days     | -               | -                  | 0.00%               |
| 120+ days         | 2               | 339,782            | 0.11%               |
| In repossession   | -               | -                  | -                   |
| <b>Total</b>      | <b>2,166</b>    | <b>323,095,556</b> | <b>100.00%</b>      |

|                            | Last period | This period | Recovered | Total loss balance |
|----------------------------|-------------|-------------|-----------|--------------------|
| Aggregate principal losses | 71,591      | 75,820      | 72,387    | 674,771            |

**Characteristics**

|  | (weighted) average | Minimum | Maximum |
|--|--------------------|---------|---------|
| Number of borrowers                    | 2166               |         |         |
| Number of loanparts                    | 4275               |         |         |
| Loan size borrower                     | 149,167            | 4,664   | 286,373 |
| Loan part size                         | 75,578             | 1,125   | 240,000 |
| Coupon                                 | 4.03%              | 0.27%   | 6.30%   |
| Remaining maturity (months)            | 215                | 1       | 331     |
| Remaining interest period (months)     | 110                | 1       | 260     |
| Original interest period (months)      | 220                | 1       | 360     |
| Seasoning (months)                     | 118.0              | 1.0     | 172.0   |
| Loan to Original Foreclosure Value (2) | 0.0%               | 0.0%    | 0.0%    |

**Redemption type**

| Redemption Type       | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|-----------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Annuity               | 18,495,472         | 5.72%          | 350          | 8.19%          | 52,844.21          | 4.06%        | 209.46        |
| Hybride(switch)       | 1,568,743          | 0.49%          | 22           | 0.51%          | 71,306.52          | 4.17%        | 212.26        |
| Interest Only         | 173,937,190        | 53.83%         | 2,438        | 57.03%         | 71,344.21          | 4.03%        | 228.22        |
| Investment            | 4,588,980          | 1.42%          | 54           | 1.26%          | 84,981.11          | 4.09%        | 215.68        |
| Life                  | 100,508,331        | 31.11%         | 1,121        | 26.22%         | 89,659.53          | 3.99%        | 195.76        |
| Life(external policy) | 282,152            | 0.09%          | 4            | 0.09%          | 70,538.11          | 3.19%        | 210.56        |
| Linear                | 378,128            | 0.12%          | 7            | 0.16%          | 54,018.22          | 3.57%        | 194.89        |
| Savings               | 5,595,734          | 1.73%          | 81           | 1.89%          | 69,083.14          | 4.60%        | 225.90        |
| Universal Life        | 17,740,824         | 5.49%          | 198          | 4.63%          | 89,600.12          | 4.00%        | 200.79        |
| <b>Total</b>          | <b>323,095,556</b> | <b>100.00%</b> | <b>4,275</b> | <b>100.00%</b> | <b>75,577.91</b>   | <b>4.03%</b> | <b>215.19</b> |

**Interest Term**

| Interest Term | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 1             | 1,651,581          | 0.51%          | 44           | 1.03%          | 37,535.93          | 1.96%        | 215.53        |
| 12            | 2,905,402          | 0.90%          | 41           | 0.96%          | 70,863.47          | 2.14%        | 207.65        |
| 24            | 332,652            | 0.10%          | 4            | 0.09%          | 83,163.00          | 2.15%        | 229.52        |
| 36            | 3,830,218          | 1.19%          | 48           | 1.12%          | 79,796.20          | 2.77%        | 219.14        |
| 48            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 60            | 11,630,770         | 3.60%          | 163          | 3.81%          | 71,354.42          | 3.72%        | 216.58        |
| 72            | 8,219,476          | 2.54%          | 115          | 2.69%          | 71,473.70          | 4.58%        | 223.46        |
| 84            | 2,767,722          | 0.86%          | 38           | 0.89%          | 72,834.80          | 3.62%        | 213.78        |
| 96            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 108           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 120           | 17,702,604         | 5.48%          | 253          | 5.92%          | 69,970.77          | 3.40%        | 222.47        |
| 132           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 144           | 94,491             | 0.03%          | 3            | 0.07%          | 31,496.95          | 4.33%        | 148.63        |
| 156           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 168           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 180           | 31,034,786         | 9.61%          | 428          | 10.01%         | 72,511.18          | 4.05%        | 204.95        |
| 192           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 204           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 216           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 228           | 213,730,630        | 66.15%         | 2,796        | 65.40%         | 76,441.57          | 4.08%        | 213.58        |
| 240           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 252           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 264           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 276           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 288           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 300           | 3,669,974          | 1.14%          | 47           | 1.10%          | 78,084.55          | 4.56%        | 211.65        |
| 312           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 324           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 336           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 348           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 360           | 25,525,249         | 7.90%          | 295          | 6.90%          | 86,526.27          | 4.57%        | 233.70        |
| >             | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b>  | <b>323,095,556</b> | <b>100.00%</b> | <b>4,275</b> | <b>100.00%</b> | <b>75,577.91</b>   | <b>4.03%</b> | <b>215.19</b> |

