

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

Cashflow analysis for the period

Total interest received	1,511,790	
Interest received on transaction accounts	(13,361)	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	-	
Total funds available		7,898,429
Company management expenses	2,310	
MPT fee	28,448	
Administration fee	2,754	
Third party fees	50,033	
Liquidity Facility fee	7,280	
Payments under hedging arrangements	1,397,029	
Interest on the Notes	4,429	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	6,146	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,498,429
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	7,546,508.32

Collateral

Starting principal balance	146,856,465	
Prelending purchase	-	
Further Advances bought	-	
Principal redemptions and repayments	(10,319,628)	
Losses for the period	(6,146)	
Ending principal balance		136,530,691.34
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-III		136,530,691
Redemptions reserved for Substitution in July 2022		-
Redemptions reserved for purchase Further Advances in July 2022		-
Total balance Put Option Notes E-MAC NL 2006-III		136,530,691

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	-	6,146	6,146	-
Total	-	6,146	6,146	-

Performance

	Last period	This period	Since issue
Prepayment rate	22.07%	25.10%	10.66%

Delinquency table	Number of loans	Balance	Percentage of total
Current	836	133,301,892	97.64%
31 - 60 days	8	1,476,949	1.08%
61 - 90 days	4	956,350	0.70%
91 - 120 days	2	419,125	0.31%
120+ days	2	376,375	0.28%
In repossession			
Total	852	136,530,691.34	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	6,146	16,432	6,301,304

Characteristics

Number of borrowers	852		
Number of loanparts	1340		
	(weighted) average	Minimum	Maximum
Loan size borrower	160,247	2,100	657,032
Loan part size	101,889	1,383	550,000
Coupon	3.58%	0.25%	6.45%
Remaining maturity (months)	166	1	215
Remaining interest period (months)	56	1	189
Original interest period (months)	145	1	360
Seasoning (months)	132.8	3.0	199.0
Loan to Original Foreclosure Value (2)	83.2%	0.0%	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	49,719	0.04%	2	0.15%	24,859.72	4.20%	74.24
Annuity	3,393,842	2.49%	63	4.70%	53,870.51	3.52%	161.65
Hybride (switch)	562,043	0.41%	7	0.52%	80,291.85	4.63%	162.32
Interest Only	112,710,863	82.58%	1,022	76.27%	110,284.60	3.56%	169.52
Investment	1,538,455	1.13%	19	1.42%	80,971.30	4.26%	168.81
Life	13,704,398	10.04%	159	11.87%	86,191.18	3.63%	141.61
Life (external policy)	65,000	0.05%	1	0.07%	65,000.00	3.23%	174.00
Savings	1,505,175	1.10%	26	1.94%	57,891.37	4.45%	162.74
STAR Aflossingsvrij	100,386	0.07%	4	0.30%	25,096.51	4.62%	171.61
Universal Life	2,900,810	2.12%	37	2.76%	78,400.27	3.15%	153.80
Total	136,530,691	100.00%	1,340	100.00%	101,888.58	3.58%	166.04

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	16,712,944	12.24%	117	8.73%	142,845.68	1.43%	170.66
12	5,212,489	3.82%	39	2.91%	133,653.57	3.02%	163.30
24	389,903	0.29%	5	0.37%	77,980.58	3.15%	172.74
36	5,346,507	3.92%	43	3.21%	124,337.38	2.92%	164.64
48	9,412,134	6.89%	91	6.79%	103,430.04	2.97%	166.10
60	5,275,099	3.86%	44	3.28%	119,888.61	3.30%	167.69
72	2,164,307	1.59%	23	1.72%	94,100.30	2.88%	152.39
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	40,109,504	29.38%	370	27.61%	108,404.06	3.58%	167.79
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	4,795,880	3.51%	51	3.81%	94,036.86	2.88%	162.05
180	-	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%	-
228	-	0.00%	-	0.00%	-	0.00%	-
240	34,604,206	25.32%	405	30.22%	85,442.48	4.69%	162.61
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	828,951	0.61%	14	1.04%	59,210.81	4.87%	151.14
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	11,678,767	8.55%	138	10.30%	84,628.75	4.92%	169.70
>	-	0.00%	-	0.00%	-	0.00%	-
Total	136,530,691	100.00%	1,340	100.00%	101,888.58	3.58%	166.04

