

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

**Cashflow analysis for the period**

Total interest received	1,340,114	
Interest received on transaction accounts	(19)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		5,740,095
Company management expenses	20,719	
MPT fee	26,280	
Administration fee	2,370	
Third party fees	29,011	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,839	
Payments under hedging arrangements	1,246,410	
Interest on the Notes	2,972	
Shortfall Class D PDL Repayment	654	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,839	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,340,095
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 26th April 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	30,050,847
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
<b>Total</b>	<b>31,589,198</b>

**Collateral**

Starting principal balance	125,028,589
Further Advance purchased	-
Principal redemptions and repayments	(7,952,405)
Losses for the period	(654)
Ending principal balance	117,075,529
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-II as per 01-April-21	117,075,529
Redemptions reserved for purchase Further Advances per 26-April-21	-
Total balance Put Option Notes E-MAC NL 2006-II	117,075,529

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	654	654	-
<b>Total</b>	-	654	654	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	19.34%	22.97%	9.82%

Delinquency table	Number of loans	Balance	Percentage of total
Current	822	114,688,297	97.96%
31 - 60 days	4	844,479	0.72%
61 - 90 days	-	-	0.00%
91 - 120 days	1	208,000	0.18%
120+ days	5	1,334,753	1.14%
In repossession	-	-	-
<b>Total</b>	<b>832</b>	<b>117,075,529</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	12,968	654	4,153	1,944,187

**Characteristics**

Number of borrowers	832		
Number of loanparts	1245		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,716	2,150	550,000
Loan part size	94,037	2,150	550,000
Coupon	3.74%	0.20%	6.60%
Remaining maturity (months)	171	2	258
Remaining interest period (months)	62	1	228
Original interest period (months)	173	1	360
Seasoning (months)	143.3	1.0	220.0
Loan to Original Foreclosure Value (1)	72.1%	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	0.11%	1	0.08%	125,000.00	3.08%	156.00
Annuity	2,552,867	2.18%	50	4.02%	51,057.33	4.02%	166.71
Interest Only	99,950,694	85.37%	1,010	81.12%	98,961.08	3.73%	175.89
Investment	867,758	0.74%	7	0.56%	123,965.42	3.94%	177.05
Life	10,103,365	8.63%	122	9.80%	82,814.47	3.85%	134.56
Life (external policy)	48,500	0.04%	1	0.08%	48,500.00	4.45%	175.00
Linear	240,364	0.21%	5	0.40%	48,072.79	3.80%	147.69
Savings	397,486	0.34%	9	0.72%	44,165.07	4.39%	116.25
STAR Aflossingsvrij	1,091,766	0.93%	18	1.45%	60,653.69	3.48%	149.56
Universal Life	1,697,730	1.45%	22	1.77%	77,169.53	3.54%	135.69
<b>Total</b>	<b>117,075,529</b>	<b>100.00%</b>	<b>1,245</b>	<b>100.00%</b>	<b>94,036.57</b>	<b>3.74%</b>	<b>171.02</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,972,530	5.96%	63	5.06%	110,675.08	1.48%	171.19
12	3,574,090	3.05%	36	2.89%	99,280.28	2.80%	169.77
12	134,000	0.11%	2	0.16%	67,000.00	2.29%	180.00
24	1,115,173	0.95%	18	1.45%	61,954.04	2.83%	174.63
36	-	0.00%	-	0.00%	-	0.00%	-
48	10,056,347	8.59%	95	7.63%	105,856.28	2.96%	177.09
60	4,177,600	3.57%	30	2.41%	139,253.33	3.22%	160.03
72	2,230,781	1.91%	16	1.29%	139,423.81	3.10%	155.81
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	17,802,545	15.21%	183	14.70%	97,281.66	3.54%	173.07
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	7,295,172	6.23%	86	6.91%	84,827.59	3.10%	170.00
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	61,006,413	52.11%	685	55.02%	89,060.46	4.35%	170.36
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	247,492	0.21%	3	0.24%	82,497.22	4.54%	162.15
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	2,463,388	2.10%	28	2.25%	87,978.13	4.76%	183.23
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>117,075,529</b>	<b>100.00%</b>	<b>1,245</b>	<b>100.00%</b>	<b>94,036.57</b>	<b>3.74%</b>	<b>171.02</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,394,304	10.59%	142	11.41%	87,283.83	1.79%	171.36
2.50%	2.75%	7,036,932	6.01%	73	5.86%	96,396.32	2.63%	168.06
3.00%	3.25%	8,839,033	7.55%	83	6.67%	106,494.37	2.89%	176.43
3.00%	3.25%	7,033,211	6.01%	60	4.82%	117,220.18	3.13%	176.52
3.25%	3.50%	6,499,882	5.55%	56	4.50%	116,069.32	3.36%	173.85
3.50%	3.75%	3,583,428	3.06%	26	2.09%	137,824.17	3.68%	164.61
3.75%	4.00%	7,158,491	6.11%	84	6.75%	85,220.14	3.67%	174.22
4.00%	4.25%	16,442,263	14.04%	192	15.42%	85,636.79	4.17%	165.90
4.25%	4.50%	31,722,789	27.10%	340	27.31%	93,302.32	4.40%	169.41
4.50%	4.75%	9,824,432	8.39%	99	7.99%	99,236.69	4.52%	169.25
4.75%	5.00%	3,295,247	2.81%	44	3.53%	74,891.98	4.90%	178.61
5.00%	5.25%	2,452,029	2.09%	19	1.53%	129,054.17	5.11%	177.31
5.25%	5.50%	386,360	0.33%	12	0.96%	32,196.69	5.40%	186.76
5.50%	5.75%	68,517	0.06%	3	0.24%	22,839.10	5.63%	202.72
5.75%	6.00%	198,094	0.17%	5	0.40%	39,618.70	5.91%	220.69
6.00%	6.25%	60,518	0.05%	3	0.24%	20,172.54	6.14%	238.40
6.25%	6.50%	55,000	0.05%	3	0.24%	18,333.33	6.35%	176.00
6.50%	6.75%	25,000	0.02%	1	0.08%	25,000.00	6.60%	228.00
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>117,075,529</b>	<b>100.00%</b>	<b>1,245</b>	<b>100.00%</b>	<b>94,036.57</b>	<b>3.74%</b>	<b>171.02</b>	

