

E-MAC NL 2006-II Investor report July 2019

Cashflow analysis for the period

Total interest received	1,839,122	
Interest received on transaction accounts	(35)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	102,000	
Total funds available		6,341,087
Company management expenses	2,160	
MPT fee	35,187	
Administration fee	3,131	
Third party fees	41,962	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,839	
Payments under hedging arrangements	1,839,863	
Interest on the Notes	7,105	
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		1,941,087
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th July 2019	-	
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	28,817,920
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	30,356,271

Collateral

Starting principal balance	166,982,851	
Further Advance purchased	-	
Principal redemptions and repayments	(4,573,412)	
Losses for the period	-	
Ending principal balance		162,409,438
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-July-19		162,409,438
Redemptions reserved for purchase Further Advances per 25-July-19	-	
Total balance Put Option Notes E-MAC NL 2006-II		162,409,438

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	12.89%	10.38%	8.81%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,100	161,725,313	99.58%
31 - 60 days	2	373,000	0.23%
61 - 90 days	-	-	0.00%
91 - 120 days	1	103,125	0.06%
120+ days	1	208,000	0.13%
In repossession	-	-	-
Total	1,104	162,409,438	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,797	-	5,100	1,971,914

Characteristics

Number of borrowers	1104		
Number of loanparts	1693		
	(weighted) average	Minimum	Maximum
Loan size borrower	147,110	763	730,183
Loan part size	95,930	763	550,000
Coupon	3.98%	0.35%	6.65%
Remaining maturity (months)	191	2	279
Remaining interest period (months)	67	1	249
Original interest period (months)	178	1	360
Seasoning (months)	127.1	2.0	199.0
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%	177.00
Annuity	3,648,160	2.25%	62	3.66%	58,841.29	4.30%	186.39
Hybride (switch)	93,440	0.06%	1	0.06%	93,439.66	5.45%	202.00
Interest Only	136,968,144	84.34%	1,364	80.57%	100,416.53	3.96%	196.75
Investment	1,078,206	0.66%	9	0.53%	119,800.65	4.03%	197.81
Life	15,966,702	9.83%	187	11.05%	85,383.43	4.08%	155.16
Life (external policy)	231,266	0.14%	2	0.12%	115,633.00	4.73%	130.41
Linear	178,098	0.11%	4	0.24%	44,524.62	4.39%	146.85
Savings	669,362	0.41%	13	0.77%	51,489.39	4.55%	157.27
STAR Aflossingsvrij	1,578,304	0.97%	26	1.54%	60,704.00	3.92%	180.17
Universal Life	1,872,756	1.15%	24	1.42%	78,031.49	3.68%	157.67
Total	162,409,438	100.00%	1,693	100.00%	95,929.97	3.98%	191.50

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	7,305,038	4.50%	67	3.96%	109,030.42	1.51%	196.67
12	5,247,922	3.23%	47	2.78%	111,657.91	2.66%	193.64
24	171,000	0.11%	2	0.12%	85,500.00	2.85%	201.00
36	1,911,269	1.18%	22	1.30%	86,875.86	2.91%	199.29
48	-	0.00%	-	0.00%	-	0.00%	-
60	13,366,852	8.23%	123	7.27%	108,673.60	3.56%	197.36
72	4,468,687	2.75%	31	1.83%	144,151.18	3.30%	185.12
84	2,384,875	1.47%	26	1.54%	91,725.96	4.54%	161.59
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	21,058,174	12.97%	211	12.46%	99,801.77	3.63%	194.04
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	16,412,922	10.11%	180	10.63%	91,182.90	4.34%	186.60
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	86,868,052	53.49%	947	55.94%	91,729.73	4.37%	190.89
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	247,722	0.15%	3	0.18%	82,573.94	4.54%	183.17
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	2,966,926	1.83%	34	2.01%	87,262.52	4.81%	204.16
>	-	0.00%	-	0.00%	-	0.00%	-
Total	162,409,438	100.00%	1,693	100.00%	95,929.97	3.98%	191.50

