

E-MAC NL 2006-II Investor report April 2019

Cashflow analysis for the period

Total interest received	1,822,812	
Interest received on transaction accounts	(37)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		6,222,776
Company management expenses	27,561	
MPT fee	36,455	
Administration fee	3,242	
Third party fees	15,010	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,775	
Payments under hedging arrangements	1,719,901	
Interest on the Notes	7,261	
Shortfall Class D PDL Repayment	1,797	
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		1,822,776
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th April 2019	-	
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	29,145,330
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	30,683,681

Collateral

Starting principal balance	172,920,474	
Further Advance purchased	-	
Principal redemptions and repayments	(5,935,827)	
Losses for the period	(1,797)	
Ending principal balance		166,982,851
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-April-19		166,982,851
Redemptions reserved for purchase Further Advances per 25-April-19	-	
Total balance Put Option Notes E-MAC NL 2006-II		166,982,851

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,797	1,797	-
Total	-	1,797	1,797	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.77%	12.89%	8.78%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,129	166,271,597	99.57%
31 - 60 days	2	303,000	0.18%
61 - 90 days	1	200,253	0.12%
91 - 120 days	-	-	0.00%
120+ days	1	208,000	0.12%
In repossession			
Total	1,133	166,982,851	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	25,244	1,797	10,600	1,977,014

Characteristics

Number of borrowers	1133		
Number of loanparts	1746		
	(weighted) average	Minimum	Maximum
Loan size borrower	147,381	763	732,489
Loan part size	95,637	763	550,000
Coupon	3.99%	0.38%	6.65%
Remaining maturity (months)	195	1	282
Remaining interest period (months)	69	1	252
Original interest period (months)	179	1	360
Seasoning (months)	125.2	3.0	196.0
Loan to Original Foreclosure Value (2)	73.2%	0.1%	128.0%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	155,735	0.09%	6	0.34%	25,955.84	2.96%	2.59
01-Jan-2020 - 31-Dec-2020	85,298	0.05%	2	0.11%	42,649.00	4.26%	13.84
01-Jan-2021 - 31-Dec-2021	543,752	0.33%	6	0.34%	90,625.33	4.40%	24.08
01-Jan-2022 - 31-Dec-2022	223,606	0.13%	2	0.11%	111,803.00	4.48%	37.45
01-Jan-2023 - 31-Dec-2023	604,516	0.36%	7	0.40%	86,359.43	4.11%	49.69
01-Jan-2024 - 31-Dec-2024	173,878	0.10%	6	0.34%	28,979.59	4.05%	59.86
01-Jan-2025 - 31-Dec-2025	500,831	0.30%	8	0.46%	62,603.84	4.38%	73.17
01-Jan-2026 - 31-Dec-2026	3,069,665	1.84%	34	1.95%	90,284.27	3.75%	84.98
01-Jan-2027 - 31-Dec-2027	331,642	0.20%	6	0.34%	55,273.75	4.24%	96.87
01-Jan-2028 - 31-Dec-2028	2,348,360	1.41%	28	1.60%	83,870.01	3.96%	108.35
01-Jan-2029 - 31-Dec-2029	1,141,194	0.68%	17	0.97%	67,129.04	4.23%	119.98
01-Jan-2030 - 31-Dec-2030	1,315,181	0.79%	18	1.03%	73,065.60	4.22%	133.09
01-Jan-2031 - 31-Dec-2031	3,656,625	2.19%	44	2.52%	83,105.11	4.38%	144.13
01-Jan-2032 - 31-Dec-2032	2,508,142	1.50%	30	1.72%	83,604.72	4.25%	155.99
01-Jan-2033 - 31-Dec-2033	1,841,821	1.10%	22	1.26%	83,719.12	4.33%	168.66
01-Jan-2034 - 31-Dec-2034	1,948,378	1.17%	21	1.20%	92,779.93	4.21%	180.64
01-Jan-2035 - 31-Dec-2035	4,339,752	2.60%	38	2.18%	114,204.01	3.91%	196.85
01-Jan-2036 - 31-Dec-2036	139,872,713	83.76%	1,352	77.43%	103,456.15	3.97%	204.09
01-Jan-2037 - 31-Dec-2037	1,041,962	0.62%	50	2.86%	20,839.24	4.14%	218.03
01-Jan-2038 - 31-Dec-2038	475,191	0.28%	22	1.26%	21,599.61	4.54%	229.86
01-Jan-2039 - 31-Dec-2039	431,762	0.26%	14	0.80%	30,840.16	2.56%	241.59
01-Jan-2040 - 31-Dec-2040	126,117	0.08%	7	0.40%	18,016.64	4.83%	252.80
01-Jan-2041 - 31-Dec-2041	195,114	0.12%	4	0.23%	48,778.42	5.90%	264.94
01-Jan-2042 - 31-Dec-2042	51,616	0.03%	2	0.11%	25,808.21	5.84%	278.42
Total	166,982,851	100.00%	1,746	100.00%	95,637.37	3.99%	194.51

