

E-MAC NL 2006-II Investor report April 2023

Cashflow analysis for the period

Total interest received	728,647	
Interest received on transaction accounts	26,939	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	127,861	
Total funds available		5,283,447
Company management expenses	27,967	
MPT fee	15,644	
Administration fee	1,434	
Third party fees	25,131	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,775	
Payments under hedging arrangements	298,385	
Interest on the Notes	503,336	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,775	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		883,447
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th April 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	30,649,507
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	32,187,858

Collateral

Starting principal balance	76,495,829	
Further Advance purchased	-	
Principal redemptions and repayments	(2,662,749)	
Losses for the period	-	
Ending principal balance		73,833,080
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-II as per 01-April-23		73,833,080
Redemptions reserved for purchase Further Advances per 25-April-23		-
Total balance Put Option Notes E-MAC NL 2006-II		73,833,080

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	17.49%	12.98%	11.16%

Delinquency table	Number of loans	Balance	Percentage of total
Current	556	73,069,680	98.97%
31 - 60 days	1	247,400	0.34%
61 - 90 days	-	-	0.00%
91 - 120 days	1	256,000	0.35%
120+ days	1	260,000	0.35%
In repossession	-	-	-
Total	559	73,833,080	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	697	-	5,850	1,897,144

Characteristics

Number of borrowers	559		
Number of loanparts	828		
	(weighted) average	Minimum	Maximum
Loan size borrower	132,081	4,669	550,000
Loan part size	89,170	3,177	550,000
Coupon	4.02%	1.99%	6.76%
Remaining maturity (months)	147	1	218
Remaining interest period (months)	48	1	204
Original interest period (months)	169	1	360
Seasoning (months)	163.7	10.0	226.0
Loan to Original Foreclosure Value (2)	70.1%	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%	132.00
Annuity	1,505,156	2.04%	32	3.86%	47,036.12	4.16%	143.38
Interest Only	63,012,133	85.34%	679	82.00%	92,801.37	4.03%	151.51
Investment	613,426	0.83%	5	0.60%	122,685.26	4.65%	153.87
Life	6,186,261	8.38%	74	8.94%	83,598.12	3.78%	112.36
Life (external policy)	48,500	0.07%	1	0.12%	48,500.00	4.45%	151.00
Linear	75,201	0.10%	3	0.36%	25,066.85	4.50%	98.01
Savings	213,890	0.29%	6	0.72%	35,648.37	4.17%	92.04
STAR Aflossingsvrij	778,854	1.05%	11	1.33%	70,804.92	4.37%	113.41
Universal Life	1,294,668	1.75%	16	1.93%	80,916.77	4.31%	124.64
Total	73,833,080	100.00%	828	100.00%	89,170.39	4.02%	146.95

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,377,451	8.64%	54	6.52%	118,100.95	4.54%	151.17
12	1,518,767	2.06%	14	1.69%	108,483.38	5.71%	148.42
24	50,000	0.07%	1	0.12%	50,000.00	2.51%	1.00
36	831,317	1.13%	14	1.69%	59,379.82	4.88%	150.56
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,264,125	7.13%	49	5.92%	107,431.12	3.20%	150.18
72	2,206,059	2.99%	19	2.29%	116,108.37	3.51%	130.49
84	1,400,604	1.90%	13	1.57%	107,738.77	2.82%	127.11
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	13,095,306	17.74%	139	16.79%	94,210.84	3.52%	148.53
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	4,848,378	6.57%	54	6.52%	89,784.79	2.92%	153.21
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	36,589,673	49.56%	449	54.23%	81,491.48	4.33%	145.77
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	0.32%	3	0.36%	78,485.05	4.55%	137.08
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	1,415,943	1.92%	19	2.29%	74,523.32	4.82%	158.96
>	-	0.00%	-	0.00%	-	0.00%	-
Total	73,833,080	100.00%	828	100.00%	89,170.39	4.02%	146.95

