

**E-MAC NL 2006-II Investor report January 2019**

**Cashflow analysis for the period**

Total interest received	1,964,134	
Interest received on transaction accounts	(37)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
<b>Total funds available</b>		<b>6,364,097</b>
Company management expenses	-	
MPT fee	38,181	
Administration fee	3,386	
Third party fees	10,915	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	1,867,130	
Interest on the Notes	7,434	
Shortfall Class D PDL Repayment	25,244	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,903	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
<b>Total funds distributed</b>		<b>1,964,097</b>
<b>Available after distribution of funds</b>		<b>4,400,000</b>
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th January 2019	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,100,000	
<b>Available liquidity</b>		<b>4,400,000</b>
Net cashflow		-

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction:</b>	
Unpaid Swap Subordinated Amount	29,259,884
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
<b>Total</b>	<b>30,798,236</b>

**Collateral**

Starting principal balance	180,574,940	
Further Advance purchased	-	
Principal redemptions and repayments	(7,629,222)	
Losses for the period	(25,244)	
<b>Ending principal balance</b>		<b>172,920,474</b>
Balance Reset Participation	-	
<b>Total balance collateral E-MAC NL 2006-II as per 01-January-19</b>		<b>172,920,474</b>
Redemptions reserved for purchase Further Advances per 25-January-19	-	
<b>Total balance Put Option Notes E-MAC NL 2006-II</b>		<b>172,920,474</b>

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	25,244	25,244	-
<b>Total</b>	-	25,244	25,244	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	14.14%	15.77%	8.69%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,164	172,157,474	99.56%
31 - 60 days	2	555,000	0.32%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	1	208,000	0.12%
In repossession	-	-	-
<b>Total</b>	<b>1,167</b>	<b>172,920,474</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	25,244	29,644	1,985,818

**Characteristics**

Number of borrowers	1167		
Number of loanparts	1804		
	(weighted) average	Minimum	Maximum
Loan size borrower	148,175	763	734,769
Loan part size	95,854	763	550,000
Coupon	4.00%	0.38%	6.65%
Remaining maturity (months)	198	2	285
Remaining interest period (months)	71	1	255
Original interest period (months)	179	1	360
Seasoning (months)	123.9	1.0	193.0
Loan to Original Foreclosure Value (2)	73.2%	0.1%	128.0%

