

**E-MAC NL 2006-II Investor report January 2024**

**Cashflow analysis for the period**

Total interest received	723,807	
Interest received on transaction accounts	20,865	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	222,913	
Total funds available		5,367,584
Company management expenses	6,050	
MPT fee	14,306	
Administration fee	1,311	
Third party fees	12,381	
Floating Rate GIC Interest Senior Amount	5,903	
Liquidity Facility Commitment Fee Senior Amount	179,603	
Payments under hedging arrangements	742,127	
Interest on the Notes	-	
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		967,584
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th January 2024	-	
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	30,480,599
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
<b>Total</b>	<b>32,018,950</b>

**Collateral**

Starting principal balance	69,913,491	
Further Advance purchased	-	
Principal redemptions and repayments	(2,708,916)	
Losses for the period	-	
Ending principal balance		67,204,575
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-II as per 01-January-24		67,204,575
Redemptions reserved for purchase Further Advances per 25-January-24		-
Total balance Put Option Notes E-MAC NL 2006-II		67,204,575

**Principal Deficiency Ledger**

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

**Performance**

	Last period	This period	Since issue
Prepayment rate	10.31%	14.34%	11.18%

Delinquency table	Number of loans	Balance	Percentage of total
Current	512	66,103,937	98.36%
31 - 60 days	2	695,000	1.03%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	405,638	0.60%
<b>In repossession</b>			
<b>Total</b>	<b>516</b>	<b>67,204,575</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	8,396	1,875,628

**Characteristics**

Number of borrowers	516		
Number of loanparts	756		
	(weighted) average	Minimum	Maximum
Loan size borrower	130,241	2,993	550,000
Loan part size	88,895	2,993	550,000
Coupon	4.11%	1.99%	7.31%
Remaining maturity (months)	139	4	209
Remaining interest period (months)	40	1	195
Original interest period (months)	169	1	360
Seasoning (months)	171.1	3.0	224.0
Loan to Original Foreclosure Value (2)	68.3%	0.1%	127.6%



