

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

Cashflow analysis for the period

Total interest received	1,224,010	
Interest received on transaction accounts	5,643	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	-	
Total funds available		7,629,654
Company management expenses	2,717	
MPT fee	26,429	
Administration fee	2,560	
Third party fees	13,305	
Liquidity Facility fee	7,360	
Payments under hedging arrangements	1,068,619	
Interest on the Notes	108,181	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	482	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,229,654
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	7,122,232.56

Collateral

Starting principal balance	136,530,691	
Prefunding purchase	-	
Further Advances bought	-	
Principal redemptions and repayments	(7,521,917)	
Losses for the period	(482)	
Ending principal balance		129,008,292.55
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-III		129,008,293
Redemptions reserved for Substitution in October 2022		-
Redemptions reserved for purchase Further Advances in October 2022		-
Total balance Put Option Notes E-MAC NL 2006-III		129,008,293

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	482	482	-
Class D	-	-	-	-
Total	-	482	482	-

Performance

	Last period	This period	Since issue
Prepayment rate	25.10%	20.09%	10.82%

Delinquency table	Number of loans	Balance	Percentage of total
Current	796	126,410,443	97.99%
31 - 60 days	5	1,147,350	0.89%
61 - 90 days	4	909,125	0.70%
91 - 120 days	-	-	0.00%
120+ days	3	541,375	0.42%
In repossession	-	-	-
Total	808	129,008,292.55	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	6,146	482	13,795	6,287,991

Characteristics

Number of borrowers	808		
Number of loanparts	1263		
	(weighted) average	Minimum	Maximum
Loan size borrower	159,664	2,398	655,002
Loan part size	102,144	1,383	550,000
Coupon	3.82%	1.21%	6.45%
Remaining maturity (months)	163	1	212
Remaining interest period (months)	57	1	186
Original interest period (months)	146	1	360
Seasoning (months)	135.9	1.0	202.0
Loan to Original Foreclosure Value (2)	82.5%	1.3%	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	48,121	0.04%	2	0.16%	24,060.42	4.20%	71.42
Annuity	3,127,697	2.42%	59	4.67%	53,011.82	3.58%	159.72
Hybride (switch)	485,024	0.38%	6	0.48%	80,837.31	4.53%	158.15
Interest Only	106,930,712	82.89%	970	76.80%	110,237.85	3.82%	166.41
Investment	1,532,438	1.19%	19	1.50%	80,654.63	4.46%	165.80
Life	12,657,045	9.81%	146	11.56%	86,692.09	3.81%	140.09
Life (external policy)	65,000	0.05%	1	0.08%	65,000.00	4.81%	171.00
Savings	1,279,477	0.99%	22	1.74%	58,158.06	4.60%	158.72
STAR Aflossingsvrij	100,386	0.08%	4	0.32%	25,096.51	4.62%	168.61
Universal Life	2,782,393	2.16%	34	2.69%	81,835.10	3.55%	150.02
Total	129,008,293	100.00%	1,263	100.00%	102,144.33	3.82%	163.17

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	17,298,172	13.41%	119	9.42%	145,362.79	2.69%	167.77
1	4,577,257	3.55%	34	2.69%	134,625.21	4.22%	160.89
12	289,903	0.22%	4	0.32%	72,475.73	3.48%	170.00
24	3,578,189	2.77%	29	2.30%	123,385.83	3.99%	158.32
36	-	0.00%	-	0.00%	-	0.00%	-
48	9,117,034	7.07%	87	6.89%	104,793.49	3.17%	163.06
60	3,696,242	2.87%	30	2.38%	123,208.08	3.30%	163.51
72	2,044,885	1.59%	20	1.58%	102,244.25	2.85%	149.95
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	39,488,069	30.61%	357	28.27%	110,610.84	3.60%	164.91
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	4,788,367	3.71%	50	3.96%	95,767.35	2.91%	159.27
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	31,648,562	24.53%	381	30.17%	83,067.09	4.68%	159.82
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	827,081	0.64%	14	1.11%	59,077.19	4.87%	148.23
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	11,654,531	9.03%	138	10.93%	84,453.12	4.92%	166.70
360	-	0.00%	-	0.00%	-	0.00%	-
Total	129,008,293	100.00%	1,263	100.00%	102,144.33	3.82%	163.17

