

E-MAC NL 2006-II Investor report April 2018

Cashflow analysis for the period

Total interest received	2,163,122	
Interest received on transaction accounts	(37)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		6,563,085
Company management expenses	17,581	
MPT fee	43,165	
Administration fee	3,785	
Third party fees	19,601	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,775	
Payments under hedging arrangements	2,058,477	
Interest on the Notes	7,576	
Shortfall Class D PDL Repayment	1,350	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,775	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,163,085
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th April 2018	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,100,000	
Available liquidity		4,400,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	28,436,176
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	29,974,527

Collateral

Starting principal balance	201,886,205	
Further Advance purchased	-	
Principal redemptions and repayments	(6,310,120)	
Losses for the period	(1,350)	
Ending principal balance		195,574,734
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-April-18		195,574,734
Redemptions reserved for purchase Further Advances per 25-April-18	-	
Total balance Put Option Notes E-MAC NL 2006-II		195,574,734

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,350	1,350	-
Total	-	1,350	1,350	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.48%	11.76%	8.28%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,277	192,664,063	98.51%
31 - 60 days	8	1,682,547	0.86%
61 - 90 days	2	485,000	0.25%
91 - 120 days	1	107,000	0.05%
120+ days	3	636,125	0.33%
In repossession			
Total	1,291	195,574,734	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,038	1,350	8,515	2,003,311

Characteristics

Number of borrowers	1291		
Number of loanparts	2015		
	(weighted) average	Minimum	Maximum
Loan size borrower	151,491	763	741,457
Loan part size	97,059	763	550,000
Coupon	4.06%	0.38%	6.65%
Remaining maturity (months)	206	2	294
Remaining interest period (months)	78	1	264
Original interest period (months)	178	1	360
Seasoning (months)	117.8	1.0	184.0
Loan to Original Foreclosure Value (2)	74.0%	0.1%	128.0%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018 - 31-Dec-2018	125,444	0.08%	2	0.10%	62,722.04	2.05%	4.44
01-Jan-2019 - 31-Dec-2019	69,934	0.04%	4	0.20%	17,483.60	4.55%	12.88
01-Jan-2020 - 31-Dec-2020	104,073	0.05%	3	0.15%	34,690.88	4.30%	26.23
01-Jan-2021 - 31-Dec-2021	734,490	0.38%	9	0.45%	81,609.98	4.37%	35.80
01-Jan-2022 - 31-Dec-2022	262,606	0.13%	3	0.15%	87,535.33	4.62%	49.08
01-Jan-2023 - 31-Dec-2023	612,116	0.31%	7	0.35%	87,445.14	4.11%	61.66
01-Jan-2024 - 31-Dec-2024	222,265	0.11%	7	0.35%	31,752.18	4.76%	72.98
01-Jan-2025 - 31-Dec-2025	600,132	0.31%	9	0.45%	66,681.32	4.28%	84.82
01-Jan-2026 - 31-Dec-2026	3,219,526	1.65%	35	1.74%	91,986.45	3.91%	96.89
01-Jan-2027 - 31-Dec-2027	546,463	0.28%	10	0.50%	54,646.28	4.22%	108.11
01-Jan-2028 - 31-Dec-2028	2,745,620	1.40%	34	1.69%	80,753.54	4.04%	120.41
01-Jan-2029 - 31-Dec-2029	1,325,133	0.68%	20	0.99%	66,256.63	4.37%	132.25
01-Jan-2030 - 31-Dec-2030	1,839,110	0.94%	24	1.19%	76,629.60	4.21%	144.95
01-Jan-2031 - 31-Dec-2031	4,508,448	2.31%	50	2.48%	90,168.96	4.42%	156.13
01-Jan-2032 - 31-Dec-2032	2,724,615	1.39%	32	1.59%	85,144.21	4.21%	168.04
01-Jan-2033 - 31-Dec-2033	2,191,544	1.12%	24	1.19%	91,314.34	4.50%	180.28
01-Jan-2034 - 31-Dec-2034	2,521,375	1.29%	26	1.29%	96,975.98	4.19%	192.50
01-Jan-2035 - 31-Dec-2035	4,686,850	2.40%	42	2.08%	111,591.66	4.06%	208.69
01-Jan-2036 - 31-Dec-2036	163,742,719	83.72%	1,555	77.17%	105,300.78	4.03%	216.08
01-Jan-2037 - 31-Dec-2037	1,199,840	0.61%	57	2.83%	21,049.82	4.33%	230.07
01-Jan-2038 - 31-Dec-2038	599,300	0.31%	27	1.34%	22,196.31	4.76%	241.49
01-Jan-2039 - 31-Dec-2039	523,369	0.27%	18	0.89%	29,076.06	3.53%	254.08
01-Jan-2040 - 31-Dec-2040	206,333	0.11%	10	0.50%	20,633.29	5.54%	264.30
01-Jan-2041 - 31-Dec-2041	210,791	0.11%	5	0.25%	42,158.13	5.90%	276.82
01-Jan-2042 - 31-Dec-2042	52,638	0.03%	2	0.10%	26,319.11	5.84%	290.42
Total	195,574,734	100.00%	2,015	100.00%	97,059.42	4.06%	206.45

