

**E-MAC NL 2006-II Investor report January 2020**

**Cashflow analysis for the period**

Total interest received	1,843,782	
Interest received on transaction accounts	(39)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		6,243,744
Company management expenses	2,160	
MPT fee	33,867	
Administration fee	3,017	
Third party fees	10,944	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,032	
Payments under hedging arrangements	1,761,286	
Interest on the Notes	5,148	
Shortfall Class D PDL Repayment	15,258	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	6,032	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,843,744
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 27th January 2020	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,100,000	
Available liquidity		4,400,000
Net cashflow		-

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction:</b>	
Unpaid Swap Subordinated Amount	28,756,038
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	30,294,389

**Collateral**

Starting principal balance	157,398,901	
Further Advance purchased	-	
Principal redemptions and repayments	(5,388,027)	
Losses for the period	(15,258)	
Ending principal balance		151,995,616
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-January-20		151,995,616
Redemptions reserved for purchase Further Advances per 27-January-20		-
Total balance Put Option Notes E-MAC NL 2006-II		151,995,616

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	15,258	15,258	-
Total	-	15,258	15,258	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	11.64%	12.89%	8.95%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,032	150,900,205	99.28%
31 - 60 days	4	718,100	0.47%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	377,311	0.25%
In repossession	-	-	-
Total	1,038	151,995,616	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	503	15,258	22,378	1,958,204

