

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

**Cashflow analysis for the period**

Total interest received	1,952,055	
Interest received on transaction accounts	(37)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
<b>Total funds available</b>		<b>6,352,018</b>
Company management expenses	-	
MPT fee	39,876	
Administration fee	3,519	
Third party fees	41,695	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	1,847,526	
Interest on the Notes	7,535	
Shortfall Class D PDL Repayment	61	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,903	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
<b>Total funds distributed</b>		<b>1,952,018</b>
<b>Available after distribution of funds</b>		<b>4,400,000</b>
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th October 2018	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,100,000	
<b>Available liquidity</b>		<b>4,400,000</b>
Net cashflow		-

<b>Outstanding unpaid Subordinated swap amounts not paid by the transaction:</b>	
Unpaid Swap Subordinated Amount	28,148,488
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
<b>Total</b>	<b>29,686,839</b>

**Collateral**

Starting principal balance	187,655,357	
Further Advance purchased	-	
Principal redemptions and repayments	(7,080,356)	
Losses for the period	(61)	
<b>Ending principal balance</b>		<b>180,574,940</b>
Balance Reset Participation	-	
<b>Total balance collateral E-MAC NL 2006-II as per 01-October-18</b>		<b>180,574,940</b>
Redemptions reserved for purchase Further Advances per 25-October-18	-	
<b>Total balance Put Option Notes E-MAC NL 2006-II</b>		<b>180,574,940</b>

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	61	61	-
<b>Total</b>	-	61	61	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	15.12%	14.14%	8.54%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,203	179,375,440	99.34%
31 - 60 days	3	708,500	0.39%
61 - 90 days	-	-	0.00%
91 - 120 days	1	283,000	0.16%
120+ days	1	208,000	0.12%
In repossession	-	-	-
<b>Total</b>	<b>1,208</b>	<b>180,574,940</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	61	4,800	1,990,218