**Mortgage coupons**

| from         | until | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|-------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| <            | 2.50% | 8,184,666          | 2.53%          | 132          | 3.09%          | 62,005.05          | 1.98%        | 209.12        |
| 2.50%        | 2.75% | 10,430,159         | 3.23%          | 139          | 3.25%          | 75,037.12          | 2.74%        | 218.84        |
| 2.75%        | 3.00% | 14,158,422         | 4.38%          | 186          | 4.35%          | 76,120.55          | 2.87%        | 220.82        |
| 3.00%        | 3.25% | 2,810,445          | 0.87%          | 38           | 0.89%          | 73,959.08          | 3.09%        | 212.94        |
| 3.25%        | 3.50% | 475,710            | 0.15%          | 8            | 0.19%          | 59,463.77          | 3.43%        | 213.64        |
| 3.50%        | 3.75% | 4,485,673          | 1.39%          | 53           | 1.24%          | 84,635.34          | 3.73%        | 205.23        |
| 3.75%        | 4.00% | 79,974,421         | 24.75%         | 1,038        | 24.28%         | 77,046.55          | 3.95%        | 211.26        |
| 4.00%        | 4.25% | 127,732,348        | 39.53%         | 1,668        | 39.02%         | 76,578.15          | 4.14%        | 211.93        |
| 4.25%        | 4.50% | 37,177,243         | 11.51%         | 473          | 11.06%         | 78,598.82          | 4.40%        | 220.49        |
| 4.50%        | 4.75% | 20,058,360         | 6.21%          | 255          | 5.96%          | 78,660.24          | 4.62%        | 221.03        |
| 4.75%        | 5.00% | 9,882,494          | 3.06%          | 138          | 3.23%          | 71,612.28          | 4.90%        | 232.41        |
| 5.00%        | 5.25% | 5,432,200          | 1.68%          | 82           | 1.92%          | 66,246.34          | 5.14%        | 246.23        |
| 5.25%        | 5.50% | 894,050            | 0.28%          | 23           | 0.54%          | 38,871.76          | 5.42%        | 241.36        |
| 5.50%        | 5.75% | 495,545            | 0.15%          | 11           | 0.26%          | 45,049.59          | 5.67%        | 235.19        |
| 5.75%        | 6.00% | 411,487            | 0.13%          | 16           | 0.37%          | 25,717.91          | 5.91%        | 262.70        |
| 6.00%        | 6.25% | 486,308            | 0.15%          | 14           | 0.33%          | 34,736.29          | 6.17%        | 230.14        |
| 6.25%        | 6.50% | 6,023              | 0.00%          | 1            | 0.02%          | 6,023.04           | 6.30%        | 275.00        |
| 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%        | -             |
| <b>Total</b> |       | <b>323,095,556</b> | <b>100.00%</b> | <b>4,275</b> | <b>100.00%</b> | <b>75,577.91</b>   | <b>4.03%</b> | <b>215.19</b> |