**Characteristics**

Number of borrowers	1038		
Number of loanparts	1584		
	(weighted) average	Minimum	Maximum
Loan size borrower	146,431	1,251	725,493
Loan part size	95,957	1,251	550,000
Coupon	3.97%	0.30%	6.65%
Remaining maturity (months)	186	7	273
Remaining interest period (months)	61	1	243
Original interest period (months)	177	1	360
Seasoning (months)	132.6	3.0	205.0
Loan to Original Foreclosure Value (2)	73.0%	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	0.08%	1	0.06%	125,000.00	6.60%	171.00
Annuity	3,516,838	2.31%	60	3.79%	58,613.97	4.29%	180.87
Hybride (switch)	93,450	0.06%	1	0.06%	93,449.89	5.45%	196.00
Interest Only	128,344,617	84.44%	1,273	80.37%	100,820.59	3.95%	190.85
Investment	953,206	0.63%	8	0.51%	119,150.73	3.97%	191.39
Life	14,542,537	9.57%	173	10.92%	84,060.91	4.03%	148.10
Life (external policy)	231,266	0.15%	2	0.13%	115,633.00	4.73%	124.41
Linear	158,190	0.10%	4	0.25%	39,547.56	4.40%	140.25
Savings	596,068	0.39%	12	0.76%	49,672.30	4.44%	148.54
STAR Aflossingsvrij	1,566,491	1.03%	26	1.64%	60,249.66	3.91%	174.01
Universal Life	1,867,953	1.23%	24	1.52%	77,831.39	3.68%	151.84
<b>Total</b>	<b>151,995,616</b>	<b>100.00%</b>	<b>1,584</b>	<b>100.00%</b>	<b>95,956.83</b>	<b>3.97%</b>	<b>185.54</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,980,660	4.59%	64	4.04%	109,072.81	1.48%	190.38
12	4,412,922	2.90%	42	2.65%	105,069.56	2.66%	189.71
24	171,000	0.11%	2	0.13%	85,500.00	2.85%	195.00
36	2,019,506	1.33%	24	1.52%	84,146.10	2.82%	192.23
48	-	0.00%	-	0.00%	-	0.00%	-
60	13,026,282	8.57%	119	7.51%	109,464.56	3.55%	191.68
72	4,465,186	2.94%	31	1.96%	144,038.25	3.29%	179.20
84	2,090,918	1.38%	22	1.39%	95,041.71	4.33%	155.35
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	20,379,262	13.41%	203	12.82%	100,390.46	3.62%	188.06
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	15,061,349	9.91%	166	10.48%	90,731.02	4.33%	180.57
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	80,215,041	52.77%	874	55.18%	91,779.22	4.38%	184.71
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	247,596	0.16%	3	0.19%	82,532.00	4.54%	177.16
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	2,925,895	1.92%	34	2.15%	86,055.73	4.81%	198.18
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>151,995,616</b>	<b>100.00%</b>	<b>1,584</b>	<b>100.00%</b>	<b>95,956.83</b>	<b>3.97%</b>	<b>185.54</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	9,157,466	6.02%	98	6.19%	93,443.53	1.58%	187.22
2.50%	2.75%	3,639,266	2.39%	38	2.40%	96,770.17	2.63%	181.25
2.75%	3.00%	8,673,106	5.84%	84	5.30%	105,632.22	2.89%	182.54
3.00%	3.25%	5,473,245	3.60%	49	3.09%	111,698.88	3.13%	190.26
3.25%	3.50%	7,647,160	5.03%	66	4.17%	115,866.06	3.38%	189.65
3.50%	3.75%	5,524,237	3.63%	49	3.09%	112,739.53	3.68%	182.57
3.75%	4.00%	10,821,108	7.12%	120	7.58%	90,175.90	3.95%	189.76
4.00%	4.25%	27,924,040	18.37%	312	19.70%	89,500.13	4.16%	183.84
4.25%	4.50%	48,286,093	31.77%	483	30.49%	99,971.21	4.40%	182.68
4.50%	4.75%	14,611,282	9.61%	144	9.09%	101,467.23	4.63%	183.55
4.75%	5.00%	5,390,273	3.55%	69	4.36%	78,119.90	4.89%	189.23
5.00%	5.25%	3,066,359	2.02%	29	1.83%	105,736.50	5.12%	192.63
5.25%	5.50%	594,582	0.39%	17	1.07%	34,975.43	5.42%	201.21
5.50%	5.75%	106,423	0.07%	5	0.32%	21,284.62	5.62%	212.59
5.75%	6.00%	374,515	0.25%	7	0.44%	53,502.17	5.94%	209.71
6.00%	6.25%	102,260	0.07%	6	0.38%	17,043.36	6.12%	241.55
6.25%	6.50%	232,202	0.15%	5	0.32%	46,440.42	6.32%	183.13
6.50%	6.75%	172,000	0.11%	3	0.19%	57,333.33	6.61%	188.76
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>151,995,616</b>	<b>100.00%</b>	<b>1,584</b>	<b>100.00%</b>	<b>95,956.83</b>	<b>3.97%</b>	<b>185.54</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,980,660	4.59%	64	4.04%	109,072.81	1.48%	190.38
<	01/01/2020	-	0.00%	-	0.00%	-	0.00%	-
01/01/2020	01/01/2021	8,252,833	5.43%	85	5.37%	97,092.15	3.45%	185.71
01/01/2022	01/01/2022	20,468,387	13.47%	196	12.37%	104,430.55	4.24%	180.85
01/01/2023	01/01/2023	5,797,641	3.81%	68	4.29%	85,259.43	3.36%	188.52
01/01/2024	01/01/2024	4,494,478	2.96%	36	2.27%	124,846.60	3.28%	185.10
01/01/2025	01/01/2025	1,846,697	1.21%	17	1.07%	108,629.23	3.13%	186.85
01/01/2026	01/01/2026	5,920,525	3.90%	67	4.23%	88,366.04	4.18%	176.78
01/01/2027	01/01/2027	80,619,865	53.04%	867	54.73%	92,987.16	4.36%	184.83
01/01/2028	01/01/2028	8,529,358	5.61%	87	5.49%	98,038.60	3.66%	191.15
01/01/2029	01/01/2029	3,764,170	2.48%	38	2.40%	99,057.10	3.33%	193.73
01/01/2030	01/01/2030	812,092	0.53%	11	0.69%	73,826.52	2.91%	203.07
01/01/2031	01/01/2031	69,762	0.05%	1	0.06%	69,762.00	4.50%	124.00
01/01/2031	01/01/2032	247,596	0.16%	3	0.19%	82,532.00	4.54%	176.55
01/01/2032	01/01/2033	-	0.00%	-	0.00%	-	0.00%	-
01/01/2033	01/01/2034	127,652	0.08%	2	0.13%	63,825.83	3.30%	185.00
01/01/2034	01/01/2035	-	0.00%	-	0.00%	-	0.00%	-
01/01/2035	01/01/2036	127,250	0.08%	1	0.06%	127,250.00	4.50%	196.00
01/01/2036	01/01/2037	3,871,471	2.55%	38	2.40%	101,880.81	4.57%	196.88
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	-	0.00%	-	0.00%	-	0.00%	-
01/01/2039	01/01/2040	40,181	0.03%	2	0.13%	20,090.67	6.42%	227.55
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2041	25,000	0.02%	1	0.06%	25,000.00	6.60%	243.00
01/01/2042	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	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>151,995,616</b>	<b>100.00%</b>	<b>1,584</b>	<b>100.00%</b>	<b>95,956.83</b>	<b>3.97%</b>	<b>185.54</b>

