

E-MAC NL 2006-II Investor report July 2023

Cashflow analysis for the period

Total interest received	744,185	
Interest received on transaction accounts	20,474	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	167,697	
Total funds available		5,332,356
Company management expenses	2,473	
MPT fee	15,135	
Administration fee	1,384	
Third party fees	60,166	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,839	
Payments under hedging arrangements	197,240	
Interest on the Notes	644,073	
Shortfall Class D PDL Repayment	207	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,839	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		932,356
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th July 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	30,602,005
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	32,140,356

Collateral

Starting principal balance	73,833,080
Further Advance purchased	-
Principal redemptions and repayments	(1,949,656)
Losses for the period	(207)
Ending principal balance	71,883,218
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-II as per 01-July-23	71,883,218
Redemptions reserved for purchase Further Advances per 25-July-23	-
Total balance Put Option Notes E-MAC NL 2006-II	71,883,218

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	207	207	-
Total	-	207	207	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.98%	9.94%	11.14%

Delinquency table	Number of loans	Balance	Percentage of total
Current	543	71,367,218	98.28%
31 - 60 days	-	-	0.00%
61 - 90 days	-	-	0.00%
91 - 120 days	1	256,000	0.36%
120+ days	1	260,000	0.36%
In repossession	-	-	-
Total	545	71,883,218	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	207	7,863	1,889,488

Characteristics

Number of borrowers	545		
Number of loanparts	804		
	(weighted) average	Minimum	Maximum
Loan size borrower	131,896	4,859	550,000
Loan part size	89,407	3,177	550,000
Coupon	4.09%	1.99%	6.98%
Remaining maturity (months)	145	3	215
Remaining interest period (months)	45	1	201
Original interest period (months)	168	1	360
Seasoning (months)	165.2	3.0	229.0
Loan to Original Foreclosure Value (2)	69.3%	0.1%	127.6%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	104,991	0.15%	1	0.12%	104,990.59	3.08%	129.00
Annuity	1,463,282	2.04%	31	3.86%	47,202.65	4.16%	141.05
Interest Only	61,731,296	85.84%	662	82.32%	93,249.69	4.11%	148.51
Investment	581,905	0.81%	5	0.62%	116,381.06	5.28%	150.86
Life	5,850,872	8.14%	70	8.71%	83,583.88	3.77%	113.38
Life (external policy)	48,500	0.07%	1	0.12%	48,500.00	4.45%	148.00
Linear	72,776	0.10%	3	0.37%	24,258.58	4.50%	95.18
Savings	205,659	0.29%	6	0.75%	34,276.54	4.17%	90.06
STAR Aflossingsvrij	562,238	0.78%	10	1.24%	56,223.82	3.48%	153.34
Universal Life	1,261,698	1.76%	15	1.87%	84,113.23	4.34%	124.87
Total	71,883,218	100.00%	804	100.00%	89,406.99	4.09%	144.89

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,284,087	8.74%	53	6.59%	118,567.69	5.41%	149.04
12	1,518,767	2.11%	14	1.74%	108,483.38	6.06%	145.42
24	-	0.00%	-	0.00%	-	0.00%	-
36	661,353	0.92%	11	1.37%	60,123.02	4.52%	151.71
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,259,389	7.32%	49	6.09%	107,334.47	3.20%	147.25
72	1,969,433	2.74%	17	2.11%	115,848.99	3.14%	141.51
84	1,400,604	1.95%	13	1.62%	107,738.77	2.82%	124.11
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	13,074,049	18.19%	139	17.29%	94,057.91	3.52%	145.54
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	4,726,845	6.58%	52	6.47%	90,900.86	2.93%	150.19
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	35,576,960	49.49%	436	54.23%	81,598.53	4.33%	143.41
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	0.33%	3	0.37%	78,485.05	4.55%	134.08
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	1,176,275	1.64%	17	2.11%	69,192.64	4.88%	156.24
>	-	0.00%	-	0.00%	-	0.00%	-
Total	71,883,218	100.00%	804	100.00%	89,406.99	4.09%	144.89