**Interest reset date**

| from         | until      | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Floating     |            | 1,651,581          | 0.51%          | 44           | 1.03%          | 37,535.93          | 1.96%        | 215.53        |
| <            | 01-01-2017 | 1,974,468          | 0.61%          | 27           | 0.63%          | 73,128.45          | 3.98%        | 213.78        |
| 01-01-2017   | 01-01-2018 | 11,544,838         | 3.57%          | 164          | 3.84%          | 70,395.36          | 3.99%        | 220.97        |
| 01-01-2018   | 01-01-2019 | 10,639,852         | 3.29%          | 151          | 3.53%          | 70,462.59          | 4.18%        | 221.05        |
| 01-01-2019   | 01-01-2020 | 3,517,276          | 1.09%          | 54           | 1.26%          | 65,134.74          | 3.84%        | 204.66        |
| 01-01-2020   | 01-01-2021 | 8,187,366          | 2.53%          | 105          | 2.46%          | 77,974.91          | 3.49%        | 200.64        |
| 01-01-2021   | 01-01-2022 | 24,588,572         | 7.61%          | 337          | 7.88%          | 72,963.12          | 3.99%        | 202.73        |
| 01-01-2022   | 01-01-2023 | 2,273,588          | 0.70%          | 33           | 0.77%          | 68,896.60          | 4.43%        | 206.19        |
| 01-01-2023   | 01-01-2024 | 1,759,550          | 0.54%          | 28           | 0.65%          | 62,841.07          | 3.98%        | 223.34        |
| 01-01-2024   | 01-01-2025 | 842,802            | 0.26%          | 15           | 0.35%          | 56,186.81          | 4.22%        | 189.63        |
| 01-01-2025   | 01-01-2026 | 28,516,766         | 8.83%          | 380          | 8.89%          | 75,044.12          | 3.76%        | 208.97        |
| 01-01-2026   | 01-01-2027 | 180,933,437        | 56.00%         | 2,342        | 54.78%         | 77,255.95          | 4.09%        | 214.47        |
| 01-01-2027   | 01-01-2028 | 5,336,040          | 1.65%          | 83           | 1.94%          | 64,289.64          | 4.58%        | 218.44        |
| 01-01-2028   | 01-01-2029 | 687,203            | 0.21%          | 15           | 0.35%          | 45,813.54          | 4.73%        | 198.41        |
| 01-01-2029   | 01-01-2030 | 286,598            | 0.09%          | 6            | 0.14%          | 47,766.30          | 4.11%        | 183.13        |
| 01-01-2030   | 01-01-2031 | 422,063            | 0.13%          | 7            | 0.16%          | 60,294.66          | 3.31%        | 193.95        |
| 01-01-2031   | 01-01-2032 | 3,410,948          | 1.06%          | 42           | 0.98%          | 81,213.06          | 4.28%        | 200.32        |
| 01-01-2032   | 01-01-2033 | 1,171,393          | 0.36%          | 16           | 0.37%          | 73,212.07          | 4.42%        | 217.30        |
| 01-01-2033   | 01-01-2034 | 747,205            | 0.23%          | 9            | 0.21%          | 83,022.73          | 3.28%        | 204.00        |
| 01-01-2034   | 01-01-2035 | 488,032            | 0.15%          | 6            | 0.14%          | 81,338.63          | 3.30%        | 218.72        |
| 01-01-2035   | 01-01-2036 | 5,326,575          | 1.65%          | 69           | 1.61%          | 77,196.74          | 3.13%        | 226.94        |
| 01-01-2036   | 01-01-2037 | 24,511,906         | 7.59%          | 288          | 6.74%          | 85,110.78          | 4.21%        | 231.83        |
| 01-01-2037   | 01-01-2038 | 2,079,496          | 0.64%          | 28           | 0.65%          | 74,267.70          | 4.85%        | 247.44        |
| 01-01-2038   | 01-01-2039 | 2,198,001          | 0.68%          | 26           | 0.61%          | 84,538.51          | 5.15%        | 254.78        |
| 01-01-2039   | 01-01-2040 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2040   | 01-01-2041 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2041   | 01-01-2042 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2042   | 01-01-2043 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2043   | 01-01-2044 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2044   | 01-01-2045 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2045   | 01-01-2046 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2046   | >          | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |            | <b>323,095,556</b> | <b>100.00%</b> | <b>4,275</b> | <b>100.00%</b> | <b>75,577.91</b>   | <b>4.03%</b> | <b>215.19</b> |