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2020 - 31-Dec-2020	60	0.00%	1	0.06%	60.03	4.15%	7.00
01-Jan-2021 - 31-Dec-2021	544,322	0.36%	7	0.44%	77,760.24	4.41%	15.15
01-Jan-2022 - 31-Dec-2022	223,606	0.15%	2	0.13%	111,803.00	4.48%	28.45
01-Jan-2023 - 31-Dec-2023	579,516	0.38%	6	0.38%	96,586.00	4.10%	40.71
01-Jan-2024 - 31-Dec-2024	162,342	0.11%	5	0.32%	32,468.31	3.85%	50.62
01-Jan-2025 - 31-Dec-2025	462,110	0.30%	8	0.51%	57,763.76	4.38%	64.19
01-Jan-2026 - 31-Dec-2026	2,962,118	1.95%	32	2.02%	92,566.18	3.76%	75.98
01-Jan-2027 - 31-Dec-2027	326,091	0.21%	6	0.38%	53,348.53	4.24%	87.86
01-Jan-2028 - 31-Dec-2028	2,344,867	1.54%	28	1.77%	83,745.27	3.95%	99.35
01-Jan-2029 - 31-Dec-2029	1,060,331	0.70%	16	1.01%	66,270.69	4.22%	111.12
01-Jan-2030 - 31-Dec-2030	1,186,697	0.78%	16	1.01%	74,168.57	4.23%	124.25
01-Jan-2031 - 31-Dec-2031	3,220,240	2.12%	39	2.46%	82,570.27	4.34%	135.06
01-Jan-2032 - 31-Dec-2032	1,986,679	1.31%	25	1.58%	79,467.15	4.11%	146.88
01-Jan-2033 - 31-Dec-2033	1,732,658	1.14%	21	1.33%	82,507.51	4.23%	159.72
01-Jan-2034 - 31-Dec-2034	1,774,385	1.17%	18	1.14%	98,576.93	4.25%	171.78
01-Jan-2035 - 31-Dec-2035	3,793,862	2.50%	34	2.15%	111,584.17	3.89%	187.94
01-Jan-2036 - 31-Dec-2036	127,476,968	83.87%	1,230	77.65%	103,639.81	3.95%	195.11
01-Jan-2037 - 31-Dec-2037	964,608	0.63%	45	2.84%	21,435.74	3.95%	208.99
01-Jan-2038 - 31-Dec-2038	470,064	0.31%	22	1.39%	21,366.55	4.55%	220.89
01-Jan-2039 - 31-Dec-2039	384,738	0.25%	11	0.69%	34,976.17	2.27%	232.89
01-Jan-2040 - 31-Dec-2040	121,610	0.08%	7	0.44%	17,372.85	4.79%	243.86
01-Jan-2041 - 31-Dec-2041	166,935	0.11%	3	0.19%	55,645.00	5.92%	256.07
01-Jan-2042 - 31-Dec-2042	50,810	0.03%	2	0.13%	25,405.10	5.84%	269.43
<b>Total</b>	<b>151,995,616</b>	<b>100.00%</b>	<b>1,584</b>	<b>100.00%</b>	<b>95,956.83</b>	<b>3.97%</b>	<b>185.54</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		664,211	0.44%	8	0.51%	83,026.35	3.73%	180.31
<	50%	31,879,823	20.97%	457	28.85%	69,758.91	4.04%	188.52
50%	55%	8,233,969	5.42%	89	5.62%	92,516.50	4.13%	190.89
55%	60%	11,450,451	7.53%	125	7.89%	91,603.61	4.10%	184.95
60%	65%	6,242,371	4.11%	57	3.60%	109,515.28	4.22%	184.69
65%	70%	8,290,903	5.45%	80	5.05%	103,636.29	3.94%	181.06
70%	75%	17,275,709	11.37%	139	8.78%	124,285.68	3.81%	186.65
75%	80%	6,263,310	4.12%	56	3.54%	111,844.81	3.93%	181.45
80%	85%	18,744,215	12.33%	140	8.84%	133,887.25	3.52%	190.46
85%	90%	9,460,028	6.22%	82	5.18%	115,366.20	4.03%	186.46
90%	95%	5,078,442	3.34%	67	4.23%	75,797.64	4.34%	182.19
95%	100%	4,188,685	2.76%	44	2.76%	95,197.39	4.13%	177.20
100%	105%	4,361,816	2.87%	40	2.53%	109,047.90	4.45%	185.52
105%	110%	4,372,451	2.88%	45	2.84%	97,165.59	4.31%	188.21
110%	115%	2,673,598	1.76%	24	1.52%	111,399.92	3.70%	183.42
115%	120%	3,356,731	2.21%	37	2.34%	90,722.47	4.03%	188.25
120%	125%	8,771,619	5.77%	86	5.43%	101,995.57	3.86%	186.03
Unkown	>	687,184	0.45%	8	0.51%	85,897.96	4.14%	196.01