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,247,102	4.52%	46	5.72%	70,589.18	2.32%	148.52
2.50%	2.75%	5,342,621	7.43%	48	5.97%	111,304.61	2.64%	141.31
3.00%	3.00%	5,405,732	7.52%	55	6.84%	98,286.04	2.86%	148.30
3.00%	3.25%	2,412,909	3.36%	23	2.86%	104,909.10	3.13%	149.65
3.25%	3.50%	3,796,848	5.28%	35	4.35%	108,481.37	3.36%	143.26
3.50%	3.75%	2,070,026	2.88%	17	2.11%	121,766.24	3.67%	142.94
3.75%	4.00%	4,488,711	6.24%	60	7.46%	74,811.86	3.65%	144.81
4.00%	4.25%	9,710,259	13.51%	139	17.29%	69,857.98	4.18%	137.56
4.25%	4.50%	18,784,524	26.13%	213	26.49%	88,190.25	4.40%	144.51
4.50%	4.75%	4,900,396	6.83%	51	6.34%	96,086.20	3.63%	143.24
4.75%	5.00%	4,754,268	6.61%	45	5.60%	105,650.40	4.92%	151.24
5.00%	5.25%	1,120,867	1.56%	10	1.24%	112,086.68	5.11%	147.25
5.25%	5.50%	855,901	1.19%	17	2.11%	50,347.10	5.39%	149.26
5.50%	5.75%	818,448	1.14%	8	1.00%	102,305.97	5.60%	153.85
5.75%	6.00%	342,716	0.48%	7	0.87%	48,959.40	5.90%	165.74
6.00%	6.25%	1,949,889	2.71%	16	1.99%	121,868.07	6.17%	150.78
6.25%	6.50%	15,000	0.02%	1	0.12%	15,000.00	6.40%	184.00
6.50%	6.75%	898,500	1.25%	8	1.00%	112,312.50	6.62%	148.11
6.75%	7.00%	968,500	1.35%	5	0.62%	193,700.00	6.95%	153.15
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		71,883,218	100.00%	804	100.00%	89,406.99	4.09%	144.89

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		6,284,087	8.74%	53	6.59%	118,567.69	5.41%	149.04
<	01/01/2024	416,329	0.58%	5	0.62%	83,265.80	3.42%	86.85
01/01/2024	01/01/2025	2,630,105	3.66%	25	3.11%	105,204.21	4.67%	136.45
01/01/2025	01/01/2026	4,119,743	5.73%	52	6.47%	79,225.82	3.88%	133.92
01/01/2026	01/01/2027	38,635,968	53.75%	457	56.84%	84,542.60	4.29%	144.16
01/01/2027	01/01/2028	6,780,376	9.43%	71	8.83%	95,498.26	3.44%	143.83
01/01/2028	01/01/2029	2,718,837	3.78%	27	3.36%	100,697.66	3.73%	154.97
01/01/2029	01/01/2030	676,384	0.94%	12	1.49%	56,365.30	3.50%	151.90
01/01/2030	01/01/2031	416,433	0.58%	4	0.50%	104,108.30	2.84%	123.10
01/01/2031	01/01/2032	1,001,554	1.39%	10	1.24%	100,155.44	3.19%	145.85
01/01/2032	01/01/2033	1,479,306	2.06%	16	1.99%	92,456.63	3.43%	139.64
01/01/2033	01/01/2034	263,921	0.37%	3	0.37%	87,973.62	2.94%	125.00
01/01/2034	01/01/2035	110,000	0.15%	1	0.12%	110,000.00	2.86%	131.00
01/01/2035	01/01/2036	165,591	0.23%	1	0.12%	165,590.80	2.94%	150.00
01/01/2036	01/01/2037	6,144,011	8.55%	65	8.09%	94,523.24	3.39%	153.18
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%	185.00
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%	201.00
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		71,883,218	100.00%	804	100.00%	89,406.99	4.09%	144.89