**Characteristics**

Number of borrowers	1208		
Number of loanparts	1866		
	(weighted) average	Minimum	Maximum
Loan size borrower	149,483	763	737,023
Loan part size	96,771	763	550,000
Coupon	4.02%	0.38%	6.65%
Remaining maturity (months)	201	2	288
Remaining interest period (months)	74	1	258
Original interest period (months)	180	1	360
Seasoning (months)	121.7	3.0	190.0
Loan to Original Foreclosure Value (2)	73.4%	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	0.07%	1	0.05%	125,000.00	6.60%	186.00
Annuity	3,778,393	2.09%	66	3.54%	57,248.37	4.30%	193.97
Hybride (switch)	95,671	0.05%	1	0.05%	95,670.64	5.45%	211.00
Interest Only	152,174,041	84.27%	1,501	80.44%	101,381.77	3.99%	205.96
Investment	1,178,484	0.65%	10	0.54%	117,848.40	4.05%	199.51
Life	18,164,963	10.06%	214	11.47%	84,883.01	4.12%	164.84
Life (external policy)	231,266	0.13%	2	0.11%	115,633.00	4.73%	139.41
Linear	201,942	0.11%	4	0.21%	50,485.59	4.39%	156.28
Savings	770,201	0.43%	14	0.75%	55,014.34	4.48%	162.17
STAR Aflossingsvrij	1,654,485	0.92%	27	1.45%	61,277.23	4.05%	190.22
Universal Life	2,200,495	1.22%	26	1.39%	84,634.41	3.66%	172.71
<b>Total</b>	<b>180,574,940</b>	<b>100.00%</b>	<b>1,866</b>	<b>100.00%</b>	<b>96,771.14</b>	<b>4.02%</b>	<b>200.64</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	7,633,179	4.23%	70	3.75%	109,045.41	1.66%	206.67
12	5,920,060	3.28%	55	2.95%	107,637.45	2.44%	201.37
24	190,000	0.11%	2	0.11%	95,000.00	2.85%	210.00
36	2,354,128	1.30%	27	1.45%	87,189.92	3.27%	208.57
48	-	0.00%	-	0.00%	-	0.00%	-
60	14,181,105	7.85%	129	6.91%	109,931.05	3.60%	205.30
72	4,775,885	2.64%	34	1.82%	140,467.22	3.29%	194.64
84	2,699,695	1.50%	30	1.61%	89,989.83	4.78%	178.67
96	-	0.00%	-	0.00%	-	0.00%	-
108	22,387,845	12.40%	224	12.00%	99,945.74	3.67%	202.28
120	-	0.00%	-	0.00%	-	0.00%	-
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	18,948,323	10.49%	208	11.15%	91,097.71	4.35%	196.46
180	-	0.00%	-	0.00%	-	0.00%	-
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	97,768,510	54.14%	1,045	56.00%	93,558.38	4.37%	200.17
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	247,830	0.14%	3	0.16%	82,610.10	4.58%	192.17
300	-	0.00%	-	0.00%	-	0.00%	-
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	3,468,380	1.92%	39	2.09%	88,932.82	4.82%	212.91
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>180,574,940</b>	<b>100.00%</b>	<b>1,866</b>	<b>100.00%</b>	<b>96,771.14</b>	<b>4.02%</b>	<b>200.64</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	11,007,821	6.10%	112	6.00%	98,284.11	1.63%	198.99
2,50%	2,75%	3,816,610	2.11%	36	1.93%	106,016.95	2.64%	202.67
2,75%	3,00%	6,427,584	3.56%	77	4.13%	109,449.15	2.91%	205.93
3,00%	3,25%	3,882,769	2.15%	37	1.98%	104,939.71	3.15%	203.85
3,25%	3,50%	8,900,818	4.93%	80	4.29%	111,261.48	3.37%	204.11
3,50%	3,75%	7,011,762	3.88%	60	3.22%	116,862.69	3.66%	199.98
3,75%	4,00%	13,891,861	7.69%	153	8.20%	90,796.48	3.94%	205.41
4,00%	4,25%	33,940,691	18.80%	375	20.10%	90,508.51	4.16%	199.32
4,25%	4,50%	59,156,961	32.76%	580	31.08%	101,994.76	4.40%	198.02
4,50%	4,75%	16,789,470	9.30%	166	8.90%	101,141.38	4.63%	198.69
4,75%	5,00%	7,718,043	4.27%	90	4.82%	85,756.03	4.89%	205.76
5,00%	5,25%	3,460,670	1.92%	33	1.77%	104,868.80	5.12%	207.86
5,25%	5,50%	737,354	0.41%	19	1.02%	38,808.11	5.40%	213.39
5,50%	5,75%	180,421	0.10%	9	0.48%	20,046.77	5.66%	224.10
5,75%	6,00%	509,311	0.28%	11	0.59%	46,301.04	5.93%	231.69
6,00%	6,25%	418,644	0.23%	13	0.70%	32,203.39	6.21%	197.31
6,25%	6,50%	552,050	0.31%	12	0.64%	46,004.13	6.36%	201.12
6,50%	6,75%	172,000	0.10%	3	0.16%	57,333.33	6.61%	203.76
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>180,574,940</b>	<b>100.00%</b>	<b>1,866</b>	<b>100.00%</b>	<b>96,771.14</b>	<b>4.02%</b>	<b>200.64</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		7,633,179	4.23%	70	3.75%	109,045.41	1.66%	206.67
<	1-1-2019	276,444	0.15%	4	0.21%	69,111.02	2.98%	102.50
1-1-2019	1-1-2020	7,923,086	4.39%	86	4.61%	92,128.91	3.25%	204.35
1-1-2020	1-1-2021	4,260,729	2.36%	47	2.52%	90,653.79	4.42%	195.69
1-1-2021	1-1-2022	24,856,587	13.77%	240	12.86%	109,569.11	4.24%	197.72
1-1-2022	1-1-2023	5,388,427	2.98%	59	3.16%	91,329.28	3.56%	202.63
1-1-2023	1-1-2024	4,727,099	2.62%	38	2.04%	124,397.34	3.27%	194.94
1-1-2024	1-1-2025	1,597,248	0.88%	17	0.91%	93,955.79	3.56%	194.73
1-1-2025	1-1-2026	6,830,870	3.78%	75	4.02%	91,078.27	4.20%	192.01
1-1-2026	1-1-2027	99,080,738	54.87%	1,043	55.89%	94,995.91	4.36%	200.45
1-1-2027	1-1-2028	9,220,351	5.11%	95	5.09%	97,056.33	3.69%	206.17
1-1-2028	1-1-2029	3,903,667	2.16%	40	2.14%	97,591.67	3.38%	208.03
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%	139.00
1-1-2031	1-1-2032	272,832	0.15%	4	0.21%	68,207.99	4.88%	211.16
1-1-2032	1-1-2033	-	0.00%	-	0.00%	-	0.00%	-
1-1-2033	1-1-2034	147,843	0.08%	2	0.11%	73,921.42	3.30%	200.00
1-1-2034	1-1-2035	-	0.00%	-	0.00%	-	0.00%	-
1-1-2035	1-1-2036	173,750	0.10%	1	0.05%	173,750.00	4.50%	211.00
1-1-2036	1-1-2037	4,147,147	2.30%	41	2.20%	101,149.93	4.66%	211.88
1-1-2037	1-1-2038	-	0.00%	-	0.00%	-	0.00%	-
1-1-2038	1-1-2039	40,181	0.02%	2	0.11%	20,090.67	6.42%	242.55
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%	258.00
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%	-
<b>Total</b>		<b>180,574,940</b>	<b>100.00%</b>	<b>1,866</b>	<b>100.00%</b>	<b>96,771.14</b>	<b>4.02%</b>	<b>200.64</b>

