

E-MAC NL 2006-II Investor report October 2022

Cashflow analysis for the period

Total interest received	781,975	
Interest received on transaction accounts	(5)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	11,000	
Total funds available		5,192,970
Company management expenses	2,310	
MPT fee	17,358	
Administration fee	1,583	
Third party fees	8,727	
Floating Rate GIC Interest Senior Amount	5,903	
Liquidity Facility Commitment Fee Senior Amount	683,021	
Payments under hedging arrangements	67,138	
Interest on the Notes	1,027	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	5,903	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		792,970
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th October 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	30,779,279
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	32,317,630

Collateral

Starting principal balance	84,436,418
Further Advance purchased	-
Principal redemptions and repayments	(4,129,493)
Losses for the period	(1,027)
Ending principal balance	80,305,899
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-II as per 01-October-22	80,305,899
Redemptions reserved for purchase Further Advances per 25-October-22	-
Total balance Put Option Notes E-MAC NL 2006-II	80,305,899

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,027	1,027	-
Total	-	1,027	1,027	-

Performance

	Last period	This period	Since issue
Prepayment rate	19.82%	17.94%	11.02%

Delinquency table	Number of loans	Balance	Percentage of total
Current	595	79,186,646	98.61%
31 - 60 days	1	153,000	0.19%
61 - 90 days	-	-	0.00%
91 - 120 days	2	450,253	0.56%
120+ days	2	516,000	0.64%
In repossession	-	-	-
Total	600	80,305,899	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	1,027	3,396	1,908,322

Characteristics

Number of borrowers	600		
Number of loanparts	892		
	(weighted) average	Minimum	Maximum
Loan size borrower	133,843	2,000	550,000
Loan part size	90,029	2,000	550,000
Coupon	3.74%	1.45%	6.60%
Remaining maturity (months)	153	7	224
Remaining interest period (months)	51	1	210
Original interest period (months)	170	1	360
Seasoning (months)	157.3	4.0	220.0
Loan to Original Foreclosure Value (2)	70.3%	0.0%	127.6%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	114,995	0.14%	1	0.11%	114,994.87	3.08%	138.00
Annuitly	1,845,883	2.30%	36	4.04%	51,274.52	3.97%	148.17
Interest Only	68,583,986	85.40%	732	82.06%	93,693.37	3.74%	157.80
Investment	621,140	0.77%	5	0.56%	124,228.03	3.68%	159.11
Life	6,630,652	8.26%	81	9.08%	81,859.90	3.73%	119.47
Life (external policy)	48,500	0.06%	1	0.11%	48,500.00	4.45%	157.00
Linear	80,050	0.10%	3	0.34%	26,683.39	4.45%	103.71
Savings	230,105	0.29%	6	0.67%	38,350.90	4.16%	96.23
STAR Aflossingsvrij	778,854	0.97%	11	1.23%	70,804.92	3.50%	119.41
Universal Life	1,371,733	1.71%	16	1.79%	85,733.33	3.61%	124.01
Total	80,305,899	100.00%	892	100.00%	90,029.03	3.74%	153.21

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	5,818,744	7.25%	53	5.94%	109,787.63	2.65%	155.94
12	1,802,064	2.24%	20	2.24%	90,103.20	2.83%	155.61
12	50,000	0.06%	1	0.11%	50,000.00	2.51%	7.00
24	849,352	1.06%	14	1.57%	60,668.01	3.42%	156.69
36	-	0.00%	-	0.00%	-	0.00%	-
48	6,260,950	7.80%	58	6.50%	107,947.42	2.80%	156.95
60	3,448,586	4.29%	26	2.91%	132,637.92	3.01%	144.64
72	1,876,649	2.34%	14	1.57%	134,046.35	3.20%	140.04
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	13,289,309	16.55%	141	15.81%	94,250.42	3.51%	154.60
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	4,917,030	6.12%	57	6.39%	86,263.68	2.81%	159.53
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	39,982,916	49.79%	484	54.26%	82,609.33	4.33%	151.89
240	-	0.00%	-	0.00%	-	0.00%	-
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	235,455	0.29%	3	0.34%	78,485.05	4.55%	143.08
312	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	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%	-
348	1,774,843	2.21%	21	2.35%	84,516.32	4.78%	164.76
360	-	0.00%	-	0.00%	-	0.00%	-
Total	80,305,899	100.00%	892	100.00%	90,029.03	3.74%	153.21

