

**E-MAC NL 2006-II Investor report January 2023**

**Cashflow analysis for the period**

Total interest received	749,138	
Interest received on transaction accounts	(4)	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	76,100	
Total funds available		5,225,235
Company management expenses	-	
MPT fee	16,465	
Administration fee	1,506	
Third party fees	22,193	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	419,978	
Interest on the Notes	352,589	
Shortfall Class D PDL Repayment	697	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,903	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		825,235
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th January 2023	-	
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	30,674,352
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
<b>Total</b>	<b>32,212,703</b>

**Collateral**

Starting principal balance	80,305,899
Further Advance purchased	-
Principal redemptions and repayments	(3,809,373)
Losses for the period	(697)
Ending principal balance	76,495,829
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-II as per 01-January-23	76,495,829
Redemptions reserved for purchase Further Advances per 25-January-23	-
Total balance Put Option Notes E-MAC NL 2006-II	76,495,829

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	697	697	-
<b>Total</b>	-	697	697	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	17.94%	17.49%	11.13%

Delinquency table	Number of loans	Balance	Percentage of total
Current	573	75,371,476	98.53%
31 - 60 days	3	608,353	0.80%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	516,000	0.67%
In repossession	-	-	-
<b>Total</b>	578	76,495,829	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,027	697	6,024	1,902,994

**Characteristics**

Number of borrowers	578		
Number of loanparts	857		
	(weighted) average	Minimum	Maximum
Loan size borrower	132,346	2,000	550,000
Loan part size	89,260	2,000	550,000
Coupon	3.82%	1.99%	6.60%
Remaining maturity (months)	150	4	221
Remaining interest period (months)	49	1	207
Original interest period (months)	169	1	360
Seasoning (months)	160.5	7.0	223.0
Loan to Original Foreclosure Value (2)	70.0%	0.0%	127.6%

**Redemption Type**

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	104,991	0.14%	1	0.12%	104,990.59	3.08%	135.00
Annuity	1,739,233	2.27%	35	4.08%	49,692.38	3.95%	147.41
Interest Only	65,233,076	85.28%	703	82.03%	92,792.43	3.20%	154.60
Investment	621,140	0.81%	5	0.58%	124,228.03	3.68%	156.11
Life	6,308,672	8.25%	76	8.87%	83,008.85	3.72%	115.84
Life (external policy)	48,500	0.06%	1	0.12%	48,500.00	4.45%	154.00
Linear	77,625	0.10%	3	0.35%	25,875.12	4.50%	100.86
Savings	222,039	0.29%	6	0.70%	37,006.44	4.16%	94.10
STAR Aflossingsvrij	778,854	1.02%	11	1.28%	70,804.92	3.50%	116.41
Universal Life	1,361,698	1.78%	16	1.87%	85,106.15	3.65%	120.74
<b>Total</b>	<b>76,495,829</b>	<b>100.00%</b>	<b>857</b>	<b>100.00%</b>	<b>89,260.01</b>	<b>3.82%</b>	<b>150.00</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	5,498,931	7.19%	50	5.83%	109,978.62	3.74%	153.63
12	1,648,062	2.15%	18	2.10%	91,559.00	2.85%	152.19
12	50,000	0.07%	1	0.12%	50,000.00	2.51%	4.00
24	840,332	1.10%	14	1.63%	60,023.70	3.43%	153.63
36	-	0.00%	-	0.00%	-	0.00%	-
48	6,037,627	7.89%	57	6.65%	105,923.28	2.79%	153.87
60	2,990,897	3.91%	22	2.57%	135,949.86	3.02%	139.70
72	1,866,645	2.44%	14	1.63%	133,331.76	3.20%	137.05
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	13,151,125	17.19%	140	16.34%	93,936.61	3.52%	151.55
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	4,684,176	6.12%	53	6.18%	88,380.69	2.80%	156.22
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	37,914,765	49.56%	465	54.26%	81,537.13	4.33%	148.59
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	0.31%	3	0.35%	78,485.05	4.55%	140.08
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	1,577,813	2.06%	20	2.33%	78,890.67	4.80%	161.86
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>76,495,829</b>	<b>100.00%</b>	<b>857</b>	<b>100.00%</b>	<b>89,260.01</b>	<b>3.82%</b>	<b>150.00</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	4,507,024	5.89%	61	7.12%	73,885.64	2.31%	155.51
2.50%	2.75%	6,774,741	8.86%	75	8.75%	90,329.88	2.65%	148.20
3.00%	3.00%	6,665,550	8.71%	64	7.47%	104,164.84	2.37%	155.14
3.00%	3.25%	3,330,080	4.36%	29	3.38%	114,830.36	3.13%	149.13
3.25%	3.50%	7,001,584	9.15%	55	6.42%	127,301.52	3.39%	153.47
3.50%	3.75%	2,384,098	3.12%	19	2.22%	125,478.83	3.66%	136.14
3.75%	4.00%	5,068,462	6.63%	69	8.05%	73,455.97	3.95%	151.20
4.00%	4.25%	10,241,478	13.39%	132	15.40%	77,586.96	4.17%	141.54
4.25%	4.50%	20,262,680	26.49%	225	26.25%	90,056.35	4.41%	149.70
4.50%	4.75%	5,136,728	6.72%	59	6.83%	87,063.19	4.63%	153.36
4.75%	5.00%	2,439,842	3.19%	32	3.73%	76,245.05	4.90%	155.80
5.00%	5.25%	1,377,406	1.80%	12	1.40%	114,783.83	5.12%	150.67
5.25%	5.50%	1,069,308	1.40%	16	1.87%	66,831.74	5.39%	155.91
5.50%	5.75%	51,423	0.07%	2	0.23%	25,711.54	5.60%	180.63
5.75%	6.00%	128,854	0.17%	4	0.47%	32,213.50	5.93%	217.54
6.00%	6.25%	15,572	0.02%	1	0.12%	15,572.46	6.15%	191.00
6.25%	6.50%	15,000	0.02%	1	0.12%	15,000.00	6.40%	190.00
6.50%	6.75%	25,000	0.03%	1	0.12%	25,000.00	6.60%	207.00
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%	-
<b>Total</b>	<b>76,495,829</b>	<b>100.00%</b>	<b>857</b>	<b>100.00%</b>	<b>89,260.01</b>	<b>3.82%</b>	<b>150.00</b>	