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	125,000	0.07%	1	0.06%	125,000.00	6.60%	183.00
Annuity	3,915,660	2.26%	67	3.71%	58,442.68	4.31%	189.76
Hybride (switch)	94,853	0.05%	1	0.06%	94,852.95	5.45%	208.00
Interest Only	145,547,640	84.17%	1,450	80.38%	100,377.68	3.98%	202.88
Investment	1,165,957	0.67%	10	0.55%	116,595.68	4.05%	196.40
Life	17,355,534	10.04%	205	11.36%	84,661.14	4.11%	162.06
Life (external policy)	231,266	0.13%	2	0.11%	115,633.00	4.73%	136.41
Linear	185,507	0.11%	4	0.22%	46,376.69	4.39%	152.74
Savings	691,561	0.40%	13	0.72%	53,196.97	4.55%	162.48
STAR Aflossingsvrij	1,578,304	0.91%	26	1.44%	60,704.00	4.02%	186.17
Universal Life	2,029,194	1.17%	25	1.39%	81,167.77	3.56%	166.52
<b>Total</b>	<b>172,920,474</b>	<b>100.00%</b>	<b>1,804</b>	<b>100.00%</b>	<b>95,853.92</b>	<b>4.00%</b>	<b>197.55</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	7,311,429	4.23%	68	3.77%	107,521.01	1.58%	203.55
12	5,740,611	3.32%	52	2.88%	110,396.37	2.44%	198.14
24	190,000	0.11%	2	0.11%	95,000.00	2.85%	207.00
36	2,203,128	1.27%	25	1.39%	88,125.12	3.23%	205.74
48	-	0.00%	-	0.00%	-	0.00%	-
60	14,267,526	8.25%	131	7.26%	108,912.41	3.59%	202.31
72	4,650,510	2.69%	33	1.83%	140,924.56	3.31%	191.28
84	2,699,695	1.56%	30	1.66%	89,989.83	4.78%	175.67
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	21,374,486	12.36%	217	12.03%	98,499.94	3.66%	199.44
132	-	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%	-
180	18,143,858	10.49%	203	11.25%	89,378.61	4.36%	192.89
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	-	0.00%	-	0.00%	-	0.00%	-
240	93,042,326	53.81%	1,005	55.71%	92,579.43	4.37%	197.13
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	247,792	0.14%	3	0.17%	82,597.48	4.58%	189.17
300	-	0.00%	-	0.00%	-	0.00%	-
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	3,049,112	1.78%	35	1.94%	87,117.48	4.81%	210.08
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>172,920,474</b>	<b>100.00%</b>	<b>1,804</b>	<b>100.00%</b>	<b>95,853.92</b>	<b>4.00%</b>	<b>197.55</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	11,071,630	6.40%	113	6.26%	97,979.03	1.63%	196.12
2,50%	2,75%	3,675,024	2.13%	34	1.88%	108,088.94	2.63%	199.35
2,75%	3,00%	8,114,287	4.69%	74	4.10%	109,652.53	2.91%	203.65
3,00%	3,25%	4,326,722	2.50%	41	2.27%	105,529.81	3.16%	201.17
3,25%	3,50%	8,405,933	4.86%	77	4.27%	109,167.96	3.37%	201.20
3,50%	3,75%	6,492,393	3.75%	57	3.16%	113,901.63	3.66%	196.26
3,75%	4,00%	13,075,939	7.56%	146	8.09%	89,561.23	3.95%	202.36
4,00%	4,25%	32,915,382	19.03%	365	20.23%	90,179.13	4.16%	196.45
4,25%	4,50%	55,829,489	32.29%	553	30.65%	100,957.48	4.40%	194.75
4,50%	4,75%	16,513,571	9.55%	163	9.04%	101,310.25	4.63%	195.69
4,75%	5,00%	6,777,782	3.92%	84	4.66%	80,687.89	4.89%	202.12
5,00%	5,25%	3,204,331	1.85%	32	1.77%	100,135.34	5.12%	204.83
