

E-MAC NL 2006-II Investor report July 2021

Cashflow analysis for the period

Total interest received	1,265,490	
Interest received on transaction accounts	(4)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		5,665,487
Company management expenses	5,738	
MPT fee	24,325	
Administration fee	2,195	
Third party fees	66,723	
Floating Rate GIC Interest Senior Amount	5,839	
Liquidity Facility Commitment Fee Senior Amount	1,151,667	
Payments under hedging arrangements	2,951	
Interest on the Notes	209	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	5,839	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,265,487
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 26th July 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	30,082,306
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	31,620,657

Collateral

Starting principal balance	117,075,529	
Further Advance purchased	-	
Principal redemptions and repayments	(8,421,239)	
Losses for the period	(209)	
Ending principal balance		108,654,081
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-July-21		108,654,081
Redemptions reserved for purchase Further Advances per 26-July-21	-	
Total balance Put Option Notes E-MAC NL 2006-II		108,654,081

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	209	209	-
Total	-	209	209	-

Performance

	Last period	This period	Since issue
Prepayment rate	22.97%	25.67%	10.11%

Delinquency table	Number of loans	Balance	Percentage of total
Current	766	106,486,849	98.01%
31 - 60 days	3	624,479	0.57%
61 - 90 days	1	208,000	0.19%
91 - 120 days	-	-	0.00%
120+ days	5	1,334,753	1.23%
In repossession	-	-	-
Total	775	108,654,081	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	654	209	5,060	1,939,335

Characteristics

Number of borrowers	775		
Number of loanparts	1154		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,199	2,150	550,000
Loan part size	94,154	2,150	550,000
Coupon	3.74%	0.20%	6.60%
Remaining maturity (months)	168	3	246
Remaining interest period (months)	60	1	225
Original interest period (months)	173	1	360
Seasoning (months)	144.8	2.0	223.0
Loan to Original Foreclosure Value (1)	72.0%	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	0.12%	1	0.09%	125,000.00	3.08%	153.00
Annuity	2,296,681	2.11%	44	3.81%	52,197.28	3.90%	163.78
Interest Only	92,789,879	85.40%	938	81.28%	98,923.11	3.73%	172.88
Investment	867,758	0.80%	7	0.61%	123,965.42	3.94%	174.05
Life	9,347,572	8.60%	113	9.79%	82,721.88	3.78%	129.41
Life (external policy)	48,500	0.04%	1	0.09%	48,500.00	4.45%	172.00
Linear	170,044	0.16%	4	0.35%	42,510.89	3.76%	144.61
Savings	387,053	0.36%	9	0.78%	43,005.93	4.39%	113.90
STAR Aflossingsvrij	996,275	0.92%	17	1.47%	58,604.40	3.68%	143.63
Universal Life	1,625,319	1.50%	20	1.73%	81,265.95	3.54%	132.45
Total	108,654,081	100.00%	1,154	100.00%	94,154.32	3.74%	167.80

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,351,591	5.85%	58	5.03%	109,510.18	1.45%	171.01
12	3,545,982	3.26%	36	3.12%	98,499.49	2.89%	160.89
24	184,000	0.17%	3	0.26%	61,333.33	2.35%	134.88
36	1,113,603	1.02%	18	1.56%	61,866.85	2.83%	171.64
48	-	0.00%	-	0.00%	-	0.00%	-
60	9,197,548	8.46%	84	7.28%	109,494.61	2.91%	174.50
72	3,876,169	3.57%	29	2.51%	133,661.01	3.16%	155.44
84	2,230,719	2.05%	16	1.39%	139,419.94	3.15%	152.81
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	16,774,055	15.44%	172	14.90%	97,523.57	3.52%	169.73
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	5,392,340	4.96%	63	5.46%	85,592.70	2.86%	170.23
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	57,376,766	52.81%	646	55.98%	88,818.52	4.36%	167.02
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	241,477	0.22%	3	0.26%	80,492.30	4.54%	158.63
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	2,369,831	2.18%	26	2.25%	91,147.36	4.77%	179.54
>	-	0.00%	-	0.00%	-	0.00%	-
Total	108,654,081	100.00%	1,154	100.00%	94,154.32	3.74%	167.80