Loan to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		987,363	0.50%	12	0.60%	82,280.24	3.56%	201.70
<	50%	38,644,421	19.76%	533	26.45%	72,503.60	4.08%	209.33
50%	55%	11,005,451	5.63%	121	6.00%	90,954.14	4.13%	212.55
55%	60%	14,393,187	7.36%	163	8.09%	88,301.76	4.10%	205.57
60%	65%	9,654,491	4.94%	81	4.02%	119,191.25	4.21%	206.75
65%	70%	9,846,830	5.03%	99	4.91%	99,462.93	3.92%	199.61
70%	75%	21,637,317	11.06%	179	8.88%	120,878.87	3.94%	207.30
75%	80%	7,843,806	4.01%	77	3.82%	101,867.61	4.05%	204.66
80%	85%	23,951,959	12.25%	173	8.59%	138,450.63	3.72%	211.49
85%	90%	11,646,506	5.96%	101	5.01%	115,311.94	4.10%	204.96
90%	95%	6,316,960	3.23%	75	3.72%	84,226.13	4.27%	203.17
95%	100%	6,711,431	3.43%	66	3.28%	101,688.34	4.39%	199.41
100%	105%	2,869,841	1.47%	31	1.54%	92,575.51	4.42%	202.39
105%	110%	8,520,239	4.36%	82	4.07%	103,905.35	4.39%	200.22
110%	115%	4,452,052	2.28%	47	2.33%	94,724.50	4.18%	200.29
115%	120%	4,607,001	2.36%	50	2.48%	92,140.03	4.36%	193.11
120%	125%	11,602,857	5.93%	114	5.66%	101,779.45	4.04%	207.09
125%	>	883,024	0.45%	11	0.55%	80,274.88	4.64%	217.16
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		195,574,734	100.00%	2,015	100.00%	97,059.42	4.06%	206.45

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,508,826	2.31%	35	2.71%	128,823.61	4.02%	207.45
Utrecht	14,534,213	7.43%	96	7.44%	151,398.05	4.18%	200.55
Zeeland	4,397,664	2.25%	30	2.32%	146,588.81	3.96%	203.51
Zuid-Holland	36,865,111	18.85%	238	18.44%	154,895.43	4.19%	203.87
Flevoland	5,834,330	2.98%	37	2.87%	157,684.59	4.19%	198.99
Friesland	5,336,386	2.73%	36	2.79%	148,232.95	4.25%	210.02
Gelderland	25,053,435	12.81%	162	12.55%	154,650.83	4.07%	210.61
Groningen	6,092,068	3.11%	49	3.80%	124,327.93	3.98%	207.71
Limburg	17,765,958	9.08%	115	8.91%	154,486.59	4.05%	199.42
Noord-Brabant	34,095,658	17.43%	227	17.58%	150,201.14	4.03%	208.87
Noord-Holland	31,242,645	15.97%	194	15.03%	161,044.56	3.91%	209.58
Overijssel	9,848,439	5.04%	72	5.58%	136,783.88	4.01%	211.05
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	195,574,734	100.00%	1,291	100.00%	151,490.89	4.06%	206.45

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	182,764,827	93.45%	1,194	92.49%	153,069.37	4.05%	205.99
Shop/House	172,789	0.09%	1	0.08%	172,789.00	4.62%	223.51
Condominium	11,120,099	5.69%	86	6.66%	129,303.47	4.17%	212.86
Farm House	439,270	0.22%	2	0.15%	219,634.85	4.45%	207.04
Condominium with garage	1,077,750	0.55%	8	0.62%	134,718.75	4.39%	215.16
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	195,574,734	100.00%	1,291	100.00%	151,490.89	4.06%	206.45

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	365,518	27	2.09%	13,537.70	3.87%	206.21
25,000	50,000	2,529,328	61	4.73%	41,464.40	4.09%	209.76
50,000	75,000	6,565,468	101	7.82%	65,004.63	4.06%	210.78
75,000	100,000	16,900,489	189	14.64%	89,420.57	4.19%	208.85
100,000	125,000	20,478,515	182	14.10%	112,519.31	4.08%	205.71
125,000	150,000	25,760,252	186	14.41%	138,495.98	4.09%	206.48
150,000	175,000	26,200,886	160	12.39%	163,755.54	4.13%	209.89
175,000	200,000	19,935,088	105	8.13%	189,857.98	4.00%	202.88
200,000	225,000	17,943,374	84	6.51%	213,611.60	4.08%	200.20
225,000	250,000	12,761,181	53	4.11%	240,777.00	4.17%	208.42
250,000	275,000	11,626,384	44	3.41%	264,236.00	4.11%	200.58
275,000	300,000	10,110,332	35	2.71%	288,866.64	4.18%	209.63
300,000	325,000	5,039,437	16	1.24%	314,964.80	3.76%	206.35
325,000	350,000	5,024,834	15	1.16%	334,888.95	3.94%	209.85
350,000	375,000	1,826,500	5	0.39%	365,300.00	3.24%	209.92
375,000	400,000	2,334,998	6	0.46%	389,166.33	3.73%	215.82
400,000	425,000	2,450,069	6	0.46%	408,344.76	4.08%	216.24
425,000	450,000	3,105,901	7	0.54%	443,700.13	4.15%	217.25
450,000	475,000	1,836,008	4	0.31%	459,001.94	3.17%	217.25
475,000	500,000	961,717	2	0.15%	480,858.47	3.85%	216.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.15%	538,500.00	2.75%	156.09
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	>	741,457	1	0.38%	741,456.69	4.50%	217.00
Total	195,574,734	100.00%	1,291	100.00%	151,490.89	4.06%	206.45