

E-MAC NL 2006-II Investor report October 2019

Cashflow analysis for the period

Total interest received	1,793,041	
Interest received on transaction accounts	(39)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	113,000	
Total funds available		6,306,003
Company management expenses	3,653	
MPT fee	34,125	
Administration fee	3,045	
Third party fees	29,811	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	1,817,329	
Interest on the Notes	5,730	
Shortfall Class D PDL Repayment	503	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,903	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,906,003
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th October 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	28,497,085
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	30,035,436

Collateral

Starting principal balance	162,409,438	
Further Advance purchased	-	
Principal redemptions and repayments	(5,010,035)	
Losses for the period	(503)	
Ending principal balance		157,398,901
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-October-19		157,398,901
Redemptions reserved for purchase Further Advances per 25-October-19	-	
Total balance Put Option Notes E-MAC NL 2006-II		157,398,901

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	503	503	-
Total	-	503	503	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.38%	11.64%	8.87%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,069	156,575,184	99.48%
31 - 60 days	3	512,592	0.33%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	311,125	0.20%
In repossession	-	-	-
Total	1,074	157,398,901	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	503	7,092	1,965,324

Characteristics

Number of borrowers	1074		
Number of loanparts	1644		
	(weighted) average	Minimum	Maximum
Loan size borrower	146,554	1,251	727,851
Loan part size	95,741	1,251	550,000
Coupon	3.98%	0.35%	6.65%
Remaining maturity (months)	188	10	276
Remaining interest period (months)	64	1	246
Original interest period (months)	178	1	360
Seasoning (months)	129.8	3.0	202.0
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%	174.00
Annuity	3,422,696	2.17%	61	3.71%	56,109.77	4.27%	183.28
Hybride (switch)	92,592	0.06%	1	0.06%	92,592.30	5.45%	199.00
Interest Only	132,944,663	84.46%	1,325	80.60%	100,335.59	3.96%	193.68
Investment	953,206	0.61%	8	0.49%	119,150.73	3.97%	194.39
Life	15,396,812	9.78%	180	10.95%	85,537.84	4.06%	152.00
Life (external policy)	231,266	0.15%	2	0.12%	115,633.00	4.73%	127.41
Linear	174,394	0.11%	4	0.24%	43,598.59	4.39%	143.90
Savings	607,213	0.39%	12	0.73%	50,601.07	4.44%	151.03
STAR Aflossingsvrij	1,578,304	1.00%	26	1.58%	60,704.00	3.92%	177.17
Universal Life	1,872,756	1.19%	24	1.46%	78,031.49	3.68%	154.67
Total	157,398,901	100.00%	1,644	100.00%	95,741.42	3.98%	188.42

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,994,539	4.44%	66	4.01%	105,977.86	1.53%	193.53
12	4,672,761	2.97%	44	2.68%	106,199.11	2.69%	189.88
24	171,000	0.11%	2	0.12%	85,500.00	2.85%	198.00
36	1,900,436	1.21%	22	1.34%	86,383.45	2.84%	196.27
48	-	0.00%	-	0.00%	-	0.00%	-
60	13,311,447	8.46%	123	7.48%	108,223.14	3.56%	194.35
72	4,468,687	2.84%	31	1.89%	144,151.18	3.29%	182.12
84	2,090,918	1.33%	22	1.34%	95,041.71	4.33%	158.35
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	21,026,074	13.36%	211	12.83%	99,649.64	3.62%	191.10
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	15,652,024	9.94%	171	10.40%	91,532.31	4.33%	183.32
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	83,924,721	53.32%	915	55.66%	91,721.01	4.37%	187.73
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	247,652	0.16%	3	0.18%	82,550.80	4.54%	180.16
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	2,938,644	1.87%	34	2.07%	86,430.71	4.81%	201.17
>	-	0.00%	-	0.00%	-	0.00%	-
Total	157,398,901	100.00%	1,644	100.00%	95,741.42	3.98%	188.42

