

**E-MAC NL 2006-II Investor report July 2018**

**Cashflow analysis for the period**

Total interest received	2,196,404	
Interest received on transaction accounts	(37)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	3,000	
Total funds available		6,599,367
Company management expenses	-	
MPT fee	41,733	
Administration fee	3,667	
Third party fees	66,157	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,839	
Payments under hedging arrangements	2,068,638	
Interest on the Notes	7,493	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,839	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,199,367
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th July 2018	-	
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	28,216,055
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	29,754,406

**Collateral**

Starting principal balance	195,574,734	
Further Advance purchased	-	
Principal redemptions and repayments	(7,919,378)	
Losses for the period	-	
Ending principal balance		187,655,357
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-II as per 01-July-18		187,655,357
Redemptions reserved for purchase Further Advances per 25-July-18		-
Total balance Put Option Notes E-MAC NL 2006-II		187,655,357

**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	11.76%	15.12%	8.42%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,240	186,092,893	99.17%
31 - 60 days	4	896,464	0.48%
61 - 90 days	1	175,000	0.09%
91 - 120 days	1	283,000	0.15%
120+ days	1	208,000	0.11%
In repossession			
Total	1,247	187,655,357	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,350	-	8,354	1,994,957

**Characteristics**

Number of borrowers	1247		
Number of loanparts	1929		
	(weighted) average	Minimum	Maximum
Loan size borrower	150,485	763	739,252
Loan part size	97,281	763	550,000
Coupon	4.03%	0.38%	6.65%
Remaining maturity (months)	204	5	291
Remaining interest period (months)	77	1	261
Original interest period (months)	180	1	360
Seasoning (months)	119.0	1.0	187.0
Loan to Original Foreclosure Value (2)	73.8%	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	0.05%	125,000.00	6.60%	189.00
Annuity	4,185,117	2.23%	72	3.73%	58,126.62	4.29%	193.46
Hybride (switch)	96,744	0.05%	1	0.05%	96,743.74	5.45%	214.00
Interest Only	157,801,560	84.09%	1,547	80.20%	102,004.89	4.01%	209.03
Investment	1,178,484	0.63%	10	0.52%	117,848.40	4.05%	202.51
Life	19,001,538	10.13%	223	11.56%	85,208.69	4.16%	167.92
Life (external policy)	231,266	0.12%	2	0.10%	115,633.00	4.73%	142.41
Linear	205,878	0.11%	4	0.21%	51,469.49	4.39%	159.24
Savings	782,044	0.42%	14	0.73%	55,860.27	4.60%	164.84
STAR Aflossingsvrij	1,714,985	0.91%	28	1.45%	61,249.47	4.10%	193.88
Universal Life	2,332,742	1.24%	27	1.40%	86,397.84	3.69%	176.40
Total	187,655,357	100.00%	1,929	100.00%	97,281.16	4.03%	203.60

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	7,923,179	4.22%	74	3.84%	107,069.99	1.83%	209.96
12	6,064,819	3.23%	52	2.70%	116,631.14	2.55%	204.52
24	190,000	0.10%	2	0.10%	95,000.00	2.85%	213.00
36	2,658,252	1.42%	28	1.45%	94,937.56	3.24%	211.91
48	-	0.00%	-	0.00%	-	0.00%	-
60	15,478,691	8.25%	140	7.26%	110,562.08	3.66%	207.64
72	4,998,782	2.66%	37	1.92%	135,102.22	3.27%	196.64
84	2,699,695	1.44%	30	1.56%	89,989.83	4.78%	181.67
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	22,116,893	11.79%	223	11.56%	99,178.89	3.67%	205.14
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	19,706,141	10.50%	216	11.20%	91,232.14	4.36%	199.72
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	101,911,464	54.31%	1,082	56.09%	94,188.04	4.38%	203.13
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	247,898	0.13%	3	0.16%	82,632.70	4.58%	195.18
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	3,659,542	1.95%	42	2.18%	87,131.96	4.81%	215.86
>	-	0.00%	-	0.00%	-	0.00%	-
Total	187,655,357	100.00%	1,929	100.00%	97,281.16	4.03%	203.60