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,481,994	4.72%	48	5.80%	72,541.54	2.33%	151.57
2.50%	2.75%	5,442,396	7.37%	50	6.04%	108,847.93	2.64%	143.10
2.75%	3.00%	5,411,750	7.33%	55	6.64%	98,395.46	2.86%	151.31
3.00%	3.25%	2,413,833	3.27%	23	2.78%	104,949.28	3.13%	152.65
3.25%	3.50%	3,805,169	5.15%	35	4.23%	108,719.11	3.36%	146.22
3.50%	3.75%	2,616,331	3.54%	33	3.99%	79,282.75	3.65%	150.11
3.75%	4.00%	4,860,388	6.58%	62	7.49%	78,393.35	3.95%	148.48
4.00%	4.25%	9,714,477	13.16%	129	15.58%	75,306.02	4.18%	136.78
4.25%	4.50%	21,936,579	29.71%	236	28.50%	92,951.60	4.40%	147.54
4.50%	4.75%	4,801,756	6.50%	56	6.57%	85,745.64	4.63%	150.02
4.75%	5.00%	3,555,965	4.82%	36	4.35%	98,776.81	4.90%	153.53
5.00%	5.25%	1,377,406	1.87%	12	1.45%	114,783.83	5.12%	147.67
5.25%	5.50%	1,484,603	2.01%	19	2.29%	78,137.02	5.39%	153.72
5.50%	5.75%	380,173	0.51%	8	0.97%	47,521.67	5.68%	157.74
5.75%	6.00%	190,910	0.26%	6	0.72%	31,818.38	5.92%	179.67
6.00%	6.25%	1,363,769	1.85%	10	1.21%	136,376.91	6.16%	152.42
6.25%	6.50%	184,964	0.25%	4	0.48%	46,241.06	6.29%	138.67
6.50%	6.75%	668,616	0.91%	5	0.60%	133,723.20	6.59%	107.50
6.75%	7.00%	142,000	0.19%	1	0.12%	142,000.00	6.78%	158.00
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		73,833,080	100.00%	828	100.00%	89,170.39	4.02%	146.95

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,377,451	8.64%	54	6.52%	118,100.95	4.54%	151.17
<	01/01/2024	816,659	1.11%	9	1.09%	90,739.93	3.39%	67.58
01/01/2024	01/01/2025	2,459,405	3.33%	23	2.78%	106,930.65	4.57%	144.27
01/01/2025	01/01/2026	4,254,256	5.76%	54	6.52%	78,782.52	3.90%	137.37
01/01/2026	01/01/2027	39,489,874	53.49%	469	56.64%	84,200.16	4.31%	147.18
01/01/2027	01/01/2028	6,785,171	9.19%	71	8.57%	95,565.79	3.44%	146.81
01/01/2028	01/01/2029	2,719,100	3.68%	27	3.26%	100,707.41	3.73%	157.97
01/01/2029	01/01/2030	909,395	1.23%	14	1.69%	64,956.82	3.85%	129.20
01/01/2030	01/01/2031	436,847	0.59%	5	0.60%	87,369.35	3.45%	103.48
01/01/2031	01/01/2032	1,007,564	1.36%	10	1.21%	100,756.37	3.19%	148.88
01/01/2032	01/01/2033	1,491,055	2.02%	16	1.93%	93,190.96	3.43%	142.62
01/01/2033	01/01/2034	269,860	0.37%	3	0.36%	89,953.39	2.94%	128.00
01/01/2034	01/01/2035	110,000	0.15%	1	0.12%	110,000.00	2.86%	134.00
01/01/2035	01/01/2036	241,591	0.33%	2	0.24%	120,795.40	2.80%	153.00
01/01/2036	01/01/2037	6,424,279	8.70%	68	8.21%	94,474.69	3.41%	156.24
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%	188.00
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%	204.00
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total		73,833,080	100.00%	828	100.00%	89,170.39	4.02%	146.95

