

E-MAC Program - Compartment NL 2006-III Investor report July 2021

Cashflow analysis for the period

Total interest received	2,002,392	
Interest received on transaction accounts	(14,676)	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	-	
Total funds available		8,387,717
Company management expenses	(12,875)	
MPT fee	36,671	
Administration fee	3,527	
Third party fees	(10,503)	
Liquidity Facility fee	7,280	
Payments under hedging arrangements	1,955,301	
Interest on the Notes	3,997	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	3,719	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,987,717
Available after distribution of funds		6,400,000
Undrawn Liquidity Facility	4,800,000	
Reserve account	1,600,000	
Available liquidity		6,400,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction	
Unpaid Swap Subordinated Amount	7,807,550.81

Collateral

Starting principal balance	188,111,804
Preliminary purchase	-
Further Advances bought	-
Principal redemptions and repayments	(7,916,707)
Losses for the period	(3,719)
Ending principal balance	180,191,378.50
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-III	180,191,379
Redemptions reserved for Substitution in July 2021	-
Redemptions reserved for purchase Further Advances in July 2021	-
Total balance Put Option Notes E-MAC NL 2006-III	180,191,379

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	3,719	3,719	-
Total	-	3,719	3,719	-

Performance

	Last period	This period	Since issue
Prepayment rate	21.02%	15.61%	9.65%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,064	176,006,198	97.68%
31 - 60 days	4	660,790	0.37%
61 - 90 days	3	1,079,511	0.60%
91 - 120 days	-	-	0.00%
120+ days	9	2,444,880	1.36%
In repossession	-	-	-
Total	1,080	180,191,378.50	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	14,490	3,719	17,081	6,401,600

Characteristics

Number of borrowers	1080		
Number of loanparts	1747		
	(weighted) average	Minimum	Maximum
Loan size borrower	166,844	2,100	664,893
Loan part size	103,143	1,643	550,000
Coupon	3.72%	0.20%	6.45%
Remaining maturity (months)	177	1	254
Remaining interest period (months)	58	1	201
Original interest period (months)	149	1	360
Seasoning (months)	123.9	3.0	187.0
Loan to Original Foreclosure Value (1)	85.6%	0.9%	128.0%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	55,977	0.03%	2	0.11%	27,988.58	4.20%	85.63
Annuity	5,117,106	2.84%	96	5.50%	53,303.19	3.82%	172.63
Hybride (switch)	631,610	0.35%	8	0.46%	78,951.23	4.65%	170.71
Interest Only	146,978,206	81.57%	1,309	74.93%	112,282.92	3.70%	181.16
Investment	2,040,643	1.13%	24	1.37%	85,026.81	4.17%	180.05
Life	19,175,510	10.64%	221	12.65%	86,767.01	3.72%	152.51
Life (external policy)	65,000	0.04%	1	0.06%	65,000.00	3.23%	186.00
Savings	1,843,796	1.02%	30	1.72%	61,459.88	4.54%	172.96
STAR Aflossingsvrij	208,468	0.12%	7	0.40%	29,781.08	4.75%	183.01
Universal Life	4,075,062	2.26%	49	2.80%	83,164.53	3.50%	162.09
Total	180,191,379	100.00%	1,747	100.00%	103,143.32	3.72%	177.28

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	19,713,113	10.94%	140	8.01%	140,807.95	1.31%	182.11
1	6,463,087	3.59%	46	2.63%	140,501.88	3.01%	177.64
12	798,903	0.44%	10	0.57%	79,890.29	2.98%	184.06
24	7,029,129	3.90%	59	3.38%	119,137.78	2.82%	176.44
36	-	0.00%	-	0.00%	-	0.00%	-
48	13,768,644	7.64%	135	7.73%	101,989.96	3.20%	178.40
60	6,131,202	3.40%	56	3.21%	109,485.74	3.29%	177.99
72	3,006,381	1.67%	33	1.89%	91,102.45	3.03%	152.34
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	47,422,542	26.32%	441	25.24%	107,534.11	3.62%	180.42
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	-	0.00%	-	0.00%	-	0.00%	-
180	11,022,654	6.12%	112	6.41%	98,416.55	4.45%	175.87
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	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%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	49,266,646	27.34%	539	30.85%	91,403.80	4.70%	172.90
240	-	0.00%	-	0.00%	-	0.00%	-
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	993,641	0.55%	15	0.86%	66,242.74	4.89%	157.43
300	-	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%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	14,575,438	8.09%	161	9.22%	90,530.67	4.93%	181.41
360	-	0.00%	-	0.00%	-	0.00%	-
360	-	0.00%	-	0.00%	-	0.00%	-
Total	180,191,379	100.00%	1,747	100.00%	103,143.32	3.72%	177.28