**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	0.11%	62,722.04	2.05%	1.56
01-Jan-2019 - 31-Dec-2019	65,856	0.04%	4	0.21%	16,463.93	4.54%	6.86
01-Jan-2020 - 31-Dec-2020	100,213	0.06%	3	0.16%	33,404.46	4.29%	20.16
01-Jan-2021 - 31-Dec-2021	543,752	0.30%	6	0.32%	90,625.33	4.40%	30.08
01-Jan-2022 - 31-Dec-2022	223,606	0.12%	2	0.11%	111,803.00	4.48%	43.45
01-Jan-2023 - 31-Dec-2023	612,398	0.34%	8	0.43%	76,549.81	4.11%	55.66
01-Jan-2024 - 31-Dec-2024	216,391	0.12%	7	0.38%	30,912.99	4.76%	66.93
01-Jan-2025 - 31-Dec-2025	517,458	0.29%	8	0.43%	64,682.21	4.37%	79.14
01-Jan-2026 - 31-Dec-2026	3,205,868	1.78%	35	1.88%	91,596.24	3.72%	90.90
01-Jan-2027 - 31-Dec-2027	382,348	0.21%	7	0.38%	54,621.09	4.23%	102.89
01-Jan-2028 - 31-Dec-2028	2,589,174	1.43%	31	1.66%	83,521.73	3.96%	114.41
01-Jan-2029 - 31-Dec-2029	1,257,220	0.70%	19	1.02%	66,169.45	4.37%	126.18
01-Jan-2030 - 31-Dec-2030	1,407,144	0.78%	19	1.02%	74,060.23	4.18%	139.09
01-Jan-2031 - 31-Dec-2031	3,901,350	2.16%	45	2.41%	86,696.67	4.35%	150.11
01-Jan-2032 - 31-Dec-2032	2,534,099	1.40%	30	1.61%	84,469.95	4.25%	162.01
01-Jan-2033 - 31-Dec-2033	1,888,953	1.05%	22	1.18%	85,861.50	4.33%	174.60
01-Jan-2034 - 31-Dec-2034	2,389,128	1.32%	25	1.34%	95,565.14	4.19%	186.58
01-Jan-2035 - 31-Dec-2035	4,670,845	2.59%	42	2.25%	111,210.61	3.95%	202.70
01-Jan-2036 - 31-Dec-2036	151,461,364	83.88%	1,445	77.44%	104,817.55	3.99%	210.10
01-Jan-2037 - 31-Dec-2037	1,116,118	0.62%	53	2.84%	21,058.83	4.20%	224.14
01-Jan-2038 - 31-Dec-2038	501,593	0.28%	24	1.29%	20,899.72	4.51%	235.75
01-Jan-2039 - 31-Dec-2039	463,075	0.26%	15	0.80%	30,871.68	3.50%	247.97
01-Jan-2040 - 31-Dec-2040	151,117	0.08%	8	0.43%	18,889.56	5.09%	258.17
01-Jan-2041 - 31-Dec-2041	198,291	0.11%	4	0.21%	49,572.67	5.90%	270.94
01-Jan-2042 - 31-Dec-2042	52,135	0.03%	2	0.11%	26,067.36	5.84%	284.42
<b>Total</b>	<b>180,574,940</b>	<b>100.00%</b>	<b>1,866</b>	<b>100.00%</b>	<b>96,771.14</b>	<b>4.02%</b>	<b>200.64</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		794,339	0.44%	10	0.54%	79,433.89	3.79%	192.86
<	50%	36,471,535	20.20%	505	27.06%	72,220.86	4.05%	203.43
50%	55%	10,601,098	5.87%	120	6.43%	88,342.49	4.18%	205.95
55%	60%	13,460,463	7.45%	147	7.88%	91,567.78	4.08%	199.72
60%	65%	7,937,255	4.40%	72	3.86%	110,239.65	4.20%	198.96
65%	70%	9,655,002	5.35%	99	5.31%	97,525.27	3.91%	194.54
70%	75%	20,029,497	11.09%	157	8.41%	127,576.41	3.83%	202.05
75%	80%	7,463,793	4.13%	74	3.97%	100,862.07	3.97%	200.94
80%	85%	22,470,554	12.44%	163	8.74%	137,866.16	3.67%	205.28
85%	90%	11,153,575	6.18%	95	5.09%	117,406.05	4.03%	198.41
90%	95%	5,414,774	3.00%	67	3.59%	80,817.53	4.34%	197.43
95%	100%	5,750,431	3.18%	56	3.00%	102,686.26	4.23%	194.38
100%	105%	3,779,207	2.09%	33	1.77%	114,521.44	4.38%	201.09
105%	110%	5,687,828	3.15%	61	3.27%	93,243.08	4.31%	189.94
110%	115%	4,700,646	2.60%	50	2.68%	94,012.92	4.23%	196.34
115%	120%	3,985,492	2.21%	44	2.36%	90,579.37	4.22%	187.54
120%	125%	10,532,266	5.83%	105	5.63%	100,307.30	3.96%	200.77