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	510,086	0.69%	5	0.60%	102,017.17	5.09%	2.20
01-Jan-2024 - 31-Dec-2024	68,602	0.09%	3	0.36%	22,867.46	4.70%	12.19
01-Jan-2025 - 31-Dec-2025	17,176	0.02%	2	0.24%	8,587.90	2.85%	28.68
01-Jan-2026 - 31-Dec-2026	1,613,297	2.19%	17	2.05%	94,899.80	4.18%	37.34
01-Jan-2027 - 31-Dec-2027	144,095	0.20%	4	0.48%	36,023.78	3.87%	48.93
01-Jan-2028 - 31-Dec-2028	1,176,482	1.59%	14	1.69%	84,034.43	3.69%	59.56
01-Jan-2029 - 31-Dec-2029	473,567	0.64%	9	1.09%	52,618.53	4.07%	71.17
01-Jan-2030 - 31-Dec-2030	415,289	0.56%	5	0.60%	83,057.74	4.37%	87.04
01-Jan-2031 - 31-Dec-2031	1,535,541	2.08%	22	2.66%	69,797.34	4.19%	96.23
01-Jan-2032 - 31-Dec-2032	1,340,729	1.82%	17	2.05%	78,866.40	3.88%	107.44
01-Jan-2033 - 31-Dec-2033	849,744	1.15%	10	1.21%	84,974.43	3.38%	121.77
01-Jan-2034 - 31-Dec-2034	1,249,039	1.69%	11	1.33%	113,548.98	3.91%	132.88
01-Jan-2035 - 31-Dec-2035	1,339,106	1.81%	16	1.93%	83,694.12	3.59%	148.62
01-Jan-2036 - 31-Dec-2036	62,060,511	84.06%	648	78.26%	95,772.39	4.03%	156.12
01-Jan-2037 - 31-Dec-2037	482,548	0.65%	23	2.78%	20,980.35	4.03%	169.33
01-Jan-2038 - 31-Dec-2038	156,526	0.21%	10	1.21%	15,652.56	4.97%	182.09
01-Jan-2039 - 31-Dec-2039	234,997	0.32%	6	0.72%	39,166.23	3.42%	194.13
01-Jan-2040 - 31-Dec-2040	55,069	0.07%	3	0.36%	18,356.32	4.78%	203.45
01-Jan-2041 - 31-Dec-2041	110,677	0.15%	3	0.36%	36,892.33	5.91%	217.11
Total	73,833,080	100.00%	828	100.00%	89,170.39	4.02%	146.95

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		424,211	0.57%	6	0.72%	70,701.80	3.49%	134.69
< 50%	50%	17,619,480	23.86%	295	35.63%	59,727.05	3.90%	149.70
50%	55%	3,805,073	5.15%	43	5.19%	88,490.06	3.83%	149.00
55%	60%	5,767,647	7.81%	64	7.73%	90,119.48	4.09%	150.77
60%	65%	3,407,654	4.62%	32	3.86%	106,489.20	4.05%	150.42
65%	70%	3,963,389	5.37%	40	4.83%	99,084.73	3.95%	135.34
70%	75%	8,824,218	11.95%	78	9.42%	113,131.00	4.10%	144.42
75%	80%	3,194,827	4.33%	26	3.14%	122,877.97	4.19%	155.25
80%	85%	9,714,121	13.16%	74	8.94%	131,271.91	4.24%	149.24
85%	90%	3,341,518	4.53%	32	3.86%	104,422.43	4.18%	149.48
90%	95%	1,907,498	2.58%	22	2.66%	86,704.45	4.44%	147.10
95%	100%	2,517,482	3.41%	25	3.02%	100,699.27	3.28%	150.84
100%	105%	315,534	0.43%	6	0.72%	52,589.02	2.97%	145.47
105%	110%	1,732,912	2.35%	15	1.81%	115,527.46	4.27%	135.03
110%	115%	1,656,358	2.24%	12	1.45%	138,029.87	4.04%	136.65
115%	120%	1,522,787	2.06%	15	1.81%	101,519.16	4.58%	123.76
120%	125%	3,590,867	4.86%	37	4.47%	97,050.46	3.78%	142.66
125%	>	527,504	0.71%	6	0.72%	87,917.28	3.99%	157.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		73,833,080	100.00%	828	100.00%	89,170.39	4.02%	146.95

