

E-MAC NL 2006-II Investor report April 2020

Cashflow analysis for the period

Total interest received	1,725,047	
Interest received on transaction accounts	(35)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		6,125,012
Company management expenses	23,079	
MPT fee	32,317	
Administration fee	2,882	
Third party fees	31,976	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	1,615,972	
Interest on the Notes	5,248	
Shortfall Class D PDL Repayment	1,731	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,903	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,725,012
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 28th April 2020	-	
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	28,764,764
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	30,303,115

Collateral

Starting principal balance	151,995,616	
Further Advance purchased	-	
Principal redemptions and repayments	(5,891,873)	
Losses for the period	(1,731)	
Ending principal balance		146,102,011
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-April-20		146,102,011
Redemptions reserved for purchase Further Advances per 28-April-20	-	
Total balance Put Option Notes E-MAC NL 2006-II		146,102,011

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,731	1,731	-
Total	-	1,731	1,731	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.89%	14.49%	9.05%

Delinquency table	Number of loans	Balance	Percentage of total
Current	998	145,560,411	99.63%
31 - 60 days	1	150,000	0.10%
61 - 90 days	2	183,600	0.13%
91 - 120 days	-	-	0.00%
120+ days	1	208,000	0.14%
In repossession	-	-	-
Total	1,002	146,102,011	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	15,258	1,731	4,700	1,955,236

Characteristics

Number of borrowers	1002		
Number of loanparts	1530		
	(weighted) average	Minimum	Maximum
Loan size borrower	145,810	1,251	723,109
Loan part size	95,492	1,155	550,000
Coupon	3.93%	0.30%	6.65%
Remaining maturity (months)	183	10	270
Remaining interest period (months)	60	1	240
Original interest period (months)	177	1	360
Seasoning (months)	134.5	1.0	208.0
Loan to Original Foreclosure Value (1)	73.1%	0.1%	127.7%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	125,000	0.09%	1	0.07%	125,000.00	3.08%	168.00
Annuity	3,322,635	2.27%	58	3.79%	57,286.81	4.27%	178.16
Interest Only	123,660,865	84.64%	1,232	80.52%	100,374.08	3.91%	187.83
Investment	945,490	0.65%	8	0.52%	118,186.28	3.97%	188.88
Life	13,696,325	9.37%	164	10.72%	83,514.18	4.01%	146.98
Life (external policy)	231,266	0.16%	2	0.13%	115,633.00	4.73%	121.41
Linear	154,736	0.11%	4	0.26%	38,684.02	4.40%	137.31
Savings	584,796	0.40%	12	0.78%	48,733.00	4.44%	146.08
STAR Aflossingsvrij	1,512,945	1.04%	25	1.63%	60,517.81	3.89%	170.27
Universal Life	1,867,953	1.28%	24	1.57%	77,831.39	3.67%	148.84
Total	146,102,011	100.00%	1,530	100.00%	95,491.51	3.93%	182.76

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,980,640	4.78%	64	4.18%	109,072.49	1.48%	187.37
12	4,043,149	2.77%	37	2.42%	109,274.29	2.65%	186.25
24	154,000	0.11%	2	0.13%	77,000.00	2.85%	192.00
24	1,791,851	1.23%	23	1.50%	77,906.58	2.74%	189.07
36	-	0.00%	-	0.00%	-	0.00%	-
48	60	0.00%	-	0.00%	-	0.00%	-
48	12,482,059	8.54%	114	7.45%	109,491.75	3.45%	188.55
60	4,457,686	3.05%	31	2.03%	143,796.32	3.29%	176.17
72	2,132,781	1.46%	20	1.31%	106,639.05	3.55%	155.33
84	-	0.00%	-	0.00%	-	0.00%	-
96	108	0.00%	-	0.00%	-	0.00%	-
108	120	0.00%	-	0.00%	-	0.00%	-
120	20,291,423	13.89%	204	13.33%	99,467.76	3.57%	184.86
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
168	14,340,868	9.82%	161	10.52%	89,073.71	4.32%	178.66
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	240	0.00%	-	0.00%	-	0.00%	-
228	76,282,123	52.21%	838	54.77%	91,028.79	4.37%	181.97
240	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	300	0.17%	3	0.20%	82,511.65	4.54%	174.15
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	-	0.00%	-	0.00%	-	0.00%	-
348	2,897,896	1.98%	33	2.16%	87,815.04	4.81%	195.20
360	-	0.00%	-	0.00%	-	0.00%	-
Total	146,102,011	100.00%	1,530	100.00%	95,491.51	3.93%	182.76

