

E-MAC NL 2006-II Investor report January 2022

Cashflow analysis for the period

Total interest received	1,076,668	
Interest received on transaction accounts	(4)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available		5,476,664
Company management expenses	2,269	
MPT fee	20,695	
Administration fee	1,879	
Third party fees	5,395	
Floating Rate GIC Interest Senior Amount		5,839
Liquidity Facility Commitment Fee Senior Amount		1,031,798
Payments under hedging arrangements	1,031,798	
Interest on the Notes	2,750	
Shortfall Class D PDL Repayment	200	
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		1,076,664
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th January 2022	-	
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	31,042,287
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	32,580,638

Collateral

Starting principal balance	101,358,329
Further Advance purchased	-
Principal redemptions and repayments	(5,836,515)
Losses for the period	(200)
Ending principal balance	95,521,614
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-II as per 01-January-22	95,521,614
Redemptions reserved for purchase Further Advances per 25-January-22	-
Total balance Put Option Notes E-MAC NL 2006-II	95,521,614

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	200	200	-
Total	-	200	200	-

Performance

	Last period	This period	Since issue
Prepayment rate	24.14%	20.94%	10.54%

Delinquency table	Number of loans	Balance	Percentage of total
Current	684	93,508,506	97.89%
31 - 60 days	2	250,125	0.26%
61 - 90 days	1	160,700	0.17%
91 - 120 days	1	267,530	0.28%
120+ days	5	1,334,753	1.40%
In repossession	-	-	-
Total	693	95,521,614	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	269	200	5,507	1,920,408

Characteristics

Number of borrowers	693		
Number of loanparts	1027		
Loan size borrower	(weighted) average	Minimum	Maximum
	137,838	2,150	550,000
Loan part size	93,010	2,150	550,000
Coupon	3.70%	0.13%	6.60%
Remaining maturity (months)	162	4	240
Remaining interest period (months)	55	1	219
Original interest period (months)	171	1	360
Seasoning (months)	150.8	3.0	229.0
Loan to Original Foreclosure Value (2)	71.4%	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	0.15%	1	0.10%	143,924.00	4.55%	7.00
01-Jan-2022 - 31-Dec-2022	223,606	0.23%	2	0.19%	111,803.00	3.83%	4.45
01-Jan-2023 - 31-Dec-2023	509,516	0.53%	5	0.48%	101,903.20	3.87%	16.81
01-Jan-2024 - 31-Dec-2024	76,083	0.08%	3	0.29%	25,360.98	2.76%	27.57
01-Jan-2025 - 31-Dec-2025	113,737	0.12%	3	0.29%	37,912.27	4.10%	40.81
01-Jan-2026 - 31-Dec-2026	1,850,601	1.94%	20	1.95%	92,530.03	3.65%	52.31
01-Jan-2027 - 31-Dec-2027	156,078	0.16%	4	0.39%	39,019.56	3.82%	63.88
01-Jan-2028 - 31-Dec-2028	1,560,456	1.63%	19	1.85%	82,129.27	3.69%	74.66
01-Jan-2029 - 31-Dec-2029	563,699	0.59%	10	0.97%	56,369.93	4.11%	87.36
01-Jan-2030 - 31-Dec-2030	460,920	0.48%	6	0.58%	76,820.02	4.24%	101.69
01-Jan-2031 - 31-Dec-2031	2,103,682	2.20%	28	2.73%	75,131.50	4.14%	110.99
01-Jan-2032 - 31-Dec-2032	1,475,887	1.55%	19	1.85%	77,678.26	3.61%	122.49
01-Jan-2033 - 31-Dec-2033	1,217,804	1.27%	14	1.36%	86,986.02	3.26%	135.88
01-Jan-2034 - 31-Dec-2034	1,369,848	1.43%	13	1.27%	105,372.95	3.83%	148.36
01-Jan-2035 - 31-Dec-2035	1,970,099	2.06%	18	1.75%	109,449.95	3.53%	163.63
01-Jan-2036 - 31-Dec-2036	80,548,637	84.33%	810	78.87%	99,442.76	3.70%	171.15
01-Jan-2037 - 31-Dec-2037	530,131	0.55%	26	2.53%	20,389.67	3.23%	184.84
01-Jan-2038 - 31-Dec-2038	191,392	0.20%	12	1.17%	15,949.33	4.83%	197.13
01-Jan-2039 - 31-Dec-2039	238,499	0.25%	6	0.58%	39,749.79	1.45%	209.17
01-Jan-2040 - 31-Dec-2040	69,172	0.07%	4	0.39%	17,293.05	4.46%	218.85
01-Jan-2041 - 31-Dec-2041	128,681	0.13%	3	0.29%	42,893.67	5.92%	232.10
01-Jan-2042 - 31-Dec-2042	19,160	0.02%	1	0.10%	19,160.33	5.45%	240.00
Total	95,521,614	100.00%	1,027	100.00%	93,010.33	3.70%	161.86