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	9,760,209	6.01%	101	5.97%	96,635.73	1.58%	192.88
2,50%	2,75%	3,228,600	1.99%	35	2.07%	92,245.73	2.65%	183.61
2,75%	3,00%	9,499,276	5.85%	83	4.90%	114,449.11	2.89%	188.24
3,00%	3,25%	5,332,574	3.28%	47	2.78%	113,459.01	3.15%	196.11
3,25%	3,50%	8,341,608	5.14%	77	4.55%	108,332.58	3.37%	195.68
3,50%	3,75%	5,771,250	3.55%	51	3.01%	113,161.76	3.67%	189.02
3,75%	4,00%	11,845,581	7.29%	130	7.68%	91,119.85	3.95%	196.13
4,00%	4,25%	31,029,210	19.11%	345	20.38%	89,939.74	4.16%	190.02
4,25%	4,50%	51,595,066	31.77%	516	30.48%	99,990.44	4.40%	188.78
4,50%	4,75%	15,134,451	9.32%	149	8.80%	101,573.49	4.63%	189.42
4,75%	5,00%	5,680,762	3.50%	74	4.37%	76,767.06	4.88%	195.11
5,00%	5,25%	3,095,948	1.91%	31	1.83%	99,869.27	5.12%	198.78
5,25%	5,50%	707,979	0.44%	18	1.06%	39,332.18	5.40%	205.75
5,50%	5,75%	170,421	0.10%	8	0.47%	21,302.61	5.66%	214.28
5,75%	6,00%	378,698	0.23%	7	0.41%	54,099.78	5.94%	215.94
6,00%	6,25%	387,214	0.24%	11	0.65%	35,201.29	6.21%	185.97
6,25%	6,50%	278,591	0.17%	7	0.41%	39,798.70	6.32%	194.90
6,50%	6,75%	172,000	0.11%	3	0.18%	57,333.33	6.61%	194.76
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%	-
Total		162,409,438	100.00%	1,693	100.00%	95,929.97	3.98%	191.50

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		7,305,038	4.50%	67	3.96%	109,030.42	1.51%	196.67
<	1-1-2020	1,709,150	1.05%	19	1.12%	89,955.26	3.07%	197.91
1-1-2020	1-1-2021	7,941,275	4.89%	81	4.78%	98,040.43	3.68%	188.62
1-1-2021	1-1-2022	22,013,666	13.55%	212	12.52%	109,838.05	4.23%	187.77
1-1-2022	1-1-2023	5,587,447	3.44%	63	3.72%	88,689.63	3.48%	193.99
1-1-2023	1-1-2024	4,597,900	2.83%	37	2.19%	124,267.57	3.31%	189.86
1-1-2024	1-1-2025	1,758,852	1.08%	17	1.00%	103,461.87	3.28%	190.10
1-1-2025	1-1-2026	6,555,898	4.04%	71	4.19%	92,336.59	4.20%	183.40
1-1-2026	1-1-2027	87,087,760	53.62%	941	55.58%	92,548.10	4.36%	190.86
1-1-2027	1-1-2028	8,656,928	5.33%	89	5.26%	97,268.86	3.67%	197.17
1-1-2028	1-1-2029	3,900,096	2.40%	40	2.36%	97,502.40	3.31%	199.15
1-1-2029	1-1-2030	716,292	0.44%	8	0.47%	89,536.53	3.01%	206.49
1-1-2030	1-1-2031	69,762	0.04%	1	0.06%	69,762.00	4.50%	130.00
1-1-2031	1-1-2032	247,722	0.15%	3	0.18%	82,573.94	4.54%	182.55
1-1-2032	1-1-2033	-	0.00%	-	0.00%	-	0.00%	-
1-1-2033	1-1-2034	133,477	0.08%	2	0.12%	66,738.72	3.30%	191.00
1-1-2034	1-1-2035	-	0.00%	-	0.00%	-	0.00%	-
1-1-2035	1-1-2036	148,750	0.09%	1	0.06%	148,750.00	4.50%	202.00
1-1-2036	1-1-2037	3,914,244	2.41%	38	2.24%	103,006.41	4.57%	202.87
1-1-2037	1-1-2038	-	0.00%	-	0.00%	-	0.00%	-
1-1-2038	1-1-2039	-	0.00%	-	0.00%	-	0.00%	-
1-1-2039	1-1-2040	40,181	0.02%	2	0.12%	20,090.67	6.42%	233.55
1-1-2040	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
1-1-2041	1-1-2042	25,000	0.02%	1	0.06%	25,000.00	6.60%	249.00
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	1-1-2049	-	0.00%	-	0.00%	-	0.00%	-
1-1-2049	>	-	0.00%	-	0.00%	-	0.00%	-
Total		162,409,438	100.00%	1,693	100.00%	95,929.97	3.98%	191.50