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	8,404,935	10.47%	98	10.99%	85,764.65	2.22%	157.72
2.50%	2.75%	6,931,285	8.63%	68	7.62%	101,930.67	2.64%	150.36
3.00%	3.00%	7,233,511	9.01%	65	7.29%	111,284.78	2.86%	158.42
3.00%	3.25%	3,093,466	3.85%	28	3.14%	110,480.93	3.12%	159.14
3.25%	3.50%	4,547,279	5.66%	40	4.48%	113,681.98	3.36%	153.62
3.50%	3.75%	2,483,311	3.09%	22	2.47%	112,877.75	3.66%	140.64
3.75%	4.00%	5,047,559	6.29%	70	7.85%	72,107.98	3.36%	152.99
4.00%	4.25%	10,528,126	13.11%	138	15.47%	76,290.77	4.17%	144.37
4.25%	4.50%	22,060,554	27.47%	241	27.02%	91,537.57	4.40%	152.81
4.50%	4.75%	5,711,350	7.11%	59	6.57%	96,802.54	4.52%	157.62
4.75%	5.00%	2,449,903	3.05%	30	3.36%	81,663.42	4.89%	158.91
5.00%	5.25%	1,030,906	1.28%	9	1.01%	114,545.10	5.11%	155.84
5.25%	5.50%	523,716	0.65%	14	1.57%	37,408.26	5.40%	157.09
5.50%	5.75%	51,423	0.06%	2	0.22%	25,711.54	5.60%	183.63
5.75%	6.00%	140,504	0.17%	4	0.45%	35,126.00	5.92%	220.74
6.00%	6.25%	28,072	0.03%	2	0.22%	14,036.23	6.17%	202.01
6.25%	6.50%	15,000	0.02%	1	0.11%	15,000.00	6.40%	193.00
6.50%	6.75%	25,000	0.03%	1	0.11%	25,000.00	6.80%	210.00
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		80,305,899	100.00%	892	100.00%	90,029.03	3.74%	153.21

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		5,818,744	7.25%	53	5.94%	109,787.63	2.65%	155.94
<	01/01/2023	100,000	0.12%	1	0.11%	100,000.00	4.10%	4.00
01/01/2023	01/01/2024	5,170,157	6.44%	46	5.16%	112,394.72	3.03%	141.18
01/01/2024	01/01/2025	1,420,263	1.77%	15	1.68%	94,684.22	3.03%	146.83
01/01/2025	01/01/2026	4,723,387	5.88%	61	6.84%	77,432.58	3.96%	144.55
01/01/2026	01/01/2027	42,557,677	52.99%	498	55.83%	85,457.18	4.28%	153.51
01/01/2027	01/01/2028	7,306,259	9.10%	77	8.63%	94,886.48	3.41%	153.52
01/01/2028	01/01/2029	2,387,848	2.97%	24	2.69%	99,493.67	3.29%	164.14
01/01/2029	01/01/2030	550,376	0.69%	10	1.12%	55,037.57	2.89%	160.90
01/01/2030	01/01/2031	416,433	0.52%	4	0.45%	104,108.30	2.84%	132.10
01/01/2031	01/01/2032	1,022,546	1.27%	10	1.12%	102,254.58	3.19%	154.96
01/01/2032	01/01/2033	1,328,969	1.65%	13	1.46%	102,228.41	2.94%	146.23
01/01/2033	01/01/2034	276,747	0.34%	3	0.34%	92,248.90	2.94%	134.00
01/01/2034	01/01/2035	110,000	0.14%	1	0.11%	110,000.00	2.86%	140.00
01/01/2035	01/01/2036	241,591	0.30%	2	0.22%	120,795.40	2.80%	159.00
01/01/2036	01/01/2037	6,834,328	8.51%	72	8.07%	94,921.22	3.30%	162.29
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	15,572	0.02%	1	0.11%	15,572.46	6.15%	194.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	25,000	0.03%	1	0.11%	25,000.00	6.60%	210.00
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		80,305,899	100.00%	892	100.00%	90,029.03	3.74%	153.21