5,25%	5,50%	728,742	0.42%	19	1.05%	38,354.84	5.40%	211.88
5,50%	5,75%	170,421	0.10%	8	0.44%	21,302.61	5.66%	220.28
5,75%	6,00%	505,656	0.29%	11	0.61%	45,968.77	5.93%	228.50
6,00%	6,25%	418,273	0.24%	13	0.72%	32,174.86	6.21%	194.37
6,25%	6,50%	522,899	0.30%	11	0.61%	47,536.28	6.35%	195.18
6,50%	6,75%	172,000	0.10%	3	0.17%	57,333.33	6.61%	200.76
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>172,920,474</b>	<b>100.00%</b>	<b>1,804</b>	<b>100.00%</b>	<b>95,853.92</b>	<b>4.00%</b>	<b>197.55</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		7,311,429	4.23%	68	3.77%	107,521.01	1.58%	203.55
<		-	0.00%	-	0.00%	-	0.00%	-
1-1-2019	1-1-2019	-	0.00%	-	0.00%	-	0.00%	-
1-1-2020	1-1-2020	7,762,872	4.49%	84	4.66%	92,415.14	3.27%	198.80
1-1-2021	1-1-2021	4,301,394	2.49%	48	2.66%	89,612.37	4.36%	188.63
1-1-2022	1-1-2022	24,076,331	13.92%	235	13.03%	102,452.47	4.25%	194.14
1-1-2023	1-1-2023	5,361,571	3.10%	59	3.27%	90,874.08	3.57%	199.62
1-1-2024	1-1-2024	4,857,459	2.81%	40	2.22%	121,436.48	3.24%	192.45
1-1-2025	1-1-2025	1,432,376	0.83%	15	0.83%	95,491.74	3.56%	200.51
1-1-2026	1-1-2026	6,758,997	3.91%	74	4.10%	91,337.80	4.20%	189.06
1-1-2027	1-1-2027	93,708,143	54.19%	1,001	55.49%	93,614.53	4.35%	197.33
1-1-2028	1-1-2028	8,886,987	5.14%	92	5.10%	96,597.69	3.68%	203.24
1-1-2029	1-1-2029	3,892,638	2.25%	39	2.16%	99,811.24	3.32%	204.99
1-1-2030	1-1-2030	-	0.00%	-	0.00%	-	0.00%	-
1-1-2031	1-1-2031	69,762	0.04%	1	0.06%	69,762.00	4.50%	136.00
1-1-2032	1-1-2032	272,794	0.16%	4	0.22%	68,198.53	4.88%	208.16
1-1-2033	1-1-2033	-	0.00%	-	0.00%	-	0.00%	-
1-1-2034	1-1-2034	143,651	0.08%	2	0.11%	71,825.74	3.30%	197.00
1-1-2035	1-1-2035	-	0.00%	-	0.00%	-	0.00%	-
1-1-2036	1-1-2036	148,750	0.09%	1	0.06%	148,750.00	4.50%	208.00
1-1-2037	1-1-2037	3,870,138	2.24%	38	2.11%	101,845.73	4.60%	208.81
1-1-2038	1-1-2038	-	0.00%	-	0.00%	-	0.00%	-
1-1-2039	1-1-2039	40,181	0.02%	2	0.11%	20,090.67	6.42%	239.55
1-1-2040	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2041	1-1-2041	25,000	0.01%	1	0.06%	25,000.00	6.60%	255.00
1-1-2042	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
>		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>172,920,474</b>	<b>100.00%</b>	<b>1,804</b>	<b>100.00%</b>	<b>95,853.92</b>	<b>4.00%</b>	<b>197.55</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	157,835	0.09%	6	0.33%	26,305.79	3.00%	1.80
01-Jan-2020 - 31-Dec-2020	98,251	0.06%	3	0.17%	32,750.34	4.29%	17.13
01-Jan-2021 - 31-Dec-2021	543,752	0.31%	6	0.33%	90,625.33	4.40%	27.08
01-Jan-2022 - 31-Dec-2022	223,606	0.13%	2	0.11%	111,803.00	4.48%	40.45
01-Jan-2023 - 31-Dec-2023	604,516	0.35%	7	0.39%	86,359.43	4.11%	52.69
01-Jan-2024 - 31-Dec-2024	175,647	0.10%	6	0.33%	29,274.53	4.84%	62.90
01-Jan-2025 - 31-Dec-2025	514,042	0.30%	8	0.44%	64,255.23	4.38%	76.13