125%	>	687,184	0.38%	8	0.43%	85,897.96	4.14%	211.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>180,574,940</b>	<b>100.00%</b>	<b>1,866</b>	<b>100.00%</b>	<b>96,771.14</b>	<b>4.02%</b>	<b>200.64</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,364,234	2.42%	34	2.81%	128,359.82	3.86%	201.14
Utrecht	13,757,174	7.62%	92	7.62%	149,534.50	4.12%	195.17
Zeeland	4,142,840	2.29%	28	2.32%	147,958.59	3.90%	198.38
Zuid-Holland	34,936,528	19.35%	228	18.87%	153,230.39	4.14%	197.91
Flevoland	5,461,795	3.02%	34	2.81%	160,641.03	4.06%	191.99
Friesland	4,387,508	2.43%	31	2.57%	141,532.51	4.27%	203.79
Gelderland	23,857,148	13.21%	155	12.83%	153,917.09	4.00%	205.28
Groningen	5,740,202	3.18%	46	3.81%	124,787.00	3.96%	203.12
Limburg	16,298,939	9.03%	108	8.94%	150,916.10	3.99%	192.61
Noord-Brabant	30,161,306	16.70%	205	16.97%	147,128.32	4.00%	202.53
Noord-Holland	29,278,663	16.21%	184	15.23%	159,123.17	3.86%	204.42
Overijssel	8,188,603	4.53%	63	5.22%	129,977.83	4.04%	206.73
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>180,574,940</b>	<b>100.00%</b>	<b>1,208</b>	<b>100.00%</b>	<b>149,482.57</b>	<b>4.02%</b>	<b>200.64</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	168,338,867	93.22%	1,115	92.30%	150,976.56	4.01%	200.19
Shop/House	172,789	0.10%	1	0.08%	172,789.00	4.62%	217.51
Condominium	10,716,563	5.93%	83	6.87%	129,115.21	4.11%	206.81
Farm House	422,722	0.23%	2	0.17%	211,360.90	4.46%	201.54
Condominium with garage	924,000	0.51%	7	0.58%	132,000.00	4.32%	208.85
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>180,574,940</b>	<b>100.00%</b>	<b>1,208</b>	<b>100.00%</b>	<b>149,482.57</b>	<b>4.02%</b>	<b>200.64</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	25,000	339,875	25	2.07%	13,594.99	3.76%	201.19
25,000	50,000	2,517,133	62	5.13%	40,598.92	4.04%	204.01
50,000	75,000	6,565,251	101	8.36%	65,002.49	4.06%	203.87
75,000	100,000	15,929,050	178	14.74%	89,489.05	4.11%	203.62
100,000	125,000	19,270,468	171	10.67%	112,692.79	4.04%	199.63
125,000	150,000	23,856,575	172	14.24%	138,701.02	4.07%	200.58
150,000	175,000	24,698,839	151	13.68%	163,568.47	4.05%	203.99
175,000	200,000	18,677,259	98	10.34%	190,584.28	3.96%	197.40
200,000	225,000	16,420,068	77	9.09%	213,247.64	4.01%	195.33
225,000	250,000	11,326,275	47	6.27%	240,984.58	4.15%	202.42
250,000	275,000	9,526,686	36	5.28%	264,630.17	4.10%	193.69
275,000	300,000	9,829,163	34	5.44%	289,093.02	4.15%	203.36
300,000	325,000	4,417,517	14	2.45%	315,536.92	3.82%	200.79
325,000	350,000	4,019,482	12	2.23%	334,956.86	3.93%	202.14
350,000	375,000	1,462,500	4	0.81%	365,625.00	2.88%	210.41
375,000	400,000	1,957,500	5	1.08%	391,500.00	3.61%	209.59
400,000	425,000	2,043,750	5	1.13%	408,750.00	3.72%	210.29
425,000	450,000	3,105,901	7	1.72%	443,700.13	4.11%	196.92
450,000	475,000	1,836,008	4	1.02%	459,001.94	3.17%	211.25
475,000	500,000	961,616	2	0.53%	480,808.20	3.85%	210.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.60%	538,500.00	2.75%	150.09
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	>	737,023	1	0.41%	737,023.07	4.50%	211.00
<b>Total</b>	<b>180,574,940</b>	<b>100.00%</b>	<b>1,208</b>	<b>100.00%</b>	<b>149,482.57</b>	<b>4.02%</b>	<b>200.64</b>