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%	4.00
01-Jan-2023 - 31-Dec-2023	477,116	0.59%	4	0.45%	119,279.00	3.73%	7.94
01-Jan-2024 - 31-Dec-2024	71,117	0.09%	3	0.34%	23,872.38	3.80%	18.35
01-Jan-2025 - 31-Dec-2025	20,674	0.03%	2	0.22%	10,337.22	3.87%	34.62
01-Jan-2026 - 31-Dec-2026	1,621,823	2.02%	17	1.91%	95,401.36	3.90%	43.33
01-Jan-2027 - 31-Dec-2027	151,914	0.19%	4	0.45%	37,978.56	3.86%	54.93
01-Jan-2028 - 31-Dec-2028	1,190,052	1.48%	14	1.57%	85,003.71	3.54%	65.63
01-Jan-2029 - 31-Dec-2029	491,709	0.61%	9	1.01%	54,634.33	4.07%	77.33
01-Jan-2030 - 31-Dec-2030	416,570	0.52%	5	0.56%	83,313.91	4.37%	93.05
01-Jan-2031 - 31-Dec-2031	1,766,073	2.20%	25	2.80%	70,642.91	4.21%	102.18
01-Jan-2032 - 31-Dec-2032	1,349,892	1.68%	17	1.91%	79,405.38	3.63%	113.45
01-Jan-2033 - 31-Dec-2033	1,006,296	1.25%	11	1.23%	91,481.45	3.48%	127.21
01-Jan-2034 - 31-Dec-2034	1,365,833	1.70%	13	1.46%	105,064.08	3.82%	139.35
01-Jan-2035 - 31-Dec-2035	1,356,993	1.69%	16	1.79%	84,812.03	3.52%	154.63
01-Jan-2036 - 31-Dec-2036	67,809,264	84.44%	703	78.81%	96,456.99	3.73%	162.10
01-Jan-2037 - 31-Dec-2037	508,308	0.63%	24	2.69%	21,179.50	3.68%	175.66
01-Jan-2038 - 31-Dec-2038	170,194	0.21%	11	1.23%	15,472.15	4.82%	188.01
01-Jan-2039 - 31-Dec-2039	238,499	0.30%	6	0.67%	39,749.79	2.21%	200.17
01-Jan-2040 - 31-Dec-2040	67,569	0.08%	4	0.45%	16,892.24	4.85%	209.92
01-Jan-2041 - 31-Dec-2041	125,504	0.16%	3	0.34%	41,834.67	5.92%	223.10
Total	80,305,899	100.00%	892	100.00%	90,029.03	3.74%	153.21

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		424,211	0.53%	6	0.67%	70,701.80	3.49%	140.69
<	50%	18,644,523	23.22%	308	34.53%	60,534.17	3.81%	155.72
50%	55%	4,088,889	5.09%	47	5.27%	86,997.63	3.71%	155.98
55%	60%	6,922,596	8.62%	77	8.63%	89,903.84	3.96%	157.22
60%	65%	3,294,484	4.10%	29	3.25%	113,602.89	3.92%	157.84
65%	70%	4,682,436	5.83%	47	5.27%	99,626.29	3.81%	143.99
70%	75%	9,561,222	11.91%	84	9.42%	113,824.07	3.68%	151.68
75%	80%	3,421,079	4.28%	30	3.36%	114,035.96	3.85%	159.80
80%	85%	10,649,283	13.26%	79	8.86%	134,801.05	3.41%	155.20
85%	90%	3,804,203	4.74%	36	4.04%	105,672.31	3.89%	155.51
90%	95%	1,870,644	2.33%	22	2.47%	85,029.28	4.32%	153.00
95%	100%	3,094,744	3.85%	31	3.48%	99,830.44	3.27%	157.82
100%	105%	316,332	0.39%	6	0.67%	52,721.93	2.97%	151.49
105%	110%	1,732,912	2.16%	15	1.68%	115,527.46	4.27%	141.03
110%	115%	1,658,185	2.06%	12	1.35%	138,182.12	3.48%	142.57
115%	120%	1,522,787	1.90%	15	1.69%	101,519.16	4.04%	129.76
120%	125%	4,089,867	5.09%	42	4.71%	97,377.79	3.62%	144.81
125%	>	527,504	0.66%	6	0.67%	87,917.28	3.99%	163.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		80,305,899	100.00%	892	100.00%	90,029.03	3.74%	153.21

