

**E-MAC NL 2006-II Investor report January 2021**

**Cashflow analysis for the period**

Total interest received	1,484,383	
Interest received on transaction accounts	(37)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available	5,884,346	
Company management expenses	2,220	
MPT fee	26,938	
Administration fee	2,420	
Third party fees	7,947	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,775	
Payments under hedging arrangements	1,416,971	
Interest on the Notes	3,331	
Shortfall Class D PDL Repayment	12,968	
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	1,484,346	
Available after distribution of funds	4,400,000	
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th January 2021	-	
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	29,920,040
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
<b>Total</b>	<b>31,458,391</b>

**Collateral**

Starting principal balance	131,990,281	
Further Advance purchased	-	
Principal redemptions and repayments	(6,948,724)	
Losses for the period	(12,968)	
Ending principal balance	125,028,589	
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-January-21	125,028,589	
Redemptions reserved for purchase Further Advances per 25-January-21	-	
Total balance Put Option Notes E-MAC NL 2006-II	125,028,589	

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	12,968	12,968	-
<b>Total</b>	<b>-</b>	<b>12,968</b>	<b>12,968</b>	<b>-</b>

**Performance**

	Last period	This period	Since issue
Prepayment rate	18.31%	19.34%	9.57%

Delinquency table	Number of loans	Balance	Percentage of total
Current	872	123,024,867	98.40%
31 - 60 days	3	460,970	0.37%
61 - 90 days	-	-	0.00%
91 - 120 days	2	402,000	0.32%
120+ days	4	1,140,753	0.91%
In repossession	-	-	-
<b>Total</b>	<b>881</b>	<b>125,028,589</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	12,968	5,372	1,947,685

**Characteristics**

Number of borrowers	881		
Number of loanparts	1325		
	(weighted) average	Minimum	Maximum
Loan size borrower	141,917	1,155	550,000
Loan part size	94,361	1,155	550,000
Coupon	3.88%	0.19%	6.60%
Remaining maturity (months)	174	1	261
Remaining interest period (months)	54	1	231
Original interest period (months)	175	1	360
Seasoning (months)	140.9	1.0	217.0
Loan to Original Foreclosure Value (2)	72.3%	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	0.10%	1	0.08%	125,000.00	3.08%	159.00
Annuity Only	2,617,658	2.09%	52	3.92%	50,339.58	4.13%	167.20
Interest Only	106,386,856	85.09%	1,072	80.91%	99,241.47	3.87%	179.04
Investment	885,484	0.71%	7	0.53%	126,497.65	3.95%	179.53
Life	11,298,079	9.04%	136	10.26%	83,074.11	3.94%	137.80
Life (external policy)	231,266	0.18%	2	0.15%	115,633.00	4.73%	112.41
Linear	144,374	0.12%	4	0.30%	36,093.42	4.40%	128.52
Savings	407,720	0.33%	9	0.68%	45,302.23	4.57%	118.65
STAR Aflossingsvrij	1,229,411	0.98%	20	1.51%	61,470.57	3.81%	155.93
Universal Life	1,702,742	1.36%	22	1.66%	77,397.34	3.62%	138.81
<b>Total</b>	<b>125,028,589</b>	<b>100.00%</b>	<b>1,325</b>	<b>100.00%</b>	<b>94,361.20</b>	<b>3.88%</b>	<b>173.90</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,387,438	5.11%	58	4.38%	110,128.24	1.37%	177.52
12	3,085,437	2.47%	30	2.26%	102,847.91	2.63%	177.20
12	154,000	0.12%	2	0.15%	77,000.00	2.29%	183.00
24	1,529,595	1.22%	19	1.43%	80,504.99	2.77%	179.59
36	-	0.00%	-	0.00%	-	0.00%	-
48	60	0.00%	97	7.32%	109,861.18	3.36%	178.76
60	4,274,353	3.42%	30	2.26%	142,478.42	3.28%	164.30
72	84	0.00%	15	1.13%	137,475.48	3.18%	156.77
84	96	0.00%	-	0.00%	-	0.00%	-
96	108	0.00%	-	0.00%	-	0.00%	-
108	120	0.00%	188	14.19%	98,604.27	3.58%	176.36
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%	127	9.58%	84,666.61	4.25%	170.12
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%	728	54.94%	89,060.91	4.35%	173.08
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	0.23%	82,497.22	4.54%	165.15
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%	28	2.11%	89,464.45	4.76%	186.20
360	>	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>125,028,589</b>	<b>100.00%</b>	<b>1,325</b>	<b>100.00%</b>	<b>94,361.20</b>	<b>3.88%</b>	<b>173.90</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,079,649	8.06%	102	7.70%	98,820.08	1.65%	176.63
2.50%	2.75%	4,343,425	3.47%	46	3.47%	94,422.28	2.61%	170.01
2.75%	3.00%	7,373,415	5.89%	70	5.28%	105,334.49	2.89%	179.04
3.00%	3.25%	4,937,526	3.95%	45	3.40%	109,722.80	3.14%	178.88
3.25%	3.50%	6,754,246	5.40%	58	4.38%	116,452.51	3.37%	177.03
3.50%	3.75%	5,101,496	4.08%	43	3.25%	118,639.45	3.68%	170.13
3.75%	4.00%	8,946,584	7.16%	102	7.70%	87,711.61	3.95%	177.24
4.00%	4.25%	21,316,509	17.05%	249	18.79%	85,608.47	4.16%	169.73
4.25%	4.50%	36,359,637	29.08%	383	28.91%	94,933.78	4.40%	172.17
4.50%	4.75%	12,046,937	9.69%	120	9.13%	100,391.14	4.63%	172.81
4.75%	5.00%	4,234,887	3.39%	53	4.00%	79,903.52	4.88%	177.37
5.00%	5.25%	2,653,118	2.12%	24	1.81%	110,546.57	5.11%	179.95
5.25%	5.50%	404,165	0.32%	13	0.98%	31,089.63	5.40%	189.73
5.50%	5.75%	70,423	0.06%	3	0.23%	23,474.36	5.64%	205.81
5.75%	6.00%	223,639	0.18%	6	0.45%	37,273.11	5.91%	221.96
6.00%	6.25%	60,685	0.05%	3	0.23%	20,228.17	6.14%	241.45
6.25%	6.50%	97,250	0.08%	4	0.30%	24,312.50	6.35%	197.68
6.50%	6.75%	25,000	0.02%	1	0.08%	25,000.00	6.60%	231.00
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%	-
<b>Total</b>	<b>125,028,589</b>	<b>100.00%</b>	<b>1,325</b>	<b>100.00%</b>	<b>94,361.20</b>	<b>3.88%</b>	<b>173.90</b>	