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	21,331,040	15.62%	177	13.21%	120,514.35	1.48%	167.33
2.50%	2.75%	7,464,351	5.47%	74	5.52%	100,869.60	2.63%	165.58
2.75%	3.00%	9,312,244	6.82%	95	7.09%	98,023.62	2.87%	166.10
3.00%	3.25%	12,061,628	8.83%	112	8.36%	107,693.11	3.14%	164.79
3.25%	3.50%	11,691,635	8.56%	114	8.51%	102,558.20	3.38%	166.38
3.50%	3.75%	13,076,387	9.58%	114	8.51%	114,705.15	3.68%	167.38
3.75%	4.00%	5,323,925	3.90%	46	3.43%	115,737.50	3.85%	169.64
4.00%	4.25%	7,264,780	5.32%	68	5.07%	106,835.00	4.17%	167.70
4.25%	4.50%	10,461,855	7.66%	106	7.91%	98,696.74	4.43%	161.50
4.50%	4.75%	11,022,395	8.07%	112	8.36%	98,414.24	4.66%	164.51
4.75%	5.00%	19,381,625	14.20%	222	16.57%	87,304.62	4.89%	166.22
5.00%	5.25%	6,635,357	4.86%	74	5.52%	89,666.99	5.11%	164.25
5.25%	5.50%	1,010,928	0.74%	16	1.19%	63,182.98	5.37%	170.55
5.50%	5.75%	205,879	0.15%	4	0.30%	51,469.83	5.63%	176.10
5.75%	6.00%	212,200	0.16%	2	0.15%	106,100.00	5.93%	178.93
6.00%	6.25%	19,463	0.01%	2	0.15%	9,731.72	6.21%	188.26
6.25%	6.50%	55,000	0.04%	2	0.15%	27,500.00	6.39%	186.91
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		136,530,691	100.00%	1,340	100.00%	101,888.58	3.58%	166.04

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		16,712,944	12.24%	117	8.73%	142,845.68	1.43%	170.66
<	01/01/2023	11,177,757	8.19%	98	7.31%	114,058.74	3.16%	162.72
01/01/2023	01/01/2024	5,593,425	4.10%	46	3.43%	121,596.20	3.20%	156.92
01/01/2024	01/01/2025	4,793,819	3.51%	48	3.58%	99,871.23	3.19%	147.87
01/01/2025	01/01/2026	1,687,275	1.24%	18	1.34%	93,737.49	3.55%	165.17
01/01/2026	01/01/2027	57,986,059	42.47%	608	45.37%	95,371.81	4.32%	164.96
01/01/2027	01/01/2028	10,485,626	7.68%	103	7.69%	101,802.19	3.43%	165.60
01/01/2028	01/01/2029	4,771,480	3.49%	43	3.21%	110,964.65	3.14%	165.91
01/01/2029	01/01/2030	1,558,221	1.14%	15	1.12%	103,881.39	3.49%	166.75
01/01/2030	01/01/2031	2,376,973	1.74%	24	1.79%	99,040.56	2.64%	162.19
01/01/2031	01/01/2032	2,130,023	1.56%	26	1.94%	81,923.95	3.84%	145.45
01/01/2032	01/01/2033	417,424	0.31%	6	0.45%	69,570.59	3.48%	132.50
01/01/2033	01/01/2034	142,897	0.10%	3	0.22%	47,632.23	4.50%	129.67
01/01/2034	01/01/2035	278,905	0.20%	5	0.37%	55,781.04	4.11%	156.00
01/01/2035	01/01/2036	521,500	0.38%	5	0.37%	104,300.00	3.44%	168.00
01/01/2036	01/01/2037	15,774,813	11.55%	169	12.61%	93,342.09	4.42%	170.97
01/01/2037	01/01/2038	101,663	0.07%	5	0.37%	20,332.62	5.13%	180.27
01/01/2038	01/01/2039	19,888	0.01%	1	0.07%	19,887.79	5.35%	189.00
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	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
Total		136,530,691	100.00%	1,340	100.00%	101,888.58	3.58%	166.04