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,436,243	1.79%	15	2.50%	95,749.52	3.68%	150.55
Utrecht	5,207,998	6.49%	42	7.00%	123,999.96	3.95%	141.86
Zeeland	2,359,656	2.94%	17	2.83%	138,803.31	3.43%	146.91
Zuid-Holland	14,365,594	17.89%	102	17.00%	140,839.16	3.80%	152.04
Flevoland	2,969,835	3.70%	18	3.00%	164,990.82	3.81%	139.00
Friesland	2,303,995	2.87%	17	2.83%	135,529.12	3.88%	156.89
Gelderland	9,848,890	12.26%	77	12.83%	127,907.66	3.76%	158.02
Groningen	2,629,007	3.27%	22	3.67%	119,500.33	3.72%	157.04
Limburg	9,148,588	11.39%	67	11.17%	136,546.08	3.92%	145.06
Noord-Brabant	12,959,474	16.14%	104	17.33%	124,610.32	3.65%	157.77
Noord-Holland	14,113,387	17.57%	92	15.33%	153,406.38	3.62%	157.76
Overijssel	2,963,232	3.69%	27	4.50%	109,749.33	3.61%	160.69
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	80,305,899	100.00%	600	100.00%	133,843.16	3.74%	153.21

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	74,152,464	92.34%	548	91.33%	135,314.72	3.74%	152.79
Shop/House	133,354	0.17%	1	0.17%	133,354.00	4.48%	163.95
Condominium	5,531,950	6.89%	47	7.85%	117,701.06	3.72%	158.23
Farm House	164,131	0.20%	1	0.17%	164,131.25	2.48%	154.31
Condominium with garage	324,000	0.40%	3	0.50%	108,000.00	4.45%	158.61
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	80,305,899	100.00%	600	100.00%	133,843.16	3.74%	153.21

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	467,701	0.58%	31	5.17%	15,087.14	3.75%	156.26
25,000	50,000	2,026,749	52	8.67%	38,975.94	3.85%	155.11
50,000	75,000	4,528,713	72	12.00%	62,898.79	3.90%	157.77
75,000	100,000	8,079,395	90	15.00%	89,771.06	3.85%	153.14
100,000	125,000	7,614,922	69	11.50%	110,361.19	3.86%	153.78
125,000	150,000	10,918,336	79	13.17%	138,206.79	3.86%	153.74
150,000	175,000	10,644,060	65	10.83%	163,754.77	3.76%	155.79
175,000	200,000	8,306,338	44	7.33%	188,780.41	3.77%	157.05
200,000	225,000	6,018,524	28	4.67%	214,947.29	3.54%	139.76
225,000	250,000	4,293,478	18	3.00%	238,526.55	3.73%	158.18
250,000	275,000	3,176,727	12	2.00%	264,727.27	3.60%	154.12
275,000	300,000	4,379,651	15	2.50%	291,976.73	3.82%	148.74
300,000	325,000	1,884,698	6	1.00%	314,116.38	3.58%	155.32
325,000	350,000	1,042,809	3	0.50%	347,603.02	3.32%	160.00
350,000	375,000	375,000	1	0.17%	375,000.00	1.90%	163.00
375,000	400,000	1,572,500	4	0.67%	393,125.00	3.37%	161.74
400,000	425,000	1,629,767	4	0.67%	407,441.76	4.00%	156.65
425,000	450,000	1,333,500	3	0.50%	444,500.00	3.71%	149.95
450,000	475,000	454,508	1	0.17%	454,507.75	2.85%	162.00
475,000	500,000	481,522	1	0.17%	481,521.64	3.00%	160.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.33%	538,500.00	3.27%	102.09
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	80,305,899	100.00%	600	100.00%	133,843.16	3.74%	153.21