

E-MAC Program - Compartment NL 2006-III Investor report April 2022

Cashflow analysis for the period

Total interest received	1,658,570	
Interest received on transaction accounts	(15,551)	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	-	
Total funds available		8,043,019
Company management expenses	16,927	
MPT fee	30,359	
Administration fee	2,933	
Third party fees	39,986	
Liquidity Facility fee	7,200	
Payments under hedging arrangements	1,542,189	
Interest on the Notes	3,383	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	61	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,643,019
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	7,967,071.04

Collateral

Starting principal balance	156,432,444
Prefunding purchase	-
Further Advances bought	-
Principal redemptions and repayments	(9,575,918)
Losses for the period	(61)
Ending principal balance	146,856,465.20
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-III	146,856,465
Redemptions reserved for Substitution in April 2022	-
Redemptions reserved for purchase Further Advances in April 2022	-
Total balance Put Option Notes E-MAC NL 2006-III	146,856,465

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	-	61	61	-
Total	-	61	61	-

Performance

	Last period	This period	Since issue
Prepayment rate	25.44%	22.07%	10.40%

Delinquency table	Number of loans	Balance	Percentage of total
Current	892	144,086,865	98.11%
31 - 60 days	5	1,063,950	0.72%
61 - 90 days	1	205,000	0.14%
91 - 120 days	4	977,475	0.67%
120+ days	3	523,175	0.36%
In repossession			
Total	905	146,856,465.20	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	203	61	81,767	6,311,590

Characteristics

Number of borrowers	905		
Number of loanparts	1430		
	(weighted) average	Minimum	Maximum
Loan size borrower	162,272	2,100	659,035
Loan part size	102,697	1,383	550,000
Coupon	3.58%	0.19%	6.45%
Remaining maturity (months)	169	4	218
Remaining interest period (months)	59	1	192
Original interest period (months)	146	1	360
Seasoning (months)	129.8	1.0	196.0
Loan to Original Foreclosure Value (2)	83.6%	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	51,311	0.03%	2	0.14%	25,655.37	4.20%	77.07
Annuity	4,331,162	2.95%	73	5.10%	59,330.98	3.70%	164.53
Hybride (switch)	567,027	0.39%	7	0.49%	81,003.88	4.64%	165.23
Interest Only	120,814,446	82.27%	1,086	75.94%	111,247.19	3.55%	172.40
Investment	1,538,455	1.05%	19	1.33%	80,971.30	4.26%	171.81
Life	14,776,323	10.06%	172	12.03%	85,908.85	3.64%	144.21
Life (external policy)	65,000	0.04%	1	0.07%	65,000.00	3.23%	177.00
Savings	1,527,088	1.04%	26	1.82%	58,734.17	4.45%	165.56
STAR Aflossingsvrij	169,336	0.12%	6	0.42%	28,222.67	4.89%	174.15
Universal Life	3,016,318	2.05%	38	2.66%	79,376.79	3.10%	155.48
Total	146,856,465	100.00%	1,430	100.00%	102,696.83	3.58%	168.85

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	17,779,574	12.11%	124	8.67%	143,383.66	1.29%	173.28
12	5,948,878	4.05%	42	2.94%	141,639.94	2.96%	166.18
24	389,903	0.27%	5	0.35%	77,980.58	3.15%	175.74
36	6,283,671	4.28%	49	3.43%	128,238.17	2.87%	168.65
48	-	0.00%	-	0.00%	-	0.00%	-
60	9,702,571	6.61%	93	6.50%	104,328.72	2.96%	169.60
72	5,427,197	3.70%	46	3.22%	117,982.54	3.28%	170.72
84	2,473,541	1.68%	27	1.89%	91,612.63	2.89%	153.35
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	41,962,127	28.57%	386	26.99%	108,710.17	3.59%	170.97
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	5,230,275	3.56%	55	3.85%	95,095.90	2.93%	164.79
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	38,615,474	26.22%	446	31.19%	86,581.78	4.70%	165.03
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	830,800	0.57%	14	0.98%	59,342.84	4.87%	154.06
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	12,212,456	8.32%	143	10.00%	85,401.79	4.92%	172.78
>	-	0.00%	-	0.00%	-	0.00%	-
Total	146,856,465	100.00%	1,430	100.00%	102,696.83	3.58%	168.85

