

E-MAC NL 2006-II Investor report October 2020

Cashflow analysis for the period

Total interest received	1,550,848	
Interest received on transaction accounts	(35)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available	5,950,814	
Company management expenses	2,915	
MPT fee	29,074	
Administration fee	2,604	
Third party fees	41,747	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	1,458,535	
Interest on the Notes	4,132	
Shortfall Class D PDL Repayment	-	
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	1,550,814	
Available after distribution of funds	4,400,000	
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 27th October 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	28,750,557
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	30,288,908

Collateral

Starting principal balance	138,895,530	
Further Advance purchased	-	
Principal redemptions and repayments	(6,905,249)	
Losses for the period	-	
Ending principal balance	131,990,281	
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-October-20	131,990,281	
Redemptions reserved for purchase Further Advances per 27-October-20	-	
Total balance Put Option Notes E-MAC NL 2006-II	131,990,281	

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	18.14%	18.31%	9.39%

Delinquency table	Number of loans	Balance	Percentage of total
Current	919	130,196,128	98.64%
31 - 60 days	1	247,400	0.19%
61 - 90 days	3	606,253	0.46%
91 - 120 days	1	472,500	0.36%
120+ days	2	468,000	0.35%
In repossession	-	-	-
Total	926	131,990,281	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	737	-	5,689	1,940,088

Characteristics

Number of borrowers	926		
Number of loanparts	1400		
	(weighted) average	Minimum	Maximum
Loan size borrower	142,538	1,251	550,000
Loan part size	94,279	1,155	550,000
Coupon	3.89%	0.23%	6.60%
Remaining maturity (months)	176	4	264
Remaining interest period (months)	57	1	234
Original interest period (months)	176	1	360
Seasoning (months)	139.1	4.0	214.0
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%	162.00
Annuity	2,765,104	2.09%	54	3.86%	51,205.63	4.14%	168.55
Interest Only	112,074,777	84.69%	1,129	80.64%	99,269.07	3.86%	181.51
Investment	895,490	0.68%	7	0.50%	127,927.17	3.95%	182.53
Life	12,137,558	9.20%	148	10.57%	82,010.53	3.95%	139.50
Life (external policy)	231,266	0.18%	2	0.14%	115,633.00	4.73%	115.41
Linear	147,828	0.11%	4	0.29%	36,956.95	4.40%	131.45
Savings	529,154	0.40%	11	0.79%	48,104.89	4.53%	136.74
STAR Aflossingsvrij	1,373,151	1.04%	22	1.57%	62,415.97	3.89%	161.87
Universal Life	1,710,953	1.30%	22	1.57%	77,770.61	3.62%	141.45
Total	131,990,281	100.00%	1,400	100.00%	94,278.77	3.89%	176.29

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,844,692	5.19%	63	4.50%	108,645.90	1.53%	180.80
12	3,436,584	2.60%	33	2.36%	104,138.91	2.63%	179.63
12	154,000	0.12%	2	0.14%	77,000.00	2.29%	186.00
24	1,638,996	1.24%	20	1.43%	81,949.79	2.73%	182.60
36	-	0.00%	-	0.00%	-	0.00%	-
48	60	0.00%	100	7.14%	109,069.51	3.38%	182.01
60	4,408,564	3.34%	31	2.21%	142,211.76	3.31%	167.58
72	2,062,132	1.56%	15	1.07%	137,475.48	3.18%	159.77
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	120	0.00%	198	14.14%	97,861.22	3.56%	178.23
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	180	0.00%	132	9.43%	85,366.26	4.26%	170.47
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	68,963,819	52.25%	773	55.21%	89,215.81	4.36%	175.59
240	252	0.00%	-	0.00%	-	0.00%	-
252	264	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	300	0.19%	3	0.21%	82,497.22	4.54%	168.15
312	-	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	2,682,182	2.03%	30	2.14%	89,406.07	4.76%	189.12
>	-	0.00%	-	0.00%	-	0.00%	-
Total	131,990,281	100.00%	1,400	100.00%	94,278.77	3.89%	176.29

