

E-MAC NL 2006-II Investor report October 2021

Cashflow analysis for the period

Total interest received	1,249,332	
Interest received on transaction accounts	(4)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		5,649,328
Company management expenses	2,999	
MPT fee	22,562	
Administration fee	2,037	
Third party fees	26,234	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	1,180,594	
Interest on the Notes	2,825	
Shortfall Class D PDL Repayment	269	
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		1,249,328
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 26th October 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	30,222,901
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	31,761,252

Collateral

Starting principal balance	108,654,081
Further Advance purchased	-
Principal redemptions and repayments	(7,295,483)
Losses for the period	(269)
Ending principal balance	101,358,329
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-II as per 01-October-21	101,358,329
Redemptions reserved for purchase Further Advances per 26-October-21	-
Total balance Put Option Notes E-MAC NL 2006-II	101,358,329

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	269	269	-
Total	-	269	269	-

Performance

	Last period	This period	Since issue
Prepayment rate	26.67%	24.14%	10.35%

Delinquency table	Number of loans	Balance	Percentage of total
Current	719	98,823,346	97.50%
31 - 60 days	4	1,039,530	1.03%
61 - 90 days	-	-	0.00%
91 - 120 days	1	160,700	0.16%
120+ days	5	1,334,753	1.32%
In repossession	-	-	-
Total	729	101,358,329	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	209	269	13,889	1,925,715

Characteristics

Number of borrowers	729		
Number of loanparts	1077		
	(weighted) average	Minimum	Maximum
Loan size borrower	139,037	2,150	550,000
Loan part size	94,112	1,133	550,000
Coupon	3.71%	0.19%	6.60%
Remaining maturity (months)	165	7	243
Remaining interest period (months)	58	1	222
Original interest period (months)	171	1	360
Seasoning (months)	146.9	3.0	226.0
Loan to Original Foreclosure Value (2)	71.6%	0.1%	127.6%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2021 - 31-Dec-2021	143,924	0.14%	1	0.09%	143,924.00	4.55%	4.00
01-Jan-2022 - 31-Dec-2022	223,606	0.22%	2	0.19%	111,803.00	3.83%	7.45
01-Jan-2023 - 31-Dec-2023	509,516	0.50%	5	0.46%	101,903.20	3.87%	19.81
01-Jan-2024 - 31-Dec-2024	77,557	0.08%	3	0.28%	25,852.22	2.75%	30.63
01-Jan-2025 - 31-Dec-2025	115,429	0.11%	3	0.28%	38,476.21	4.08%	43.85
01-Jan-2026 - 31-Dec-2026	1,940,923	1.91%	21	1.95%	92,424.91	3.59%	55.29
01-Jan-2027 - 31-Dec-2027	205,457	0.20%	4	0.37%	51,364.13	3.92%	67.03
01-Jan-2028 - 31-Dec-2028	1,575,172	1.55%	19	1.76%	82,903.78	3.69%	77.73
01-Jan-2029 - 31-Dec-2029	664,451	0.66%	11	1.02%	60,404.60	4.13%	90.00
01-Jan-2030 - 31-Dec-2030	471,548	0.47%	6	0.56%	78,591.29	4.24%	104.64
01-Jan-2031 - 31-Dec-2031	2,273,562	2.24%	30	2.79%	75,785.39	4.13%	114.02
01-Jan-2032 - 31-Dec-2032	1,479,196	1.46%	19	1.76%	77,852.41	3.61%	125.49
01-Jan-2033 - 31-Dec-2033	1,222,469	1.21%	14	1.30%	87,319.22	3.26%	138.88
01-Jan-2034 - 31-Dec-2034	1,384,854	1.37%	13	1.21%	106,527.19	3.82%	151.34
01-Jan-2035 - 31-Dec-2035	2,178,572	2.15%	21	1.95%	103,741.54	3.54%	166.95
01-Jan-2036 - 31-Dec-2036	85,595,264	84.45%	849	78.83%	100,818.92	3.70%	174.15
01-Jan-2037 - 31-Dec-2037	591,665	0.58%	29	2.69%	20,402.26	3.34%	187.52
01-Jan-2038 - 31-Dec-2038	230,395	0.23%	13	1.21%	17,722.68	4.54%	199.60
01-Jan-2039 - 31-Dec-2039	238,499	0.24%	6	0.56%	39,749.79	1.48%	212.17
01-Jan-2040 - 31-Dec-2040	69,172	0.07%	4	0.37%	17,293.05	4.46%	221.85
01-Jan-2041 - 31-Dec-2041	147,808	0.15%	3	0.28%	49,269.33	5.62%	235.08
01-Jan-2042 - 31-Dec-2042	19,292	0.02%	1	0.09%	19,291.88	5.45%	243.00
Total	101,358,329	100.00%	1,077	100.00%	94,111.73	3.71%	165.03