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	24,582,144	13.64%	201	11.51%	122,299.22	1.45%	181.25
2.50%	2.75%	7,451,062	4.14%	67	3.84%	111,209.87	2.65%	175.04
2.75%	3.00%	10,998,637	6.10%	122	6.98%	90,152.76	2.89%	177.03
3.00%	3.25%	14,157,332	7.86%	134	7.67%	105,651.73	3.14%	174.18
3.25%	3.50%	14,301,355	7.94%	138	7.90%	103,633.01	3.38%	178.80
3.50%	3.75%	16,760,632	9.30%	151	8.64%	110,997.56	3.67%	179.98
3.75%	4.00%	8,385,554	4.65%	74	4.24%	113,318.30	3.85%	179.79
4.00%	4.25%	9,237,745	5.13%	88	5.04%	104,974.38	4.17%	177.60
4.25%	4.50%	14,112,865	7.83%	138	7.90%	102,267.14	4.43%	169.43
4.50%	4.75%	18,629,423	10.34%	189	10.82%	98,568.38	4.68%	176.04
4.75%	5.00%	28,990,354	16.09%	301	17.23%	96,313.47	4.89%	177.56
5.00%	5.25%	9,303,356	5.16%	98	5.61%	94,932.20	5.12%	173.89
5.25%	5.50%	2,082,169	1.16%	23	1.32%	90,529.09	5.38%	182.37
5.50%	5.75%	558,285	0.31%	8	0.46%	69,785.65	5.59%	184.52
5.75%	6.00%	237,542	0.13%	5	0.29%	47,508.41	5.94%	190.10
6.00%	6.25%	165,025	0.09%	6	0.34%	27,504.09	6.22%	240.18
6.25%	6.50%	237,900	0.13%	4	0.23%	59,475.00	6.40%	194.24
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
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		180,191,379	100.00%	1,747	100.00%	103,143.32	3.72%	177.28

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		19,713,113	10.94%	140	8.01%	140,807.95	1.31%	182.11
<	01/01/2022	21,038,265	11.68%	193	11.05%	109,006.55	3.94%	175.31
01/01/2022	01/01/2023	10,758,845	5.97%	101	5.78%	106,523.22	3.09%	174.23
01/01/2023	01/01/2024	6,280,059	3.48%	53	3.03%	118,491.67	3.29%	170.19
01/01/2024	01/01/2025	6,055,555	3.38%	67	3.84%	90,381.42	3.17%	154.97
01/01/2025	01/01/2026	1,711,817	0.95%	20	1.14%	85,590.86	3.74%	173.58
01/01/2026	01/01/2027	74,145,541	41.15%	759	43.45%	97,688.46	4.42%	176.40
01/01/2027	01/01/2028	12,077,526	6.70%	118	6.75%	102,351.91	3.46%	179.75
01/01/2028	01/01/2029	5,214,241	2.89%	47	2.69%	110,941.31	3.17%	178.49
01/01/2029	01/01/2030	1,138,586	0.63%	12	0.69%	94,882.15	3.77%	177.45
01/01/2030	01/01/2031	2,575,226	1.43%	26	1.49%	99,047.14	2.63%	174.86
01/01/2031	01/01/2032	1,464,599	0.81%	20	1.14%	73,229.97	4.27%	149.78
01/01/2032	01/01/2033	161,371	0.09%	3	0.17%	53,790.23	5.52%	151.00
01/01/2033	01/01/2034	178,435	0.10%	3	0.17%	59,478.41	4.50%	141.67
01/01/2034	01/01/2035	428,903	0.24%	6	0.34%	71,483.81	4.02%	166.33
01/01/2035	01/01/2036	659,000	0.37%	6	0.34%	109,833.33	3.32%	179.00
01/01/2036	01/01/2037	16,466,939	9.14%	167	9.56%	98,604.43	4.77%	182.83
01/01/2037	01/01/2038	103,470	0.06%	5	0.29%	20,693.96	5.13%	192.26
01/01/2038	01/01/2039	19,888	0.01%	1	0.06%	19,887.79	5.35%	201.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
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		180,191,379	100.00%	1,747	100.00%	103,143.32	3.72%	177.28