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	10,679,744	5.69%	108	5.60%	98,886.52	1.61%	201.66
2,50%	2,75%	3,630,183	1.93%	32	1.66%	113,443.21	2.64%	202.63
2,75%	3,00%	6,401,858	3.42%	76	3.94%	110,550.76	2.91%	208.86
3,00%	3,25%	5,152,776	2.75%	43	2.23%	119,832.01	3.15%	209.79
3,25%	3,50%	8,677,010	4.62%	79	4.10%	109,835.58	3.38%	206.88
3,50%	3,75%	6,511,738	3.47%	60	3.11%	108,528.97	3.67%	201.36
3,75%	4,00%	14,913,063	7.95%	161	8.35%	92,627.72	3.94%	208.60
4,00%	4,25%	35,612,700	18.98%	392	20.32%	90,848.72	4.16%	202.67
4,25%	4,50%	60,959,966	32.49%	594	30.79%	102,626.20	4.40%	201.12
4,50%	4,75%	18,902,288	10.07%	181	9.38%	104,432.53	4.63%	201.41
4,75%	5,00%	7,732,977	4.12%	91	4.72%	84,977.77	4.89%	208.78
5,00%	5,25%	3,483,945	1.86%	35	1.81%	99,541.28	5.12%	210.95
5,25%	5,50%	961,406	0.51%	24	1.24%	40,058.58	5.40%	198.67
5,50%	5,75%	333,326	0.18%	12	0.62%	27,777.20	5.65%	224.97
5,75%	6,00%	509,783	0.27%	11	0.57%	46,343.87	5.93%	234.63
6,00%	6,25%	435,849	0.23%	14	0.73%	31,132.10	6.21%	201.08
6,25%	6,50%	552,198	0.29%	12	0.62%	46,016.47	6.36%	204.14
6,50%	6,75%	204,548	0.11%	4	0.21%	51,136.92	6.60%	215.55
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	-	187,655,357	100.00%	1,929	100.00%	97,281.16	4.03%	203.60

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	-	7,923,179	4.22%	74	3.84%	107,069.99	1.83%	209.96
<	-	2,103,603	1.12%	20	1.04%	105,180.14	3.77%	189.35
1-1-2019	1-1-2019	6,789,126	3.62%	77	3.99%	88,170.47	3.45%	204.70
1-1-2020	1-1-2020	4,920,846	2.62%	50	2.59%	98,416.92	4.42%	199.71
1-1-2021	1-1-2022	25,666,598	13.66%	248	12.86%	103,494.35	4.25%	200.82
1-1-2022	1-1-2023	5,547,181	2.98%	60	3.11%	92,453.01	3.58%	205.79
1-1-2023	1-1-2024	4,892,454	2.61%	36	1.87%	135,901.51	3.32%	195.33
1-1-2024	1-1-2025	1,803,884	0.96%	19	0.98%	94,941.24	3.43%	195.04
1-1-2025	1-1-2026	6,835,200	3.64%	75	3.89%	91,136.00	4.20%	194.93
1-1-2026	1-1-2027	103,388,452	55.09%	1,082	56.09%	95,553.10	4.36%	203.47
1-1-2027	1-1-2028	9,228,337	4.92%	95	4.92%	97,140.39	3.69%	209.15
1-1-2028	1-1-2029	3,486,548	1.86%	38	1.97%	91,751.27	3.35%	210.83
1-1-2029	1-1-2030	-	0.00%	-	0.00%	-	0.00%	-
1-1-2030	1-1-2031	69,762	0.04%	1	0.05%	69,762.00	4.50%	142.00
1-1-2031	1-1-2032	272,900	0.15%	4	0.21%	68,224.95	4.88%	214.16
1-1-2032	1-1-2033	-	0.00%	-	0.00%	-	0.00%	-
1-1-2033	1-1-2034	149,213	0.08%	2	0.10%	74,606.27	3.30%	203.00
1-1-2034	1-1-2035	-	0.00%	-	0.00%	-	0.00%	-
1-1-2035	1-1-2036	173,750	0.09%	1	0.05%	173,750.00	4.50%	214.00
1-1-2036	1-1-2037	4,329,143	2.31%	43	2.23%	100,677.74	4.66%	214.85
1-1-2037	1-1-2038	10,000	0.01%	1	0.05%	10,000.00	5.00%	225.00
1-1-2038	1-1-2039	40,181	0.02%	2	0.10%	20,090.67	6.42%	245.55
1-1-2039	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2040	1-1-2041	25,000	0.01%	1	0.05%	25,000.00	6.60%	261.00
1-1-2041	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2042	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	>	-	0.00%	-	0.00%	-	0.00%	-
Total	-	187,655,357	100.00%	1,929	100.00%	97,281.16	4.03%	203.60