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		424,211	0.42%	6	0.56%	70,701.80	3.49%	152.69
<	50%	21,759,171	21.47%	345	32.03%	63,070.06	3.82%	166.72
50%	55%	5,655,536	5.58%	62	5.76%	91,218.32	3.73%	169.15
55%	60%	8,129,938	8.02%	89	8.26%	91,347.62	3.81%	166.43
60%	65%	4,870,243	4.80%	47	4.36%	103,622.19	3.92%	170.43
65%	70%	5,398,302	5.33%	53	4.92%	101,854.76	3.83%	159.83
70%	75%	11,862,944	11.70%	97	9.01%	122,298.39	3.70%	166.89
75%	80%	4,323,443	4.27%	38	3.53%	113,774.82	3.71%	165.66
80%	85%	13,524,038	13.34%	95	8.82%	142,358.29	3.25%	169.87
85%	90%	5,519,965	5.45%	47	4.36%	117,446.07	3.71%	164.45
90%	95%	2,574,965	2.54%	28	2.60%	91,963.02	4.27%	160.71
95%	100%	2,524,108	2.49%	24	2.23%	105,171.19	3.05%	169.26
100%	105%	1,866,704	1.84%	23	2.14%	81,161.04	3.78%	162.65
105%	110%	2,757,957	2.72%	23	2.14%	119,911.18	4.04%	141.83
110%	115%	1,796,706	1.77%	14	1.30%	128,336.17	3.49%	156.00
115%	120%	1,917,787	1.89%	21	1.95%	91,323.21	3.88%	135.85
120%	125%	5,924,807	5.85%	59	5.48%	100,420.46	3.78%	162.44
125%	>	527,504	0.52%	6	0.56%	87,917.28	4.01%	175.01
Unknown		-	0.00%	-	0.00%	-	-	-
Total		101,358,329	100.00%	1,077	100.00%	94,111.73	3.71%	165.03

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,461,271	2.43%	21	2.88%	117,203.37	3.46%	165.90
Utrecht	6,611,073	6.52%	48	6.58%	137,730.69	3.94%	157.83
Zeeland	2,852,044	2.81%	21	2.88%	135,811.62	3.28%	161.17
Zuid-Holland	18,398,460	18.15%	129	17.70%	142,623.72	3.76%	161.08
Flevoland	3,308,649	3.26%	20	2.74%	165,432.45	3.87%	153.49
Friesland	2,654,448	2.62%	19	2.61%	139,707.81	3.94%	169.27
Gelderland	11,910,355	11.76%	90	12.35%	132,337.28	3.72%	170.65
Groningen	3,343,118	3.30%	28	3.84%	119,397.09	3.82%	166.59
Limburg	10,993,028	10.85%	76	10.43%	144,645.11	3.85%	158.46
Noord-Brabant	17,895,029	17.66%	129	17.70%	138,721.16	3.66%	167.28
Noord-Holland	16,583,990	16.36%	110	15.09%	150,763.55	3.52%	170.23
Overijssel	4,346,863	4.29%	38	5.21%	114,391.13	3.73%	171.96
Unspecified	-	0.00%	-	0.00%	-	-	-
Total	101,358,329	100.00%	729	100.00%	139,037.49	3.71%	165.03

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	93,609,098	92.35%	668	91.63%	140,133.38	3.70%	164.52
Shop/House	162,603	0.16%	1	0.14%	162,603.00	4.54%	178.35
Condominium	6,892,557	6.80%	55	7.54%	125,319.22	3.72%	171.22
Farm House	170,071	0.17%	1	0.14%	170,070.76	3.46%	161.69
Condominium with garage	524,000	0.52%	4	0.55%	131,000.00	4.49%	172.29
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	101,358,329	100.00%	729	100.00%	139,037.49	3.71%	165.03

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	391,935	0.39%	27	3.70%	14,516.11	3.44%	161.36
50,000	2,201,042	2.17%	58	7.96%	37,949.00	3.72%	168.94
75,000	5,214,327	5.14%	82	11.25%	63,589.35	3.93%	169.16
100,000	9,867,006	9.73%	111	15.23%	88,891.94	3.85%	165.90
125,000	9,098,262	8.98%	82	11.25%	110,954.41	3.85%	163.47
150,000	14,000,490	13.81%	101	13.85%	138,618.72	3.82%	166.57
175,000	13,725,865	13.54%	84	11.52%	163,403.16	3.72%	167.62
200,000	10,983,785	10.84%	58	7.96%	189,375.60	3.66%	167.92
225,000	7,022,544	6.93%	33	4.53%	212,804.35	3.51%	154.07
250,000	5,779,333	5.70%	24	3.29%	240,805.55	3.82%	167.96
275,000	4,188,846	4.13%	16	2.19%	261,802.89	3.60%	159.03
300,000	6,080,151	6.00%	21	2.88%	289,531.00	3.96%	161.40
325,000	2,186,640	2.16%	7	0.96%	312,377.19	3.52%	162.09
350,000	1,042,809	1.03%	3	0.41%	347,603.02	3.32%	172.00
375,000	742,500	0.73%	2	0.27%	371,250.00	1.54%	173.52
400,000	1,572,500	1.55%	4	0.55%	393,125.00	3.37%	173.74
425,000	1,626,500	1.60%	4	0.55%	406,625.00	3.34%	173.51
450,000	2,209,825	2.18%	5	0.69%	441,965.00	3.61%	161.86
475,000	1,386,008	1.37%	3	0.41%	462,002.58	3.34%	175.33
500,000	960,961	0.95%	2	0.27%	480,480.52	3.85%	174.00
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	1,077,000	1.06%	2	0.27%	538,500.00	2.65%	114.09
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	101,358,329	100.00%	729	100.00%	139,037.49	3.71%	165.03