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2021 - 31-Dec-2021	62,000	0.05%	1	0.07%	62,000.00	3.00%	9.00
01-Jan-2022 - 31-Dec-2022	132,414	0.10%	3	0.22%	44,138.10	3.10%	3.00
01-Jan-2023 - 31-Dec-2023	90,486	0.07%	2	0.15%	45,243.25	2.68%	13.68
01-Jan-2024 - 31-Dec-2024	628,912	0.46%	7	0.52%	89,844.63	3.32%	25.09
01-Jan-2025 - 31-Dec-2025	26,000	0.02%	1	0.07%	26,000.00	2.54%	39.00
01-Jan-2026 - 31-Dec-2026	501,052	0.37%	13	0.97%	38,542.45	3.73%	51.25
01-Jan-2027 - 31-Dec-2027	795,266	0.58%	15	1.12%	53,017.70	4.38%	59.72
01-Jan-2028 - 31-Dec-2028	218,545	0.16%	5	0.37%	43,709.00	4.01%	71.73
01-Jan-2029 - 31-Dec-2029	754,867	0.55%	11	0.82%	68,624.26	3.91%	87.15
01-Jan-2030 - 31-Dec-2030	713,210	0.52%	9	0.67%	79,245.56	3.73%	96.70
01-Jan-2031 - 31-Dec-2031	2,533,480	1.86%	34	2.54%	74,514.10	3.90%	109.20
01-Jan-2032 - 31-Dec-2032	1,516,394	1.11%	23	1.72%	65,930.18	3.57%	122.83
01-Jan-2033 - 31-Dec-2033	657,735	0.48%	12	0.90%	54,811.25	3.27%	133.05
01-Jan-2034 - 31-Dec-2034	647,722	0.47%	10	0.75%	64,772.17	3.56%	145.87
01-Jan-2035 - 31-Dec-2035	444,930	0.33%	6	0.45%	74,154.97	4.30%	157.18
01-Jan-2036 - 31-Dec-2036	111,545,740	81.70%	1,032	77.01%	108,086.96	3.56%	170.73
01-Jan-2037 - 31-Dec-2037	14,719,284	10.78%	134	10.00%	109,845.40	3.63%	174.16
01-Jan-2038 - 31-Dec-2038	384,438	0.28%	15	1.12%	25,629.23	4.10%	190.99
01-Jan-2039 - 31-Dec-2039	117,067	0.08%	6	0.45%	19,511.12	1.92%	201.95
01-Jan-2040 - 31-Dec-2040	41,150	0.03%	1	0.07%	41,150.00	4.05%	215.00
Total	136,530,691	100.00%	1,340	100.00%	101,888.58	3.58%	166.04

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		937,367	0.69%	15	1.12%	62,491.13	2.89%	142.98
<	50%	17,633,419	12.92%	305	22.76%	57,814.49	4.04%	164.16
50%	55%	4,667,304	3.42%	54	4.03%	86,431.56	3.83%	165.85
55%	60%	6,614,876	4.84%	58	4.33%	114,049.59	3.29%	164.31
60%	65%	4,005,861	2.93%	32	2.39%	125,183.17	3.08%	171.38
65%	70%	5,422,200	3.97%	50	3.73%	108,443.99	3.73%	163.33
70%	75%	11,755,479	8.61%	87	6.49%	135,120.45	3.33%	168.41
75%	80%	6,903,906	5.06%	57	4.25%	121,121.16	3.40%	164.61
80%	85%	13,692,652	10.03%	93	6.94%	147,232.82	3.55%	169.91
85%	90%	9,993,305	7.32%	80	5.97%	124,916.31	3.80%	169.16
90%	95%	13,368,172	9.79%	90	6.72%	148,535.24	3.04%	169.19
95%	100%	6,559,195	4.80%	67	5.00%	97,898.44	3.52%	160.54
100%	105%	3,799,659	2.78%	46	3.43%	82,601.27	3.90%	171.23
105%	110%	3,983,694	2.92%	40	2.99%	99,592.34	4.09%	167.15
110%	115%	3,679,410	2.69%	38	2.84%	96,826.57	3.24%	162.50
115%	120%	5,377,711	3.94%	45	3.36%	119,504.68	3.91%	164.00
120%	125%	16,632,010	12.18%	168	12.54%	99,000.06	3.67%	163.10
125%	>	1,504,472	1.10%	15	1.12%	100,298.10	3.27%	167.07
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		136,530,691	100.00%	1,340	100.00%	101,888.58	3.58%	166.04

