

E-MAC NL 2006-II Investor report July 2016

Cashflow analysis for the period

Total interest received	3,302,375	
Interest received on transaction accounts	(47)	
Liquidity available	3,639,907	
Reserve account available	1,567,535	
Receivables under hedging arrangements	-	
Total funds available		8,509,771
Company management expenses	-	
MPT fee	60,244	
Administration fee	5,250	
Third party fees	82,382	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	6,441	
Payments under hedging arrangements	3,127,164	
Interest on the Notes	14,407	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	6,441	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		3,302,328
Available after distribution of funds		5,207,443
Undrawn Liquidity Facility	3,639,907	
Liquidity Facility Standby Loan as per 25th July 2016	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,567,535	
Available liquidity		5,207,443
Net cashflow		-

Collateral

Starting principal balance	279,992,870	
Further Advance purchased	-	
Principal redemptions and repayments	(18,494,751)	
Losses for the period	-	
Ending principal balance		261,498,118
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-July-16		261,498,118
Redemptions reserved for purchase Further Advances per 25-July-16	-	
Total balance Put Option Notes E-MAC NL 2006-II		261,498,118

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	21.77%	23.79%	7.02%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,635	257,100,449	98.32%
31 - 60 days	8	1,885,508	0.72%
61 - 90 days	2	440,840	0.17%
91 - 120 days	2	357,000	0.14%
120+ days	7	1,714,322	0.66%
In repossession			
Total	1,654	261,498,118	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	25,076	-	30,997	1,888,982

Characteristics

Number of borrowers	1654		
Number of loanparts	2636		
	(weighted) average	Minimum	Maximum
Loan size borrower	158,100	763	756,213
Loan part size	99,203	115	550,000
Coupon	4.36%	0.75%	6.70%
Remaining maturity (months)	226	8	315
Remaining interest period (months)	87	1	285
Original interest period (months)	177	1	360
Seasoning (months)	100.9	1.0	165.0
Loan to Foreclosure Value (non-NHG loans)	74.1%	0.1%	128.0%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	74,444	0.03%	1	0.04%	74,444.07	5.30%	15.00
01-Jan-2016 - 31-Dec-2016	39,993	0.02%	1	0.04%	39,993.31	4.40%	2.00
01-Jan-2017 - 31-Dec-2017	79,665	0.03%	5	0.19%	15,932.95	3.80%	9.49
01-Jan-2018 - 31-Dec-2018	166,455	0.06%	5	0.19%	33,291.05	3.55%	24.45
01-Jan-2019 - 31-Dec-2019	183,016	0.07%	7	0.27%	26,145.10	4.57%	34.92
01-Jan-2020 - 31-Dec-2020	143,761	0.05%	4	0.15%	35,940.30	4.53%	48.47
01-Jan-2021 - 31-Dec-2021	937,922	0.36%	11	0.42%	85,265.62	4.31%	56.66
01-Jan-2022 - 31-Dec-2022	331,211	0.13%	5	0.19%	66,242.20	4.57%	69.86
01-Jan-2023 - 31-Dec-2023	820,353	0.31%	11	0.42%	74,577.55	4.89%	82.01
01-Jan-2024 - 31-Dec-2024	432,000	0.17%	11	0.42%	39,272.74	4.47%	92.86
01-Jan-2025 - 31-Dec-2025	1,032,181	0.39%	14	0.53%	73,727.23	4.42%	105.51
01-Jan-2026 - 31-Dec-2026	5,382,199	2.06%	55	2.09%	97,858.16	4.25%	117.64
01-Jan-2027 - 31-Dec-2027	790,087	0.30%	15	0.57%	52,672.45	4.28%	129.53
01-Jan-2028 - 31-Dec-2028	3,352,451	1.23%	42	1.59%	79,820.26	4.62%	141.14
01-Jan-2029 - 31-Dec-2029	1,742,984	0.67%	27	1.02%	64,554.98	4.35%	153.23
01-Jan-2030 - 31-Dec-2030	2,873,771	1.10%	33	1.25%	87,083.98	4.35%	166.07
01-Jan-2031 - 31-Dec-2031	6,977,953	2.67%	75	2.85%	93,039.38	4.44%	177.02
01-Jan-2032 - 31-Dec-2032	4,303,049	1.65%	50	1.90%	86,060.98	4.59%	189.55
01-Jan-2033 - 31-Dec-2033	2,619,749	1.00%	26	0.99%	100,759.59	4.57%	201.46
01-Jan-2034 - 31-Dec-2034	3,575,919	1.37%	35	1.33%	102,169.13	4.51%	213.91
01-Jan-2035 - 31-Dec-2035	7,011,440	2.68%	60	2.28%	116,857.34	4.48%	230.09
01-Jan-2036 - 31-Dec-2036	214,809,005	82.15%	1,988	75.42%	108,062.82	4.33%	237.11
01-Jan-2037 - 31-Dec-2037	1,531,351	0.59%	68	2.58%	22,519.86	4.75%	251.09
01-Jan-2038 - 31-Dec-2038	977,363	0.37%	40	1.52%	24,434.08	5.08%	262.59
01-Jan-2039 - 31-Dec-2039	603,830	0.23%	23	0.87%	26,253.47	3.77%	274.89
01-Jan-2040 - 31-Dec-2040	379,884	0.15%	15	0.57%	25,325.63	5.73%	284.84
01-Jan-2041 - 31-Dec-2041	271,791	0.10%	7	0.27%	38,827.24	5.90%	297.98
01-Jan-2042 - 31-Dec-2042	54,290	0.02%	2	0.08%	27,144.86	5.84%	311.41
Total	261,498,118	100.00%	2,636	100.00%	99,202.62	4.36%	226.26

