

E-MAC NL 2006-II Investor report October 2023

Cashflow analysis for the period

Total interest received	723,012	
Interest received on transaction accounts	21,544	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	191,462	
Total funds available		5,336,019
Company management expenses	2,722	
MPT fee	14,718	
Administration fee	1,348	
Third party fees	50,665	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	135,416	
Interest on the Notes	719,343	
Shortfall Class D PDL Repayment	-	
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		936,019
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th October 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	30,624,881
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	32,163,232

Collateral

Starting principal balance	71,883,218	
Further Advance purchased	-	
Principal redemptions and repayments	(1,969,727)	
Losses for the period	-	
Ending principal balance		69,913,491
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-October-23		69,913,491
Redemptions reserved for purchase Further Advances per 25-October-23	-	
Total balance Put Option Notes E-MAC NL 2006-II		69,913,491

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	9.94%	10.31%	11.13%

Delinquency table	Number of loans	Balance	Percentage of total
Current	526	68,270,346	97.65%
31 - 60 days	2	981,508	1.40%
61 - 90 days	2	401,638	0.57%
91 - 120 days	-	-	0.00%
120+ days	1	260,000	0.37%
In repossession			
Total	531	69,913,491	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	207	-	5,464	1,884,024

Characteristics

Number of borrowers	531		
Number of loanparts	781		
	(weighted) average	Minimum	Maximum
Loan size borrower	131,664	4,901	550,000
Loan part size	89,518	3,177	550,000
Coupon	4.12%	1.99%	7.00%
Remaining maturity (months)	142	1	212
Remaining interest period (months)	43	1	198
Original interest period (months)	168	1	360
Seasoning (months)	168.2	6.0	232.0
Loan to Original Foreclosure Value (2)	69.0%	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	0.13%	104,990.59	3.08%	126.00
Annuity	1,396,457	2.00%	30	3.84%	46,548.57	4.16%	138.11
Interest Only	60,194,773	86.10%	644	82.46%	93,470.14	4.14%	145.40
Investment	581,905	0.83%	5	0.64%	116,381.06	5.28%	147.86
Life	5,692,486	8.14%	68	8.71%	83,713.02	3.79%	110.33
Life (external policy)	48,500	0.07%	1	0.13%	48,500.00	4.45%	145.00
Linear	70,351	0.10%	3	0.38%	23,450.31	4.51%	92.36
Savings	197,345	0.28%	6	0.77%	32,890.81	4.18%	88.18
STAR Aflossingsvrij	502,238	0.72%	9	1.15%	55,804.24	3.42%	150.14
Universal Life	1,124,445	1.61%	14	1.79%	80,317.53	4.20%	118.43
Total	69,913,491	100.00%	781	100.00%	89,517.91	4.12%	141.78

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	6,264,717	8.96%	52	6.66%	120,475.33	5.73%	145.96
12	1,481,291	2.12%	13	1.66%	113,945.46	6.08%	142.15
24	-	0.00%	-	0.00%	-	0.00%	-
36	661,353	0.95%	11	1.41%	60,123.02	4.52%	148.71
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,024,365	7.19%	45	5.76%	111,652.57	3.27%	140.30
72	1,758,370	2.52%	16	2.05%	109,898.15	3.11%	148.72
84	1,400,604	2.00%	13	1.66%	107,738.77	2.82%	121.11
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	12,859,796	18.39%	137	17.54%	93,867.12	3.51%	142.39
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	4,707,034	6.73%	52	6.66%	90,519.88	2.93%	147.19
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	34,349,855	49.13%	422	54.03%	81,397.76	4.32%	140.28
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	0.34%	3	0.38%	78,485.05	4.55%	131.08
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	1,170,650	1.67%	17	2.18%	68,861.74	4.88%	153.25
>	-	0.00%	-	0.00%	-	0.00%	-
Total	69,913,491	100.00%	781	100.00%	89,517.91	4.12%	141.78