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,972,530	5.96%	63	5.06%	110,675.08	1.48%	171.19
<	01/01/2022	3,460,212	2.96%	37	2.97%	93,519.25	3.82%	154.04
01/01/2022	01/01/2023	7,821,474	6.68%	86	6.91%	90,947.37	3.15%	172.18
01/01/2023	01/01/2024	4,179,925	3.57%	33	2.65%	126,664.39	3.10%	163.30
01/01/2024	01/01/2025	1,647,803	1.41%	16	1.29%	102,987.71	3.19%	174.40
01/01/2025	01/01/2026	5,415,987	4.63%	61	4.90%	88,786.67	4.05%	163.66
01/01/2026	01/01/2027	64,254,773	54.88%	708	56.87%	90,755.33	4.30%	170.99
01/01/2027	01/01/2028	7,953,369	6.79%	78	6.27%	101,966.26	3.54%	174.40
01/01/2028	01/01/2029	3,709,893	3.17%	38	3.05%	97,628.76	3.30%	179.10
01/01/2029	01/01/2030	780,496	0.67%	11	0.88%	70,954.18	2.78%	177.32
01/01/2030	01/01/2031	733,728	0.63%	7	0.56%	104,818.33	3.27%	169.81
01/01/2031	01/01/2032	617,427	0.53%	7	0.56%	88,203.91	3.42%	172.52
01/01/2032	01/01/2033	175,750	0.15%	3	0.24%	58,583.33	2.57%	131.33
01/01/2033	01/01/2034	216,099	0.18%	3	0.24%	72,032.92	3.08%	161.00
01/01/2034	01/01/2035	-	0.00%	-	0.00%	-	0.00%	-
01/01/2035	01/01/2036	445,166	0.38%	5	0.40%	89,033.20	2.68%	178.60
01/01/2036	01/01/2037	8,647,716	7.39%	87	6.99%	99,399.04	3.33%	178.68
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	18,181	0.02%	1	0.08%	18,181.34	6.15%	212.00
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%	228.00
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	01/01/2051	-	0.00%	-	0.00%	-	0.00%	-
01/01/2051	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>117,075,529</b>	<b>100.00%</b>	<b>1,245</b>	<b>100.00%</b>	<b>94,036.57</b>	<b>3.74%</b>	<b>171.02</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	153,194	0.13%	3	0.24%	51,064.71	4.52%	1.94
01-Jan-2022 - 31-Dec-2022	223,606	0.19%	2	0.16%	111,803.00	4.48%	13.45
01-Jan-2023 - 31-Dec-2023	509,516	0.43%	5	0.40%	101,903.20	4.07%	25.81
01-Jan-2024 - 31-Dec-2024	155,581	0.13%	5	0.40%	31,116.20	2.50%	35.42
01-Jan-2025 - 31-Dec-2025	307,437	0.26%	5	0.40%	61,487.45	3.02%	49.47
01-Jan-2026 - 31-Dec-2026	2,230,478	1.91%	24	1.93%	92,936.57	3.69%	61.25
01-Jan-2027 - 31-Dec-2027	208,173	0.18%	4	0.32%	52,043.30	3.90%	73.00
01-Jan-2028 - 31-Dec-2028	1,658,704	1.42%	21	1.69%	78,985.89	3.73%	83.79
01-Jan-2029 - 31-Dec-2029	665,953	0.57%	11	0.88%	60,541.19	4.13%	96.01
01-Jan-2030 - 31-Dec-2030	728,714	0.62%	10	0.80%	72,871.37	4.23%	109.64
01-Jan-2031 - 31-Dec-2031	2,620,031	2.24%	34	2.73%	77,059.74	4.19%	120.11
01-Jan-2032 - 31-Dec-2032	1,825,781	1.56%	23	1.85%	79,381.80	3.67%	131.74