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	6,387,438	5.11%	58	4.38%	110,128.24	1.37%	177.52
<	01/01/2021	-	0.00%	-	0.00%	-	0.00%	-
01/01/2021	01/01/2022	18,436,230	14.75%	183	13.81%	100,744.42	3.97%	170.53
01/01/2022	01/01/2023	5,531,451	4.42%	65	4.91%	85,099.24	3.30%	176.40
01/01/2023	01/01/2024	4,241,490	3.39%	34	2.57%	124,749.71	3.18%	167.78
01/01/2024	01/01/2025	1,679,175	1.34%	16	1.21%	104,948.43	3.19%	174.22
01/01/2025	01/01/2026	5,453,133	4.36%	62	4.69%	87,953.75	4.05%	166.52
01/01/2026	01/01/2027	65,071,280	52.05%	721	54.42%	90,251.43	4.36%	173.46
01/01/2027	01/01/2028	8,102,793	6.48%	80	6.04%	101,284.92	3.59%	178.67
01/01/2028	01/01/2029	3,534,698	2.83%	36	2.72%	98,186.06	3.33%	181.86
01/01/2029	01/01/2030	780,649	0.62%	11	0.83%	70,968.10	2.90%	180.33
01/01/2030	01/01/2031	988,202	0.79%	9	0.68%	109,800.22	2.41%	175.18
01/01/2031	01/01/2032	247,492	0.20%	3	0.23%	82,497.22	4.54%	164.55
01/01/2032	01/01/2033	66,250	0.05%	1	0.08%	66,250.00	2.38%	135.00
01/01/2033	01/01/2034	114,720	0.09%	2	0.15%	57,360.04	3.30%	173.00
01/01/2034	01/01/2035	-	0.00%	-	0.00%	-	0.00%	-
01/01/2035	01/01/2036	445,166	0.36%	5	0.38%	89,033.20	2.68%	181.60
01/01/2036	01/01/2037	3,905,242	3.12%	37	2.79%	105,547.07	4.29%	184.76
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	18,181	0.01%	1	0.08%	18,181.34	6.15%	215.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	25,000	0.02%	1	0.08%	25,000.00	6.60%	231.00
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%	-
<b>Total</b>	<b>125,028,589</b>	<b>100.00%</b>	<b>1,325</b>	<b>100.00%</b>	<b>94,361.20</b>	<b>3.88%</b>	<b>173.90</b>	