		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>151,995,616</b>	<b>100.00%</b>	<b>1,584</b>	<b>100.00%</b>	<b>95,956.83</b>	<b>3.97%</b>	<b>185.54</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,594,355	2.36%	30	2.89%	119,811.83	3.69%	184.31
Utrecht	11,242,122	7.40%	76	7.32%	147,922.66	4.12%	180.85
Zeeland	3,742,779	2.48%	26	2.50%	143,953.03	3.85%	184.60
Zuid-Holland	29,254,888	19.25%	194	18.69%	150,798.39	4.07%	182.47
Flevoland	4,808,423	3.16%	30	2.89%	160,280.76	4.00%	175.24
Friesland	3,774,314	2.48%	25	2.41%	150,972.57	4.20%	188.70
Gelderland	18,740,683	12.33%	128	12.33%	146,411.59	3.92%	190.21
Groningen	4,940,455	3.25%	40	3.85%	123,511.38	4.08%	189.59
Limburg	15,035,758	9.89%	100	9.63%	150,357.58	3.97%	176.97
Noord-Brabant	25,314,137	16.65%	178	17.15%	142,214.25	3.97%	188.02
Noord-Holland	24,546,465	16.15%	156	15.03%	157,349.14	3.81%	189.60
Overijssel	7,001,237	4.61%	55	5.30%	127,295.21	3.95%	192.32
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>151,995,616</b>	<b>100.00%</b>	<b>1,038</b>	<b>100.00%</b>	<b>146,431.23</b>	<b>3.97%</b>	<b>185.54</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	141,166,631	92.88%	955	92.00%	147,818.46	3.96%	185.06
Shop/House	165,780	0.11%	1	0.10%	165,780.00	4.57%	200.44
Condominium	9,532,555	6.27%	74	7.13%	128,818.31	4.01%	191.73
Farm House	371,651	0.24%	2	0.19%	185,825.43	4.49%	187.63
Condominium with garage	759,000	0.50%	6	0.58%	126,500.00	4.36%	193.82
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>151,995,616</b>	<b>100.00%</b>	<b>1,038</b>	<b>100.00%</b>	<b>146,431.23</b>	<b>3.97%</b>	<b>185.54</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	0.23%	26	2.50%	13,357.32	3.81%	178.46
25,000	50,000	1.64%	64	6.17%	38,898.91	3.98%	190.90
50,000	75,000	3.83%	90	8.67%	64,648.70	4.11%	189.32
75,000	100,000	9.02%	155	14.93%	88,492.24	4.04%	187.71
100,000	125,000	10.73%	145	13.97%	112,502.18	4.08%	185.13
125,000	150,000	13.13%	144	13.87%	138,561.55	4.05%	187.10
150,000	175,000	13.03%	121	11.66%	163,719.90	3.99%	190.01
175,000	200,000	10.98%	88	8.48%	189,654.83	3.92%	182.44
200,000	225,000	8.53%	61	5.88%	212,462.19	3.88%	176.04
225,000	250,000	6.63%	42	4.05%	239,990.68	4.11%	188.01
250,000	275,000	3.99%	23	2.22%	263,429.02	3.99%	174.15
275,000	300,000	5.90%	31	2.99%	289,330.34	4.12%	186.52
300,000	325,000	2.28%	11	1.06%	315,231.13	3.65%	188.29
325,000	350,000	2.23%	10	0.96%	338,775.11	3.88%	188.60
350,000	375,000	0.73%	3	0.29%	369,166.67	2.34%	195.33
375,000	400,000	1.29%	5	0.48%	392,911.70	3.59%	190.75
400,000	425,000	1.34%	5	0.48%	408,750.00	3.62%	195.29
425,000	450,000	1.76%	6	0.58%	444,972.65	3.78%	184.45
450,000	475,000	0.91%	3	0.29%	462,002.58	3.79%	196.33
475,000	500,000	0.63%	2	0.19%	480,677.25	3.85%	195.00
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.71%	2	0.19%	538,500.00	2.71%	135.09
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	>	0.48%	1	0.10%	725,493.48	4.50%	196.00
<b>Total</b>	<b>151,995,616</b>	<b>100.00%</b>	<b>1,038</b>	<b>100.00%</b>	<b>146,431.23</b>	<b>3.97%</b>	<b>185.54</b>