

E-MAC NL 2006-II Investor report July 2020

Cashflow analysis for the period

Total interest received	1,729,740	
Interest received on transaction accounts	(37)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		6,129,704
Company management expenses	2,220	
MPT fee	30,307	
Administration fee	2,709	
Third party fees	36,143	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,775	
Payments under hedging arrangements	1,636,762	
Interest on the Notes	9,275	
Shortfall Class D PDL Repayment	737	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,775	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,729,704
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 27th July 2020	-	
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	28,598,475
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	30,136,826

Collateral

Starting principal balance	146,102,011
Further Advance purchased	-
Principal redemptions and repayments	(7,205,743)
Losses for the period	(737)
Ending principal balance	138,895,530
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-II as per 01-July-20	138,895,530
Redemptions reserved for purchase Further Advances per 27-July-20	-
Total balance Put Option Notes E-MAC NL 2006-II	138,895,530

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	737	737	-
Total	-	737	737	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.49%	18.14%	9.22%

Delinquency table	Number of loans	Balance	Percentage of total
Current	958	137,331,145	98.87%
31 - 60 days	5	1,096,386	0.79%
61 - 90 days	-	-	0.00%
91 - 120 days	1	260,000	0.19%
120+ days	1	208,000	0.15%
In repossession	-	-	-
Total	965	138,895,530	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,731	737	10,196	1,945,777

Characteristics

Number of borrowers	965		
Number of loanparts	1467		
	(weighted) average	Minimum	Maximum
Loan size borrower	143,933	1,155	550,000
Loan part size	94,680	1,155	550,000
Coupon	3.91%	0.24%	6.60%
Remaining maturity (months)	179	7	267
Remaining interest period (months)	58	1	237
Original interest period (months)	177	1	360
Seasoning (months)	136.7	1.0	211.0
Loan to Original Foreclosure Value (1)	72.6%	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	0.09%	1	0.07%	125,000.00	3.08%	165.00
Annuity	2,987,147	2.15%	56	3.82%	53,341.91	4.22%	172.89
Interest Only	117,813,271	84.82%	1,184	80.71%	99,504.45	3.90%	184.66
Investment	895,490	0.64%	7	0.48%	127,927.17	3.85%	185.53
Life	12,979,473	9.34%	156	10.63%	83,201.75	3.96%	142.10
Life (external policy)	231,266	0.17%	2	0.14%	115,633.00	4.73%	118.41
Linear	151,282	0.11%	4	0.27%	37,820.49	4.40%	134.38
Savings	573,397	0.41%	12	0.82%	47,783.05	4.44%	143.64
STAR Aflossingsvrij	1,373,252	0.99%	22	1.50%	62,420.53	3.89%	164.87
Universal Life	1,765,953	1.27%	23	1.57%	76,780.58	3.65%	143.40
Total	138,895,530	100.00%	1,467	100.00%	94,679.98	3.91%	179.37

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,548,942	4.72%	61	4.16%	107,359.70	1.47%	184.02
12	3,937,994	2.84%	36	2.45%	109,388.71	2.63%	183.21
12	154,000	0.11%	2	0.14%	77,000.00	2.29%	189.00
24	1,655,529	1.19%	21	1.43%	78,834.72	2.72%	185.69
36	-	0.00%	-	0.00%	-	0.00%	-
48	60	0.00%	107	7.29%	107,970.09	3.42%	185.21
60	72	0.00%	32	2.18%	141,998.40	3.27%	171.21
72	84	0.00%	14	0.95%	134,087.00	3.20%	160.49
84	96	0.00%	-	0.00%	-	0.00%	-
96	108	0.00%	-	0.00%	-	0.00%	-
108	120	0.00%	200	13.63%	99,124.86	3.56%	181.34
120	132	0.00%	-	0.00%	-	0.00%	-
132	144	0.00%	-	0.00%	-	0.00%	-
144	156	0.00%	-	0.00%	-	0.00%	-
156	168	0.00%	-	0.00%	-	0.00%	-
168	180	0.00%	153	10.43%	84,503.31	4.32%	174.24
180	192	0.00%	-	0.00%	-	0.00%	-
192	204	0.00%	-	0.00%	-	0.00%	-
204	216	0.00%	-	0.00%	-	0.00%	-
216	228	0.00%	-	0.00%	-	0.00%	-
228	240	0.00%	808	58.08%	90,270.09	4.36%	178.57
240	252	0.00%	-	0.00%	-	0.00%	-
252	264	0.00%	-	0.00%	-	0.00%	-
264	276	0.00%	-	0.00%	-	0.00%	-
276	288	0.00%	-	0.00%	-	0.00%	-
288	300	0.00%	3	0.20%	82,501.42	4.54%	171.15
300	312	0.00%	-	0.00%	-	0.00%	-
312	324	0.00%	-	0.00%	-	0.00%	-
324	336	0.00%	-	0.00%	-	0.00%	-
336	348	0.00%	-	0.00%	-	0.00%	-
348	360	0.00%	30	2.04%	89,512.88	4.76%	192.11
360	>	0.00%	-	0.00%	-	0.00%	-
Total	138,895,530	100.00%	1,467	100.00%	94,679.98	3.91%	179.37