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2021 - 31-Dec-2021	249,052	0.20%	4	0.30%	62,263.01	4.29%	3.91
01-Jan-2022 - 31-Dec-2022	223,606	0.18%	2	0.15%	111,803.00	4.48%	16.45
01-Jan-2023 - 31-Dec-2023	509,516	0.39%	5	0.38%	101,903.20	4.07%	28.81
01-Jan-2024 - 31-Dec-2024	156,965	0.13%	5	0.38%	31,392.93	3.81%	38.47
01-Jan-2025 - 31-Dec-2025	309,486	0.25%	5	0.38%	61,897.23	4.37%	52.49
01-Jan-2026 - 31-Dec-2026	2,264,781	1.81%	26	1.96%	87,106.97	3.70%	64.22
01-Jan-2027 - 31-Dec-2027	297,331	0.24%	6	0.45%	49,555.21	4.25%	75.84
01-Jan-2028 - 31-Dec-2028	1,982,963	1.59%	25	1.89%	79,318.53	3.86%	87.62
01-Jan-2029 - 31-Dec-2029	818,537	0.65%	13	0.98%	62,964.37	4.02%	98.98
01-Jan-2030 - 31-Dec-2030	774,480	0.62%	11	0.83%	70,407.26	4.28%	112.55
01-Jan-2031 - 31-Dec-2031	2,707,578	2.17%	34	2.57%	79,637.59	4.30%	123.09
01-Jan-2032 - 31-Dec-2032	1,885,055	1.51%	24	1.81%	78,543.96	4.02%	134.83
01-Jan-2033 - 31-Dec-2033	1,391,870	1.11%	16	1.21%	86,991.86	3.62%	147.58
01-Jan-2034 - 31-Dec-2034	1,578,265	1.26%	16	1.21%	98,641.58	3.98%	159.99
01-Jan-2035 - 31-Dec-2035	2,750,391	2.20%	24	1.81%	114,599.61	3.63%	175.45
01-Jan-2036 - 31-Dec-2036	105,410,277	84.31%	1,036	78.19%	101,747.37	3.87%	183.09
01-Jan-2037 - 31-Dec-2037	782,708	0.63%	38	2.87%	20,597.58	3.67%	196.64
01-Jan-2038 - 31-Dec-2038	368,892	0.30%	17	1.28%	21,699.51	4.73%	208.92
01-Jan-2039 - 31-Dec-2039	287,749	0.23%	8	0.60%	35,968.59	2.17%	221.41
01-Jan-2040 - 31-Dec-2040	81,500	0.07%	5	0.38%	16,300.06	4.10%	230.68
01-Jan-2041 - 31-Dec-2041	147,808	0.12%	3	0.23%	49,269.33	5.92%	244.08
01-Jan-2042 - 31-Dec-2042	49,679	0.04%	2	0.15%	24,839.57	5.84%	257.44
<b>Total</b>	<b>125,028,589</b>	<b>100.00%</b>	<b>1,325</b>	<b>100.00%</b>	<b>94,361.20</b>	<b>3.88%</b>	<b>173.90</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		664,211	0.53%	8	0.60%	83,026.35	3.73%	168.31
<	50%	26,813,684	21.45%	402	30.34%	66,700.71	3.97%	176.43
50%	55%	6,843,493	5.47%	75	5.66%	91,246.57	4.10%	176.14
55%	60%	9,504,424	7.60%	104	7.85%	91,388.70	3.95%	174.82
60%	65%	5,779,169	4.62%	54	4.08%	107,021.64	4.08%	178.31
65%	70%	7,591,639	6.07%	72	5.43%	105,439.42	3.94%	170.97
70%	75%	14,351,901	11.48%	119	8.98%	120,604.21	3.80%	176.57
75%	80%	5,396,633	4.32%	47	3.55%	114,821.98	3.80%	174.21
80%	85%	15,345,908	12.27%	110	8.30%	139,508.25	3.41%	177.95
85%	90%	6,479,626	5.18%	61	4.60%	106,223.37	3.96%	175.08
90%	95%	3,148,307	2.52%	41	3.09%	76,787.97	4.35%	169.64
95%	100%	3,426,915	2.74%	32	2.42%	107,091.11	3.72%	163.36
100%	105%	3,078,419	2.46%	33	2.49%	93,285.42	4.35%	171.99
105%	110%	2,878,275	2.30%	28	2.11%	102,795.55	4.23%	145.78
110%	115%	2,436,371	1.95%	21	1.58%	116,017.65	3.52%	168.42
115%	120%	3,101,731	2.48%	34	2.57%	91,227.39	3.99%	156.88
120%	125%	7,500,701	6.00%	76	5.74%	98,693.43	3.79%	173.07
125%	>	687,184	0.55%	8	0.60%	85,897.96	4.14%	184.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>125,028,589</b>	<b>100.00%</b>	<b>1,325</b>	<b>100.00%</b>	<b>94,361.20</b>	<b>3.88%</b>	<b>173.90</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,706,780	2.16%	24	2.72%	112,782.48	3.66%	175.47
Utrecht	8,362,569	6.69%	59	6.70%	141,738.46	4.02%	170.11
Zeeland	3,344,278	2.67%	23	2.61%	145,403.41	3.61%	171.56
Zuid-Holland	22,120,316	17.69%	158	17.93%	140,002.00	3.98%	169.98
Flevoland	4,291,059	3.43%	27	3.06%	158,928.10	3.95%	166.76
Friesland	3,366,766	2.69%	23	2.61%	146,381.13	4.21%	175.89
Gelderland	16,057,625	12.84%	113	12.83%	142,102.87	3.83%	179.51
Groningen	4,669,161	3.73%	37	4.20%	126,193.54	4.00%	177.56
Limburg	12,817,014	10.25%	88	9.99%	145,647.89	3.94%	165.21
Noord-Brabant	21,289,273	17.03%	150	17.03%	141,928.49	3.88%	175.73
Noord-Holland	20,800,679	16.64%	135	15.32%	154,079.10	3.71%	177.67
Overijssel	5,203,070	4.16%	44	4.99%	118,251.59	3.92%	180.12
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>125,028,589</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>	<b>141,916.67</b>	<b>3.88%</b>	<b>173.90</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	115,869,700	92.67%	810	91.94%	143,049.01	3.87%	173.44
Shop/House	162,603	0.13%	1	0.11%	162,603.00	4.54%	187.35
Condominium	7,951,484	6.36%	63	7.15%	126,214.04	3.92%	179.42
Farm House	360,802	0.29%	2	0.23%	180,400.93	4.48%	177.26
Condominium with garage	684,000	0.55%	5	0.57%	136,800.00	4.41%	181.69
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>125,028,589</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>	<b>141,916.67</b>	<b>3.88%</b>	<b>173.90</b>