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2018 - 31-Dec-2018	125,444	0.07%	2	0.10%	62,722.04	2.05%	1.44
01-Jan-2019 - 31-Dec-2019	67,907	0.04%	4	0.21%	16,976.74	4.55%	9.87
01-Jan-2020 - 31-Dec-2020	102,154	0.05%	3	0.16%	34,051.28	4.30%	23.20
01-Jan-2021 - 31-Dec-2021	551,533	0.29%	7	0.36%	78,790.49	4.39%	33.06
01-Jan-2022 - 31-Dec-2022	262,606	0.14%	3	0.16%	87,535.33	4.62%	46.08
01-Jan-2023 - 31-Dec-2023	612,412	0.33%	8	0.41%	76,551.54	4.11%	58.66
01-Jan-2024 - 31-Dec-2024	218,201	0.12%	7	0.36%	31,171.63	4.77%	69.96
01-Jan-2025 - 31-Dec-2025	596,568	0.32%	9	0.47%	66,285.34	4.28%	81.81
01-Jan-2026 - 31-Dec-2026	3,210,939	1.71%	35	1.81%	91,741.10	3.73%	93.89
01-Jan-2027 - 31-Dec-2027	384,118	0.20%	7	0.36%	54,874.06	4.23%	105.89
01-Jan-2028 - 31-Dec-2028	2,642,796	1.41%	32	1.66%	82,587.38	4.00%	117.38
01-Jan-2029 - 31-Dec-2029	1,324,381	0.71%	20	1.04%	66,219.07	4.37%	129.25
01-Jan-2030 - 31-Dec-2030	1,499,372	0.80%	20	1.04%	74,968.58	4.21%	142.09
01-Jan-2031 - 31-Dec-2031	4,270,065	2.23%	48	2.49%	89,959.68	4.38%	153.15
01-Jan-2032 - 31-Dec-2032	2,711,784	1.45%	32	1.66%	84,743.24	4.21%	165.04
01-Jan-2033 - 31-Dec-2033	2,058,319	1.10%	23	1.19%	89,492.15	4.39%	177.47
01-Jan-2034 - 31-Dec-2034	2,521,375	1.34%	26	1.35%	96,975.98	4.19%	189.50
01-Jan-2035 - 31-Dec-2035	4,675,441	2.49%	42	2.18%	111,320.02	3.95%	205.70
01-Jan-2036 - 31-Dec-2036	157,245,156	83.79%	1,491	77.29%	105,462.88	4.01%	213.10
01-Jan-2037 - 31-Dec-2037	1,145,383	0.61%	55	2.85%	20,825.14	4.28%	227.16
01-Jan-2038 - 31-Dec-2038	506,836	0.27%	24	1.24%	21,118.15	4.80%	238.72
01-Jan-2039 - 31-Dec-2039	488,223	0.26%	16	0.83%	30,513.96	3.35%	250.87
01-Jan-2040 - 31-Dec-2040	183,664	0.10%	9	0.47%	20,407.13	5.41%	261.32
01-Jan-2041 - 31-Dec-2041	198,291	0.11%	4	0.21%	49,572.67	5.90%	273.94
01-Jan-2042 - 31-Dec-2042	52,388	0.03%	2	0.10%	26,194.15	5.84%	287.42
<b>Total</b>	<b>187,655,357</b>	<b>100.00%</b>	<b>1,929</b>	<b>100.00%</b>	<b>97,281.16</b>	<b>4.03%</b>	<b>203.60</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		795,200	0.42%	10	0.52%	79,519.97	3.79%	195.80
<	50%	37,008,160	19.72%	514	26.65%	72,000.31	4.07%	206.47
50%	55%	10,905,182	5.81%	120	6.22%	90,876.51	4.15%	209.57
55%	60%	14,165,539	7.55%	156	8.09%	90,804.74	4.09%	202.75
60%	65%	8,869,406	4.73%	78	4.04%	113,710.33	4.16%	202.92
65%	70%	9,502,193	5.06%	94	4.87%	101,087.16	3.89%	197.89
70%	75%	20,941,388	11.16%	168	8.71%	124,651.12	3.87%	204.88
75%	80%	7,304,902	3.89%	69	3.58%	105,868.14	3.99%	205.16
80%	85%	23,139,004	12.33%	167	8.66%	138,556.91	3.69%	208.76
85%	90%	11,348,775	6.05%	97	5.03%	116,997.69	4.04%	201.61
90%	95%	5,910,426	3.15%	73	3.76%	80,964.74	4.24%	199.97
95%	100%	6,440,421	3.43%	65	3.37%	99,083.39	4.33%	197.11
100%	105%	3,714,144	1.98%	32	1.66%	116,067.00	4.39%	200.75
105%	110%	6,959,235	3.71%	72	3.73%	96,656.04	4.40%	193.52
110%	115%	4,775,550	2.54%	50	2.59%	95,510.99	4.18%	198.20
115%	120%	4,242,492	2.26%	46	2.38%	92,228.10	4.29%	188.33
120%	125%	10,750,317	5.73%	107	5.55%	100,470.25	3.98%	203.93
125%	>	883,024	0.47%	11	0.57%	80,274.88	4.64%	214.16