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,440,826	7.15%	110	7.19%	94,916.60	1.67%	184.63
2.50%	2.75%	4,709,192	3.22%	46	3.01%	102,373.73	2.62%	180.84
2.75%	3.00%	6,190,214	5.61%	80	5.23%	102,377.67	2.90%	188.55
3.00%	3.25%	5,381,747	4.78%	47	3.07%	114,505.24	3.13%	187.30
3.25%	3.50%	6,960,714	4.76%	61	3.99%	114,110.06	3.37%	186.17
3.50%	3.75%	5,500,328	3.78%	48	3.14%	114,590.17	3.68%	179.40
3.75%	4.00%	10,177,364	6.97%	115	7.52%	88,498.82	3.95%	186.70
4.00%	4.25%	25,931,525	17.75%	294	19.22%	88,202.47	4.16%	180.01
4.25%	4.50%	45,362,723	31.05%	460	30.07%	98,614.62	4.40%	180.83
4.50%	4.75%	14,356,225	9.83%	142	9.28%	101,100.18	4.63%	180.37
4.75%	5.00%	4,958,357	3.39%	64	4.18%	77,474.33	4.89%	185.49
5.00%	5.25%	3,150,976	2.16%	30	1.96%	105,032.53	5.12%	189.69
5.25%	5.50%	461,624	0.32%	15	0.98%	30,774.94	5.41%	198.70
5.50%	5.75%	70,423	0.05%	3	0.20%	23,474.36	5.64%	214.81
5.75%	6.00%	244,354	0.17%	6	0.39%	40,725.69	5.91%	232.14
6.00%	6.25%	61,170	0.04%	3	0.20%	20,390.06	6.14%	250.61
6.25%	6.50%	97,250	0.07%	4	0.26%	24,312.50	6.35%	206.68
6.50%	6.75%	47,000	0.03%	2	0.13%	23,500.00	6.62%	232.98
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		146,102,011	100.00%	1,530	100.00%	95,491.51	3.93%	182.76

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,980,640	4.78%	64	4.18%	109,072.49	1.48%	187.37
<	01/01/2021	3,562,629	2.44%	36	2.35%	98,961.91	3.52%	179.39
01/01/2021	01/01/2022	21,919,045	15.00%	212	13.86%	103,391.72	4.07%	179.81
01/01/2022	01/01/2023	5,645,118	3.86%	66	4.31%	85,532.10	3.34%	185.49
01/01/2023	01/01/2024	4,862,439	3.33%	40	2.61%	121,560.97	3.21%	181.93
01/01/2024	01/01/2025	1,839,197	1.28%	17	1.11%	108,188.05	3.13%	183.95
01/01/2025	01/01/2026	6,323,061	4.33%	72	4.71%	87,820.29	4.02%	175.30
01/01/2026	01/01/2027	76,390,342	52.29%	830	54.25%	92,036.56	4.36%	182.05
01/01/2027	01/01/2028	8,574,771	5.87%	88	5.75%	97,440.58	3.64%	187.60
01/01/2028	01/01/2029	3,552,784	2.43%	36	2.35%	98,688.45	3.34%	190.82
01/01/2029	01/01/2030	811,699	0.56%	11	0.72%	73,790.81	2.91%	200.07
01/01/2030	01/01/2031	954,131	0.65%	10	0.65%	95,413.07	2.61%	181.53
01/01/2031	01/01/2032	247,535	0.17%	3	0.20%	82,511.65	4.54%	173.55
01/01/2032	01/01/2033	66,250	0.05%	1	0.07%	66,250.00	2.38%	144.00
01/01/2033	01/01/2034	123,600	0.08%	2	0.13%	61,800.21	3.30%	182.00
01/01/2034	01/01/2035	-	0.00%	-	0.00%	-	0.00%	-
01/01/2035	01/01/2036	127,250	0.09%	1	0.07%	127,250.00	4.15%	193.00
01/01/2036	01/01/2037	4,056,338	2.78%	38	2.48%	106,745.75	4.50%	193.78
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	40,181	0.03%	2	0.13%	20,090.67	6.42%	224.55
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	25,000	0.02%	1	0.07%	25,000.00	6.60%	240.00
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	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	>	-	0.00%	-	0.00%	-	0.00%	-
Total		146,102,011	100.00%	1,530	100.00%	95,491.51	3.93%	182.76