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,801,566	9.94%	128	11.09%	84,387.23	1.74%	168.75
2.50%	2.75%	8,076,989	7.43%	79	6.85%	102,240.37	2.64%	166.94
3.00%	3.00%	8,369,837	7.70%	75	6.50%	111,597.83	3.89%	173.66
3.00%	3.25%	5,376,581	4.95%	49	4.25%	109,726.13	3.14%	173.33
3.25%	3.50%	6,733,224	6.20%	60	5.20%	112,220.41	3.35%	167.74
3.50%	3.75%	3,646,981	3.36%	25	2.17%	145,879.26	3.67%	162.78
3.75%	4.00%	6,704,063	6.17%	80	6.93%	83,800.79	3.63%	170.81
4.00%	4.25%	14,792,284	13.61%	179	15.51%	82,638.46	4.17%	162.01
4.25%	4.50%	28,799,522	26.51%	305	26.43%	94,424.66	4.40%	165.80
4.50%	4.75%	9,115,419	8.39%	91	7.39%	100,180.43	4.53%	167.87
4.75%	5.00%	3,044,781	2.80%	40	3.47%	76,119.53	4.89%	175.19
5.00%	5.25%	2,439,645	2.25%	18	1.56%	135,535.85	5.11%	174.21
5.25%	5.50%	375,448	0.35%	11	0.95%	34,131.65	5.40%	183.79
5.50%	5.75%	68,517	0.06%	3	0.26%	22,839.10	5.63%	199.72
5.75%	6.00%	197,540	0.18%	5	0.43%	39,508.07	5.91%	217.93
6.00%	6.25%	30,681	0.03%	2	0.17%	15,340.67	6.17%	216.33
6.25%	6.50%	55,000	0.05%	3	0.26%	18,333.33	6.35%	173.00
6.50%	6.75%	25,000	0.02%	1	0.09%	25,000.00	6.60%	225.00
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	108,654,081	100.00%	1,154	100.00%	94,154.32	3.74%	167.80	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	6,351,591	5.85%	58	5.03%	109,510.18	1.45%	171.01
<	01/01/2022	768,466	0.71%	10	0.87%	76,846.59	3.65%	119.37
01/01/2022	01/01/2023	8,002,221	7.36%	88	7.63%	90,934.33	3.11%	166.42
01/01/2023	01/01/2024	4,075,350	3.75%	31	2.69%	131,462.90	3.10%	154.85
01/01/2024	01/01/2025	1,456,302	1.34%	15	1.30%	97,086.81	3.03%	161.83
01/01/2025	01/01/2026	4,685,036	4.31%	55	4.77%	85,182.48	4.00%	157.54
01/01/2026	01/01/2027	61,211,402	56.34%	670	58.06%	91,360.30	4.30%	167.68
01/01/2027	01/01/2028	7,437,125	6.84%	73	6.33%	101,878.43	3.50%	170.12
01/01/2028	01/01/2029	3,609,940	3.32%	37	3.21%	97,565.96	3.31%	176.15
01/01/2029	01/01/2030	592,273	0.55%	9	0.78%	65,808.12	2.80%	173.88
01/01/2030	01/01/2031	518,302	0.48%	5	0.43%	103,660.36	2.36%	161.23
01/01/2031	01/01/2032	1,080,659	0.99%	10	0.87%	108,065.89	3.20%	170.21
01/01/2032	01/01/2033	175,750	0.16%	3	0.26%	58,583.33	2.57%	128.33
01/01/2033	01/01/2034	301,095	0.28%	4	0.35%	75,273.64	3.03%	153.50
01/01/2034	01/01/2035	110,000	0.10%	1	0.09%	110,000.00	2.86%	155.00
01/01/2035	01/01/2036	445,166	0.41%	5	0.43%	89,033.20	2.68%	175.60
01/01/2036	01/01/2037	7,790,222	7.17%	78	6.76%	99,874.64	3.40%	177.35
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	18,181	0.02%	1	0.09%	18,181.34	6.15%	209.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	25,000	0.02%	1	0.09%	25,000.00	6.60%	225.00
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%	-
Total	108,654,081	100.00%	1,154	100.00%	94,154.32	3.74%	167.80	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2021 - 31-Dec-2021	144,719	0.13%	2	0.17%	72,359.48	4.56%	0.98)
01-Jan-2022 - 31-Dec-2022	223,606	0.21%	2	0.17%	111,803.00	3.83%	10.45
01-Jan-2023 - 31-Dec-2023	509,516	0.47%	5	0.43%	101,903.20	3.87%	22.81
01-Jan-2024 - 31-Dec-2024	154,122	0.14%	5	0.43%	30,824.40	2.50%	32.38
01-Jan-2025 - 31-Dec-2025	117,108	0.11%	3	0.26%	39,035.98	4.06%	46.88
01-Jan-2026 - 31-Dec-2026	2,222,261	2.05%	23	1.99%	96,620.05	3.69%	58.25
01-Jan-2027 - 31-Dec-2027	206,819	0.19%	4	0.35%	51,704.76	3.91%	70.01
01-Jan-2028 - 31-Dec-2028	1,644,962	1.51%	21	1.82%	78,331.54	3.72%	80.79
01-Jan-2029 - 31-Dec-2029	665,202	0.61%	11	0.95%	60,472.89	4.13%	93.01
01-Jan-2030 - 31-Dec-2030	618,752	0.57%	8	0.69%	77,344.04	4.26%	107.11
01-Jan-2031 - 31-Dec-2031	2,439,393	2.25%	32	2.77%	76,231.03	4.32%	116.91
01-Jan-2032 - 31-Dec-2032	1,776,203	1.63%	22	1.91%	80,736.51	3.66%	128.66
01-Jan-2033 - 31-Dec-2033	1,289,211	1.19%	15	1.30%	85,947.40	3.32%	141.84
01-Jan-2034 - 31-Dec-2034	1,449,078	1.33%	14	1.21%	103,505.60	3.76%	154.24
01-Jan-2035 - 31-Dec-2035	2,190,022	2.02%	21	1.82%	104,286.77	3.54%	169.95
01-Jan-2036 - 31-Dec-2036	91,634,122	84.34%	907	78.60%	101,029.90	3.73%	177.13
01-Jan-2037 - 31-Dec-2037	641,903	0.59%	31	2.69%	20,706.54	3.50%	190.19
01-Jan-2038 - 31-Dec-2038	252,180	0.23%	14	1.21%	18,012.85	4.65%	203.09
01-Jan-2039 - 31-Dec-2039	238,499	0.22%	6	0.52%	39,749.79	1.49%	215.17
01-Jan-2040 - 31-Dec-2040	69,172	0.06%	4	0.35%	17,293.05	4.46%	224.85
01-Jan-2041 - 31-Dec-2041	147,808	0.14%	3	0.26%	49,269.33	5.92%	238.08
01-Jan-2042 - 31-Dec-2042	19,422	0.02%	1	0.09%	19,421.66	5.45%	246.00
Total	108,654,081	100.00%	1,154	100.00%	94,154.32	3.74%	167.80