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		5,498,931	7.19%	50	5.83%	109,978.62	3.74%	153.63
<	01/01/2023	100,000	0.13%	1	0.12%	100,000.00	4.10%	7.00
01/01/2023	01/01/2024	4,848,982	6.34%	42	4.90%	115,451.96	2.99%	135.80
01/01/2024	01/01/2025	1,345,123	1.76%	14	1.63%	96,080.23	3.05%	142.63
01/01/2025	01/01/2026	4,393,395	5.74%	56	6.53%	78,453.49	3.92%	140.51
01/01/2026	01/01/2027	40,376,649	52.78%	479	55.89%	84,293.63	4.28%	150.30
01/01/2027	01/01/2028	7,177,927	9.38%	76	8.87%	94,446.41	3.42%	150.61
01/01/2028	01/01/2029	2,204,063	2.88%	23	2.68%	95,828.83	3.31%	161.34
01/01/2029	01/01/2030	541,708	0.71%	10	1.17%	54,170.76	2.89%	158.09
01/01/2030	01/01/2031	416,433	0.54%	4	0.47%	104,108.30	2.84%	129.10
01/01/2031	01/01/2032	1,019,545	1.33%	10	1.17%	101,954.54	3.20%	151.95
01/01/2032	01/01/2033	1,491,283	1.95%	16	1.87%	93,205.21	3.43%	145.62
01/01/2033	01/01/2034	274,066	0.36%	3	0.35%	91,355.50	2.94%	131.00
01/01/2034	01/01/2035	110,000	0.14%	1	0.12%	110,000.00	2.86%	137.00
01/01/2035	01/01/2036	241,591	0.32%	2	0.23%	120,795.40	2.80%	156.00
01/01/2036	01/01/2037	6,415,559	8.39%	68	7.93%	94,346.45	3.31%	159.30
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	15,572	0.02%	1	0.12%	15,572.46	6.15%	191.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	25,000	0.03%	1	0.12%	25,000.00	6.60%	207.00
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%	-
<b>Total</b>	<b>76,495,829</b>	<b>100.00%</b>	<b>857</b>	<b>100.00%</b>	<b>89,260.01</b>	<b>3.82%</b>	<b>150.00</b>	