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,513,878	7.97%	107	7.64%	98,260.54	1.69%	177.70
2.50%	2.75%	4,373,924	3.31%	49	3.50%	89,263.76	2.61%	172.35
3.00%	3.25%	7,896,016	5.98%	74	5.29%	106,702.92	2.89%	182.30
3.00%	3.25%	5,159,186	3.91%	46	3.29%	112,156.23	3.15%	182.05
3.25%	3.50%	7,078,446	5.36%	62	4.43%	114,168.48	3.37%	180.30
3.50%	3.75%	5,312,937	4.03%	46	3.29%	115,498.63	3.68%	173.02
3.75%	4.00%	9,471,208	7.18%	107	7.64%	88,515.97	3.95%	180.29
4.00%	4.25%	22,056,741	16.71%	256	18.29%	86,159.14	4.16%	173.00
4.25%	4.50%	39,157,028	29.67%	413	29.50%	94,811.21	4.40%	173.93
4.50%	4.75%	12,734,190	9.69%	128	9.14%	99,485.86	4.35%	174.14
4.75%	5.00%	4,623,832	3.50%	57	4.07%	81,119.86	4.88%	181.02
5.00%	5.25%	2,672,984	2.03%	24	1.71%	111,374.32	5.11%	182.98
5.25%	5.50%	459,036	0.35%	14	1.00%	32,788.31	5.41%	193.24
5.50%	5.75%	70,423	0.05%	3	0.21%	23,474.36	5.64%	208.81
5.75%	6.00%	227,353	0.17%	6	0.43%	37,892.15	5.91%	225.07
6.00%	6.25%	60,849	0.05%	3	0.21%	20,282.95	6.14%	244.50
6.25%	6.50%	97,250	0.07%	4	0.29%	24,312.50	6.35%	200.68
6.50%	6.75%	25,000	0.02%	1	0.07%	25,000.00	6.60%	234.00
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		131,990,281	100.00%	1,400	100.00%	94,278.77	3.89%	176.29

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	6,844,692	5.19%	63	4.50%	108,645.90	1.53%	180.80
<	01/01/2021	-	0.00%	-	0.00%	-	0.00%	-
01/01/2021	01/01/2022	19,637,214	14.88%	194	13.86%	101,222.75	3.96%	171.94
01/01/2022	01/01/2023	5,662,672	4.29%	66	4.71%	85,798.06	3.32%	179.43
01/01/2023	01/01/2024	4,241,490	3.21%	34	2.43%	124,749.71	3.18%	170.78
01/01/2024	01/01/2025	1,684,197	1.28%	16	1.14%	105,262.31	3.19%	177.22
01/01/2025	01/01/2026	5,643,115	4.28%	64	4.57%	88,173.67	4.04%	170.15
01/01/2026	01/01/2027	69,598,377	52.79%	771	55.07%	90,270.27	4.35%	175.58
01/01/2027	01/01/2028	8,322,426	6.31%	82	5.86%	101,493.00	3.61%	181.98
01/01/2028	01/01/2029	3,550,931	2.69%	36	2.57%	98,636.97	3.34%	184.85
01/01/2029	01/01/2030	805,055	0.61%	12	0.86%	67,087.93	2.88%	186.89
01/01/2030	01/01/2031	998,895	0.76%	10	0.71%	99,889.47	2.41%	178.40
01/01/2031	01/01/2032	247,492	0.19%	3	0.21%	82,497.22	4.54%	167.55
01/01/2032	01/01/2033	66,250	0.05%	1	0.07%	66,250.00	2.38%	138.00
01/01/2033	01/01/2034	115,800	0.09%	2	0.14%	57,900.16	3.30%	176.00
01/01/2034	01/01/2035	-	0.00%	-	0.00%	-	0.00%	-
01/01/2035	01/01/2036	445,166	0.34%	5	0.36%	89,033.20	2.68%	184.60
01/01/2036	01/01/2037	4,083,330	3.09%	39	2.79%	104,700.77	4.31%	187.76
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%	218.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	25,000	0.02%	1	0.14%	25,000.00	6.60%	234.00
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		131,990,281	100.00%	1,400	100.00%	94,278.77	3.89%	176.29