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	9,134,378	5.80%	98	5.96%	93,207.94	1.58%	189.43
2.50%	2.75%	3,261,828	2.07%	38	2.31%	85,837.57	2.63%	161.09
2.75%	3.00%	9,162,317	5.82%	86	5.23%	106,538.57	2.89%	195.42
3.00%	3.25%	5,672,236	3.60%	48	2.92%	118,171.58	3.14%	193.27
3.25%	3.50%	8,150,970	5.18%	73	4.44%	111,657.12	3.38%	192.48
3.50%	3.75%	5,633,864	3.58%	50	3.04%	112,677.27	3.68%	185.78
3.75%	4.00%	11,141,311	7.08%	122	7.42%	91,322.22	3.95%	192.86
4.00%	4.25%	29,676,722	18.85%	331	20.13%	89,657.77	4.16%	186.88
4.25%	4.50%	50,106,290	31.83%	501	30.47%	100,012.55	4.40%	185.60
4.50%	4.75%	15,124,435	9.61%	149	9.06%	101,506.27	4.63%	186.45
4.75%	5.00%	5,632,960	3.58%	73	4.44%	77,163.83	4.88%	192.46
5.00%	5.25%	3,081,359	1.96%	30	1.82%	102,711.95	5.12%	195.71
5.25%	5.50%	589,571	0.37%	16	0.97%	68,848.22	5.42%	203.51
5.50%	5.75%	116,423	0.07%	6	0.36%	19,403.85	5.62%	215.97
5.75%	6.00%	375,022	0.24%	7	0.43%	53,574.57	5.94%	212.63
6.00%	6.25%	114,015	0.07%	7	0.43%	16,287.83	6.12%	243.21
6.25%	6.50%	253,202	0.16%	6	0.36%	42,200.35	6.32%	187.28
6.50%	6.75%	172,000	0.11%	3	0.18%	57,333.33	6.61%	191.76
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		157,398,901	100.00%	1,644	100.00%	95,741.42	3.98%	188.42

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,994,539	4.44%	66	4.01%	105,977.86	1.53%	193.53
<	1/1/2020	-	0.00%	-	0.00%	-	0.00%	-
1/1/2020	1/1/2021	8,544,919	5.43%	87	5.29%	98,217.46	3.44%	187.66
1/1/2021	1/1/2022	21,303,126	13.53%	205	12.47%	103,917.69	4.23%	163.65
1/1/2022	1/1/2023	5,688,330	3.61%	66	4.01%	86,186.82	3.39%	191.87
1/1/2023	1/1/2024	4,494,914	2.86%	36	2.19%	124,858.73	3.28%	188.10
1/1/2024	1/1/2025	1,851,704	1.18%	17	1.03%	108,923.74	3.13%	189.85
1/1/2025	1/1/2026	6,376,977	4.05%	71	4.32%	89,816.58	4.18%	180.62
1/1/2026	1/1/2027	84,296,817	53.56%	909	55.29%	92,735.77	4.36%	187.77
1/1/2027	1/1/2028	8,649,343	5.50%	89	5.41%	97,183.63	3.67%	194.17
1/1/2028	1/1/2029	3,819,205	2.43%	39	2.37%	97,928.33	3.32%	196.39
1/1/2029	1/1/2030	832,209	0.53%	11	0.67%	75,655.33	2.91%	205.99
1/1/2030	1/1/2031	69,762	0.04%	1	0.06%	69,762.00	4.50%	127.00
1/1/2031	1/1/2032	247,652	0.16%	3	0.18%	82,550.80	4.54%	179.55
1/1/2032	1/1/2033	-	0.00%	-	0.00%	-	0.00%	-
1/1/2033	1/1/2034	130,378	0.08%	2	0.12%	65,189.03	3.30%	188.00
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%	199.00
1/1/2036	1/1/2037	3,885,095	2.47%	38	2.31%	102,239.35	4.57%	199.87
1/1/2037	1/1/2038	-	0.00%	-	0.00%	-	0.00%	-
1/1/2038	1/1/2039	-	0.00%	-	0.12%	-	6.42%	230.55
1/1/2039	1/1/2040	40,181	0.03%	2	0.00%	20,090.67	0.00%	-
1/1/2040	1/1/2041	-	0.00%	-	0.06%	-	6.60%	246.00
1/1/2041	1/1/2042	25,000	0.02%	1	0.00%	25,000.00	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	1/1/2049	-	0.00%	-	0.00%	-	0.00%	-
1/1/2049	>	-	0.00%	-	0.00%	-	0.00%	-
Total		157,398,901	100.00%	1,644	100.00%	95,741.42	3.98%	188.42