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,184,313	4.56%	45	5.76%	70,762.52	2.32%	145.61
2.50%	2.75%	5,342,053	7.64%	48	6.15%	111,292.76	2.64%	138.31
2.75%	3.00%	5,225,973	7.47%	53	6.79%	98,603.26	2.86%	145.35
3.00%	3.25%	2,411,978	3.45%	23	2.94%	104,868.62	3.13%	146.65
3.25%	3.50%	3,587,796	5.13%	34	4.35%	105,523.41	3.35%	145.35
3.50%	3.75%	2,068,771	2.96%	17	2.18%	121,692.40	3.67%	140.00
3.75%	4.00%	4,265,810	6.10%	57	7.30%	74,838.77	3.95%	141.28
4.00%	4.25%	8,833,384	12.63%	117	14.98%	75,499.01	4.18%	132.40
4.25%	4.50%	18,148,340	25.96%	206	26.38%	88,098.74	4.40%	141.54
4.50%	4.75%	4,808,067	6.89%	64	8.19%	75,126.05	4.63%	146.28
4.75%	5.00%	2,344,959	3.35%	31	3.97%	75,643.82	4.90%	146.78
5.00%	5.25%	1,511,229	2.16%	11	1.41%	137,384.45	5.10%	129.81
5.25%	5.50%	2,944,496	4.21%	29	3.71%	101,534.34	5.40%	148.86
5.50%	5.75%	235,917	0.34%	6	0.77%	39,319.55	5.65%	152.89
5.75%	6.00%	973,747	1.39%	10	1.28%	97,374.72	5.92%	154.44
6.00%	6.25%	1,942,034	2.78%	15	1.92%	129,468.96	6.17%	147.78
6.25%	6.50%	15,000	0.02%	1	0.13%	15,000.00	6.40%	181.00
6.50%	6.75%	898,500	1.29%	8	1.02%	112,312.50	6.62%	145.11
6.75%	7.00%	1,171,124	1.68%	6	0.77%	195,187.31	6.96%	133.00
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	-	69,913,491	100.00%	781	100.00%	89,517.91	4.12%	141.78

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	6,264,717	8.96%	52	6.66%	120,475.33	5.73%	145.96
<	01/01/2024	197,000	0.28%	3	0.38%	65,666.67	3.30%	97.33
01/01/2024	01/01/2025	2,606,102	3.73%	25	3.20%	104,244.10	4.68%	133.41
01/01/2025	01/01/2026	4,097,209	5.86%	52	6.66%	78,792.48	3.88%	130.93
01/01/2026	01/01/2027	37,182,514	53.18%	440	56.34%	84,505.71	4.29%	140.92
01/01/2027	01/01/2028	6,595,802	9.43%	69	8.83%	95,591.33	3.46%	140.77
01/01/2028	01/01/2029	2,699,217	3.86%	26	3.33%	103,816.02	3.70%	148.26
01/01/2029	01/01/2030	676,220	0.97%	12	1.54%	56,351.66	3.50%	148.89
01/01/2030	01/01/2031	416,433	0.60%	4	0.51%	104,108.30	2.84%	120.10
01/01/2031	01/01/2032	1,001,554	1.43%	10	1.28%	100,155.44	3.19%	142.85
01/01/2032	01/01/2033	1,479,078	2.12%	16	2.05%	92,442.39	3.43%	136.64
01/01/2033	01/01/2034	260,535	0.37%	3	0.38%	86,845.15	2.94%	122.00
01/01/2034	01/01/2035	110,000	0.16%	1	0.13%	110,000.00	2.86%	128.00
01/01/2035	01/01/2036	165,591	0.24%	1	0.13%	165,590.80	2.94%	147.00
01/01/2036	01/01/2037	6,120,946	8.76%	65	8.32%	94,168.39	3.40%	150.18
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	15,572	0.02%	1	0.13%	15,572.46	6.15%	182.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	25,000	0.04%	1	0.13%	25,000.00	6.60%	198.00
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	-	69,913,491	100.00%	781	100.00%	89,517.91	4.12%	141.78