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,596,209	7.63%	109	7.43%	97,212.93	1.68%	181.10
2.50%	2.75%	4,605,794	3.32%	48	3.27%	95,954.04	2.62%	176.42
3.00%	3.25%	7,322,799	5.27%	72	4.91%	101,705.52	2.89%	185.56
3.00%	3.25%	5,230,589	3.77%	45	3.07%	116,235.31	3.14%	184.13
3.25%	3.50%	7,084,857	5.10%	62	4.23%	114,271.88	3.37%	183.30
3.50%	3.75%	5,440,464	3.92%	47	3.20%	115,754.55	3.68%	176.28
3.75%	4.00%	9,993,580	7.20%	113	7.70%	88,438.76	3.95%	183.62
4.00%	4.25%	24,286,551	17.49%	280	19.09%	86,737.68	4.16%	176.26
4.25%	4.50%	42,903,036	30.89%	444	30.27%	96,628.46	4.40%	177.29
4.50%	4.75%	13,024,006	9.38%	131	8.95%	99,419.90	4.63%	176.68
4.75%	5.00%	4,792,134	3.45%	60	4.09%	79,868.90	4.88%	184.38
5.00%	5.25%	2,673,185	1.92%	24	1.64%	111,382.69	5.11%	185.98
5.25%	5.50%	460,761	0.33%	15	1.02%	30,717.37	5.41%	195.98
5.50%	5.75%	70,423	0.05%	3	0.20%	23,474.36	5.64%	211.81
5.75%	6.00%	227,882	0.16%	6	0.41%	37,980.39	5.91%	227.88
6.00%	6.25%	61,011	0.04%	3	0.20%	20,336.91	6.14%	247.56
6.25%	6.50%	97,250	0.07%	4	0.27%	24,312.50	6.35%	203.68
6.50%	6.75%	25,000	0.02%	1	0.07%	25,000.00	6.60%	237.00
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	138,895,530	100.00%	1,467	100.00%	94,679.98	3.91%	179.37	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	6,548,942	4.72%	61	4.16%	107,359.70	1.47%	184.02
<	01/01/2021	2,255,585	1.62%	22	1.50%	102,526.59	3.50%	179.27
01/01/2021	01/01/2022	20,584,304	14.82%	206	14.04%	99,923.81	4.02%	176.07
01/01/2022	01/01/2023	5,675,880	4.09%	66	4.50%	85,998.19	3.32%	182.43
01/01/2023	01/01/2024	4,622,090	3.33%	38	2.59%	121,633.95	3.22%	178.36
01/01/2024	01/01/2025	1,839,197	1.32%	17	1.16%	108,188.05	3.13%	180.85
01/01/2025	01/01/2026	5,722,693	4.12%	65	4.43%	88,041.43	4.06%	172.92
01/01/2026	01/01/2027	73,181,446	52.69%	802	54.87%	91,248.69	4.35%	178.51
01/01/2027	01/01/2028	8,282,971	5.96%	83	5.66%	99,794.83	3.63%	185.18
01/01/2028	01/01/2029	3,551,863	2.56%	36	2.45%	98,662.85	3.34%	187.84
01/01/2029	01/01/2030	889,004	0.64%	12	0.82%	74,083.63	2.86%	189.47
01/01/2030	01/01/2031	1,051,019	0.76%	11	0.75%	95,547.18	2.57%	175.63
01/01/2031	01/01/2032	247,504	0.18%	3	0.20%	82,501.42	4.54%	170.55
01/01/2032	01/01/2033	66,250	0.05%	1	0.07%	66,250.00	2.36%	141.00
01/01/2033	01/01/2034	118,916	0.09%	2	0.14%	59,458.16	3.30%	179.00
01/01/2034	01/01/2035	-	0.00%	-	0.00%	-	0.00%	-
01/01/2035	01/01/2036	127,250	0.09%	1	0.07%	127,250.00	4.15%	190.00
01/01/2036	01/01/2037	4,087,436	2.94%	39	2.66%	104,806.05	4.31%	190.76
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	18,181	0.01%	1	0.07%	18,181.34	6.15%	221.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	25,000	0.02%	1	0.07%	25,000.00	6.60%	237.00
01/01/2041	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	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	>	-	0.00%	-	0.00%	-	0.00%	-
Total	138,895,530	100.00%	1,467	100.00%	94,679.98	3.91%	179.37	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2021 - 31-Dec-2021	402,067	0.29%	5	0.34%	80,413.49	4.41%	9.21
01-Jan-2022 - 31-Dec-2022	223,606	0.16%	2	0.14%	111,803.00	4.48%	22.45
01-Jan-2023 - 31-Dec-2023	579,516	0.42%	6	0.41%	96,586.00	4.10%	34.71
01-Jan-2024 - 31-Dec-2024	159,684	0.11%	5	0.34%	31,936.86	3.87%	44.54
01-Jan-2025 - 31-Dec-2025	438,008	0.32%	7	0.48%	62,572.50	4.37%	58.26
01-Jan-2026 - 31-Dec-2026	2,603,903	1.87%	30	2.04%	86,796.77	3.62%	70.08
01-Jan-2027 - 31-Dec-2027	322,287	0.23%	6	0.41%	53,714.55	4.23%	81.86
01-Jan-2028 - 31-Dec-2028	2,226,936	1.60%	27	1.84%	82,479.10	3.92%	93.49
01-Jan-2029 - 31-Dec-2029	1,049,512	0.76%	16	1.09%	65,594.48	4.05%	105.08
01-Jan-2030 - 31-Dec-2030	1,055,752	0.76%	15	1.02%	70,383.48	4.20%	118.38
01-Jan-2031 - 31-Dec-2031	3,128,556	2.25%	38	2.59%	82,330.41	4.33%	129.07
01-Jan-2032 - 31-Dec-2032	1,920,929	1.38%	24	1.64%	80,038.72	4.02%	140.82
01-Jan-2033 - 31-Dec-2033	1,707,630	1.23%	20	1.36%	85,381.49	3.78%	153.71
01-Jan-2034 - 31-Dec-2034	1,751,402	1.26%	18	1.23%	97,300.10	4.02%	165.80
01-Jan-2035 - 31-Dec-2035	3,423,645	2.46%	30	2.04%	114,121.48	3.84%	181.63
01-Jan-2036 - 31-Dec-2036	115,858,925	83.41%	1,132	77.16%	102,348.87	3.90%	189.08
01-Jan-2037 - 31-Dec-2037	905,808	0.65%	43	2.93%	21,065.29	3.87%	202.87
01-Jan-2038 - 31-Dec-2038	452,268	0.33%	21	1.43%	21,536.59	4.52%	214.79
01-Jan-2039 - 31-Dec-2039	362,249	0.26%	10	0.68%	36,224.93	1.97%	227.19
01-Jan-2040 - 31-Dec-2040	121,610	0.09%	7	0.48%	17,372.85	3.82%	237.86
01-Jan-2041 - 31-Dec-2041	150,985	0.11%	3	0.20%	50,328.33	5.92%	250.08
01-Jan-2042 - 31-Dec-2042	50,253	0.04%	2	0.14%	25,126.44	5.84%	263.43
Total	138,895,530	100.00%	1,467	100.00%	94,679.98	3.91%	179.37