01-Jan-2026 - 31-Dec-2026	3,199,257	1.85%	35	1.94%	91,407.34	3.72%	87.90
01-Jan-2027 - 31-Dec-2027	333,453	0.19%	6	0.33%	55,575.44	4.24%	99.87
01-Jan-2028 - 31-Dec-2028	2,564,004	1.48%	31	1.72%	82,709.79	3.94%	111.38
01-Jan-2029 - 31-Dec-2029	1,151,273	0.67%	17	0.94%	67,721.96	4.34%	123.02
01-Jan-2030 - 31-Dec-2030	1,317,895	0.76%	18	1.00%	73,216.40	4.22%	136.09
01-Jan-2031 - 31-Dec-2031	3,730,807	2.16%	44	2.44%	84,791.07	4.30%	147.11
01-Jan-2032 - 31-Dec-2032	2,511,260	1.45%	30	1.66%	83,708.66	4.25%	158.99
01-Jan-2033 - 31-Dec-2033	1,847,253	1.07%	22	1.22%	83,966.07	4.33%	171.66
01-Jan-2034 - 31-Dec-2034	2,049,128	1.19%	22	1.22%	93,142.20	4.15%	183.56
01-Jan-2035 - 31-Dec-2035	4,582,334	2.65%	41	2.27%	111,764.25	3.91%	199.76
01-Jan-2036 - 31-Dec-2036	144,894,662	83.79%	1,397	77.44%	103,718.44	3.98%	207.09
01-Jan-2037 - 31-Dec-2037	1,098,205	0.64%	52	2.88%	21,119.32	4.19%	221.15
01-Jan-2038 - 31-Dec-2038	491,262	0.28%	23	1.27%	21,359.20	4.49%	232.71
01-Jan-2039 - 31-Dec-2039	433,925	0.25%	14	0.78%	30,994.63	3.30%	244.57
01-Jan-2040 - 31-Dec-2040	151,117	0.09%	8	0.44%	18,889.56	5.09%	255.17
01-Jan-2041 - 31-Dec-2041	195,114	0.11%	4	0.22%	48,778.42	5.90%	267.94
01-Jan-2042 - 31-Dec-2042	51,877	0.03%	2	0.11%	25,938.73	5.84%	281.42
<b>Total</b>	<b>172,920,474</b>	<b>100.00%</b>	<b>1,804</b>	<b>100.00%</b>	<b>95,853.92</b>	<b>4.00%</b>	<b>197.55</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		793,469	0.46%	10	0.55%	79,346.92	3.79%	189.93
<	50%	35,176,932	20.34%	491	27.22%	71,643.45	4.05%	200.67
50%	55%	10,737,805	6.21%	125	6.93%	85,902.44	4.14%	201.78
55%	60%	12,107,543	7.00%	133	7.37%	91,034.15	4.07%	197.22
60%	65%	7,841,597	4.53%	74	4.10%	105,967.53	4.23%	195.43
65%	70%	9,222,564	5.33%	96	5.32%	96,068.38	3.92%	192.29
70%	75%	19,190,040	11.10%	149	8.26%	128,792.21	3.82%	198.85
75%	80%	7,170,151	4.15%	70	3.88%	102,430.72	3.97%	191.70
80%	85%	21,470,582	12.42%	163	9.04%	131,721.36	3.60%	207.72
85%	90%	10,641,955	6.15%	90	4.99%	118,243.94	4.05%	194.67
90%	95%	5,583,074	3.23%	67	3.71%	83,329.47	4.37%	193.60
95%	100%	4,977,118	2.86%	50	2.77%	99,542.36	4.19%	192.37
100%	105%	4,458,120	2.58%	42	2.33%	106,145.72	4.46%	198.85
105%	110%	5,091,386	2.94%	53	2.94%	96,063.89	4.24%	184.52
110%	115%	3,610,726	2.09%	38	2.11%	95,019.10	4.17%	190.70
115%	120%	3,985,492	2.30%	44	2.44%	90,579.37	4.22%	184.54
120%	125%	9,978,895	5.77%	98	5.43%	101,825.46	3.92%	198.62
125%	>	883,024	0.51%	11	0.61%	80,274.88	4.59%	208.16
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>172,920,474</b>	<b>100.00%</b>	<b>1,804</b>	<b>100.00%</b>	<b>95,853.92</b>	<b>4.00%</b>	<b>197.55</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,086,787	2.38%	33	2.83%	123,842.02	3.84%	197.54
Utrecht	12,925,596	7.47%	86	7.37%	150,297.63	4.13%	192.40