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	0.07%	1	0.13%	46,000.00	3.51%	-
01-Jan-2024 - 31-Dec-2024	25,557	0.04%	2	0.26%	12,778.58	5.11%	7.60
01-Jan-2025 - 31-Dec-2025	13,428	0.26%	2	0.26%	6,812.29	2.81%	22.78
01-Jan-2026 - 31-Dec-2026	1,592,083	2.28%	16	2.05%	99,505.16	4.31%	31.31
01-Jan-2027 - 31-Dec-2027	141,241	0.20%	4	0.51%	35,310.25	3.90%	42.97
01-Jan-2028 - 31-Dec-2028	1,068,723	1.53%	12	1.54%	89,060.26	4.32%	53.48
01-Jan-2029 - 31-Dec-2029	472,064	0.68%	9	1.15%	52,451.58	4.07%	65.17
01-Jan-2030 - 31-Dec-2030	413,979	0.59%	5	0.64%	82,795.89	4.37%	81.02
01-Jan-2031 - 31-Dec-2031	1,518,364	2.17%	21	2.69%	72,303.03	4.19%	90.23
01-Jan-2032 - 31-Dec-2032	1,333,307	1.91%	17	2.18%	78,429.85	3.87%	101.44
01-Jan-2033 - 31-Dec-2033	834,347	1.19%	10	1.28%	83,434.67	3.36%	115.78
01-Jan-2034 - 31-Dec-2034	1,249,039	1.79%	11	1.41%	113,548.98	3.91%	126.88
01-Jan-2035 - 31-Dec-2035	1,204,781	1.72%	15	1.92%	80,318.71	3.69%	142.92
01-Jan-2036 - 31-Dec-2036	58,972,411	84.35%	611	78.23%	96,517.86	4.13%	150.11
01-Jan-2037 - 31-Dec-2037	482,217	0.69%	23	2.94%	20,965.97	4.34%	163.32
01-Jan-2038 - 31-Dec-2038	156,526	0.22%	10	1.28%	15,652.56	5.07%	176.09
01-Jan-2039 - 31-Dec-2039	223,482	0.32%	6	0.77%	37,247.01	3.99%	188.04
01-Jan-2040 - 31-Dec-2040	55,069	0.08%	3	0.38%	18,356.32	5.22%	197.45
01-Jan-2041 - 31-Dec-2041	110,677	0.16%	3	0.38%	36,892.33	5.91%	211.11
Total	69,913,491	100.00%	781	100.00%	89,517.91	4.12%	141.78

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG	<	424,211	0.61%	6	0.77%	70,701.80	3.49%	128.69
50%	50%	17,307,499	24.76%	287	36.75%	60,304.88	3.94%	143.46
55%	55%	3,752,536	5.37%	42	5.38%	89,346.10	3.90%	146.00
55%	60%	5,480,541	7.84%	59	7.55%	92,890.52	4.21%	143.58
60%	65%	3,815,231	5.46%	37	4.74%	103,114.35	4.01%	144.07
65%	70%	3,535,035	5.06%	35	4.48%	101,001.01	3.93%	126.63
70%	75%	8,131,281	11.63%	74	9.48%	109,882.17	4.06%	137.89
75%	80%	3,361,104	4.81%	21	2.69%	160,052.58	4.79%	150.13
80%	85%	9,235,345	13.21%	68	8.71%	135,813.89	4.68%	144.54
85%	90%	3,011,607	4.31%	30	3.84%	100,386.90	4.34%	142.80
90%	95%	1,740,287	2.49%	19	2.43%	91,594.07	4.51%	144.22
95%	100%	2,471,892	3.54%	25	3.20%	98,875.69	3.18%	146.40
100%	105%	256,237	0.37%	4	0.51%	64,059.15	3.03%	137.49
105%	110%	1,896,075	2.71%	17	2.18%	111,533.84	4.19%	130.93
110%	115%	713,818	1.02%	6	0.77%	118,969.68	3.47%	141.52
115%	120%	1,041,171	1.49%	12	1.54%	86,764.28	4.40%	134.63
120%	125%	3,417,116	4.89%	35	4.48%	97,631.90	3.83%	136.30
125%	>	322,504	0.46%	4	0.51%	80,625.92	4.01%	150.38
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		69,913,491	100.00%	781	100.00%	89,517.91	4.12%	141.78