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%	1.00
01-Jan-2020 - 31-Dec-2020	9,737	0.01%	1	0.06%	9,737.05	4.15%	10.00
01-Jan-2021 - 31-Dec-2021	549,817	0.35%	7	0.43%	78,545.22	4.41%	18.14
01-Jan-2022 - 31-Dec-2022	223,606	0.14%	2	0.12%	111,803.00	4.48%	31.45
01-Jan-2023 - 31-Dec-2023	579,516	0.37%	6	0.36%	96,586.00	4.10%	43.71
01-Jan-2024 - 31-Dec-2024	163,647	0.10%	5	0.30%	32,729.45	3.89%	53.65
01-Jan-2025 - 31-Dec-2025	484,973	0.31%	8	0.49%	60,621.66	4.38%	67.19
01-Jan-2026 - 31-Dec-2026	2,970,419	1.89%	32	1.95%	92,825.59	3.76%	78.98
01-Jan-2027 - 31-Dec-2027	327,962	0.21%	6	0.36%	54,660.33	4.24%	90.86
01-Jan-2028 - 31-Dec-2028	2,346,042	1.49%	28	1.70%	83,787.23	3.95%	102.35
01-Jan-2029 - 31-Dec-2029	1,139,691	0.72%	17	1.03%	67,040.66	4.23%	113.97
01-Jan-2030 - 31-Dec-2030	1,265,656	0.80%	18	1.09%	70,314.23	4.22%	127.13
01-Jan-2031 - 31-Dec-2031	3,464,949	2.20%	41	2.49%	84,496.33	4.34%	138.16
01-Jan-2032 - 31-Dec-2032	2,254,666	1.43%	27	1.64%	83,502.44	4.15%	150.06
01-Jan-2033 - 31-Dec-2033	1,814,773	1.15%	22	1.34%	82,489.70	4.30%	162.65
01-Jan-2034 - 31-Dec-2034	1,935,641	1.23%	21	1.28%	92,173.40	4.21%	174.66
01-Jan-2035 - 31-Dec-2035	4,140,940	2.63%	36	2.19%	115,026.11	3.93%	191.06
01-Jan-2036 - 31-Dec-2036	131,432,740	83.50%	1,272	77.37%	103,327.63	3.96%	198.09
01-Jan-2037 - 31-Dec-2037	989,261	0.63%	47	2.86%	21,048.10	3.98%	212.00
01-Jan-2038 - 31-Dec-2038	470,406	0.30%	22	1.34%	21,382.08	4.55%	223.80
01-Jan-2039 - 31-Dec-2039	416,580	0.26%	13	0.79%	32,044.60	2.31%	235.71
01-Jan-2040 - 31-Dec-2040	126,117	0.08%	7	0.43%	18,016.64	4.77%	246.80
01-Jan-2041 - 31-Dec-2041	166,935	0.11%	3	0.18%	55,645.00	5.92%	259.07
01-Jan-2042 - 31-Dec-2042	51,083	0.03%	2	0.12%	25,541.42	5.84%	272.43
Total	157,398,901	100.00%	1,644	100.00%	95,741.42	3.98%	188.42

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		790,806	0.50%	10	0.61%	79,080.61	3.79%	181.12
<	50%	32,448,003	20.62%	460	27.98%	70,539.14	4.05%	191.39
50%	55%	9,505,443	6.04%	109	6.63%	87,205.90	4.12%	193.49
55%	60%	11,583,046	7.36%	126	7.66%	91,928.94	4.10%	187.61
60%	65%	6,326,116	4.02%	58	3.53%	109,070.97	4.19%	185.25
65%	70%	8,383,193	5.33%	84	5.11%	99,799.92	3.93%	184.18
70%	75%	18,124,000	11.51%	146	8.88%	124,136.99	3.84%	189.52
75%	80%	6,292,338	4.00%	58	3.53%	108,488.59	3.97%	187.94
80%	85%	19,645,809	12.48%	150	9.12%	130,972.06	3.54%	193.25
85%	90%	9,372,336	5.95%	81	4.93%	115,707.86	4.01%	186.25
90%	95%	5,496,258	3.49%	69	4.20%	79,655.91	4.36%	186.07
95%	100%	4,664,483	2.96%	45	2.74%	103,655.18	4.13%	183.27
100%	105%	4,048,523	2.57%	38	2.31%	106,540.08	4.44%	189.82
105%	110%	4,621,229	2.94%	47	2.86%	98,324.02	4.32%	172.66
110%	115%	3,135,927	1.99%	30	1.82%	104,530.89	3.84%	183.88
115%	120%	3,356,731	2.13%	37	2.25%	90,722.47	4.04%	171.25
120%	125%	8,917,476	5.67%	88	5.35%	101,334.95	3.88%	188.87
125%	>	687,184	0.44%	8	0.49%	85,897.96	4.14%	199.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		157,398,901	100.00%	1,644	100.00%	95,741.42	3.98%	188.42

