

E-MAC NL 2006-II Investor report July 2022

Cashflow analysis for the period

Total interest received	833,537	
Interest received on transaction accounts	(102)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	-	
Total funds available	5,233,436	
Company management expenses	4,790	
MPT fee	18,420	
Administration fee	1,674	
Third party fees	59,418	
Floating Rate GIC Interest Senior Amount	5,839	
Liquidity Facility Commitment Fee Senior Amount	734,137	
Payments under hedging arrangements	3,318	
Interest on the Notes	-	
Shortfall Class D PDL Repayment	-	
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	833,436	
Available after distribution of funds	4,400,000	
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th July 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	30,936,856
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	32,475,207

Collateral

Starting principal balance	89,278,493
Further Advance purchased	-
Principal redemptions and repayments	(4,842,075)
Losses for the period	-
Ending principal balance	84,436,418
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-II as per 01-July-22	84,436,418
Redemptions reserved for purchase Further Advances per 25-July-22	-
Total balance Put Option Notes E-MAC NL 2006-II	84,436,418

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	23.51%	19.82%	10.91%

Delinquency table	Number of loans	Balance	Percentage of total
Current	615	82,851,665	98.12%
31 - 60 days	-	-	0.00%
61 - 90 days	1	250,000	0.30%
91 - 120 days	1	200,253	0.24%
120+ days	4	1,134,500	1.34%
In repossession	-	-	-
Total	621	84,436,418	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	4,361	1,910,691

Characteristics

Number of borrowers	621		
Number of loanparts	924		
	(weighted) average	Minimum	Maximum
Loan size borrower	135,968	2,000	550,000
Loan part size	91,381	2,000	550,000
Coupon	3.67%	0.25%	6.60%
Remaining maturity (months)	156	10	234
Remaining interest period (months)	54	1	213
Original interest period (months)	170	1	360
Seasoning (months)	153.6	1.0	217.0
Loan to Original Foreclosure Value (2)	70.7%	0.0%	127.6%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2022 - 31-Dec-2022	100,000	0.12%	1	0.11%	100,000.00	4.10%	1.00
01-Jan-2023 - 31-Dec-2023	477,116	0.57%	4	0.43%	119,279.00	3.73%	10.94
01-Jan-2024 - 31-Dec-2024	73,112	0.89%	3	0.32%	24,371.07	3.23%	21.43
01-Jan-2025 - 31-Dec-2025	22,404	0.03%	2	0.22%	11,202.17	2.88%	37.60
01-Jan-2026 - 31-Dec-2026	1,626,017	1.93%	17	1.84%	95,648.08	3.74%	46.33
01-Jan-2027 - 31-Dec-2027	153,311	0.18%	4	0.43%	38,327.70	3.85%	57.92
01-Jan-2028 - 31-Dec-2028	1,192,016	1.41%	14	1.52%	85,144.02	3.50%	68.63
01-Jan-2029 - 31-Dec-2029	552,862	0.65%	10	1.08%	55,286.23	4.11%	81.28
01-Jan-2030 - 31-Dec-2030	459,679	0.54%	6	0.65%	76,613.18	4.20%	95.68
01-Jan-2031 - 31-Dec-2031	1,877,487	2.22%	26	2.81%	72,211.02	4.15%	105.18
01-Jan-2032 - 31-Dec-2032	1,351,095	1.60%	17	1.84%	79,476.18	3.44%	116.45
01-Jan-2033 - 31-Dec-2033	1,067,576	1.26%	12	1.30%	88,964.63	3.35%	130.05
01-Jan-2034 - 31-Dec-2034	1,369,848	1.62%	13	1.41%	105,372.95	3.83%	142.36
01-Jan-2035 - 31-Dec-2035	1,762,897	2.09%	17	1.84%	103,699.83	3.41%	158.39
01-Jan-2036 - 31-Dec-2036	71,211,194	84.34%	728	78.79%	97,817.57	3.67%	165.14
01-Jan-2037 - 31-Dec-2037	514,365	0.61%	25	2.71%	20,574.58	3.23%	178.65
01-Jan-2038 - 31-Dec-2038	170,194	0.20%	11	1.19%	15,472.15	4.72%	191.01
01-Jan-2039 - 31-Dec-2039	238,499	0.28%	6	0.65%	39,749.79	1.52%	203.17
01-Jan-2040 - 31-Dec-2040	69,172	0.08%	4	0.43%	17,293.05	4.64%	212.85
01-Jan-2041 - 31-Dec-2041	128,681	0.15%	3	0.32%	42,893.67	5.92%	226.10
01-Jan-2042 - 31-Dec-2042	18,892	0.02%	1	0.11%	18,891.80	5.45%	234.00
Total	84,436,418	100.00%	924	100.00%	91,381.40	3.67%	156.46