**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%        | 6.00          |
| 01-Jan-2017 - 31-Dec-2017 | 168,622            | 0.05%          | 4            | 0.09%          | 42,155.50          | 3.77%        | 5.63          |
| 01-Jan-2018 - 31-Dec-2018 | 92,018             | 0.03%          | 3            | 0.07%          | 30,672.59          | 4.11%        | 15.25         |
| 01-Jan-2019 - 31-Dec-2019 | 583,047            | 0.18%          | 16           | 0.37%          | 36,440.42          | 3.51%        | 27.77         |
| 01-Jan-2020 - 31-Dec-2020 | 402,462            | 0.12%          | 5            | 0.12%          | 80,492.40          | 3.83%        | 39.02         |
| 01-Jan-2021 - 31-Dec-2021 | 1,217,946          | 0.38%          | 24           | 0.56%          | 50,747.75          | 3.98%        | 52.55         |
| 01-Jan-2022 - 31-Dec-2022 | 900,353            | 0.28%          | 18           | 0.42%          | 50,019.64          | 3.82%        | 64.12         |
| 01-Jan-2023 - 31-Dec-2023 | 302,797            | 0.09%          | 6            | 0.14%          | 50,466.17          | 4.28%        | 77.11         |
| 01-Jan-2024 - 31-Dec-2024 | 638,828            | 0.20%          | 11           | 0.26%          | 58,075.28          | 4.13%        | 88.15         |
| 01-Jan-2025 - 31-Dec-2025 | 1,786,178          | 0.55%          | 30           | 0.70%          | 59,539.27          | 3.81%        | 101.69        |
| 01-Jan-2026 - 31-Dec-2026 | 4,597,577          | 1.42%          | 87           | 2.04%          | 52,845.71          | 4.02%        | 112.42        |
| 01-Jan-2027 - 31-Dec-2027 | 5,308,423          | 1.64%          | 69           | 1.61%          | 76,933.66          | 4.10%        | 124.24        |
| 01-Jan-2028 - 31-Dec-2028 | 6,485,621          | 2.01%          | 96           | 2.25%          | 67,555.55          | 4.03%        | 136.63        |
| 01-Jan-2029 - 31-Dec-2029 | 6,088,516          | 1.88%          | 87           | 2.04%          | 69,982.95          | 4.00%        | 148.11        |
| 01-Jan-2030 - 31-Dec-2030 | 7,045,137          | 2.18%          | 101          | 2.36%          | 69,753.83          | 4.06%        | 160.49        |
| 01-Jan-2031 - 31-Dec-2031 | 16,641,881         | 5.15%          | 208          | 4.87%          | 80,009.05          | 4.03%        | 172.57        |
| 01-Jan-2032 - 31-Dec-2032 | 9,782,611          | 3.03%          | 117          | 2.74%          | 83,610.06          | 3.96%        | 184.32        |
| 01-Jan-2033 - 31-Dec-2033 | 6,961,512          | 2.15%          | 83           | 1.94%          | 83,873.64          | 3.94%        | 195.92        |
| 01-Jan-2034 - 31-Dec-2034 | 5,203,834          | 1.61%          | 62           | 1.45%          | 83,932.80          | 3.94%        | 208.32        |
| 01-Jan-2035 - 31-Dec-2035 | 21,374,549         | 6.62%          | 268          | 6.27%          | 79,755.78          | 3.64%        | 225.04        |
| 01-Jan-2036 - 31-Dec-2036 | 207,886,023        | 64.34%         | 2,660        | 62.22%         | 78,152.64          | 4.04%        | 231.81        |
| 01-Jan-2037 - 31-Dec-2037 | 14,037,500         | 4.34%          | 203          | 4.75%          | 69,150.25          | 4.40%        | 243.82        |
| 01-Jan-2038 - 31-Dec-2038 | 3,945,697          | 1.22%          | 62           | 1.45%          | 63,640.27          | 5.00%        | 254.64        |
| 01-Jan-2039 - 31-Dec-2039 | 741,004            | 0.23%          | 27           | 0.63%          | 27,444.59          | 3.74%        | 269.96        |
| 01-Jan-2040 - 31-Dec-2040 | 258,831            | 0.08%          | 12           | 0.28%          | 21,569.26          | 5.03%        | 281.00        |
| 01-Jan-2041 - 31-Dec-2041 | 178,618            | 0.06%          | 5            | 0.12%          | 35,723.53          | 5.11%        | 296.63        |
| 01-Jan-2042 - 31-Dec-2042 | 120,241            | 0.04%          | 1            | 0.02%          | 120,241.00         | 4.10%        | 300.00        |
| 01-Jan-2043 - 31-Dec-2043 | 291,964            | 0.09%          | 6            | 0.14%          | 48,660.72          | 4.52%        | 317.52        |
| 01-Jan-2044 - 31-Dec-2044 | 23,774             | 0.01%          | 3            | 0.07%          | 7,924.68           | 4.15%        | 327.02        |
| <b>Total</b>              | <b>323,095,556</b> | <b>100.00%</b> | <b>4,275</b> | <b>100.00%</b> | <b>75,577.91</b>   | <b>4.03%</b> | <b>215.19</b> |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loan Parts | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|--------------------|--------------|---------------|
| NHG          |       | 323,095,556        | 100.00%        | 4,275         | 100.00%        | 75,577.91          | 4.03%        | 215.19        |
| <            | 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%        | -             |
| <b>Total</b> |       | <b>323,095,556</b> | <b>100.00%</b> | <b>4,275</b>  | <b>100.00%</b> | <b>75,577.91</b>   | <b>4.03%</b> | <b>215.19</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 12,938,446         | 4.00%          | 95           | 4.39%          | 136,194.17        | 4.08%        | 213.37        |
| Zeeland       | 6,314,104          | 1.95%          | 46           | 2.12%          | 137,263.12        | 4.08%        | 215.21        |
| Noord-Brabant | 43,397,635         | 13.43%         | 286          | 13.20%         | 151,739.98        | 4.02%        | 216.53        |
| Limburg       | 28,060,932         | 8.69%          | 186          | 8.59%          | 150,865.23        | 4.14%        | 215.68        |
| Friesland     | 13,145,928         | 4.07%          | 99           | 4.57%          | 132,787.15        | 3.86%        | 215.70        |
| Drenthe       | 10,055,701         | 3.11%          | 68           | 3.14%          | 147,877.96        | 4.08%        | 217.30        |
| Overijssel    | 30,170,465         | 9.34%          | 200          | 9.23%          | 150,852.33        | 4.02%        | 216.69        |
| Gelderland    | 35,587,048         | 11.01%         | 234          | 10.80%         | 152,081.40        | 4.04%        | 215.01        |
| Flevoland     | 9,834,483          | 3.04%          | 63           | 2.91%          | 156,102.90        | 4.05%        | 214.20        |
| Utrecht       | 16,566,524         | 5.13%          | 107          | 4.94%          | 154,827.33        | 4.05%        | 211.05        |
| Noord-Holland | 40,350,988         | 12.49%         | 268          | 12.37%         | 150,563.31        | 4.05%        | 216.20        |
| Zuid-Holland  | 76,673,321         | 23.73%         | 514          | 23.73%         | 149,169.89        | 4.00%        | 214.17        |
| unspecified   | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b>  | <b>323,095,556</b> | <b>100.00%</b> | <b>2,166</b> | <b>100.00%</b> | <b>149,166.92</b> | <b>4.03%</b> | <b>215.19</b> |