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2021 - 31-Dec-2021	401,315	0.30%	5	0.36%	80,262.99	4.41%	6.20
01-Jan-2022 - 31-Dec-2022	223,606	0.17%	2	0.14%	111,803.00	4.48%	19.45
01-Jan-2023 - 31-Dec-2023	579,306	0.45%	6	0.43%	96,586.00	4.10%	31.71
01-Jan-2024 - 31-Dec-2024	158,332	0.12%	5	0.36%	31,666.47	3.86%	41.50
01-Jan-2025 - 31-Dec-2025	366,769	0.28%	7	0.50%	52,395.51	4.38%	55.48
01-Jan-2026 - 31-Dec-2026	2,540,006	1.92%	29	2.07%	87,586.41	3.61%	67.17
01-Jan-2027 - 31-Dec-2027	320,354	0.24%	6	0.43%	53,392.30	4.23%	78.86
01-Jan-2028 - 31-Dec-2028	2,225,728	1.69%	27	1.93%	82,434.37	3.92%	90.49
01-Jan-2029 - 31-Dec-2029	873,760	0.66%	14	1.00%	62,411.46	4.01%	101.99
01-Jan-2030 - 31-Dec-2030	956,338	0.72%	13	0.93%	73,564.44	4.20%	115.23
01-Jan-2031 - 31-Dec-2031	2,882,301	2.18%	36	2.57%	80,063.91	4.30%	126.04
01-Jan-2032 - 31-Dec-2032	1,890,784	1.43%	24	1.71%	78,782.69	4.02%	137.83
01-Jan-2033 - 31-Dec-2033	1,671,128	1.27%	20	1.43%	83,556.41	3.76%	150.76
01-Jan-2034 - 31-Dec-2034	1,750,348	1.33%	18	1.29%	97,241.55	4.02%	162.80
01-Jan-2035 - 31-Dec-2035	2,871,455	2.18%	25	1.79%	114,858.21	3.67%	178.55
01-Jan-2036 - 31-Dec-2036	110,431,222	83.67%	1,086	77.57%	101,686.21	3.88%	186.10
01-Jan-2037 - 31-Dec-2037	854,327	0.65%	40	2.86%	21,358.17	3.82%	199.82
01-Jan-2038 - 31-Dec-2038	368,892	0.28%	17	1.21%	21,699.51	4.73%	211.92
01-Jan-2039 - 31-Dec-2039	312,003	0.24%	9	0.64%	34,666.95	2.23%	224.54
01-Jan-2040 - 31-Dec-2040	111,145	0.08%	6	0.43%	18,524.24	3.71%	235.04
01-Jan-2041 - 31-Dec-2041	150,985	0.11%	3	0.21%	50,328.33	5.92%	247.08
01-Jan-2042 - 31-Dec-2042	49,968	0.04%	2	0.14%	24,984.05	5.84%	260.43
Total	131,990,281	100.00%	1,400	100.00%	94,278.77	3.89%	176.29

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		664,211	0.50%	8	0.57%	83,026.35	3.73%	171.31
<	50%	27,991,699	21.21%	415	29.64%	67,449.88	3.98%	179.15
50%	55%	7,390,129	5.60%	82	5.86%	90,123.52	4.13%	179.42
55%	60%	9,916,680	7.51%	108	7.71%	91,821.12	3.95%	177.79
60%	65%	5,904,265	4.47%	55	3.93%	107,350.27	4.09%	181.30
65%	70%	6,857,422	5.20%	66	4.71%	103,900.34	3.92%	172.07
70%	75%	16,500,229	12.50%	137	9.79%	120,439.62	3.78%	178.40
75%	80%	5,292,488	4.01%	50	3.57%	105,849.76	3.78%	170.22
80%	85%	15,758,078	11.94%	113	8.07%	139,452.02	3.40%	181.52
85%	90%	7,299,480	5.53%	67	4.79%	108,947.46	3.98%	176.89
90%	95%	4,521,229	3.43%	58	4.14%	77,952.22	4.38%	172.95
95%	100%	3,775,949	2.86%	37	2.64%	102,052.67	3.79%	163.94
100%	105%	3,085,235	2.34%	33	2.36%	93,491.97	4.35%	175.02
105%	110%	3,064,602	2.32%	30	2.14%	102,153.41	4.24%	148.66
110%	115%	2,263,826	1.72%	19	1.36%	119,148.74	3.40%	170.20
115%	120%	3,101,731	2.35%	34	2.43%	91,227.39	4.00%	159.88
120%	125%	7,915,844	6.00%	80	5.71%	98,948.05	3.85%	176.67
125%	>	687,184	0.52%	8	0.57%	85,897.96	4.14%	187.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		131,990,281	100.00%	1,400	100.00%	94,278.77	3.89%	176.29