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	74,444	0.05%	1	0.06%	74,444.07	1.85%	2.00
01-Jan-2020 - 31-Dec-2020	50,192	0.03%	2	0.12%	25,095.91	4.19%	12.13
01-Jan-2021 - 31-Dec-2021	543,752	0.33%	6	0.35%	90,625.33	4.40%	21.08
01-Jan-2022 - 31-Dec-2022	223,606	0.14%	2	0.12%	111,803.00	4.48%	34.45
01-Jan-2023 - 31-Dec-2023	579,516	0.36%	6	0.35%	96,586.00	4.10%	46.71
01-Jan-2024 - 31-Dec-2024	172,086	0.11%	6	0.35%	28,681.02	3.97%	56.82
01-Jan-2025 - 31-Dec-2025	497,705	0.31%	8	0.47%	62,213.07	4.38%	70.16
01-Jan-2026 - 31-Dec-2026	2,994,968	1.84%	33	1.95%	90,756.60	3.77%	82.00
01-Jan-2027 - 31-Dec-2027	329,812	0.20%	6	0.35%	54,968.73	4.24%	93.86
01-Jan-2028 - 31-Dec-2028	2,347,207	1.45%	28	1.65%	83,828.81	3.95%	105.35
01-Jan-2029 - 31-Dec-2029	1,140,443	0.70%	17	1.00%	67,084.85	4.23%	116.97
01-Jan-2030 - 31-Dec-2030	1,312,437	0.81%	18	1.06%	72,913.15	4.22%	130.09
01-Jan-2031 - 31-Dec-2031	3,652,176	2.25%	44	2.60%	83,004.00	4.38%	141.13
01-Jan-2032 - 31-Dec-2032	2,372,746	1.46%	28	1.65%	84,740.92	4.25%	152.96
01-Jan-2033 - 31-Dec-2033	1,830,327	1.13%	22	1.30%	83,196.70	4.31%	165.64
01-Jan-2034 - 31-Dec-2034	1,948,378	1.20%	21	1.24%	92,779.93	4.21%	177.64
01-Jan-2035 - 31-Dec-2035	4,256,393	2.62%	37	2.19%	115,037.65	3.91%	193.96
01-Jan-2036 - 31-Dec-2036	135,849,006	83.65%	1,313	77.55%	103,464.59	3.96%	201.09
01-Jan-2037 - 31-Dec-2037	1,003,973	0.62%	48	2.84%	20,916.10	4.09%	214.97
01-Jan-2038 - 31-Dec-2038	474,855	0.29%	22	1.30%	21,584.31	4.54%	226.86
01-Jan-2039 - 31-Dec-2039	407,837	0.25%	13	0.77%	31,372.09	2.59%	238.63
01-Jan-2040 - 31-Dec-2040	126,117	0.08%	7	0.41%	18,016.64	4.78%	249.80
01-Jan-2041 - 31-Dec-2041	170,112	0.10%	3	0.18%	56,704.00	5.92%	262.07
01-Jan-2042 - 31-Dec-2042	51,352	0.03%	2	0.12%	25,675.79	5.84%	275.42
Total	162,409,438	100.00%	1,693	100.00%	95,929.97	3.98%	191.50

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		791,703	0.49%	10	0.59%	79,170.29	3.79%	184.05
<	50%	33,732,631	20.77%	472	27.88%	71,467.44	4.05%	194.68
50%	55%	9,755,562	6.01%	115	6.79%	84,830.98	4.12%	194.81
55%	60%	11,849,163	7.30%	130	7.68%	91,147.41	4.11%	190.97
60%	65%	6,607,376	4.07%	63	3.72%	104,878.98	4.26%	188.12
65%	70%	8,521,536	5.25%	85	5.02%	100,253.37	3.92%	187.37
70%	75%	18,667,286	11.49%	146	8.62%	127,858.12	3.81%	193.16
75%	80%	6,103,141	3.76%	57	3.37%	107,072.65	3.90%	191.35
80%	85%	20,183,487	12.43%	152	8.98%	132,786.10	3.52%	196.29
85%	90%	9,948,891	6.13%	85	5.02%	117,045.77	4.01%	188.34
90%	95%	5,500,346	3.39%	69	4.08%	79,715.16	4.38%	189.05
95%	100%	4,666,450	2.87%	45	2.66%	103,698.88	4.15%	186.28
100%	105%	4,649,964	2.86%	43	2.54%	108,138.69	4.46%	193.88
105%	110%	4,557,365	2.81%	49	2.89%	93,007.45	4.30%	175.77
110%	115%	3,642,729	2.24%	36	2.13%	101,186.92	4.07%	185.54
115%	120%	3,626,492	2.23%	40	2.36%	90,662.31	4.06%	176.24
120%	125%	8,918,133	5.49%	88	5.20%	101,342.42	3.87%	191.87
125%	>	687,184	0.42%	8	0.47%	85,897.96	4.14%	202.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		162,409,438	100.00%	1,693	100.00%	95,929.97	3.98%	191.50