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	13,777,115	10.68%	123	9.74%	112,009.07	2.09%	163.72
2.50%	2.75%	6,591,925	5.11%	65	5.15%	101,414.22	2.63%	163.61
2.75%	3.00%	13,226,335	10.25%	108	8.55%	122,466.06	2.86%	165.05
3.00%	3.25%	9,758,484	7.56%	92	7.28%	106,070.48	3.14%	160.75
3.25%	3.50%	8,998,753	6.98%	91	7.21%	98,387.40	3.38%	162.95
3.50%	3.75%	10,602,368	8.22%	96	7.60%	110,441.33	3.68%	164.25
3.75%	4.00%	4,320,697	3.35%	37	2.93%	116,775.59	3.85%	166.16
4.00%	4.25%	8,160,796	6.33%	78	6.18%	104,625.58	4.15%	164.88
4.25%	4.50%	11,361,866	8.81%	111	8.79%	102,359.15	4.43%	160.37
4.50%	4.75%	10,612,591	8.23%	109	8.63%	97,363.22	4.67%	161.06
4.75%	5.00%	19,868,650	15.40%	225	17.81%	88,305.11	4.89%	163.48
5.00%	5.25%	7,630,650	5.91%	84	6.69%	90,841.07	5.10%	161.59
5.25%	5.50%	2,819,672	2.19%	31	2.45%	90,957.16	5.40%	164.06
5.50%	5.75%	548,929	0.43%	5	0.40%	109,785.77	5.56%	169.32
5.75%	6.00%	320,000	0.25%	2	0.16%	160,000.00	5.78%	173.59
6.00%	6.25%	354,463	0.27%	4	0.32%	88,615.86	6.14%	168.24
6.25%	6.50%	55,000	0.04%	2	0.16%	27,500.00	6.39%	183.91
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		129,008,293	100.00%	1,263	100.00%	102,144.33	3.82%	163.17

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		17,298,172	13.41%	119	9.42%	145,362.79	2.69%	167.77
<								
01/01/2023	01/01/2024	1,549,836	1.20%	18	1.43%	86,102.02	3.25%	141.49
01/01/2024	01/01/2025	8,377,487	6.49%	64	5.07%	130,898.24	3.74%	155.06
01/01/2025	01/01/2026	4,440,728	3.44%	44	3.48%	100,925.64	3.20%	147.91
01/01/2026	01/01/2027	2,785,038	2.16%	28	2.22%	99,465.65	4.28%	160.11
01/01/2027	01/01/2028	54,375,255	42.15%	575	45.53%	94,565.66	4.31%	162.14
01/01/2028	01/01/2029	10,719,127	8.31%	103	8.16%	104,069.20	3.57%	163.10
01/01/2029	01/01/2030	4,884,060	3.79%	44	3.48%	111,001.37	3.24%	163.04
01/01/2030	01/01/2031	1,558,145	1.21%	15	1.19%	103,876.33	3.49%	163.75
01/01/2031	01/01/2032	2,370,831	1.84%	24	1.90%	98,784.61	2.64%	159.19
01/01/2032	01/01/2033	2,113,152	1.64%	25	1.98%	84,526.08	3.89%	143.79
01/01/2033	01/01/2034	1,631,801	1.26%	15	1.19%	108,786.75	4.17%	152.63
01/01/2034	01/01/2035	140,450	0.11%	3	0.24%	46,816.59	4.50%	126.67
01/01/2035	01/01/2036	278,118	0.22%	5	0.40%	55,623.55	4.11%	153.00
01/01/2036	01/01/2037	521,500	0.40%	5	0.40%	104,300.00	3.40%	165.00
01/01/2037	01/01/2038	15,764,042	12.22%	169	13.38%	93,278.36	4.43%	167.98
01/01/2038	01/01/2039	180,661	0.14%	6	0.48%	30,110.21	5.28%	175.75
01/01/2039	01/01/2040	19,888	0.02%	1	0.08%	19,887.79	5.35%	186.00
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		129,008,293	100.00%	1,263	100.00%	102,144.33	3.82%	163.17