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		424,211	0.39%	6	0.52%	70,701.80	3.49%	155.69
<	50%	22,629,273	20.83%	355	30.76%	63,744.43	3.83%	169.93
50%	55%	5,986,925	5.51%	65	5.63%	92,106.53	3.73%	172.39
55%	60%	8,675,402	7.98%	94	8.15%	92,291.51	3.88%	167.45
60%	65%	5,403,731	4.97%	53	4.59%	101,957.19	3.91%	170.12
65%	70%	6,429,409	5.92%	65	5.63%	98,913.99	3.84%	163.53
70%	75%	12,518,914	11.52%	102	8.84%	122,734.45	3.72%	170.29
75%	80%	4,030,567	3.71%	35	3.03%	115,159.05	3.67%	171.08
80%	85%	14,582,298	13.42%	106	9.19%	137,568.85	3.28%	171.79
85%	90%	6,437,018	5.92%	57	4.94%	112,930.14	3.83%	167.16
90%	95%	2,926,406	2.69%	33	2.86%	88,678.96	4.14%	163.30
95%	100%	2,680,188	2.47%	25	2.17%	107,207.51	3.10%	172.14
100%	105%	2,223,850	2.05%	25	2.17%	88,954.01	3.96%	166.27
105%	110%	2,864,085	2.64%	25	2.17%	114,563.42	4.00%	144.40
110%	115%	1,797,568	1.65%	14	1.21%	128,397.71	3.49%	159.01
115%	120%	1,917,787	1.77%	21	1.82%	91,323.21	3.89%	138.85
120%	125%	6,439,265	5.93%	65	5.63%	99,065.62	3.86%	165.57
125%	>	687,184	0.63%	8	0.69%	85,897.96	4.14%	178.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		108,654,081	100.00%	1,154	100.00%	94,154.32	3.74%	167.80