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2021 - 31-Dec-2021	133,391	0.07%	4	0.23%	33,347.82	2.88%	3.02
01-Jan-2022 - 31-Dec-2022	207,421	0.12%	4	0.23%	51,855.22	3.29%	13.31
01-Jan-2023 - 31-Dec-2023	231,742	0.13%	4	0.23%	57,935.62	4.48%	25.26
01-Jan-2024 - 31-Dec-2024	794,972	0.44%	10	0.57%	79,497.25	3.64%	37.62
01-Jan-2025 - 31-Dec-2025	138,050	0.08%	3	0.17%	46,016.64	3.97%	48.06
01-Jan-2026 - 31-Dec-2026	812,959	0.45%	19	1.09%	42,787.29	3.61%	63.33
01-Jan-2027 - 31-Dec-2027	1,156,534	0.64%	21	1.20%	55,073.04	4.31%	72.11
01-Jan-2028 - 31-Dec-2028	283,237	0.16%	7	0.40%	40,462.42	4.15%	84.50
01-Jan-2029 - 31-Dec-2029	1,089,078	0.60%	13	0.74%	83,775.20	4.11%	98.44
01-Jan-2030 - 31-Dec-2030	1,154,043	0.64%	12	0.69%	96,170.28	3.86%	109.44
01-Jan-2031 - 31-Dec-2031	3,540,153	1.98%	47	2.69%	75,322.41	4.06%	121.38
01-Jan-2032 - 31-Dec-2032	1,984,564	1.10%	29	1.66%	68,433.24	4.12%	134.17
01-Jan-2033 - 31-Dec-2033	1,252,727	0.70%	19	1.09%	65,933.01	3.79%	145.21
01-Jan-2034 - 31-Dec-2034	1,556,615	0.86%	17	0.97%	91,565.61	3.82%	157.29
01-Jan-2035 - 31-Dec-2035	1,173,790	0.65%	12	0.69%	97,815.79	4.39%	169.08
01-Jan-2036 - 31-Dec-2036	146,288,651	81.19%	1,328	76.02%	110,157.12	3.68%	182.75
01-Jan-2037 - 31-Dec-2037	17,482,044	9.70%	165	9.44%	105,951.78	3.74%	186.15
01-Jan-2038 - 31-Dec-2038	467,929	0.26%	18	1.03%	25,996.05	3.97%	203.65
01-Jan-2039 - 31-Dec-2039	246,767	0.14%	11	0.63%	22,433.36	3.31%	214.75
01-Jan-2040 - 31-Dec-2040	41,150	0.02%	1	0.06%	41,150.00	4.05%	227.00
01-Jan-2041 - 31-Dec-2041	63,483	0.04%	2	0.11%	31,741.56	4.01%	240.14
01-Jan-2042 - 31-Dec-2042	92,078	0.05%	1	0.06%	92,077.98	6.25%	254.00
Total	180,191,379	100.00%	1,747	100.00%	103,143.32	3.72%	177.28

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		951,608	0.53%	15	0.86%	63,440.51	2.91%	155.26
<	50%	20,611,663	11.44%	341	19.52%	60,444.76	4.16%	174.98
50%	55%	6,500,709	3.61%	69	3.95%	94,213.17	4.06%	176.76
55%	60%	8,422,009	4.67%	76	4.35%	110,815.90	3.71%	177.16
60%	65%	4,510,315	2.50%	46	2.63%	98,050.32	3.12%	182.66
65%	70%	8,461,866	4.70%	69	3.95%	122,635.74	3.80%	176.14
70%	75%	12,299,269	6.83%	96	5.50%	128,117.39	3.44%	178.42
75%	80%	8,162,802	4.53%	68	3.89%	120,041.21	3.62%	180.43
80%	85%	18,614,912	10.33%	122	6.98%	152,581.25	3.48%	181.02
85%	90%	13,535,801	7.51%	104	5.95%	130,151.93	3.89%	178.57
90%	95%	16,389,291	9.10%	119	6.81%	137,725.14	3.21%	180.77
95%	100%	9,054,548	5.02%	94	5.38%	96,324.97	3.82%	172.35
100%	105%	3,635,600	2.02%	43	2.46%	84,548.83	3.87%	174.47
105%	110%	6,647,433	3.69%	73	4.18%	91,060.73	4.06%	176.06
110%	115%	6,032,625	3.35%	59	3.38%	102,247.88	3.60%	175.83
115%	120%	8,234,570	4.57%	71	4.06%	115,979.87	3.97%	175.74
120%	125%	26,366,287	14.63%	265	15.17%	99,495.42	3.77%	175.52
125%	>	1,760,072	0.98%	17	0.97%	103,533.62	3.40%	180.07
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		180,191,379	100.00%	1,747	100.00%	103,143.32	3.72%	177.28