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2021 - 31-Dec-2021	402,810	0.28%	5	0.33%	80,561.94	4.41%	12.22
01-Jan-2022 - 31-Dec-2022	223,606	0.15%	2	0.13%	111,803.00	4.48%	25.45
01-Jan-2023 - 31-Dec-2023	579,516	0.40%	6	0.39%	96,586.00	4.10%	37.71
01-Jan-2024 - 31-Dec-2024	161,021	0.11%	5	0.33%	32,204.13	3.84%	47.58
01-Jan-2025 - 31-Dec-2025	439,991	0.30%	7	0.46%	62,855.81	4.37%	61.28
01-Jan-2026 - 31-Dec-2026	2,678,891	1.83%	31	2.03%	86,415.85	3.69%	73.09
01-Jan-2027 - 31-Dec-2027	324,200	0.22%	6	0.39%	54,033.28	4.23%	84.86
01-Jan-2028 - 31-Dec-2028	2,228,132	1.53%	27	1.76%	82,523.42	3.92%	96.49
01-Jan-2029 - 31-Dec-2029	1,050,263	0.72%	16	1.05%	65,641.44	4.22%	108.08
01-Jan-2030 - 31-Dec-2030	1,074,913	0.74%	15	0.98%	71,660.86	4.20%	121.38
01-Jan-2031 - 31-Dec-2031	3,139,759	2.15%	38	2.48%	82,625.25	4.35%	132.07
01-Jan-2032 - 31-Dec-2032	1,983,718	1.36%	25	1.63%	79,348.71	4.04%	143.88
01-Jan-2033 - 31-Dec-2033	1,726,980	1.18%	21	1.37%	82,237.13	3.76%	156.72
01-Jan-2034 - 31-Dec-2034	1,752,449	1.20%	18	1.18%	97,358.30	4.02%	168.80
01-Jan-2035 - 31-Dec-2035	3,685,560	2.52%	32	2.09%	115,173.76	3.88%	184.86
01-Jan-2036 - 31-Dec-2036	122,554,416	83.88%	1,188	77.65%	103,160.28	3.92%	192.11
01-Jan-2037 - 31-Dec-2037	915,493	0.63%	44	2.88%	20,806.67	3.87%	205.87
01-Jan-2038 - 31-Dec-2038	456,720	0.31%	21	1.37%	21,748.58	4.52%	217.85
01-Jan-2039 - 31-Dec-2039	384,494	0.26%	11	0.72%	34,954.04	2.27%	229.89
01-Jan-2040 - 31-Dec-2040	121,610	0.08%	7	0.46%	17,372.85	3.81%	240.86
01-Jan-2041 - 31-Dec-2041	166,935	0.11%	3	0.20%	55,645.00	5.92%	253.07
01-Jan-2042 - 31-Dec-2042	50,534	0.03%	2	0.13%	25,266.78	5.84%	266.43
Total	146,102,011	100.00%	1,530	100.00%	95,491.51	3.93%	182.76

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		664,211	0.45%	8	0.52%	83,026.35	3.73%	177.31
<	50%	30,567,292	20.92%	445	29.08%	68,690.54	4.01%	185.32
50%	55%	7,919,572	5.42%	86	5.62%	92,088.04	4.14%	187.10
55%	60%	10,844,887	7.42%	120	7.84%	90,374.06	4.03%	182.06
60%	65%	6,214,668	4.25%	59	3.86%	105,333.35	4.12%	185.96
65%	70%	8,512,546	5.83%	81	5.29%	105,093.15	3.89%	179.15
70%	75%	16,971,459	11.62%	137	8.95%	123,879.26	3.80%	184.83
75%	80%	5,858,040	4.01%	57	3.73%	102,772.62	3.85%	178.28
80%	85%	17,432,061	11.93%	126	8.24%	138,349.69	3.44%	187.74
85%	90%	9,023,632	6.18%	77	5.03%	117,190.02	4.03%	184.47
90%	95%	4,807,623	3.29%	63	4.12%	76,311.47	4.37%	178.60
95%	100%	3,780,076	2.59%	38	2.48%	99,475.67	3.91%	171.94
100%	105%	4,058,220	2.78%	37	2.42%	109,681.63	4.43%	181.77
105%	110%	4,169,407	2.85%	43	2.81%	98,730.39	4.25%	183.83
110%	115%	2,473,443	1.69%	22	1.44%	112,429.21	3.72%	179.48
115%	120%	3,356,731	2.30%	37	2.42%	90,722.47	4.03%	165.25
120%	125%	8,770,962	6.00%	86	5.62%	101,987.93	3.83%	183.03
125%	>	687,184	0.47%	8	0.52%	85,897.96	4.14%	193.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		146,102,011	100.00%	1,530	100.00%	95,491.51	3.93%	182.76