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	23,409,767	15.94%	196	13.71%	119,437.59	1.48%	170.74
2.50%	2.75%	8,884,696	6.05%	86	6.01%	103,310.42	2.62%	167.71
2.75%	3.00%	10,356,646	7.05%	100	6.99%	103,566.46	2.88%	169.87
3.00%	3.25%	12,591,262	8.57%	115	8.04%	109,489.23	3.14%	167.51
3.25%	3.50%	11,270,859	7.67%	110	7.69%	102,462.35	3.38%	169.35
3.50%	3.75%	13,939,783	9.49%	120	8.39%	116,164.86	3.67%	170.61
3.75%	4.00%	5,655,482	3.85%	51	3.57%	110,891.81	3.85%	171.67
4.00%	4.25%	7,805,403	5.31%	73	5.10%	106,923.32	4.17%	170.09
4.25%	4.50%	10,446,919	7.11%	108	7.55%	96,730.73	4.44%	164.08
4.50%	4.75%	12,573,894	8.56%	127	8.88%	99,007.04	4.67%	166.84
4.75%	5.00%	20,875,441	14.21%	235	16.43%	88,831.66	4.89%	169.09
5.00%	5.25%	7,040,894	4.79%	79	5.52%	89,125.24	5.11%	164.97
5.25%	5.50%	1,504,352	1.02%	20	1.40%	75,217.58	5.36%	173.19
5.50%	5.75%	214,406	0.15%	4	0.28%	53,601.38	5.62%	179.65
5.75%	6.00%	212,200	0.14%	2	0.14%	106,100.00	5.93%	181.93
6.00%	6.25%	19,463	0.01%	2	0.14%	9,731.72	6.21%	191.26
6.25%	6.50%	55,000	0.04%	2	0.14%	27,500.00	6.39%	189.91
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		146,856,465	100.00%	1,430	100.00%	102,696.83	3.58%	168.85

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,599,034	2.45%	23	2.54%	156,479.72	2.95%	165.11
Utrecht	8,192,404	5.58%	47	5.19%	174,306.47	3.68%	169.07
Zeeland	3,490,980	2.38%	27	2.98%	129,295.57	3.94%	165.09
Zuid-Holland	32,210,949	21.83%	196	21.66%	164,341.58	3.60%	166.00
Flevoland	4,156,757	2.83%	24	2.65%	173,198.22	3.59%	169.24
Friesland	4,133,551	2.81%	29	3.20%	142,536.25	3.63%	173.71
Gelderland	18,528,271	12.62%	109	12.04%	169,984.14	3.79%	167.90
Groningen	4,507,862	3.07%	36	3.98%	125,218.39	3.74%	170.61
Limburg	12,504,371	8.51%	79	8.73%	158,283.18	3.54%	166.88
Noord-Brabant	19,360,371	13.18%	117	12.93%	165,473.26	3.52%	171.07
Noord-Holland	24,798,608	16.89%	146	16.13%	169,853.48	3.42%	171.53
Overijssel	11,373,306	7.74%	72	7.96%	157,962.58	3.53%	170.34
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	146,856,465	100.00%	905	100.00%	162,272.34	3.58%	168.85

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	131,557,617	89.58%	804	88.84%	163,628.88	3.63%	168.41
Shop/House	70,000	0.05%	1	0.11%	70,000.00	2.56%	172.00
Condominium	13,146,680	8.95%	90	9.94%	146,074.22	3.10%	172.40
Farm House	1,123,572	0.77%	4	0.44%	280,892.94	3.56%	173.72
Condominium with garage	958,596	0.65%	6	0.66%	159,766.06	3.10%	173.32
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	146,856,465	100.00%	905	100.00%	162,272.34	3.58%	168.85

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	449,001	0.31%	28	3.09%	16,035.75	3.87%	162.09
25,000	50,000	1.46%	52	5.75%	41,353.73	3.84%	168.87
50,000	75,000	3.03%	70	7.73%	63,608.09	3.98%	163.64
75,000	100,000	5.88%	98	10.83%	88,180.56	3.96%	168.20
100,000	125,000	8.23%	106	11.71%	114,079.26	3.72%	167.89
125,000	150,000	10.51%	112	12.38%	137,852.85	3.74%	167.80
150,000	175,000	10.85%	98	10.83%	162,578.46	3.75%	169.79
175,000	200,000	10.78%	84	9.28%	188,383.16	3.67%	167.20
200,000	225,000	9.54%	66	7.29%	212,324.82	3.51%	166.94
225,000	250,000	8.74%	54	5.97%	237,639.30	3.59%	171.62
250,000	275,000	8.22%	46	5.08%	262,509.23	3.54%	170.48
275,000	300,000	4.35%	22	2.43%	290,478.46	3.03%	169.58
300,000	325,000	3.41%	16	1.77%	312,862.27	3.44%	166.05
325,000	350,000	4.63%	20	2.21%	340,139.25	3.20%	170.16
350,000	375,000	1.48%	6	0.66%	361,412.55	3.83%	172.87
375,000	400,000	1.33%	5	0.55%	390,986.40	3.26%	173.81
400,000	425,000	0.22%	1	0.11%	423,000.00	0.79%	171.00
425,000	450,000	2.73%	9	0.99%	444,651.24	2.78%	171.34
450,000	475,000	0.63%	2	0.22%	465,000.00	3.04%	174.49
475,000	500,000	1.35%	4	0.44%	494,121.12	2.92%	174.72
500,000	525,000	1.06%	3	0.33%	516,578.06	4.84%	159.02
525,000	550,000	0.74%	2	0.22%	545,000.00	0.59%	175.01
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.45%	1	0.11%	659,035.10	5.23%	175.74
Total	146,856,465	100.00%	905	100.00%	162,272.34	3.58%	168.85