**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	441,143	0.35%	30	3.41%	14,704.76	3.69%	171.03
25,000	50,000	2,228,621	58	6.58%	38,424.50	3.92%	175.40
50,000	75,000	5,686,780	88	9.99%	64,622.50	4.08%	178.64
75,000	100,000	12,135,379	137	15.55%	88,579.41	4.04%	176.48
100,000	125,000	12,551,849	112	12.71%	112,070.08	4.05%	172.73
125,000	150,000	16,527,579	119	13.51%	138,887.22	3.95%	174.78
150,000	175,000	17,913,732	109	12.37%	164,346.16	3.94%	177.65
175,000	200,000	13,233,409	70	7.95%	189,048.71	3.81%	172.18
200,000	225,000	9,594,023	45	5.11%	213,200.52	3.77%	164.73
225,000	250,000	7,017,642	29	3.29%	241,987.66	3.98%	174.32
250,000	275,000	4,987,644	19	2.16%	262,507.58	3.72%	168.68
275,000	300,000	7,503,622	26	2.95%	288,600.85	4.08%	172.73
300,000	325,000	3,164,698	10	1.14%	316,469.83	3.39%	178.98
325,000	350,000	2,049,751	6	0.68%	341,625.18	3.81%	172.58
350,000	375,000	742,500	2	0.23%	371,250.00	1.54%	182.52
375,000	400,000	1,572,500	4	0.45%	393,125.00	3.41%	182.74
400,000	425,000	2,043,750	5	0.57%	408,750.00	3.61%	183.29
425,000	450,000	2,209,825	5	0.57%	441,965.00	3.61%	170.86
450,000	475,000	1,386,008	3	0.34%	462,002.58	3.76%	184.33
475,000	500,000	961,134	2	0.23%	480,566.82	3.85%	183.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.23%	538,500.00	2.65%	123.09
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	>	-	-	0.00%	-	0.00%	-
<b>Total</b>	<b>125,028,589</b>	<b>100.00%</b>	<b>881</b>	<b>100.00%</b>	<b>141,916.67</b>	<b>3.88%</b>	<b>173.90</b>