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	46,000	0.06%	1	0.12%	46,000.00	3.51%	3.00
01-Jan-2024 - 31-Dec-2024	27,084	0.04%	2	0.25%	13,541.80	4.83%	10.74
01-Jan-2025 - 31-Dec-2025	15,407	0.02%	2	0.25%	7,703.41	2.84%	25.72
01-Jan-2026 - 31-Dec-2026	1,608,963	2.24%	17	2.11%	94,644.90	4.26%	34.34
01-Jan-2027 - 31-Dec-2027	142,672	0.20%	4	0.50%	35,668.11	3.88%	45.95
01-Jan-2028 - 31-Dec-2028	1,121,683	1.56%	13	1.62%	86,283.33	3.67%	56.50
01-Jan-2029 - 31-Dec-2029	472,815	0.66%	9	1.12%	52,535.05	4.07%	68.17
01-Jan-2030 - 31-Dec-2030	414,638	0.58%	5	0.62%	82,927.54	4.37%	84.03
01-Jan-2031 - 31-Dec-2031	1,524,644	2.12%	21	2.61%	72,602.09	4.19%	93.23
01-Jan-2032 - 31-Dec-2032	1,334,512	1.86%	17	2.11%	78,500.71	3.87%	104.45
01-Jan-2033 - 31-Dec-2033	837,530	1.17%	10	1.24%	83,753.01	3.37%	118.78
01-Jan-2034 - 31-Dec-2034	1,249,039	1.74%	11	1.37%	113,548.98	3.91%	129.88
01-Jan-2035 - 31-Dec-2035	1,333,167	1.85%	16	1.99%	83,322.92	3.61%	145.63
01-Jan-2036 - 31-Dec-2036	60,715,411	84.46%	631	78.48%	96,220.94	4.11%	153.12
01-Jan-2037 - 31-Dec-2037	482,383	0.67%	23	2.86%	20,973.18	4.25%	166.33
01-Jan-2038 - 31-Dec-2038	156,526	0.22%	10	1.24%	15,652.56	5.02%	179.09
01-Jan-2039 - 31-Dec-2039	234,997	0.33%	6	0.75%	39,166.23	3.76%	191.13
01-Jan-2040 - 31-Dec-2040	55,069	0.08%	3	0.37%	18,356.32	5.22%	200.45
01-Jan-2041 - 31-Dec-2041	110,677	0.15%	3	0.37%	36,892.33	5.91%	214.11
Total	71,883,218	100.00%	804	100.00%	89,406.99	4.09%	144.89

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	424,211	0.59%	6	0.75%	70,701.80	3.49%	131.69
50%	50%	17,826,079	24.80%	297	36.94%	60,020.47	3.94%	146.60
55%	55%	3,600,592	5.01%	41	5.10%	87,819.32	3.92%	147.88
55%	60%	5,512,057	7.67%	60	7.46%	91,867.62	4.17%	147.76
60%	65%	3,499,873	4.87%	31	3.86%	112,899.12	3.96%	148.71
65%	70%	3,838,811	5.34%	39	4.85%	98,431.04	4.00%	131.72
70%	75%	8,652,087	12.04%	78	9.70%	110,924.19	4.12%	141.11
75%	80%	3,504,519	4.88%	23	2.86%	152,370.40	4.73%	152.42
80%	85%	9,285,984	12.92%	69	8.58%	134,579.48	4.47%	147.55
85%	90%	3,339,393	4.65%	32	3.98%	104,356.02	4.26%	146.48
90%	95%	1,801,768	2.51%	19	2.36%	94,829.89	4.44%	143.58
95%	100%	2,571,241	3.58%	27	3.36%	95,231.13	3.27%	147.92
100%	105%	256,237	0.36%	4	0.50%	64,059.15	3.03%	140.49
105%	110%	1,897,006	2.64%	17	2.11%	111,588.62	4.19%	133.93
110%	115%	713,818	0.99%	6	0.75%	118,969.68	3.47%	144.52
115%	120%	1,041,171	1.45%	12	1.49%	86,764.28	4.40%	137.63
120%	125%	3,590,867	5.00%	37	4.60%	97,050.46	3.78%	139.66
125%	>	527,504	0.73%	6	0.75%	87,917.28	3.99%	154.01
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		71,883,218	100.00%	804	100.00%	89,406.99	4.09%	144.89