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,066,298	2.32%	26	2.81%	117,934.55	3.67%	173.33
Utrecht	9,295,732	7.04%	64	6.91%	145,245.81	4.04%	172.42
Zeeland	3,688,324	2.79%	25	2.70%	147,532.95	3.70%	175.66
Zuid-Holland	24,129,287	18.28%	170	18.36%	141,936.98	3.97%	171.78
Flevoland	4,483,813	3.40%	28	3.02%	160,136.17	3.97%	170.48
Friesland	3,515,453	2.66%	24	2.59%	146,477.22	4.23%	179.27
Gelderland	16,819,055	12.74%	118	12.74%	142,534.36	3.84%	180.65
Groningen	4,813,089	3.65%	39	4.21%	123,412.53	3.96%	180.64
Limburg	13,140,885	9.96%	91	9.83%	144,405.33	3.95%	167.92
Noord-Brabant	22,020,846	16.68%	155	16.74%	142,069.97	3.90%	178.97
Noord-Holland	21,577,540	16.35%	141	15.23%	153,032.20	3.71%	180.66
Overijssel	5,439,960	4.12%	45	4.86%	120,888.00	3.90%	182.64
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	131,990,281	100.00%	926	100.00%	142,538.10	3.89%	176.29

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	122,390,161	92.73%	852	92.01%	143,650.42	3.88%	175.80
Shop/House	165,780	0.13%	1	0.11%	165,780.00	4.57%	191.44
Condominium	8,388,171	6.36%	66	7.13%	127,093.51	3.95%	182.37
Farm House	362,170	0.27%	2	0.22%	181,084.79	4.48%	179.75
Condominium with garage	684,000	0.52%	5	0.54%	136,800.00	4.41%	184.69
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	131,990,281	100.00%	926	100.00%	142,538.10	3.89%	176.29

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	-	-	-	-	-	-
0	0	0.00%	-	0.00%	-	0.00%	-
25,000	369,369	0.28%	28	3.02%	13,191.74	3.78%	173.65
50,000	2,307,757	1.75%	60	6.48%	38,462.62	3.92%	179.65
75,000	5,845,894	4.43%	91	9.83%	64,240.59	4.10%	180.29
100,000	12,685,482	9.61%	143	15.44%	88,709.67	4.04%	179.32
125,000	13,582,965	10.29%	121	13.07%	112,255.91	4.06%	175.85
150,000	17,332,474	13.13%	125	13.50%	138,659.79	3.95%	178.07
175,000	18,069,699	13.69%	110	11.88%	164,269.99	3.94%	180.37
200,000	14,989,557	11.36%	79	8.53%	189,741.23	3.89%	172.53
225,000	11,490,761	8.71%	54	5.83%	212,791.87	3.74%	166.02
250,000	7,271,296	5.51%	30	3.24%	242,376.54	3.99%	177.64
275,000	5,015,171	3.80%	19	2.05%	263,956.34	3.74%	171.49
300,000	7,797,624	5.91%	27	2.92%	288,800.88	4.08%	176.08
325,000	2,839,698	2.15%	9	0.97%	315,522.03	3.28%	181.52
350,000	2,389,751	1.81%	7	0.76%	341,393.01	3.90%	177.06
375,000	742,500	0.56%	2	0.22%	371,250.00	1.56%	185.52
400,000	1,572,500	1.19%	4	0.43%	393,125.00	3.41%	185.74
425,000	2,043,750	1.55%	5	0.54%	408,750.00	3.65%	186.29
450,000	2,219,836	1.68%	5	0.54%	443,967.18	3.62%	173.52
475,000	1,386,008	1.05%	3	0.32%	462,002.58	3.77%	187.33
500,000	961,190	0.73%	2	0.22%	480,594.91	3.85%	186.00
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	1,077,000	0.82%	2	0.22%	538,500.00	2.67%	126.09
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	131,990,281	100.00%	926	100.00%	142,538.10	3.89%	176.29