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	0.08%	62,000.00	3.00%	12.00
01-Jan-2022 - 31-Dec-2022	59,433	0.05%	2	0.16%	29,716.71	3.76%	1.63
01-Jan-2023 - 31-Dec-2023	90,486	0.07%	2	0.16%	45,243.25	3.09%	10.68
01-Jan-2024 - 31-Dec-2024	527,792	0.41%	6	0.48%	87,965.40	3.72%	22.29
01-Jan-2025 - 31-Dec-2025	26,000	0.02%	1	0.08%	26,000.00	2.54%	36.00
01-Jan-2026 - 31-Dec-2026	459,696	0.36%	12	0.95%	38,308.01	3.81%	48.37
01-Jan-2027 - 31-Dec-2027	581,557	0.45%	13	1.03%	44,735.17	4.34%	57.71
01-Jan-2028 - 31-Dec-2028	218,545	0.17%	5	0.40%	43,709.00	4.01%	68.73
01-Jan-2029 - 31-Dec-2029	855,987	0.66%	12	0.95%	71,332.24	4.12%	83.90
01-Jan-2030 - 31-Dec-2030	613,189	0.48%	8	0.63%	76,648.59	3.52%	93.66
01-Jan-2031 - 31-Dec-2031	2,513,347	1.95%	33	2.61%	76,162.02	4.00%	106.18
01-Jan-2032 - 31-Dec-2032	1,511,570	1.17%	22	1.74%	68,707.74	3.63%	119.83
01-Jan-2033 - 31-Dec-2033	654,430	0.51%	12	0.95%	54,535.84	3.44%	130.06
01-Jan-2034 - 31-Dec-2034	646,934	0.50%	10	0.79%	64,693.43	4.15%	142.87
01-Jan-2035 - 31-Dec-2035	442,520	0.34%	6	0.48%	73,753.39	4.30%	154.19
01-Jan-2036 - 31-Dec-2036	105,747,865	81.97%	971	76.88%	108,906.14	3.82%	167.72
01-Jan-2037 - 31-Dec-2037	13,455,898	10.43%	125	9.90%	107,647.18	3.80%	171.16
01-Jan-2038 - 31-Dec-2038	384,438	0.30%	15	1.19%	25,629.23	4.15%	187.99
01-Jan-2039 - 31-Dec-2039	115,453	0.09%	6	0.48%	19,242.21	2.55%	198.98
01-Jan-2040 - 31-Dec-2040	41,150	0.03%	1	0.08%	41,150.00	4.05%	212.00
Total	129,008,293	100.00%	1,263	100.00%	102,144.33	3.82%	163.17

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		937,367	0.73%	15	1.19%	62,491.13	2.89%	139.98
<								
50%	50%	17,217,164	13.35%	294	23.28%	58,561.78	4.15%	161.10
55%	55%	4,374,870	3.39%	51	4.04%	85,781.76	3.81%	163.62
60%	60%	6,249,009	4.84%	53	4.20%	117,905.82	3.52%	162.12
65%	65%	4,133,467	3.20%	35	2.77%	118,099.06	3.35%	167.23
70%	70%	5,289,287	4.10%	47	3.72%	112,538.01	3.91%	162.33
75%	75%	11,761,704	9.12%	85	6.73%	138,372.99	3.57%	165.42
80%	80%	6,328,936	4.91%	54	4.28%	117,202.51	3.72%	160.78
85%	85%	13,237,848	10.26%	93	7.36%	142,342.45	3.92%	167.15
90%	90%	9,144,962	7.09%	73	5.78%	125,273.45	3.87%	165.87
95%	95%	12,309,515	9.54%	82	6.49%	150,116.04	3.72%	165.87
100%	100%	5,916,032	4.59%	63	4.99%	93,905.27	3.60%	160.60
105%	105%	3,125,842	2.42%	34	2.69%	91,936.53	3.86%	168.24
110%	110%	3,961,057	3.07%	40	3.17%	99,026.43	4.15%	163.02
115%	115%	3,870,850	3.00%	40	3.17%	96,771.25	3.63%	159.97
120%	120%	4,592,201	3.56%	39	3.09%	117,748.75	4.24%	162.90
125%	125%	15,582,710	12.08%	156	12.35%	99,889.17	3.89%	159.52
>		975,472	0.76%	9	0.71%	108,385.80	3.57%	161.14
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		129,008,293	100.00%	1,263	100.00%	102,144.33	3.82%	163.17