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,617,379	2.30%	30	2.79%	120,579.30	3.69%	187.39
Utrecht	11,645,940	7.40%	78	7.26%	149,306.92	4.11%	182.26
Zeeland	3,898,881	2.48%	27	2.51%	144,403.00	3.81%	187.99
Zuid-Holland	30,275,179	19.23%	201	18.72%	150,622.78	4.08%	185.35
Flevoland	4,817,111	3.06%	30	2.79%	160,570.36	4.03%	178.27
Friesland	4,082,340	2.59%	27	2.51%	151,197.80	4.22%	191.37
Gelderland	19,494,746	12.39%	133	12.38%	146,577.04	3.93%	193.05
Groningen	5,137,944	3.26%	42	3.91%	122,331.99	4.08%	192.76
Limburg	15,209,649	9.66%	101	9.40%	150,590.58	3.97%	180.15
Noord-Brabant	26,077,292	16.57%	184	17.13%	141,724.41	4.00%	191.00
Noord-Holland	25,720,770	16.34%	163	15.18%	157,796.13	3.82%	192.45
Overijssel	7,421,671	4.72%	58	5.40%	127,959.85	3.95%	195.16
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	157,398,901	100.00%	1,074	100.00%	146,553.91	3.98%	188.42

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	146,338,612	92.97%	989	92.09%	147,966.24	3.97%	187.95
Shop/House	165,780	0.11%	1	0.09%	165,780.00	4.57%	203.44
Condominium	9,741,556	6.19%	76	7.08%	128,178.37	4.02%	194.49
Farm House	393,953	0.25%	2	0.19%	196,976.57	4.46%	190.53
Condominium with garage	759,000	0.48%	6	0.56%	126,500.00	4.36%	196.82
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	157,398,901	100.00%	1,074	100.00%	146,553.91	3.98%	188.42

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	0.21%	26	2.42%	12,659.81	3.81%	180.17
25,000	50,000	2.47%	63	5.87%	39,284.16	3.97%	193.65
50,000	75,000	5.87%	91	8.47%	64,515.49	4.13%	191.76
75,000	100,000	14.46%	163	15.18%	88,725.75	4.05%	190.74
100,000	125,000	17.33%	154	14.34%	112,578.92	4.08%	188.17
125,000	150,000	20.78%	150	13.97%	138,594.50	4.06%	189.15
150,000	175,000	20.38%	125	11.64%	163,062.77	3.96%	182.95
175,000	200,000	17.07%	90	8.38%	189,666.90	3.94%	185.35
200,000	225,000	13.62%	64	5.96%	212,928.54	3.91%	179.25
225,000	250,000	9.84%	41	3.82%	240,178.45	4.13%	192.34
250,000	275,000	6.84%	26	2.42%	263,144.43	4.01%	177.00
275,000	300,000	9.55%	33	3.07%	289,572.41	4.13%	189.80
300,000	325,000	3.14%	10	0.93%	314,439.00	3.90%	190.60
325,000	350,000	3.37%	10	0.93%	337,275.11	3.62%	191.57
350,000	375,000	1.46%	4	0.37%	365,625.00	2.87%	188.41
375,000	400,000	1.98%	5	0.47%	392,911.70	3.59%	193.75
400,000	425,000	2.04%	5	0.47%	408,750.00	3.65%	198.29
425,000	450,000	2.21%	5	0.47%	443,967.18	4.32%	185.11
450,000	475,000	1.83%	4	0.37%	459,001.94	3.16%	199.25
475,000	500,000	0.91%	2	0.19%	480,704.06	3.85%	198.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1.07%	2	0.19%	538,500.00	2.73%	138.09
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	>	727,851	1	0.09%	727,851.47	4.50%	199.00
Total	157,398,901	100.00%	1,074	100.00%	146,553.91	3.98%	188.42