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		792,591	0.47%	10	0.57%	79,259.06	3.79%	186.99
<	50%	34,743,934	20.81%	484	27.72%	71,784.99	4.06%	197.79
50%	55%	10,260,700	6.14%	120	6.87%	85,505.83	4.12%	198.59
55%	60%	11,448,492	6.86%	125	7.16%	91,587.94	4.08%	193.49
60%	65%	7,251,499	4.34%	70	4.01%	103,592.84	4.27%	192.60
65%	70%	8,896,177	5.33%	90	5.15%	98,846.41	3.92%	191.05
70%	75%	18,608,109	11.14%	147	8.42%	126,585.77	3.81%	195.64
75%	80%	6,653,101	3.98%	64	3.67%	103,954.70	3.93%	194.67
80%	85%	20,538,889	12.30%	156	8.93%	131,659.54	3.56%	198.55
85%	90%	10,091,852	6.04%	87	4.98%	115,998.30	4.01%	191.37
90%	95%	5,436,323	3.26%	65	3.72%	83,635.74	4.40%	190.52
95%	100%	4,749,286	2.84%	48	2.75%	98,943.45	4.14%	188.79
100%	105%	4,678,858	2.80%	44	2.52%	106,337.69	4.38%	196.24
105%	110%	4,917,206	2.94%	53	3.04%	92,777.48	4.31%	180.70
110%	115%	3,412,651	2.04%	34	1.95%	100,372.10	4.15%	186.81
115%	120%	3,984,941	2.39%	44	2.52%	90,566.85	4.13%	181.54
120%	125%	9,635,217	5.77%	94	5.38%	102,502.31	3.90%	195.55
125%	>	883,024	0.53%	11	0.63%	80,274.88	4.02%	205.16
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		166,982,851	100.00%	1,746	100.00%	95,637.37	3.99%	194.51

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,680,387	2.20%	31	2.74%	118,722.15	3.69%	193.61
Utrecht	12,592,944	7.54%	84	7.41%	149,916.00	4.13%	188.90
Zeeland	3,934,207	2.36%	27	2.38%	145,711.36	3.81%	194.00
Zuid-Holland	32,454,484	19.44%	215	18.98%	150,951.09	4.11%	191.48
Flevoland	4,855,589	2.91%	30	2.65%	161,852.98	4.06%	184.39
Friesland	4,189,617	2.51%	28	2.47%	149,629.16	4.32%	197.47
Gelderland	20,944,592	12.54%	141	12.44%	148,543.21	3.91%	198.15
Groningen	5,193,878	3.11%	42	3.71%	123,663.77	4.06%	198.88
Limburg	15,526,333	9.30%	103	9.09%	150,741.10	3.98%	186.29
Noord-Brabant	28,489,948	17.06%	197	17.39%	144,619.03	3.99%	196.35
Noord-Holland	27,071,911	16.21%	173	15.27%	156,485.03	3.84%	198.57
Overijssel	7,848,960	4.70%	61	5.38%	128,671.48	3.95%	201.40
Unspecified	200,000	0.12%	1	0.09%	200,000.00	4.60%	205.00
Total	166,982,851	100.00%	1,133	100.00%	147,381.16	3.99%	194.51

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	155,502,591	93.12%	1,045	92.23%	148,806.31	3.98%	194.05
Shop/House	168,957	0.10%	1	0.09%	168,957.00	4.60%	210.48
Condominium	10,155,783	6.08%	79	6.97%	128,554.22	4.04%	200.60
Farm House	396,519	0.24%	2	0.18%	198,259.75	4.47%	195.67
Condominium with garage	759,000	0.45%	6	0.53%	126,500.00	4.36%	202.82
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	166,982,851	100.00%	1,133	100.00%	147,381.16	3.99%	194.51

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	0.17%	24	2.12%	11,847.66	3.78%	186.68
25,000	50,000	1.51%	64	5.65%	39,356.55	3.98%	199.15
50,000	75,000	3.65%	94	8.30%	64,840.89	4.12%	198.96
75,000	100,000	9.36%	176	15.53%	88,847.06	4.07%	196.69
100,000	125,000	11.15%	165	14.56%	112,857.01	4.09%	194.86
125,000	150,000	12.95%	156	13.77%	138,627.52	4.05%	194.11
150,000	175,000	13.17%	135	11.92%	162,902.44	4.01%	198.85
175,000	200,000	10.35%	91	8.03%	189,957.85	3.93%	191.70
200,000	225,000	9.17%	72	6.35%	212,773.19	3.97%	187.04
225,000	250,000	5.90%	41	3.62%	240,145.51	4.10%	197.80
250,000	275,000	4.90%	31	2.74%	263,976.88	4.09%	185.02
275,000	300,000	5.37%	31	2.74%	289,254.07	4.11%	196.69
300,000	325,000	4.076,080	13	1.15%	313,544.59	3.76%	194.71
325,000	350,000	3,353,732	10	0.88%	335,373.23	3.76%	194.58
350,000	375,000	1,462,500	4	0.35%	365,625.00	2.88%	204.41
375,000	400,000	1,957,500	5	0.44%	391,500.00	3.61%	203.59
400,000	425,000	2,043,750	5	0.44%	408,750.00	3.72%	204.29
425,000	450,000	3,105,901	7	0.62%	443,700.13	4.11%	190.92
450,000	475,000	1,836,008	4	0.35%	459,001.94	3.17%	205.25
475,000	500,000	961,513	2	0.18%	480,756.74	3.85%	204.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.18%	538,500.00	2.75%	144.09
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	>	732,489	1	0.09%	732,488.76	4.50%	205.00
Total	166,982,851	100.00%	1,133	100.00%	147,381.16	3.99%	194.51