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,311,997	1.79%	18	2.23%	128,444.27	3.63%	161.70
Utrecht	7,025,387	5.45%	41	5.07%	171,350.89	3.82%	164.66
Zeeland	3,169,261	2.46%	24	2.97%	132,052.53	4.13%	160.17
Zuid-Holland	25,916,200	20.09%	163	20.17%	158,995.09	3.88%	160.30
Flevoland	3,561,131	2.76%	21	2.60%	169,577.65	3.63%	162.39
Friesland	3,872,972	3.00%	28	3.47%	138,320.43	3.83%	167.69
Gelderland	17,204,326	13.34%	103	12.75%	167,032.29	3.97%	162.25
Groningen	3,969,915	3.08%	32	3.96%	124,059.83	3.95%	164.74
Limburg	11,080,722	8.59%	70	8.66%	158,296.03	3.70%	161.50
Noord-Brabant	17,357,789	13.45%	104	12.87%	166,901.82	3.82%	164.74
Noord-Holland	22,970,878	17.81%	136	16.83%	168,903.51	3.77%	165.37
Overijssel	10,567,716	8.19%	68	8.42%	155,407.60	3.70%	164.37
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	129,008,293	100.00%	808	100.00%	159,663.73	3.82%	163.17

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	115,002,662	89.14%	714	88.37%	161,068.15	3.86%	162.78
Shop/House	70,000	0.05%	1	0.12%	70,000.00	2.56%	166.00
Condominium	11,853,463	9.19%	83	10.27%	142,812.80	3.51%	166.17
Farm House	1,123,572	0.87%	4	0.50%	280,892.94	3.56%	167.72
Condominium with garage	958,596	0.74%	6	0.74%	159,766.06	4.16%	167.32
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	129,008,293	100.00%	808	100.00%	159,663.73	3.82%	163.17

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	0.00%	-	0.00%	-	0.00%	-
0	25,000	0.35%	28	3.47%	16,223.18	4.26%	153.11
25,000	50,000	1.59%	49	6.06%	41,765.61	4.07%	165.07
50,000	75,000	3.28%	66	8.17%	64,029.39	4.02%	157.13
75,000	100,000	6.30%	92	11.39%	88,365.63	4.11%	161.39
100,000	125,000	7.99%	90	11.14%	114,600.59	3.82%	163.73
125,000	150,000	10.58%	99	12.25%	137,899.64	3.91%	162.33
150,000	175,000	10.97%	87	10.77%	162,625.67	3.89%	164.18
175,000	200,000	10.80%	74	9.16%	188,262.28	3.79%	161.75
200,000	225,000	9.85%	60	7.43%	211,710.55	3.86%	160.20
225,000	250,000	8.08%	44	5.45%	237,000.51	4.00%	165.35
250,000	275,000	7.74%	38	4.70%	262,873.51	3.87%	165.03
275,000	300,000	4.50%	20	2.48%	290,224.17	3.49%	163.15
300,000	325,000	3.64%	15	1.86%	313,393.08	3.78%	159.40
325,000	350,000	5.01%	19	2.35%	340,146.58	3.55%	164.76
350,000	375,000	1.40%	5	0.62%	360,113.86	4.57%	166.84
375,000	400,000	1.51%	5	0.62%	390,381.70	3.51%	167.80
400,000	425,000	0.33%	1	0.12%	423,000.00	2.05%	165.00
425,000	450,000	2.43%	7	0.87%	447,265.88	3.08%	167.13
450,000	475,000	0.73%	2	0.25%	468,956.49	3.15%	169.50
475,000	500,000	0.78%	2	0.25%	499,994.78	3.27%	167.50
500,000	525,000	0.80%	2	0.25%	514,367.10	4.82%	169.03
525,000	550,000	0.84%	2	0.25%	545,000.00	1.85%	169.01
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	>	0.51%	1	0.12%	655,002.29	5.23%	169.74
Total	129,008,293	100.00%	808	100.00%	159,663.73	3.82%	163.17