01-Jan-2033 - 31-Dec-2033	1,385,704	1.18%	16	1.29%	86,606.53	3.40%	144.59
01-Jan-2034 - 31-Dec-2034	1,572,793	1.34%	16	1.29%	98,299.58	3.75%	156.98
01-Jan-2035 - 31-Dec-2035	2,298,026	1.96%	22	1.77%	104,455.75	3.60%	172.76
01-Jan-2036 - 31-Dec-2036	98,927,937	84.50%	976	78.39%	101,360.59	3.73%	180.10
01-Jan-2037 - 31-Dec-2037	752,142	0.64%	36	2.89%	20,892.84	3.62%	193.62
01-Jan-2038 - 31-Dec-2038	329,366	0.28%	15	1.20%	21,957.71	4.62%	205.84
01-Jan-2039 - 31-Dec-2039	245,499	0.21%	7	0.56%	35,071.25	1.46%	218.31
01-Jan-2040 - 31-Dec-2040	79,699	0.07%	5	0.40%	15,939.89	4.15%	227.74
01-Jan-2041 - 31-Dec-2041	147,808	0.13%	3	0.24%	49,269.33	5.92%	241.08
01-Jan-2042 - 31-Dec-2042	49,386	0.04%	2	0.16%	24,692.98	5.84%	254.44
<b>Total</b>	<b>117,075,529</b>	<b>100.00%</b>	<b>1,245</b>	<b>100.00%</b>	<b>94,036.57</b>	<b>3.74%</b>	<b>171.02</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		664,211	0.57%	8	0.64%	83,026.35	3.73%	165.31
<	50%	24,784,592	21.17%	380	30.52%	65,222.61	3.79%	173.46
50%	55%	6,447,038	5.51%	68	5.46%	94,809.39	3.85%	174.55
55%	60%	9,296,342	7.94%	103	8.27%	90,255.75	3.87%	171.62
60%	65%	5,611,749	4.79%	56	4.50%	100,209.81	3.88%	173.09
65%	70%	7,026,162	6.00%	68	5.46%	103,325.91	3.86%	167.84
70%	75%	14,047,429	12.00%	116	9.32%	121,098.52	3.72%	173.92
75%	80%	4,377,899	3.74%	38	3.05%	115,207.87	3.61%	169.16
80%	85%	14,956,492	12.78%	107	8.59%	139,780.30	3.32%	175.08
85%	90%	6,501,751	5.55%	59	4.74%	110,199.17	3.85%	169.86
90%	95%	2,836,095	2.42%	35	2.81%	81,031.29	4.11%	167.95
95%	100%	3,200,198	2.73%	32	2.57%	100,006.17	3.35%	171.68
100%	105%	2,479,726	2.12%	27	2.17%	91,841.71	4.16%	166.77
105%	110%	2,929,241	2.50%	27	2.17%	108,490.41	4.08%	148.04
110%	115%	1,798,422	1.54%	14	1.12%	128,458.75	3.49%	162.01
115%	120%	2,205,926	1.88%	25	2.01%	88,237.03	3.81%	145.31
120%	125%	7,225,073	6.17%	74	5.94%	97,636.12	3.73%	169.69
125%	>	687,184	0.59%	8	0.64%	85,897.96	4.14%	181.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>117,075,529</b>	<b>100.00%</b>	<b>1,245</b>	<b>100.00%</b>	<b>94,036.57</b>	<b>3.74%</b>	<b>171.02</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,680,456	2.29%	23	2.76%	116,541.57	3.55%	172.41
Utrecht	7,424,816	6.34%	53	6.37%	140,090.86	3.96%	165.44
Zeeland	3,127,592	2.67%	22	2.64%	142,163.27	3.41%	167.85
Zuid-Holland	21,047,042	17.98%	149	17.91%	141,255.31	3.79%	166.99
Flevoland	4,158,822	3.55%	26	3.13%	159,954.68	3.94%	163.31
Friesland	3,332,486	2.85%	23	2.76%	144,890.69	3.84%	172.82
Gelderland	14,263,324	12.18%	103	12.38%	138,478.87	3.72%	176.32