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,472,794	2.38%	29	2.89%	119,751.50	3.67%	180.88
Utrecht	10,498,069	7.19%	72	7.19%	145,806.52	4.11%	179.92
Zeeland	3,721,121	2.55%	25	2.50%	148,844.85	3.72%	181.61
Zuid-Holland	28,461,839	19.48%	190	18.96%	149,799.15	4.05%	179.45
Flevoland	4,596,507	3.15%	29	2.89%	158,500.23	3.98%	176.82
Friesland	3,754,468	2.57%	25	2.50%	150,178.73	4.20%	185.68
Gelderland	17,913,066	12.26%	124	12.38%	144,460.21	3.88%	187.01
Groningen	4,832,011	3.31%	39	3.89%	123,897.72	4.07%	186.49
Limburg	14,379,395	9.84%	96	9.58%	149,785.36	3.94%	173.88
Noord-Brabant	24,666,899	16.88%	173	17.27%	142,582.08	3.90%	184.96
Noord-Holland	23,349,618	15.98%	148	14.77%	157,767.69	3.77%	186.58
Overijssel	6,456,425	4.42%	52	5.19%	124,162.02	3.92%	189.23
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	146,102,011	100.00%	1,002	100.00%	145,810.39	3.93%	182.76

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	135,658,835	92.85%	921	91.92%	147,295.15	3.93%	182.30
Shop/House	165,780	0.11%	1	0.10%	165,780.00	4.57%	197.44
Condominium	9,153,538	6.27%	72	7.19%	127,132.47	3.92%	188.57
Farm House	364,858	0.25%	2	0.20%	182,428.93	4.48%	184.77
Condominium with garage	759,000	0.52%	6	0.60%	126,500.00	4.36%	190.82
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	146,102,011	100.00%	1,002	100.00%	145,810.39	3.93%	182.76

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	345,810	27	2.69%	12,807.77	3.74%	180.27
25,000	50,000	2,360,150	61	6.09%	38,690.98	3.97%	185.61
50,000	75,000	6,092,240	94	9.38%	64,811.06	4.11%	187.31
75,000	100,000	13,020,570	147	14.67%	88,575.30	4.02%	184.73
100,000	125,000	15,737,593	140	13.97%	112,411.38	4.06%	181.91
125,000	150,000	18,577,014	134	13.37%	138,634.44	3.96%	184.56
150,000	175,000	18,984,658	116	11.58%	163,660.84	3.95%	186.82
175,000	200,000	16,290,786	86	8.58%	189,427.74	3.92%	179.51
200,000	225,000	12,535,551	59	5.89%	212,466.97	3.84%	172.33
225,000	250,000	9,862,625	41	4.09%	240,551.83	4.08%	184.38
250,000	275,000	5,541,208	21	2.10%	263,867.06	3.86%	175.97
275,000	300,000	8,674,380	30	2.99%	289,146.01	4.04%	183.51
300,000	325,000	3,150,674	10	1.00%	315,067.39	3.55%	187.96
325,000	350,000	3,387,751	10	1.00%	338,775.11	3.88%	185.60
350,000	375,000	1,107,500	3	0.30%	369,166.67	2.34%	192.33
375,000	400,000	1,572,500	4	0.40%	393,125.00	3.41%	191.74
400,000	425,000	2,043,750	5	0.50%	408,750.00	3.62%	192.29
425,000	450,000	2,669,836	6	0.60%	444,972.65	3.78%	181.45
450,000	475,000	1,386,008	3	0.30%	462,002.58	3.79%	193.33
475,000	500,000	961,300	2	0.20%	480,650.13	3.85%	192.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.20%	538,500.00	2.71%	132.09
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	>	723,109	1	0.10%	723,108.86	4.50%	193.00
Total	146,102,011	100.00%	1,002	100.00%	145,810.39	3.93%	182.76