

**E-MAC Program - Compartment NL 2006-III Investor report October 2023**

**Cashflow analysis for the period**

Total interest received	1,222,579	
Interest received on transaction accounts	38,525	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	415,087	
Total funds available		8,076,191
Company management expenses	2,473	
MPT fee	22,951	
Administration fee	2,207	
Third party fees	55,892	
Liquidity Facility fee	7,360	
Payments under hedging arrangements	406,646	
Interest on the Notes	1,176,884	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	1,777	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,676,191
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	5,747,604.69

**Collateral**

Starting principal balance	117,708,901	
Preliminary purchase	-	
Further Advances bought	-	
Principal redemptions and repayments	(4,272,669)	
Losses for the period	(1,777)	
Ending principal balance		113,434,454
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-III		113,434,454
Redemptions reserved for Substitution in October 2023		-
Redemptions reserved for purchase Further Advances in October 2023		-
Total balance Put Option Notes E-MAC NL 2006-III		113,434,454

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	1,777	1,777	-
Total	-	1,777	1,777	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	12.78%	13.53%	10.89%

Delinquency table	Number of loans	Balance	Percentage of total
Current	721	112,067,327	98.79%
31 - 60 days	1	147,802	0.13%
61 - 90 days	3	842,950	0.74%
91 - 120 days	-	-	0.00%
120+ days	2	376,375	0.33%
In repossession			
Total	727	113,434,454.46	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	6,903	1,777	8,842	6,233,266

**Characteristics**

Number of borrowers	727		
Number of loanparts	1131		
	(weighted) average	Minimum	Maximum
Loan size borrower	156,031	4,097	646,618
Loan part size	100,296	1,338	540,000
Coupon	4.40%	1.21%	7.92%
Remaining maturity (months)	151	1	190
Remaining interest period (months)	51	1	180
Original interest period (months)	148	1	360
Seasoning (months)	144.8	1.0	214.0
Loan to Original Foreclosure Value (2)	81.4%	0.2%	128.0%

\* Calculation includes Bridge loans





**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,002,917	1.77%	17	2.34%	117,818.63	4.70%	152.48
Utrecht	5,855,298	5.16%	34	4.68%	172,214.66	4.29%	153.35
Zeeland	3,002,991	2.69%	23	3.19%	130,564.81	4.17%	147.77
Zuid-Holland	23,817,937	21.00%	151	20.77%	157,734.68	4.42%	149.19
Flevoland	3,102,097	2.73%	19	2.61%	163,268.27	4.06%	150.02
Friesland	3,582,763	3.16%	27	3.71%	132,694.91	4.70%	155.22
Gelderland	15,273,398	13.46%	90	12.38%	169,704.42	4.36%	151.20
Groningen	2,669,152	2.35%	23	3.16%	116,050.07	4.39%	152.27
Limburg	10,347,868	9.12%	66	9.08%	156,785.88	4.30%	149.27
Noord-Brabant	15,252,165	13.45%	96	13.20%	158,876.72	4.60%	152.27
Noord-Holland	19,781,108	17.44%	123	16.92%	160,822.02	4.44%	153.11
Overijssel	8,746,761	7.71%	58	7.98%	150,806.22	4.20%	153.57
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>113,434,454</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>	<b>156,030.89</b>	<b>4.40%</b>	<b>151.42</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	101,284,128	89.29%	644	88.58%	157,273.49	4.39%	151.06
Shop/House	70,000	0.06%	1	0.14%	70,000.00	2.56%	154.00
Condominium	10,416,174	9.18%	74	10.18%	140,759.11	4.63%	154.35
Farm House	1,098,558	0.97%	4	0.55%	274,639.54	3.53%	155.74
Condominium with garage	565,595	0.50%	4	0.55%	141,398.71	4.90%	153.25
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>113,434,454</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>	<b>156,030.89</b>	<b>4.40%</b>	<b>151.42</b>

**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	0.03%	30	4.13%	14,844.36	4.40%	145.76
25,000	50,000	0.04%	48	6.60%	39,096.55	4.25%	152.40
50,000	75,000	0.07%	64	8.80%	63,987.13	4.27%	148.42
75,000	100,000	0.09%	80	11.00%	88,558.41	4.22%	151.44
100,000	125,000	0.11%	80	11.00%	114,456.24	4.10%	150.67
125,000	150,000	0.13%	93	12.79%	138,343.72	4.42%	152.25
150,000	175,000	0.16%	70	9.63%	162,016.76	4.05%	152.05
175,000	200,000	0.18%	72	9.90%	188,063.83	4.13%	149.25
200,000	225,000	0.20%	49	6.74%	211,950.71	4.63%	148.35
225,000	250,000	0.22%	39	5.36%	236,666.65	5.01%	153.45
250,000	275,000	0.24%	30	4.13%	262,230.35	4.45%	152.99
275,000	300,000	0.27%	18	2.48%	290,440.83	4.55%	152.04
300,000	325,000	0.29%	15	2.06%	313,309.62	4.45%	147.07
325,000	350,000	0.31%	16	2.20%	340,033.43	4.39%	152.40
350,000	375,000	0.33%	5	0.69%	360,113.86	5.55%	154.84
375,000	400,000	0.35%	3	0.41%	385,249.12	3.89%	156.67
400,000	425,000	0.37%	1	0.14%	423,000.00	5.18%	153.00
425,000	450,000	0.40%	7	0.96%	447,265.88	3.98%	155.13
450,000	475,000	0.42%	1	0.14%	452,277.66	6.01%	159.00
475,000	500,000	0.44%	2	0.28%	499,994.78	5.07%	155.50
500,000	525,000	0.46%	2	0.28%	514,367.10	4.82%	157.03
525,000	550,000	0.48%	1	0.14%	540,000.00	4.78%	156.00
550,000	575,000	0.51%	-	0.00%	-	0.00%	-
575,000	600,000	0.53%	-	0.00%	-	0.00%	-
600,000	625,000	0.55%	-	0.00%	-	0.00%	-
625,000	650,000	0.57%	1	0.14%	646,617.70	5.23%	157.75
650,000	>	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>113,434,454</b>	<b>100.00%</b>	<b>727</b>	<b>100.00%</b>	<b>156,030.89</b>	<b>4.40%</b>	<b>151.42</b>