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		424,211	0.44%	6	0.58%	70,701.80	3.49%	149.69
<	50%	20,828,317	21.80%	336	32.72%	61,989.04	3.81%	163.77
50%	55%	4,865,863	5.09%	57	5.55%	85,366.01	3.71%	164.64
55%	60%	8,168,963	8.55%	89	8.67%	91,786.10	3.83%	164.89
60%	65%	4,628,559	4.85%	42	4.09%	110,203.77	3.95%	166.24
65%	70%	4,960,503	5.19%	49	4.77%	101,234.75	3.72%	154.56
70%	75%	10,900,860	11.41%	93	9.06%	117,213.55	3.73%	162.88
75%	80%	3,765,164	3.94%	32	3.12%	117,661.36	3.67%	166.46
80%	85%	14,047,489	14.71%	98	9.54%	143,341.72	3.26%	166.25
85%	90%	4,365,167	4.57%	41	3.99%	106,467.48	3.71%	162.14
90%	95%	2,297,954	2.41%	26	2.53%	88,382.85	4.24%	158.99
95%	100%	2,614,263	2.74%	25	2.43%	104,570.50	3.18%	167.65
100%	105%	1,252,774	1.31%	16	1.56%	78,288.35	3.56%	155.85
105%	110%	2,515,635	2.63%	21	2.04%	119,792.15	4.11%	135.66
110%	115%	1,660,856	1.74%	12	1.17%	138,404.65	3.53%	151.60
115%	120%	1,772,787	1.86%	19	1.85%	93,304.60	3.96%	129.49
120%	125%	5,924,748	6.20%	59	5.74%	100,419.46	3.78%	159.44
125%	>	527,504	0.55%	6	0.58%	87,917.28	4.01%	172.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		95,521,614	100.00%	1,027	100.00%	93,010.33	3.70%	161.86

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,861,726	1.95%	17	2.45%	109,513.29	3.47%	160.30
Utrecht	6,378,009	6.68%	47	6.78%	135,702.32	3.96%	154.31
Zeeland	2,750,668	2.88%	20	2.89%	137,533.41	3.23%	157.74
Zuid-Holland	17,817,609	18.65%	124	17.89%	143,690.39	3.75%	158.30
Flevoland	3,224,565	3.38%	19	2.74%	169,713.97	3.90%	150.01
Friesland	2,627,521	2.75%	19	2.74%	138,290.57	3.95%	166.21
Gelderland	11,468,002	12.01%	87	12.55%	131,815.12	3.70%	167.41
Groningen	2,992,483	3.13%	25	3.61%	119,699.32	3.79%	162.61
Limburg	10,239,669	10.72%	73	10.53%	140,269.44	3.91%	154.42
Noord-Brabant	16,115,641	16.87%	120	17.32%	134,297.01	3.63%	164.72
Noord-Holland	15,994,235	16.74%	106	15.30%	150,889.01	3.50%	167.36
Overijssel	4,051,485	4.24%	36	5.19%	112,541.26	3.71%	168.89
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	95,521,614	100.00%	693	100.00%	137,837.83	3.70%	161.86

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	87,968,272	92.09%	634	91.49%	138,751.22	3.70%	161.32
Shop/House	144,426	0.15%	1	0.14%	144,426.00	4.52%	174.66
Condominium	6,716,319	7.03%	53	7.65%	126,723.00	3.73%	168.13
Farm House	168,597	0.18%	1	0.14%	168,597.04	2.46%	159.80
Condominium with garage	524,000	0.55%	4	0.58%	131,000.00	4.49%	169.29
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	95,521,614	100.00%	693	100.00%	137,837.83	3.70%	161.86

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	413,428	0.43%	28	4.04%	14,765.29	3.53%	160.21
50,000	2,122,261	2.22%	56	8.08%	37,897.51	3.73%	165.76
75,000	5,338,433	5.59%	84	12.12%	63,552.78	3.93%	166.38
100,000	9,209,223	9.64%	103	14.86%	89,409.93	3.83%	162.18
125,000	8,311,568	8.70%	75	10.82%	110,820.91	3.83%	160.40
150,000	12,858,159	13.46%	93	13.42%	138,259.77	3.81%	163.03
175,000	13,206,840	13.83%	81	11.69%	163,047.41	3.70%	165.64
200,000	10,037,995	10.51%	53	7.65%	189,396.13	3.63%	165.01
225,000	6,825,424	7.15%	32	4.62%	213,294.49	3.60%	151.55
250,000	5,284,736	5.53%	22	3.17%	240,215.28	3.81%	164.32
275,000	4,732,712	4.95%	18	2.60%	262,928.44	3.63%	152.65
300,000	5,524,651	5.78%	19	2.74%	290,771.10	3.94%	158.23
325,000	1,884,698	1.97%	6	0.87%	314,116.38	3.36%	164.32
350,000	1,042,809	1.09%	3	0.43%	347,603.02	3.32%	169.00
375,000	375,000	0.39%	1	0.14%	375,000.00	0.58%	172.00
400,000	1,572,500	1.65%	4	0.58%	393,125.00	3.37%	170.74
425,000	2,032,767	2.13%	5	0.72%	406,553.40	3.54%	165.91
450,000	1,783,500	1.87%	4	0.58%	445,875.00	3.42%	161.99
475,000	927,008	0.97%	2	0.29%	463,503.88	3.38%	172.02
500,000	960,902	1.01%	2	0.29%	480,451.07	3.85%	171.00
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	1,077,000	1.13%	2	0.29%	538,500.00	2.63%	111.09
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	95,521,614	100.00%	693	100.00%	137,837.83	3.70%	161.86