Zeeland	3,941,796	2.28%	27	2.31%	145,992.44	3.86%	196.98
Zuid-Holland	33,524,510	19.39%	221	18.94%	151,694.62	4.12%	194.64
Flevoland	5,131,683	2.97%	31	2.66%	165,538.15	4.08%	188.47
Friesland	4,259,669	2.46%	30	2.57%	141,988.98	4.32%	200.56
Gelderland	22,018,215	12.73%	147	12.60%	149,783.77	3.96%	202.27
Groningen	5,627,739	3.25%	45	3.86%	125,060.86	3.96%	200.05
Limburg	16,098,742	9.31%	107	9.17%	150,455.53	3.99%	189.39
Noord-Brabant	29,204,859	16.89%	201	17.22%	145,297.81	3.99%	199.46
Noord-Holland	27,883,485	16.13%	176	15.08%	158,428.89	3.84%	201.32
Overijssel	8,017,394	4.64%	62	5.31%	129,312.80	4.03%	203.85
Unspecified	200,000	0.12%	1	0.09%	200,000.00	4.60%	208.00
<b>Total</b>	<b>172,920,474</b>	<b>100.00%</b>	<b>1,167</b>	<b>100.00%</b>	<b>148,175.21</b>	<b>4.00%</b>	<b>197.55</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	161,059,366	93.14%	1,076	92.20%	149,683.43	4.00%	197.09
Shop/House	168,957	0.10%	1	0.09%	168,957.00	4.60%	213.48
Condominium	10,346,676	5.98%	81	6.94%	127,736.74	4.09%	203.66
Farm House	421,475	0.24%	2	0.17%	210,737.66	4.46%	198.93
Condominium with garage	924,000	0.53%	7	0.60%	132,000.00	4.32%	205.85
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>172,920,474</b>	<b>100.00%</b>	<b>1,167</b>	<b>100.00%</b>	<b>148,175.21</b>	<b>4.00%</b>	<b>197.55</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	0.19%	24	2.06%	13,375.50	3.74%	198.37
25,000	50,000	1.48%	64	5.48%	40,010.23	4.01%	201.42
50,000	75,000	3.68%	98	8.40%	64,971.38	4.09%	201.37
75,000	100,000	9.20%	178	15.25%	89,410.13	4.08%	200.95
100,000	125,000	11.03%	169	14.48%	112,829.75	4.07%	196.28
125,000	150,000	13.08%	163	13.97%	138,784.93	4.07%	196.91
150,000	175,000	13.20%	140	12.00%	163,082.17	4.03%	201.68
175,000	200,000	10.23%	93	7.97%	190,137.21	3.93%	194.71
200,000	225,000	9.24%	75	6.43%	213,013.77	4.00%	190.65
225,000	250,000	10,097,345	42	3.60%	240,412.98	4.16%	201.07
250,000	275,000	8,996,442	34	2.91%	264,601.23	4.04%	189.73
275,000	300,000	9,534,683	33	2.83%	288,929.79	4.14%	200.22
300,000	325,000	4,069,197	13	1.11%	314,553.65	3.76%	197.37
325,000	350,000	3,679,482	11	0.94%	334,498.39	3.84%	198.41
350,000	375,000	1,462,500	4	0.34%	365,625.00	2.88%	207.41
375,000	400,000	1,957,500	5	0.43%	391,500.00	3.61%	206.59
400,000	425,000	2,043,750	5	0.43%	408,750.00	3.72%	207.29
425,000	450,000	3,105,901	7	0.60%	443,700.13	4.11%	193.92
450,000	475,000	1,836,008	4	0.34%	459,001.94	3.17%	208.25
475,000	500,000	961,565	2	0.17%	480,782.62	3.85%	207.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.17%	538,500.00	2.75%	147.09
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	>	734,769	1	0.42%	734,768.65	4.50%	208.00
<b>Total</b>	<b>172,920,474</b>	<b>100.00%</b>	<b>1,167</b>	<b>100.00%</b>	<b>148,175.21</b>	<b>4.00%</b>	<b>197.55</b>