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,415,834	3.01%	34	3.15%	159,289.24	3.48%	174.47
Utrecht	9,929,526	5.51%	56	5.19%	177,312.96	3.72%	177.02
Zeeland	4,522,397	2.51%	32	2.96%	141,324.91	3.96%	175.38
Zuid-Holland	39,021,162	21.68%	230	21.30%	169,657.22	3.76%	175.35
Flevoland	4,833,726	2.68%	28	2.59%	172,633.07	3.63%	177.09
Friesland	5,011,286	2.78%	35	3.24%	143,179.61	3.65%	182.79
Gelderland	23,670,316	13.14%	134	12.41%	176,644.15	3.83%	175.65
Groningen	6,051,872	3.36%	44	4.07%	137,542.54	3.71%	176.61
Limburg	14,914,260	8.28%	94	8.70%	158,662.34	3.70%	175.23
Noord-Brabant	22,746,784	12.62%	137	12.69%	166,034.92	3.67%	179.55
Noord-Holland	31,066,581	17.24%	175	16.20%	177,523.32	3.66%	179.42
Overijssel	13,007,634	7.22%	81	7.50%	160,588.08	3.68%	179.55
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	180,191,379	100.00%	1,080	100.00%	166,843.87	3.72%	177.28

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	162,035,875	89.92%	961	88.98%	168,611.73	3.76%	176.86
Shop/House	70,000	0.04%	1	0.09%	70,000.00	2.56%	181.00
Condominium	15,983,266	8.87%	108	10.00%	147,993.21	3.31%	180.85
Farm House	1,143,641	0.63%	4	0.37%	285,910.14	3.86%	182.71
Condominium with garage	958,596	0.53%	6	0.56%	159,766.06	3.10%	182.32
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	180,191,379	100.00%	1,080	100.00%	166,843.87	3.72%	177.28

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	356,687	0.20%	23	2.13%	15,508.13	3.98%	159.73
25,000	50,000	2.24%	56	5.19%	40,002.79	3.95%	177.18
50,000	4,571,050	2.54%	71	6.57%	64,380.98	4.12%	172.52
75,000	10,501,923	5.83%	119	11.02%	88,251.45	4.10%	177.72
100,000	15,024,643	8.34%	132	12.22%	113,823.05	3.89%	176.23
125,000	17,822,735	9.89%	129	11.94%	138,160.74	3.90%	176.75
150,000	19,017,900	10.55%	117	10.83%	162,546.15	3.81%	177.42
175,000	20,161,646	11.19%	107	9.91%	188,426.60	3.82%	177.17
200,000	17,426,955	9.67%	82	7.59%	212,524.32	3.55%	175.53
225,000	15,679,123	8.70%	66	6.11%	237,562.48	3.73%	177.32
250,000	17,324,080	9.61%	66	6.11%	262,486.06	3.80%	179.18
275,000	9,046,593	5.02%	31	2.87%	291,825.59	3.35%	178.34
300,000	6,566,864	3.64%	21	1.94%	312,707.80	3.61%	176.16
325,000	7,135,487	3.96%	21	1.94%	339,785.09	3.40%	177.36
350,000	2,896,706	1.61%	8	0.74%	362,088.24	3.99%	175.06
375,000	1,569,420	0.87%	4	0.37%	392,354.95	2.99%	183.27
400,000	1,679,400	0.93%	4	0.37%	419,850.00	2.71%	181.49
425,000	4,882,861	2.71%	11	1.02%	443,896.47	2.88%	180.47
450,000	930,000	0.52%	2	0.19%	465,000.00	3.10%	183.49
475,000	1,989,150	1.10%	4	0.37%	497,287.57	2.92%	183.74
500,000	1,043,500	0.58%	2	0.19%	521,750.00	4.81%	161.24
525,000	1,090,000	0.60%	2	0.19%	545,000.00	0.60%	184.01
550,000	569,566	0.32%	1	0.09%	569,566.26	4.90%	182.00
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	664,893	0.37%	1	0.09%	664,892.54	5.23%	184.73
Total	180,191,379	100.00%	1,080	100.00%	166,843.87	3.72%	177.28