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,214,572	1.65%	13	2.33%	93,428.60	3.60%	144.85
Utrecht	4,707,859	6.38%	38	6.80%	123,891.02	4.12%	133.96
Zeeland	2,171,844	2.94%	15	2.68%	144,789.58	3.82%	140.11
Zuid-Holland	13,552,509	18.36%	98	17.53%	138,290.91	4.02%	146.14
Overijssel	2,318,750	3.14%	24	4.29%	96,614.57	3.88%	154.35
Flevoland	2,876,765	3.90%	18	3.22%	159,820.27	4.42%	136.32
Friesland	2,279,583	3.09%	17	3.04%	134,093.12	4.20%	150.83
Gelderland	9,272,139	12.56%	74	13.24%	125,299.17	4.08%	151.84
Groningen	2,317,348	3.14%	20	3.58%	115,867.42	4.04%	150.29
Limburg	8,398,835	11.38%	62	11.09%	135,465.08	4.04%	137.66
Noord-Brabant	11,754,784	15.92%	95	16.99%	123,734.56	3.96%	151.60
Noord-Holland	12,968,093	17.56%	85	15.21%	152,565.80	3.98%	151.93
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	73,833,080	100.00%	559	100.00%	132,080.64	4.02%	146.95

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	67,951,630	92.03%	508	90.88%	133,763.05	4.03%	146.50
Shop/House	128,177	0.17%	1	0.18%	128,177.00	4.44%	156.54
Condominium	5,268,156	7.14%	46	8.23%	114,525.14	3.98%	152.10
Farm House	161,116	0.22%	1	0.18%	161,116.48	2.48%	150.78
Condominium with garage	324,000	0.44%	3	0.54%	108,000.00	4.45%	152.61
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	73,833,080	100.00%	559	100.00%	132,080.64	4.02%	146.95

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	0.00%	-	0.00%	-	0.00%	-
25,000	25,000	0.03%	38	6.80%	15,169.14	4.14%	152.70
50,000	50,000	0.07%	52	9.30%	39,538.53	3.94%	150.03
75,000	75,000	0.10%	59	10.55%	62,350.06	3.95%	151.90
100,000	100,000	0.14%	89	15.92%	90,204.91	3.90%	146.81
125,000	125,000	0.17%	60	10.73%	110,570.35	3.97%	147.10
150,000	150,000	0.20%	72	12.88%	137,801.23	4.01%	146.74
175,000	175,000	0.24%	60	10.73%	164,093.29	4.11%	148.79
200,000	200,000	0.27%	37	6.62%	189,508.79	4.22%	153.21
225,000	225,000	0.31%	26	4.65%	213,172.81	4.03%	151.60
250,000	250,000	0.34%	17	3.04%	239,958.28	3.71%	151.61
275,000	275,000	0.37%	11	1.97%	263,793.39	3.75%	151.02
300,000	300,000	0.41%	14	2.50%	291,475.07	4.26%	143.28
325,000	325,000	0.44%	5	0.89%	311,939.66	3.84%	148.03
350,000	350,000	0.47%	3	0.54%	347,603.02	3.32%	154.00
375,000	375,000	0.51%	2	0.36%	368,235.61	3.84%	157.00
400,000	400,000	0.54%	5	0.89%	393,751.47	3.57%	151.39
425,000	425,000	0.58%	2	0.36%	411,000.00	4.42%	156.50
450,000	450,000	0.61%	3	0.54%	444,500.00	4.98%	143.95
475,000	475,000	0.64%	1	0.18%	454,507.75	4.93%	156.00
500,000	500,000	0.68%	1	0.18%	481,521.64	4.90%	154.00
525,000	525,000	0.71%	-	0.00%	-	0.00%	-
550,000	550,000	0.74%	2	0.36%	538,500.00	4.29%	96.09
575,000	575,000	0.78%	-	0.00%	-	0.00%	-
600,000	600,000	0.81%	-	0.00%	-	0.00%	-
625,000	625,000	0.85%	-	0.00%	-	0.00%	-
650,000	650,000	0.88%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	73,833,080	100.00%	559	100.00%	132,080.64	4.02%	146.95