**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	0.13%	1	0.12%	100,000.00	4.10%	7.00
01-Jan-2023 - 31-Dec-2023	477,116	0.62%	4	0.47%	119,279.00	3.73%	5.28
01-Jan-2024 - 31-Dec-2024	70,114	0.09%	3	0.35%	23,371.18	4.14%	15.27
01-Jan-2025 - 31-Dec-2025	18,932	0.02%	2	0.23%	9,465.82	2.86%	31.65
01-Jan-2026 - 31-Dec-2026	1,617,583	2.11%	17	1.98%	95,151.94	4.06%	40.33
01-Jan-2027 - 31-Dec-2027	150,509	0.20%	4	0.47%	37,627.25	3.87%	51.95
01-Jan-2028 - 31-Dec-2028	1,178,317	1.54%	14	1.63%	84,165.47	3.57%	62.56
01-Jan-2029 - 31-Dec-2029	490,958	0.64%	9	1.05%	54,550.86	4.07%	74.33
01-Jan-2030 - 31-Dec-2030	415,933	0.54%	5	0.58%	83,186.53	4.37%	90.04
01-Jan-2031 - 31-Dec-2031	1,653,779	2.14%	23	2.68%	71,033.88	4.19%	99.17
01-Jan-2032 - 31-Dec-2032	1,348,689	1.76%	17	1.98%	79,334.63	3.62%	110.45
01-Jan-2033 - 31-Dec-2033	853,038	1.12%	10	1.17%	85,303.81	3.38%	124.77
01-Jan-2034 - 31-Dec-2034	1,249,039	1.63%	11	1.28%	113,548.98	3.91%	135.88
01-Jan-2035 - 31-Dec-2035	1,343,312	1.76%	16	1.87%	83,957.02	3.55%	151.61
01-Jan-2036 - 31-Dec-2036	64,478,421	84.29%	675	78.76%	95,523.59	3.81%	159.12
01-Jan-2037 - 31-Dec-2037	506,144	0.66%	24	2.80%	21,089.32	3.94%	172.64
01-Jan-2038 - 31-Dec-2038	156,526	0.20%	10	1.17%	15,652.96	4.88%	185.09
01-Jan-2039 - 31-Dec-2039	238,499	0.31%	6	0.70%	39,749.79	2.91%	197.17
01-Jan-2040 - 31-Dec-2040	55,069	0.07%	3	0.35%	18,356.32	4.78%	206.45
01-Jan-2041 - 31-Dec-2041	113,854	0.15%	3	0.35%	37,951.33	5.92%	220.11
<b>Total</b>	<b>76,495,829</b>	<b>100.00%</b>	<b>857</b>	<b>100.00%</b>	<b>89,260.01</b>	<b>3.82%</b>	<b>150.00</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		424,211	0.56%	6	0.70%	70,701.80	3.49%	137.69
<	50%	18,199,232	23.79%	304	35.47%	59,865.89	3.84%	152.61
50%	55%	3,989,354	5.22%	47	5.48%	84,879.86	3.82%	152.89
55%	60%	6,404,973	8.37%	70	8.17%	91,499.61	3.96%	153.80
60%	65%	3,250,032	4.25%	30	3.50%	108,334.38	3.88%	154.03
65%	70%	4,346,316	5.68%	43	5.02%	101,077.13	3.89%	139.44
70%	75%	8,815,013	11.52%	78	9.10%	113,012.98	3.75%	148.39
75%	80%	3,353,939	4.38%	27	3.15%	124,219.95	3.89%	158.16
80%	85%	9,846,945	12.87%	74	8.63%	133,066.82	3.71%	151.72
85%	90%	3,361,572	4.39%	32	3.73%	105,049.14	4.09%	152.53
90%	95%	2,081,700	2.72%	24	2.80%	86,737.48	4.12%	150.91
95%	100%	2,875,264	3.76%	29	3.38%	99,147.05	3.33%	154.52
100%	105%	315,934	0.41%	6	0.70%	52,655.68	2.97%	148.48
105%	110%	1,732,912	2.27%	15	1.75%	115,527.46	4.27%	138.03
110%	115%	1,657,275	2.17%	12	1.40%	138,106.28	3.48%	139.66
115%	120%	1,522,787	1.98%	15	1.75%	101,519.16	4.14%	126.76
120%	125%	3,790,867	4.96%	39	4.55%	97,201.72	3.65%	142.04
125%	>	527,504	0.69%	6	0.70%	87,917.28	3.99%	160.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>76,495,829</b>	<b>100.00%</b>	<b>857</b>	<b>100.00%</b>	<b>89,260.01</b>	<b>3.82%</b>	<b>150.00</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,276,678	1.67%	14	2.42%	91,191.29	3.62%	148.40
Utrecht	4,768,673	6.23%	38	6.57%	125,491.40	4.07%	137.11
Zeeland	2,223,570	2.91%	16	2.77%	138,973.10	3.60%	143.16
Zuid-Holland	13,698,242	17.91%	99	17.13%	138,366.08	3.90%	149.01
Flevoland	2,954,474	3.86%	18	3.11%	164,137.46	3.84%	135.94
Friesland	2,297,295	3.00%	17	2.94%	135,134.98	3.92%	153.87
Gelderland	9,670,049	12.64%	76	13.15%	127,237.49	3.87%	154.93
Groningen	2,324,016	3.04%	20	3.46%	116,200.81	3.63%	153.28
Limburg	8,472,643	11.08%	62	10.73%	136,655.53	3.90%	140.68
Noord-Brabant	12,291,900	16.07%	101	17.47%	121,701.98	3.75%	154.59
Noord-Holland	13,756,967	17.98%	91	15.74%	151,175.46	3.73%	155.17
Overijssel	2,761,323	3.61%	26	4.50%	106,204.74	3.65%	157.71
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>76,495,829</b>	<b>100.00%</b>	<b>578</b>	<b>100.00%</b>	<b>132,345.72</b>	<b>3.82%</b>	<b>150.00</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	70,378,263	92.00%	526	91.00%	133,798.98	3.82%	149.54
Shoq/House	133,354	0.17%	1	0.17%	133,354.00	4.48%	160.95
Condominium	5,497,584	7.19%	47	8.1%	116,969.87	3.90%	155.27
Farm House	162,628	0.21%	1	0.17%	162,627.65	2.48%	152.53
Condominium with garage	324,000	0.42%	3	0.52%	108,000.00	4.45%	155.61
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>76,495,829</b>	<b>100.00%</b>	<b>578</b>	<b>100.00%</b>	<b>132,345.72</b>	<b>3.82%</b>	<b>150.00</b>