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,924,516	2.14%	21	2.46%	139,262.68	2.99%	163.02
Utrecht	7,505,887	5.50%	43	5.05%	174,555.51	3.69%	166.88
Zeeland	3,368,031	2.47%	26	3.05%	129,539.65	3.93%	163.60
Zuid-Holland	28,472,474	20.88%	178	20.89%	159,957.72	3.62%	162.96
Flevoland	3,911,585	2.86%	23	2.70%	170,068.93	3.53%	165.93
Friesland	3,874,519	2.84%	28	3.29%	138,375.67	3.63%	170.69
Gelderland	17,669,967	12.94%	105	12.32%	168,285.40	3.81%	165.42
Groningen	4,256,316	3.12%	34	3.99%	125,185.76	3.74%	167.98
Limburg	12,085,656	8.85%	76	8.92%	159,021.78	3.54%	164.33
Noord-Brabant	18,215,589	13.34%	110	12.91%	165,596.26	3.50%	167.88
Noord-Holland	23,326,419	17.09%	139	16.31%	167,815.96	3.45%	168.38
Overijssel	10,919,733	8.00%	69	8.10%	158,256.99	3.50%	167.58
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	136,530,691	100.00%	852	100.00%	160,247.29	3.58%	166.04

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	121,920,186	89.30%	754	88.50%	161,697.86	3.64%	165.63
Shop/House	70,000	0.05%	1	0.12%	70,000.00	2.56%	169.00
Condominium	12,458,337	9.12%	87	10.21%	143,199.28	3.09%	169.30
Farm House	1,123,572	0.82%	4	0.47%	280,892.94	3.56%	170.72
Condominium with garage	958,596	0.70%	6	0.70%	159,766.06	3.12%	170.32
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	136,530,691	100.00%	852	100.00%	160,247.29	3.58%	166.04

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	25,000	0.01%	28	3.29%	14,883.37	3.99%	158.58
25,000	50,000	1.63%	54	6.34%	41,249.53	3.84%	166.57
50,000	75,000	3.20%	68	7.98%	64,159.02	4.01%	160.47
75,000	100,000	6.15%	95	11.15%	88,360.87	3.96%	165.09
100,000	125,000	8.13%	97	11.38%	114,363.25	3.68%	165.51
125,000	150,000	10.30%	102	11.97%	137,837.12	3.74%	165.81
150,000	175,000	11.09%	93	10.92%	162,820.41	3.74%	167.00
175,000	200,000	10.78%	78	9.15%	188,700.52	3.64%	165.09
200,000	225,000	9.95%	64	7.51%	212,190.05	3.51%	163.72
225,000	250,000	8.36%	48	5.63%	237,743.62	3.56%	168.54
250,000	275,000	7.51%	39	4.58%	262,975.55	3.46%	168.13
275,000	300,000	4.46%	21	2.46%	289,833.88	3.15%	166.42
300,000	325,000	3.67%	16	1.88%	312,862.27	3.45%	163.05
325,000	350,000	4.98%	20	2.35%	340,139.25	3.21%	167.16
350,000	375,000	1.32%	5	0.59%	360,113.86	3.90%	169.84
375,000	400,000	1.43%	5	0.59%	390,685.44	3.27%	170.81
400,000	425,000	0.31%	1	0.12%	423,000.00	0.85%	168.00
425,000	450,000	2.61%	8	0.94%	444,607.65	3.02%	168.01
450,000	475,000	0.69%	2	0.23%	471,108.95	3.15%	172.50
475,000	500,000	0.73%	2	0.23%	499,994.78	3.27%	170.50
500,000	525,000	1.14%	3	0.35%	516,578.06	4.84%	156.02
525,000	550,000	0.80%	2	0.23%	545,000.00	0.65%	172.01
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	>	0.48%	1	0.12%	657,031.70	5.23%	172.74
Total	136,530,691	100.00%	852	100.00%	160,247.29	3.58%	166.04