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,620,381	2.23%	30	2.72%	120,679.37	3.69%	190.40
Utrecht	12,168,739	7.49%	82	7.43%	148,399.26	4.11%	185.45
Zeeland	3,914,892	2.41%	27	2.45%	144,995.99	3.81%	190.99
Zuid-Holland	31,855,938	19.61%	211	19.11%	150,976.01	4.11%	188.29
Flevoland	4,838,134	2.98%	30	2.72%	161,271.15	4.06%	181.36
Friesland	4,187,415	2.58%	28	2.54%	149,550.53	4.25%	194.48
Gelderland	20,379,501	12.55%	138	12.50%	147,677.54	3.89%	196.26
Groningen	5,161,433	3.18%	42	3.80%	122,891.25	4.08%	195.77
Limburg	15,221,407	9.37%	101	9.15%	150,707.00	3.97%	183.17
Noord-Brabant	27,144,552	16.71%	189	17.12%	143,621.97	3.99%	194.15
Noord-Holland	26,071,735	16.05%	165	14.95%	158,010.52	3.83%	195.33
Overijssel	7,845,312	4.83%	61	5.53%	128,611.67	3.95%	198.42
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	162,409,438	100.00%	1,104	100.00%	147,110.00	3.98%	191.50

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	151,106,873	93.04%	1,017	92.12%	148,581.00	3.97%	191.03
Shop/House	168,957	0.10%	1	0.09%	168,957.00	4.60%	207.48
Condominium	9,979,365	6.14%	78	7.07%	127,940.58	4.02%	197.58
Farm House	395,244	0.24%	2	0.18%	197,621.88	4.47%	193.10
Condominium with garage	759,000	0.47%	6	0.54%	126,500.00	4.36%	199.82
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	162,409,438	100.00%	1,104	100.00%	147,110.00	3.98%	191.50

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%	25	2.26%	12,211.54	3.81%	185.43
25,000	50,000	2,563,209	65	5.89%	39,433.99	3.97%	196.23
50,000	75,000	5,965,910	92	8.33%	64,846.84	4.13%	194.94
75,000	100,000	15,115,709	170	15.40%	88,915.94	4.07%	193.42
100,000	125,000	17,705,508	157	14.22%	112,773.94	4.08%	192.01
125,000	150,000	21,616,508	156	14.13%	138,567.36	4.06%	191.96
150,000	175,000	21,209,844	130	11.78%	163,152.65	3.97%	195.83
175,000	200,000	16,900,059	89	8.06%	189,888.30	3.93%	188.21
200,000	225,000	14,053,974	66	8.65%	212,939.00	3.95%	182.96
225,000	250,000	10,085,381	42	3.80%	240,128.13	4.12%	195.00
250,000	275,000	7,657,311	29	2.63%	264,045.20	4.06%	180.76
275,000	300,000	9,261,475	32	2.90%	289,421.08	4.12%	192.81
300,000	325,000	3,772,047	12	1.09%	314,337.24	3.70%	193.78
325,000	350,000	3,022,912	9	1.86%	335,879.13	3.69%	194.06
350,000	375,000	1,462,500	4	0.36%	365,625.00	2.87%	201.41
375,000	400,000	1,957,500	5	0.45%	391,500.00	3.61%	200.59
400,000	425,000	2,043,750	5	0.45%	408,750.00	3.66%	201.29
425,000	450,000	3,105,901	7	0.63%	443,700.13	4.11%	187.92
450,000	475,000	1,836,008	4	0.36%	459,001.94	3.16%	202.25
475,000	500,000	961,461	2	0.18%	480,730.55	3.85%	201.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.18%	538,500.00	2.73%	141.09
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	>	730,183	1	0.45%	730,183.13	4.50%	202.00
Total	162,409,438	100.00%	1,104	100.00%	147,110.00	3.98%	191.50