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,476,129	2.28%	21	2.71%	117,910.89	3.47%	168.78
Utrecht	7,197,782	6.62%	52	6.71%	138,418.89	3.91%	162.13
Zeeland	2,985,445	2.75%	22	2.84%	135,702.06	3.33%	164.73
Zuid-Holland	19,672,304	18.11%	138	17.81%	142,552.93	3.79%	164.44
Flevoland	3,523,498	3.24%	22	2.84%	160,159.01	3.85%	157.31
Friesland	3,154,793	2.90%	22	2.84%	143,399.67	3.91%	169.43
Gelderland	13,172,778	12.12%	96	12.39%	137,216.44	3.74%	173.09
Groningen	3,625,272	3.34%	30	3.87%	120,842.39	3.87%	170.14
Limburg	11,627,737	10.70%	80	10.32%	145,346.71	3.89%	159.49
Noord-Brabant	18,767,939	17.27%	135	17.42%	139,021.77	3.69%	169.75
Noord-Holland	17,800,373	16.38%	117	15.10%	152,139.94	3.58%	173.09
Overijssel	4,650,032	4.28%	40	5.16%	116,250.79	3.72%	175.02
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	108,654,081	100.00%	775	100.00%	140,198.81	3.74%	167.80

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	100,598,773	92.59%	712	91.87%	141,290.41	3.73%	167.36
Shop/House	162,603	0.15%	1	0.13%	162,603.00	4.54%	181.35
Condominium	7,197,168	6.62%	57	7.35%	126,266.10	3.73%	173.19
Farm House	171,537	0.16%	1	0.13%	171,537.10	2.46%	163.59
Condominium with garage	524,000	0.48%	4	0.52%	131,000.00	4.49%	175.29
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	108,654,081	100.00%	775	100.00%	140,198.81	3.74%	167.80

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%	-	0.00%	-	0.00%	-
25,000	382,344	0.35%	26	3.35%	14,705.55	3.51%	163.25
50,000	2,305,352	2.12%	61	7.87%	37,792.66	3.69%	171.96
75,000	5,370,045	4.94%	84	10.84%	63,929.11	3.93%	172.29
100,000	10,491,264	9.66%	118	15.23%	88,909.02	3.84%	169.48
125,000	9,664,592	8.89%	87	11.23%	111,087.27	3.88%	166.17
150,000	15,001,452	13.81%	108	13.94%	138,902.34	3.82%	169.22
175,000	15,451,008	14.22%	94	12.13%	164,372.42	3.78%	170.71
200,000	11,738,656	10.80%	62	8.00%	189,333.16	3.67%	168.68
225,000	7,655,408	7.05%	36	4.65%	212,650.23	3.54%	156.73
250,000	6,024,726	5.54%	25	3.23%	240,989.03	3.84%	170.46
275,000	4,454,382	4.10%	17	2.19%	262,022.45	3.65%	161.18
300,000	6,650,051	6.12%	23	2.97%	289,132.65	4.06%	165.41
325,000	2,506,640	2.31%	8	1.03%	313,330.04	3.52%	166.61
350,000	1,382,809	1.27%	4	0.52%	345,702.26	3.55%	175.00
375,000	742,500	0.68%	2	0.26%	371,250.00	1.54%	176.52
400,000	1,572,500	1.45%	4	0.52%	393,125.00	3.37%	176.74
425,000	1,626,500	1.50%	4	0.52%	406,625.00	3.34%	176.51
450,000	2,209,825	2.03%	5	0.65%	441,965.00	3.62%	164.86
475,000	1,386,008	1.28%	3	0.39%	462,002.58	3.34%	178.33
500,000	961,019	0.88%	2	0.26%	480,509.62	3.85%	177.00
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	1,077,000	0.99%	2	0.26%	538,500.00	2.66%	117.09
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	108,654,081	100.00%	775	100.00%	140,198.81	3.74%	167.80