**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	24,023	0.04%	2	0.26%	12,011.53	5.31%	4.45
01-Jan-2025 - 31-Dec-2025	11,829	0.02%	2	0.26%	5,914.46	2.79%	19.86
01-Jan-2026 - 31-Dec-2026	1,564,143	2.24%	16	2.12%	97,756.46	4.32%	28.32
01-Jan-2027 - 31-Dec-2027	139,801	0.21%	4	0.53%	34,950.17	3.91%	39.99
01-Jan-2028 - 31-Dec-2028	928,456	1.38%	10	1.32%	92,845.63	4.48%	50.85
01-Jan-2029 - 31-Dec-2029	426,313	0.63%	8	1.06%	53,289.12	4.03%	62.29
01-Jan-2030 - 31-Dec-2030	307,315	0.46%	4	0.53%	76,828.73	4.36%	76.46
01-Jan-2031 - 31-Dec-2031	1,372,951	2.04%	20	2.65%	68,647.56	4.18%	87.26
01-Jan-2032 - 31-Dec-2032	1,327,563	1.98%	17	2.25%	78,091.92	3.87%	98.43
01-Jan-2033 - 31-Dec-2033	831,128	1.24%	10	1.32%	83,112.80	3.36%	112.78
01-Jan-2034 - 31-Dec-2034	1,197,968	1.78%	10	1.32%	119,796.84	3.87%	123.83
01-Jan-2035 - 31-Dec-2035	999,165	1.49%	12	1.59%	83,263.75	3.73%	139.31
01-Jan-2036 - 31-Dec-2036	57,083,245	84.94%	598	79.10%	95,456.93	4.12%	147.12
01-Jan-2037 - 31-Dec-2037	463,050	0.69%	22	2.91%	21,047.74	4.32%	160.09
01-Jan-2038 - 31-Dec-2038	156,526	0.23%	10	1.32%	15,652.56	5.07%	173.09
01-Jan-2039 - 31-Dec-2039	220,481	0.33%	6	0.79%	36,746.88	3.98%	185.00
01-Jan-2040 - 31-Dec-2040	39,980	0.06%	2	0.26%	19,990.24	4.87%	195.37
01-Jan-2041 - 31-Dec-2041	110,677	0.16%	3	0.40%	36,892.33	5.91%	208.11
<b>Total</b>	<b>67,204,575</b>	<b>100.00%</b>	<b>756</b>	<b>100.00%</b>	<b>88,894.94</b>	<b>4.11%</b>	<b>139.13</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		424,211	0.63%	6	0.79%	70,701.80	3.49%	125.69
<	50%	17,359,754	25.83%	291	38.49%	59,655.51	3.94%	140.47
50%	55%	3,553,741	5.29%	38	5.03%	93,519.51	3.94%	142.26
55%	60%	5,477,432	8.15%	58	7.67%	94,438.49	4.20%	141.21
60%	65%	3,412,591	5.08%	33	4.37%	103,411.86	3.98%	143.65
65%	70%	3,817,270	5.68%	36	4.76%	106,035.28	3.89%	123.38
70%	75%	7,914,731	11.78%	71	9.39%	111,475.08	4.07%	135.78
75%	80%	3,207,378	4.77%	20	2.65%	160,368.90	4.98%	144.42
80%	85%	8,145,569	12.12%	60	7.94%	135,759.49	4.74%	142.24
85%	90%	2,556,599	3.80%	29	3.84%	88,158.58	4.05%	138.52
90%	95%	1,745,173	2.60%	18	2.38%	96,954.06	4.51%	145.05
95%	100%	2,677,660	3.98%	25	3.31%	107,106.41	3.28%	140.12
100%	105%	256,237	0.38%	4	0.53%	64,059.15	3.03%	134.49
105%	110%	1,396,043	2.08%	14	1.85%	99,717.32	4.17%	129.09
110%	115%	713,818	1.06%	6	0.79%	118,969.68	3.47%	138.52
115%	120%	945,747	1.41%	10	1.32%	94,574.74	4.57%	136.51
120%	125%	3,278,116	4.88%	33	4.37%	99,336.86	3.85%	136.92
125%	>	322,504	0.48%	4	0.53%	80,625.92	4.01%	147.38
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>67,204,575</b>	<b>100.00%</b>	<b>756</b>	<b>100.00%</b>	<b>88,894.94</b>	<b>4.11%</b>	<b>139.13</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,110,892	1.65%	13	2.52%	85,453.27	3.52%	141.58
Utrecht	4,511,275	6.71%	36	6.98%	125,313.19	4.15%	124.46
Zeeland	2,017,191	3.00%	14	2.71%	144,085.10	4.40%	130.51
Zuid-Holland	12,114,494	18.03%	88	17.05%	137,664.71	4.16%	136.33
Flevoland	2,301,236	3.42%	15	2.91%	153,415.73	4.43%	140.34
Friesland	2,063,394	3.07%	16	3.10%	128,962.10	4.29%	143.08
Gelderland	8,324,771	12.39%	68	13.18%	122,423.11	4.14%	143.10
Groninngen	2,202,026	3.28%	19	3.68%	115,896.12	4.03%	140.99
Limburg	7,784,511	11.58%	59	11.43%	131,940.87	3.98%	134.59
Noord-Brabant	10,355,509	15.41%	86	16.67%	120,412.90	4.05%	143.44
Noord-Holland	12,232,553	18.20%	79	15.31%	154,842.45	4.16%	142.68
Overijssel	2,186,721	3.25%	23	4.46%	95,074.81	3.84%	145.44
Unspecified	-	0.00%	-	0.00%	-	-	-
<b>Total</b>	<b>67,204,575</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>	<b>130,241.42</b>	<b>4.11%</b>	<b>139.13</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	61,974,544	92.22%	469	90.89%	132,141.89	4.12%	138.78
Shop/House	118,177	0.18%	1	0.19%	118,177.00	4.44%	147.67
Condominium	4,631,216	6.89%	42	8.14%	110,269.43	4.05%	143.06
Farm House	156,537	0.23%	1	0.19%	156,537.16	2.50%	145.73
Condominium with garage	324,000	0.48%	3	0.58%	108,000.00	4.45%	143.61
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>67,204,575</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>	<b>130,241.42</b>	<b>4.11%</b>	<b>139.13</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	617,642	0.92%	39	7.56%	15,836.98	4.24%	138.73
25,000	50,000	2,059,601	51	9.88%	40,384.34	3.83%	142.71
50,000	75,000	3,070,537	49	9.50%	62,664.01	3.90%	142.36
75,000	100,000	7,892,595	88	17.05%	89,688.57	4.00%	137.25
100,000	125,000	6,009,083	54	10.47%	111,279.31	3.94%	138.86
125,000	150,000	9,261,482	67	12.98%	138,231.08	4.05%	139.92
150,000	175,000	8,552,989	52	10.08%	164,480.56	4.27%	143.22
175,000	200,000	6,616,215	35	6.78%	189,034.72	4.31%	143.65
200,000	225,000	4,263,392	20	3.88%	213,169.59	4.13%	123.83
225,000	250,000	3,853,134	16	3.10%	240,820.87	3.66%	142.35
250,000	275,000	2,645,727	10	1.94%	264,572.73	3.87%	141.64
275,000	300,000	3,484,800	12	2.33%	290,400.00	4.32%	139.25
300,000	325,000	1,881,149	6	1.16%	313,524.83	3.99%	140.56
325,000	350,000	1,042,809	3	0.58%	347,603.02	3.32%	145.00
350,000	375,000	375,000	1	0.19%	375,000.00	5.02%	148.00
375,000	400,000	2,346,243	6	1.16%	391,040.48	3.72%	139.24
400,000	425,000	822,000	2	0.39%	411,000.00	5.38%	147.50
425,000	450,000	1,333,177	3	0.58%	444,392.28	6.03%	146.35
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.39%	538,500.00	4.80%	87.09
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
<b>Total</b>	<b>67,204,575</b>	<b>100.00%</b>	<b>516</b>	<b>100.00%</b>	<b>130,241.42</b>	<b>4.11%</b>	<b>139.13</b>