**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	0	-	-	-	-	-	-
25,000	512,498	0.67%	34	5.88%	15,064.66	3.84%	154.01
50,000	2,230,069	2.92%	56	9.69%	39,822.65	3.91%	152.90
75,000	4,074,924	5.33%	65	11.25%	62,691.14	3.90%	154.39
100,000	7,847,058	10.26%	87	15.05%	90,196.07	3.85%	149.55
125,000	7,072,524	9.25%	64	11.07%	110,508.19	3.93%	150.58
150,000	10,199,113	13.33%	74	12.80%	137,825.85	3.87%	150.50
175,000	10,837,514	14.17%	66	11.42%	164,204.75	3.90%	152.48
200,000	7,393,091	9.66%	39	6.75%	189,566.43	3.83%	154.09
225,000	5,765,128	7.54%	27	4.67%	213,523.25	3.61%	153.41
250,000	3,830,567	5.01%	16	2.77%	239,410.44	3.66%	156.65
275,000	3,176,727	4.15%	12	2.08%	264,727.27	3.72%	151.12
300,000	4,080,651	5.33%	14	2.42%	291,475.07	3.86%	146.28
325,000	1,559,698	2.04%	5	0.87%	311,939.66	3.67%	151.03
350,000	1,042,809	1.36%	3	0.52%	347,603.02	3.32%	157.00
375,000	736,471	0.96%	2	0.35%	368,235.61	3.39%	160.00
400,000	1,968,757	2.57%	5	0.87%	393,751.47	3.57%	154.39
425,000	822,000	1.07%	2	0.35%	411,000.00	4.42%	159.50
450,000	1,333,500	1.74%	3	0.52%	444,500.00	4.11%	146.95
475,000	454,508	0.59%	1	0.17%	454,507.75	4.05%	159.00
500,000	481,522	0.63%	1	0.17%	481,521.64	3.00%	157.00
525,000	-	0.00%	-	0.00%	-	-	-
550,000	1,077,000	1.41%	2	0.35%	538,500.00	3.86%	99.09
575,000	-	0.00%	-	0.00%	-	-	-
600,000	-	0.00%	-	0.00%	-	-	-
625,000	-	0.00%	-	0.00%	-	-	-
650,000	-	0.00%	-	0.00%	-	-	-
>	-	0.00%	-	0.00%	-	-	-
<b>Total</b>	<b>76,495,829</b>	<b>100.00%</b>	<b>578</b>	<b>100.00%</b>	<b>132,345.72</b>	<b>3.82%</b>	<b>150.00</b>