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		664,211	0.48%	8	0.55%	83,026.35	3.73%	174.31
<	50%	29,111,250	20.96%	429	29.24%	67,858.39	4.01%	182.35
50%	55%	7,456,867	5.37%	81	5.52%	92,060.08	4.15%	183.83
55%	60%	11,045,082	7.95%	120	8.18%	92,042.35	3.99%	178.57
60%	65%	6,042,074	4.35%	56	3.82%	107,894.19	4.12%	184.31
65%	70%	7,801,543	5.62%	76	5.18%	102,651.88	3.91%	175.92
70%	75%	16,860,977	12.14%	139	9.48%	121,301.99	3.81%	181.51
75%	80%	5,234,319	3.77%	49	3.34%	106,822.83	3.76%	172.97
80%	85%	16,964,453	12.21%	123	8.38%	137,922.38	3.46%	184.59
85%	90%	8,102,395	5.83%	73	4.98%	110,991.71	3.98%	180.39
90%	95%	4,724,329	3.40%	60	4.09%	78,738.82	4.38%	176.04
95%	100%	3,775,531	2.72%	38	2.59%	99,356.08	3.77%	168.96
100%	105%	3,324,994	2.39%	35	2.39%	94,999.84	4.37%	175.12
105%	110%	3,535,507	2.55%	36	2.45%	98,208.53	4.19%	157.00
110%	115%	1,996,785	1.44%	17	1.16%	117,457.91	3.51%	172.97
115%	120%	3,356,731	2.42%	37	2.52%	90,722.47	4.04%	162.25
120%	125%	8,211,298	5.91%	82	5.59%	100,137.79	3.82%	179.42
125%	>	687,184	0.49%	8	0.55%	85,897.96	4.14%	190.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		138,895,530	100.00%	1,467	100.00%	94,679.98	3.91%	179.37