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,162,150	1.66%	13	2.45%	89,396.12	3.56%	143.44
Utrecht	4,553,999	6.51%	36	6.78%	126,499.97	4.15%	127.32
Zeeland	2,040,273	2.92%	14	2.64%	145,733.77	4.38%	133.54
Zuid-Holland	12,445,287	17.80%	91	17.14%	136,761.39	4.13%	139.48
Flevoland	2,410,405	3.45%	16	3.01%	150,650.31	4.42%	141.04
Friesland	2,265,638	3.24%	17	3.20%	133,272.82	4.28%	144.80
Gelderland	8,784,718	12.57%	70	13.18%	125,495.97	4.16%	146.19
Groningen	2,235,063	3.20%	19	3.58%	117,634.92	4.03%	144.07
Limburg	8,020,328	11.47%	60	11.30%	133,672.14	3.97%	135.20
Noord-Brabant	11,382,334	16.28%	91	17.14%	125,080.60	4.11%	146.10
Noord-Holland	12,425,472	17.77%	81	15.25%	153,400.89	4.15%	145.76
Overijssel	2,187,823	3.13%	23	4.33%	95,122.76	3.84%	148.38
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	69,913,491	100.00%	531	100.00%	131,663.82	4.12%	141.78

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	64,445,025	92.18%	482	90.77%	133,703.37	4.12%	141.40
Shop/House	123,177	0.18%	1	0.19%	123,177.00	4.44%	150.60
Condominium	4,863,217	6.96%	44	8.29%	110,527.67	4.04%	146.07
Farm House	158,071	0.23%	1	0.19%	158,071.27	2.49%	147.38
Condominium with garage	324,000	0.46%	3	0.56%	108,000.00	4.45%	146.61
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	69,913,491	100.00%	531	100.00%	131,663.82	4.12%	141.78

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	25,000	0.00%	38	7.16%	16,209.53	4.24%	146.25
25,000	50,000	0.72%	46	8.66%	39,712.41	3.85%	143.99
50,000	75,000	1.07%	57	10.73%	61,923.90	3.92%	145.95
75,000	100,000	1.43%	90	16.95%	90,211.19	3.99%	140.16
100,000	125,000	1.79%	56	10.55%	111,106.58	3.95%	140.65
125,000	150,000	2.15%	68	12.81%	138,226.49	4.07%	142.46
150,000	175,000	2.51%	55	10.36%	164,182.71	4.22%	143.96
175,000	200,000	2.87%	36	6.78%	189,064.89	4.32%	147.10
200,000	225,000	3.23%	22	4.14%	213,488.39	4.11%	128.51
225,000	250,000	3.59%	16	3.01%	240,821.26	3.66%	145.35
250,000	275,000	3.95%	11	2.07%	263,793.39	3.86%	145.02
275,000	300,000	4.31%	12	2.26%	290,400.00	4.29%	142.25
300,000	325,000	4.67%	5	0.94%	311,939.66	4.05%	142.03
325,000	350,000	5.03%	3	0.56%	347,603.02	3.32%	148.00
350,000	375,000	5.39%	2	0.38%	368,235.61	4.38%	151.00
375,000	400,000	5.75%	5	0.94%	393,751.47	3.57%	145.39
400,000	425,000	6.11%	2	0.38%	411,000.00	5.21%	150.50
425,000	450,000	6.47%	4	0.75%	441,669.21	5.55%	140.41
450,000	475,000	6.83%	1	0.19%	454,507.75	5.98%	150.00
475,000	500,000	7.19%	-	0.00%	-	0.00%	-
500,000	525,000	7.55%	-	0.00%	-	0.00%	-
525,000	550,000	7.91%	2	0.38%	538,500.00	4.80%	90.09
550,000	575,000	8.27%	-	0.00%	-	0.00%	-
575,000	600,000	8.63%	-	0.00%	-	0.00%	-
600,000	625,000	8.99%	-	0.00%	-	0.00%	-
625,000	650,000	9.35%	-	0.00%	-	0.00%	-
650,000	>	9.71%	-	0.00%	-	0.00%	-
Total	69,913,491	100.00%	531	100.00%	131,663.82	4.12%	141.78