**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%        | 205.30        |
| Farm house                 | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 657,341            | 0.20%          | 7            | 0.32%          | 93,905.83         | 4.07%        | 205.20        |
| 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                | 12,524,972         | 3.88%          | 95           | 4.39%          | 131,841.81        | 3.99%        | 225.74        |
| 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        | 309,372,206        | 95.75%         | 2,061        | 95.15%         | 150,107.81        | 4.03%        | 214.79        |
| Private Shop               | 186,950            | 0.06%          | 1            | 0.05%          | 186,949.96        | 3.95%        | 229.00        |
| Recreational home          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Unknown                    | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b>               | <b>323,095,556</b> | <b>100.00%</b> | <b>2,166</b> | <b>100.00%</b> | <b>149,166.92</b> | <b>4.03%</b> | <b>215.19</b> |

**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             | 0.05%          | 12           | 0.55%          | 13,690.73         | 3.99%        | 216.21        |
| 25,000       | 50,000             | 0.08%          | 53           | 2.45%          | 41,350.07         | 4.18%        | 214.97        |
| 50,000       | 75,000             | 2.82%          | 142          | 6.56%          | 64,128.27         | 4.09%        | 219.46        |
| 75,000       | 100,000            | 6.62%          | 238          | 10.99%         | 89,841.11         | 4.07%        | 216.30        |
| 100,000      | 125,000            | 10.60%         | 301          | 13.90%         | 113,765.15        | 4.01%        | 213.12        |
| 125,000      | 150,000            | 14.67%         | 344          | 15.88%         | 137,775.04        | 4.06%        | 212.85        |
| 150,000      | 175,000            | 17.34%         | 345          | 15.93%         | 162,430.27        | 4.05%        | 211.44        |
| 175,000      | 200,000            | 17.16%         | 296          | 13.67%         | 187,300.12        | 4.04%        | 216.02        |
| 200,000      | 225,000            | 17.25%         | 262          | 12.10%         | 212,775.64        | 3.97%        | 217.28        |
| 225,000      | 250,000            | 11.92%         | 162          | 7.48%          | 237,793.49        | 4.02%        | 219.09        |
| 250,000      | 275,000            | 0.80%          | 10           | 0.46%          | 257,797.76        | 4.23%        | 222.14        |
| 275,000      | 300,000            | 0.09%          | 1            | 0.05%          | 286,372.53        | 4.61%        | 209.23        |
| 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%        | -             |
| <b>Total</b> | <b>323,095,556</b> | <b>100.00%</b> | <b>2,166</b> | <b>100.00%</b> | <b>149,166.92</b> | <b>4.03%</b> | <b>215.19</b> |