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,194,302	2.30%	27	2.80%	118,307.48	3.71%	176.91
Utrecht	9,815,540	7.07%	67	6.94%	146,500.59	4.08%	176.09
Zeeland	3,717,243	2.68%	25	2.59%	148,689.73	3.71%	178.67
Zuid-Holland	25,617,972	18.44%	180	18.65%	142,322.06	4.01%	175.07
Flevoland	4,489,987	3.23%	28	2.90%	160,356.69	3.97%	173.49
Friesland	3,600,572	2.59%	24	2.49%	150,023.82	4.19%	182.45
Gelderland	17,071,688	12.29%	119	12.33%	143,459.57	3.86%	183.69
Groningen	4,820,074	3.47%	39	4.04%	123,591.65	3.96%	183.63
Limburg	14,009,836	10.09%	95	9.84%	147,471.96	3.96%	170.44
Noord-Brabant	23,664,361	17.04%	165	17.10%	143,420.37	3.91%	182.05
Noord-Holland	23,068,193	16.61%	147	15.23%	156,926.49	3.74%	183.57
Overijssel	5,825,762	4.19%	49	5.08%	118,893.10	3.92%	185.89
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	138,895,530	100.00%	965	100.00%	143,933.19	3.91%	179.37

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	128,848,527	92.77%	887	91.92%	145,263.28	3.91%	178.87
Shop/House	165,780	0.12%	1	0.10%	165,780.00	4.57%	194.44
Condominium	8,758,702	6.31%	69	7.15%	126,937.71	3.93%	185.48
Farm House	363,522	0.26%	2	0.21%	181,760.75	4.48%	182.25
Condominium with garage	759,000	0.55%	6	0.62%	126,500.00	4.36%	187.82
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	138,895,530	100.00%	965	100.00%	143,933.19	3.91%	179.37

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	0	0.00%	-	0.00%	-	0.00%	-
25,000	372,833	0.27%	29	3.01%	12,856.31	3.77%	180.54
50,000	2,301,998	1.66%	60	6.22%	38,366.63	3.94%	182.75
75,000	6,012,419	4.33%	93	9.64%	64,649.67	4.09%	184.25
100,000	12,586,361	9.06%	142	14.72%	88,636.35	4.04%	182.17
125,000	14,947,888	10.76%	133	13.78%	112,390.13	4.07%	178.24
150,000	17,757,429	12.78%	128	13.26%	138,729.91	3.95%	181.35
175,000	18,690,166	13.46%	114	11.81%	163,948.82	3.93%	183.82
200,000	15,954,461	11.49%	84	8.70%	189,934.06	3.93%	175.97
225,000	11,898,971	8.57%	56	5.80%	212,481.62	3.78%	168.68
250,000	8,684,381	6.25%	36	3.73%	241,232.81	4.02%	180.47
275,000	5,276,795	3.80%	20	2.07%	263,839.76	3.88%	173.63
300,000	8,092,822	5.83%	28	2.90%	289,029.35	4.04%	178.85
325,000	3,149,417	2.27%	10	1.04%	314,941.66	3.54%	184.96
350,000	2,716,751	1.96%	8	0.83%	339,593.88	3.74%	180.90
375,000	742,500	0.53%	2	0.21%	371,250.00	1.56%	188.52
400,000	1,572,500	1.13%	4	0.41%	393,125.00	3.41%	188.74
425,000	2,043,750	1.47%	5	0.52%	408,750.00	3.65%	189.29
450,000	2,669,836	1.92%	6	0.62%	444,972.65	3.77%	178.45
475,000	1,386,008	1.00%	3	0.31%	462,002.58	3.72%	190.33
500,000	961,245	0.69%	2	0.21%	480,622.68	3.85%	189.00
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	1,077,000	0.78%	2	0.21%	538,500.00	2.68%	129.09
575,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	-	0.00%	-	0.00%	-	0.00%	-
625,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	-	0.00%	-	0.00%	-	0.00%	-
Total	138,895,530	100.00%	965	100.00%	143,933.19	3.91%	179.37