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,173,369	1.63%	13	2.39%	90,259.16	3.57%	146.45
Utrecht	4,558,613	6.34%	36	6.61%	126,628.14	4.13%	130.29
Zeeland	2,046,419	2.85%	14	2.57%	146,172.82	3.92%	136.34
Zuid-Holland	13,392,425	18.63%	97	17.80%	138,066.24	4.12%	143.03
Flevoland	2,465,288	3.43%	16	2.94%	154,080.50	4.42%	142.28
Friesland	2,270,863	3.16%	17	3.12%	133,580.20	4.28%	147.81
Gelderland	8,876,947	12.35%	71	13.03%	125,027.42	4.11%	149.20
Groningen	2,305,686	3.21%	20	3.67%	115,284.30	4.04%	147.28
Limburg	8,042,255	11.19%	60	11.01%	134,037.58	3.97%	138.21
Noord-Brabant	11,595,194	16.13%	92	16.88%	126,034.71	4.06%	149.20
Noord-Holland	12,873,499	17.91%	85	15.60%	151,452.94	4.14%	148.92
Overijssel	2,282,659	3.18%	24	4.40%	95,110.78	3.87%	151.35
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	71,883,218	100.00%	545	100.00%	131,895.81	4.09%	144.89

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	66,004,372	91.82%	494	90.64%	133,612.09	4.09%	144.50
Shop/House	128,177	0.18%	1	0.18%	128,177.00	4.44%	153.54
Condominium	5,267,071	7.33%	46	8.44%	114,501.54	4.05%	149.12
Farm House	159,598	0.22%	1	0.18%	159,597.70	2.49%	149.07
Condominium with garage	324,000	0.45%	3	0.55%	108,000.00	4.45%	149.61
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	71,883,218	100.00%	545	100.00%	131,895.81	4.09%	144.89

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	607,206	0.84%	38	6.97%	15,979.10	4.14%	149.51
50,000	1,914,275	2.66%	48	8.81%	39,880.74	3.92%	147.18
75,000	3,862,284	5.37%	62	11.38%	62,294.90	3.94%	148.88
100,000	7,933,733	11.04%	88	16.15%	90,156.06	3.99%	143.39
125,000	6,098,612	8.48%	55	10.09%	110,883.86	3.91%	144.42
150,000	9,514,443	13.24%	69	12.66%	137,890.48	4.04%	145.12
175,000	9,833,885	13.68%	60	11.01%	163,898.09	4.19%	146.22
200,000	6,813,858	9.48%	36	6.61%	189,273.83	4.29%	150.10
225,000	5,337,475	7.43%	25	4.59%	213,499.01	4.03%	134.07
250,000	3,853,146	5.36%	16	2.94%	240,821.65	3.66%	148.35
275,000	2,901,727	4.04%	11	2.02%	263,793.39	3.80%	148.02
300,000	3,784,651	5.26%	13	2.39%	291,126.99	4.36%	145.94
325,000	1,559,698	2.17%	5	0.92%	311,939.66	3.96%	145.03
350,000	1,042,809	1.45%	3	0.55%	347,603.02	3.32%	151.00
375,000	736,471	1.02%	2	0.37%	368,235.61	4.15%	154.00
400,000	1,968,757	2.74%	5	0.92%	393,751.47	3.57%	148.39
425,000	822,000	1.14%	2	0.37%	411,000.00	5.21%	153.50
450,000	1,766,677	2.46%	4	0.73%	441,669.21	5.44%	143.41
475,000	454,508	0.63%	1	0.18%	454,507.75	5.53%	153.00
500,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	-	0.00%	-	0.00%	-	0.00%	-
550,000	1,077,000	1.50%	2	0.37%	538,500.00	4.58%	93.09
575,000	-	0.00%	-	0.00%	-	0.00%	-
600,000	-	0.00%	-	0.00%	-	0.00%	-
625,000	-	0.00%	-	0.00%	-	0.00%	-
650,000	-	0.00%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	71,883,218	100.00%	545	100.00%	131,895.81	4.09%	144.89