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>187,655,357</b>	<b>100.00%</b>	<b>1,929</b>	<b>100.00%</b>	<b>97,281.16</b>	<b>4.03%</b>	<b>203.60</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,508,826	2.40%	35	2.81%	128,823.61	3.87%	204.45
Utrecht	14,286,762	7.61%	94	7.54%	151,986.83	4.14%	197.29
Zeeland	4,181,673	2.23%	28	2.25%	149,352.59	3.92%	201.23
Zuid-Holland	35,902,343	19.13%	233	18.68%	154,087.31	4.15%	201.06
Overijssel	8,882,171	4.73%	66	5.29%	134,578.36	3.98%	209.12
Flevoland	5,560,513	2.96%	35	2.81%	158,871.79	4.07%	195.26
Friesland	4,542,335	2.42%	33	2.65%	137,646.52	4.28%	206.97
Gelderland	24,790,460	13.21%	161	12.91%	153,978.01	4.03%	207.56
Groningen	5,995,541	3.19%	48	3.85%	124,907.10	3.97%	206.15
Limburg	16,581,659	8.84%	109	8.74%	152,125.31	4.04%	195.58
Noord-Brabant	32,727,424	17.44%	218	17.48%	150,125.80	4.02%	206.04
Noord-Holland	29,695,451	15.82%	187	15.00%	158,799.20	3.88%	207.30
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>187,655,357</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>	<b>150,485.45</b>	<b>4.03%</b>	<b>203.60</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	175,246,146	93.39%	1,152	92.38%	152,123.39	4.02%	203.15
Shop/House	172,789	0.09%	1	0.08%	172,789.00	4.62%	220.51
Condominium	10,888,468	5.80%	85	6.82%	128,099.62	4.14%	209.85
Farm House	423,954	0.23%	2	0.16%	211,976.95	4.46%	204.16
Condominium with garage	924,000	0.49%	7	0.56%	132,000.00	4.32%	211.85
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>187,655,357</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>	<b>150,485.45</b>	<b>4.03%</b>	<b>203.60</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	359,050	27	2.17%	13,298.14	3.81%	204.40
25,000	50,000	2,500,803	61	4.89%	40,996.77	4.04%	206.87
50,000	75,000	6,624,336	102	8.18%	64,944.47	4.06%	207.81
75,000	100,000	16,380,656	183	14.68%	89,511.78	4.13%	206.33
100,000	125,000	20,046,413	178	14.27%	112,620.30	4.07%	203.01
125,000	150,000	24,816,749	179	14.35%	138,641.06	4.06%	203.99
150,000	175,000	24,720,341	151	12.11%	163,710.87	4.07%	207.13
175,000	200,000	19,215,427	101	8.10%	190,251.75	3.99%	199.48
200,000	225,000	16,872,878	79	6.34%	213,580.74	4.05%	198.42
225,000	250,000	12,057,528	50	4.01%	241,150.56	4.17%	205.10
250,000	275,000	10,574,495	40	3.21%	264,362.38	4.11%	195.93
275,000	300,000	10,109,907	35	2.81%	288,854.47	4.16%	206.63
300,000	325,000	4,724,346	15	1.20%	314,956.38	3.70%	204.01
325,000	350,000	4,699,482	14	1.12%	335,677.31	3.90%	206.42
350,000	375,000	1,825,550	5	0.40%	365,110.07	3.24%	206.98
375,000	400,000	1,957,500	5	0.40%	391,500.00	3.61%	212.59
400,000	425,000	2,450,069	6	0.48%	408,344.76	3.87%	213.24
425,000	450,000	3,105,901	7	0.56%	443,700.13	4.15%	199.92
450,000	475,000	1,836,008	4	0.32%	459,001.94	3.17%	214.25
475,000	500,000	961,667	2	0.16%	480,833.48	3.85%	213.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.16%	538,500.00	2.75%	153.09
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	>	739,252	1	0.39%	739,252.33	4.50%	214.00
<b>Total</b>	<b>187,655,357</b>	<b>100.00%</b>	<b>1,247</b>	<b>100.00%</b>	<b>150,485.45</b>	<b>4.03%</b>	<b>203.60</b>