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		424,211	0.50%	6	0.65%	70,701.80	3.49%	143.69
<	50%	18,577,279	22.00%	309	33.44%	60,120.64	3.77%	158.87
50%	55%	4,621,306	5.47%	54	5.84%	85,579.74	3.69%	158.06
55%	60%	6,890,570	8.16%	75	8.12%	91,874.26	3.93%	160.45
60%	65%	3,644,219	4.32%	34	3.68%	107,182.90	3.98%	159.45
65%	70%	4,841,674	5.73%	50	5.41%	96,833.49	3.73%	147.52
70%	75%	10,137,384	12.01%	84	9.09%	120,683.14	3.69%	156.42
75%	80%	3,241,434	3.84%	31	3.35%	104,562.39	3.62%	160.09
80%	85%	12,458,327	14.75%	88	9.52%	141,571.90	3.20%	159.14
85%	90%	4,241,099	5.02%	39	4.22%	108,746.12	3.74%	157.67
90%	95%	2,406,932	2.85%	27	2.92%	89,145.62	4.12%	157.21
95%	100%	3,003,320	3.56%	29	3.14%	103,562.76	3.20%	162.14
100%	105%	416,506	0.49%	8	0.87%	52,063.20	2.97%	146.47
105%	110%	1,732,912	2.05%	15	1.62%	115,527.46	4.27%	144.03
110%	115%	1,659,088	1.96%	12	1.30%	138,257.37	3.48%	145.58
115%	120%	1,522,787	1.80%	15	1.62%	101,519.16	3.97%	132.76
120%	125%	4,089,867	4.84%	42	4.55%	97,377.79	3.60%	147.81
>		527,504	0.62%	6	0.65%	87,917.28	3.99%	166.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		84,436,418	100.00%	924	100.00%	91,381.40	3.67%	156.46

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,448,387	1.72%	15	2.42%	96,559.15	3.50%	153.38
Utrecht	5,842,917	6.92%	44	7.09%	132,793.56	4.03%	147.15
Zeeland	2,364,707	2.80%	17	2.74%	139,100.40	3.18%	149.78
Zuid-Holland	15,172,683	17.97%	105	16.91%	144,501.75	3.69%	155.05
Flevoland	2,974,184	3.52%	18	2.90%	165,232.46	3.81%	142.03
Friesland	2,308,969	2.73%	17	2.74%	135,821.68	3.85%	159.91
Gelderland	10,273,076	12.17%	80	12.88%	128,413.45	3.66%	161.23
Groningen	2,633,645	3.12%	22	3.54%	119,711.15	3.72%	160.03
Limburg	9,301,176	11.02%	67	10.79%	138,823.52	3.90%	148.13
Noord-Brabant	13,893,907	16.45%	110	17.71%	126,308.24	3.55%	160.95
Noord-Holland	14,923,692	17.67%	97	15.62%	153,852.50	3.51%	161.07
Overijssel	3,299,076	3.91%	29	4.67%	113,761.24	3.69%	162.35
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	84,436,418	100.00%	621	100.00%	135,968.47	3.67%	156.46

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	78,083,277	92.48%	568	91.47%	137,470.56	3.67%	156.06
Shop/House	144,426	0.17%	1	0.16%	144,426.00	4.52%	168.66
Condominium	5,719,088	6.77%	48	7.73%	119,147.67	3.62%	161.36
Farm House	165,627	0.20%	1	0.16%	165,627.33	2.47%	156.11
Condominium with garage	324,000	0.38%	3	0.48%	108,000.00	4.45%	161.61
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	84,436,418	100.00%	621	100.00%	135,968.47	3.67%	156.46

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	443,354	0.53%	30	4.83%	14,778.47	3.63%	162.52
25,000	50,000	2.020,249	52	8.37%	38,850.94	3.84%	157.17
50,000	75,000	4,724,713	75	12.08%	62,996.18	3.85%	160.17
75,000	100,000	7,974,609	89	14.33%	89,602.35	3.83%	156.48
100,000	125,000	7,945,939	72	11.59%	110,360.26	3.79%	156.19
125,000	150,000	11,344,346	82	13.20%	138,345.69	3.83%	157.87
150,000	175,000	11,461,247	70	11.27%	163,732.10	3.72%	158.39
175,000	200,000	8,879,698	47	7.57%	188,929.75	3.65%	159.95
200,000	225,000	5,797,439	27	4.35%	214,719.96	3.44%	142.70
225,000	250,000	5,002,142	21	3.38%	238,197.22	3.75%	161.64
250,000	275,000	3,446,227	13	2.09%	265,094.41	3.55%	155.81
275,000	300,000	4,669,651	16	2.58%	291,853.18	3.76%	152.56
300,000	325,000	1,884,698	6	0.97%	314,116.38	3.38%	158.32
325,000	350,000	1,042,809	3	0.48%	347,603.02	3.32%	163.00
350,000	375,000	375,000	1	0.16%	375,000.00	0.70%	166.00
375,000	400,000	1,572,500	4	0.64%	393,125.00	3.37%	164.74
400,000	425,000	2,032,767	5	0.81%	406,553.40	3.70%	159.91
425,000	450,000	1,333,500	3	0.48%	444,500.00	3.30%	152.95
450,000	475,000	927,008	2	0.32%	463,503.88	3.43%	166.02
475,000	500,000	481,522	1	0.16%	481,521.64	3.00%	163.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.32%	538,500.00	2.68%	105.09
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	84,436,418	100.00%	621	100.00%	135,968.47	3.67%	156.46