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part	WAC	WAM
NHG		1,976,185	0.76%	25	0.95%	79,047.41	3.96%	214.22
<	50%	45,821,740	17.52%	613	23.25%	74,749.98	4.15%	228.73
50%	55%	12,890,397	4.93%	139	5.27%	92,736.67	4.24%	229.66
55%	60%	24,288,561	9.29%	251	9.52%	96,767.18	4.18%	227.85
60%	65%	12,304,412	4.71%	103	3.91%	119,460.31	4.33%	222.67
65%	70%	13,905,609	5.32%	138	5.24%	100,765.28	4.22%	222.59
70%	75%	27,629,438	10.57%	241	9.14%	114,644.97	4.26%	226.30
75%	80%	10,804,083	4.13%	99	3.76%	109,132.16	4.65%	222.57
80%	85%	31,738,091	12.14%	229	8.69%	138,594.28	4.41%	231.33
85%	90%	14,465,856	5.53%	128	4.86%	113,014.50	4.35%	227.18
90%	95%	6,802,551	2.60%	81	3.07%	83,982.11	4.44%	222.40
95%	100%	10,295,320	3.94%	103	3.91%	99,954.57	4.47%	219.49
100%	105%	5,980,412	2.29%	58	2.20%	103,110.56	4.48%	223.17
105%	110%	12,626,163	4.83%	124	4.70%	101,823.89	4.55%	219.89
110%	115%	6,025,586	2.30%	64	2.43%	94,149.79	4.70%	222.33
115%	120%	7,464,100	2.85%	79	3.00%	94,482.28	4.85%	221.67
120%	125%	15,502,790	5.93%	148	5.61%	104,748.58	4.67%	228.11
125%	>	976,824	0.37%	13	0.49%	75,140.28	5.21%	238.33
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		261,498,118	100.00%	2,636	100.00%	99,202.62	4.36%	226.26

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	7,290,119	2.79%	55	3.33%	132,547.62	4.32%	227.78
Zeeland	5,843,882	2.23%	39	2.36%	149,843.13	4.21%	221.74
Noord-Brabant	45,103,988	17.25%	286	17.29%	157,706.25	4.29%	229.34
Limburg	21,533,648	8.23%	136	8.22%	158,335.65	4.43%	219.77
Friesland	7,104,692	2.72%	47	2.84%	151,163.67	4.49%	228.43
Drenthe	6,566,157	2.51%	46	2.78%	142,742.55	4.48%	228.44
Overijssel	14,902,928	5.70%	104	6.29%	143,297.39	4.39%	231.77
Gelderland	32,173,033	12.30%	203	12.27%	158,487.85	4.35%	228.71
Flevoland	7,890,938	3.02%	50	3.02%	157,818.75	4.40%	215.37
Utrecht	21,587,529	8.26%	134	8.10%	161,100.96	4.42%	221.25
Noord-Holland	40,316,016	15.42%	244	14.75%	165,229.57	4.23%	231.01
Zuid-Holland	51,185,188	19.57%	310	18.74%	165,113.51	4.44%	222.91
unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	261,498,118	100.00%	1,654	100.00%	158,100.43	4.36%	226.26

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	172,789	0.07%	1	0.06%	172,789.00	4.62%	244.51
Farm house	794,301	0.30%	4	0.24%	198,575.29	4.44%	217.30
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	1,077,750	0.41%	8	0.48%	134,718.75	4.39%	236.16
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	14,984,568	5.73%	112	6.77%	133,790.78	4.51%	233.11
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	244,468,711	93.49%	1,529	92.44%	159,887.97	4.35%	225.81
Private Shop	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	261,498,118	100.00%	1,654	100.00%	158,100.43	4.36%	226.26

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	334,332	22	0.13%	15,196.92	4.17%	234.46
25,000	50,000	2,205,344	54	0.84%	40,839.70	4.18%	229.85
50,000	75,000	8,448,233	130	3.23%	64,986.41	4.19%	229.42
75,000	100,000	19,585,966	220	7.49%	89,027.12	4.26%	228.33
100,000	125,000	24,816,732	220	9.49%	112,803.33	4.34%	228.47
125,000	150,000	35,256,331	254	13.48%	138,804.45	4.36%	225.89
150,000	175,000	34,551,061	212	13.21%	162,976.70	4.37%	226.30
175,000	200,000	27,100,834	143	10.36%	189,516.32	4.33%	224.26
200,000	225,000	23,880,274	112	9.13%	213,216.73	4.44%	222.55
225,000	250,000	20,114,123	84	7.69%	239,453.84	4.53%	227.23
250,000	275,000	15,805,400	60	6.04%	263,423.34	4.42%	224.11
275,000	300,000	14,679,357	51	5.61%	287,830.52	4.53%	225.73
300,000	325,000	6,327,434	20	2.42%	316,371.68	3.99%	226.96
325,000	350,000	7,712,873	23	2.95%	335,342.32	4.43%	228.22
350,000	375,000	4,353,762	12	1.66%	362,813.51	4.21%	235.42
375,000	400,000	3,860,781	10	1.48%	386,078.10	4.41%	229.59
400,000	425,000	3,662,069	9	1.41%	409,118.73	4.56%	221.59
425,000	450,000	3,555,301	8	1.36%	444,487.61	4.00%	228.61
450,000	475,000	1,387,047	3	0.53%	462,348.92	4.04%	236.16
475,000	500,000	1,462,051	3	0.56%	487,350.28	4.29%	234.40
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,622,000	3	0.62%	540,666.67	3.42%	191.27
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	>	756,213	1	0.29%	756,213.21	4.50%	238.00
Total	261,498,118	100.00%	1,654	100.00%	158,100.43	4.36%	226.26