Groningen	4,639,322	3.96%	37	4.45%	125,387.09	3.90%	174.53
Limburg	12,033,255	10.28%	83	9.98%	144,978.97	3.88%	162.73
Noord-Brabant	19,358,063	16.53%	140	16.83%	138,271.88	3.71%	172.99
Noord-Holland	20,063,621	17.14%	131	15.75%	153,157.41	3.55%	175.66
Overijssel	4,946,733	4.23%	42	5.05%	117,779.35	3.76%	178.11
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>117,075,529</b>	<b>100.00%</b>	<b>832</b>	<b>100.00%</b>	<b>140,715.78</b>	<b>3.74%</b>	<b>171.02</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	108,325,685	92.53%	764	91.83%	141,787.55	3.75%	170.57
Shop/House	162,603	0.14%	1	0.12%	162,603.00	4.54%	184.35
Condominium	7,543,823	6.44%	60	7.21%	125,730.38	3.69%	176.33
Farm House	359,418	0.31%	2	0.24%	179,709.10	2.79%	174.78
Condominium with garage	684,000	0.58%	5	0.60%	136,800.00	4.00%	178.69
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>117,075,529</b>	<b>100.00%</b>	<b>832</b>	<b>100.00%</b>	<b>140,715.78</b>	<b>3.74%</b>	<b>171.02</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	0	0.00%	0	0.00%	0	0.00%	0
25,000	429,742	0.37%	29	3.49%	14,818.68	3.46%	166.55
50,000	2,163,873	1.85%	57	6.85%	37,962.68	3.75%	174.58
75,000	5,769,737	4.93%	90	10.82%	64,108.18	3.94%	175.46
100,000	11,687,323	9.98%	131	15.75%	89,216.20	3.88%	173.42
125,000	10,695,572	9.14%	96	11.54%	111,412.21	3.86%	170.06
150,000	16,136,768	13.78%	116	13.94%	139,110.07	3.86%	171.72
175,000	16,603,086	14.18%	101	12.14%	164,386.99	3.75%	174.31
200,000	12,287,743	10.50%	65	7.81%	189,042.19	3.65%	170.02
225,000	8,669,083	7.42%	41	4.93%	211,928.85	3.59%	161.93
250,000	6,521,878	5.57%	27	3.25%	241,551.03	3.75%	172.49
275,000	4,715,816	4.03%	18	2.16%	261,989.79	3.71%	164.99
300,000	6,950,051	5.94%	24	2.88%	289,585.46	4.09%	168.91
325,000	3,466,640	2.96%	11	1.32%	315,149.12	3.44%	172.45
350,000	1,382,809	1.18%	4	0.48%	345,702.26	3.55%	178.00
375,000	742,500	0.63%	2	0.24%	371,250.00	1.54%	179.52
400,000	1,572,500	1.34%	4	0.48%	393,125.00	3.52%	179.74
425,000	1,626,500	1.39%	4	0.48%	406,625.00	3.34%	179.51
450,000	2,209,825	1.89%	5	0.60%	441,965.00	3.62%	167.86
475,000	1,386,008	1.18%	3	0.36%	462,002.58	3.34%	181.33
500,000	961,077	0.82%	2	0.24%	480,538.39	3.85%	180.00
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	1,077,000	0.92%	2	0.24%	538,500.00	2.66%	120.09
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%	-
<b>Total</b>	<b>117,075,529</b>	<b>100.00%</b>	<b>832</b>	<b>100.00%</b>	<b>140,715.78</b>	<b>3.74%</b>	<b>171.02</b>