

E-MAC NL 2006-II Investor report April 2024

Cashflow analysis for the period

Total interest received	692,008	
Interest received on transaction accounts	21,300	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	197,591	
Total funds available		5,310,899
Company management expenses	28,393	
MPT fee	13,751	
Administration fee	1,260	
Third party fees	26,361	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,839	
Payments under hedging arrangements	124,864	
Interest on the Notes	704,592	
Shortfall Class D PDL Repayment	-	
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		910,899
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th April 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	30,482,955
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	32,021,306

Collateral

Starting principal balance	67,204,575	
Further Advance purchased	-	
Principal redemptions and repayments	(926,234)	
Losses for the period	-	
Ending principal balance		66,278,341
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-April-24		66,278,341
Redemptions reserved for purchase Further Advances per 25-April-24		-
Total balance Put Option Notes E-MAC NL 2006-II		66,278,341

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	14.34%	5.17%	11.11%

Delinquency table	Number of loans	Balance	Percentage of total
Current	503	65,205,704	98.38%
31 - 60 days	2	667,000	1.01%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	2	405,638	0.61%
In repossession	-	-	-
Total	507	66,278,341	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	5,690	1,869,939

Characteristics

Number of borrowers	507		
Number of loanparts	743		
	(weighted) average	Minimum	Maximum
Loan size borrower	130,727	2,993	550,000
Loan part size	89,204	2,068	550,000
Coupon	4.16%	1.99%	7.35%
Remaining maturity (months)	136	4	206
Remaining interest period (months)	39	1	192
Original interest period (months)	168	1	360
Seasoning (months)	173.8	6.0	227.0
Loan to Original Foreclosure Value (2)	68.4%	0.1%	127.6%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	94,968	0.14%	1	0.13%	94,968.35	3.08%	120.00
Annuity	1,297,073	1.96%	29	3.90%	44,726.67	4.16%	132.85
Interest Only	57,072,257	86.37%	613	82.50%	93,103.19	4.19%	139.53
Investment	571,873	0.86%	5	0.67%	114,374.62	4.46%	141.87
Life	5,359,764	8.09%	63	8.48%	85,075.62	3.78%	106.93
Life (external policy)	48,500	0.07%	1	0.13%	48,500.00	4.45%	139.00
Linear	65,501	0.10%	3	0.40%	21,833.77	4.51%	86.75
Savings	166,131	0.25%	5	0.67%	33,226.15	4.17%	90.02
STAR Aflossingsvrij	491,348	0.74%	9	1.21%	54,594.17	3.43%	144.14
Universal Life	1,110,925	1.68%	14	1.88%	79,351.82	4.36%	113.49
Total	66,278,341	100.00%	743	100.00%	89,203.69	4.16%	136.17

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	5,713,137	8.62%	48	6.46%	119,023.69	5.85%	139.38
12	1,401,806	2.12%	10	1.35%	140,180.55	6.68%	140.58
24	-	0.00%	-	0.00%	-	0.00%	-
36	691,129	1.04%	12	1.62%	57,594.11	4.64%	136.13
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,780,743	7.21%	41	5.52%	116,603.49	3.38%	134.12
72	1,567,794	2.37%	13	1.75%	120,599.52	4.04%	142.94
84	1,302,840	1.97%	11	1.48%	118,440.01	2.75%	120.13
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	12,182,445	18.38%	133	17.90%	91,597.33	3.51%	137.15
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	4,689,056	7.07%	52	7.00%	90,174.15	2.94%	141.12
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	32,585,999	49.16%	404	54.37%	80,656.93	4.32%	134.66
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	0.36%	3	0.40%	78,485.05	4.55%	125.08
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	1,128,538	1.70%	16	2.15%	70,533.61	4.89%	147.35
>	-	0.00%	-	0.00%	-	0.00%	-
Total	66,278,341	100.00%	743	100.00%	89,203.69	4.16%	136.17

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,002,374	4.53%	42	5.65%	71,485.10	2.33%	139.68
2.50%	2.75%	5,300,871	8.00%	48	6.46%	110,434.82	2.64%	132.21
3.00%	3.00%	4,622,792	6.97%	50	6.73%	92,455.85	2.86%	138.64
3.00%	3.25%	1,940,872	2.93%	18	2.42%	107,826.23	3.13%	143.34
3.25%	3.50%	3,415,144	5.15%	32	4.31%	106,723.25	3.35%	143.18
3.50%	3.75%	1,724,205	2.60%	15	2.02%	114,947.00	3.67%	136.27
3.75%	4.00%	3,938,326	5.94%	55	7.40%	71,605.92	3.94%	134.50
4.00%	4.25%	8,531,864	12.87%	114	15.34%	74,840.91	4.18%	126.26
4.25%	4.50%	17,195,769	25.94%	196	26.38%	87,733.51	4.40%	136.49
4.50%	4.75%	4,731,807	7.14%	62	8.34%	76,319.47	4.63%	140.32
4.75%	5.00%	2,259,863	3.41%	30	4.04%	75,328.76	4.90%	140.60
5.00%	5.25%	1,226,485	1.85%	9	1.21%	136,276.11	5.10%	119.44
5.25%	5.50%	3,057,034	4.61%	28	3.77%	109,179.80	5.42%	142.90
5.50%	5.75%	243,253	0.37%	5	0.67%	48,650.54	5.63%	147.90
5.75%	6.00%	483,333	0.73%	6	0.81%	80,555.44	5.88%	157.28
6.00%	6.25%	422,549	0.64%	6	0.81%	70,424.85	6.12%	133.57
6.25%	6.50%	805,000	1.21%	7	0.94%	115,000.00	6.38%	147.00
6.50%	6.75%	1,580,177	2.38%	8	1.08%	197,522.11	6.65%	140.77
6.75%	7.00%	481,624	0.73%	4	0.54%	120,405.97	6.91%	102.77
7.00%	7.25%	346,500	0.52%	3	0.40%	115,500.00	7.06%	129.22
7.25%	7.50%	968,500	1.46%	5	0.67%	193,700.00	7.32%	144.15
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	-	0.00%	-	0.00%	-	0.00%	-
Total	66,278,341	100.00%	743	100.00%	89,203.69	4.16%	136.17	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	-	5,713,137	8.62%	48	6.46%	119,023.69	5.85%	139.38
<	01/01/2025	449,252	0.68%	5	0.67%	89,850.44	2.90%	116.00
01/01/2025	01/01/2026	5,138,156	7.75%	58	7.81%	88,588.90	4.30%	128.15
01/01/2026	01/01/2027	35,544,756	53.63%	423	56.93%	84,030.16	4.29%	134.94
01/01/2027	01/01/2028	6,186,289	9.33%	67	9.02%	92,332.67	3.48%	135.77
01/01/2028	01/01/2029	2,507,505	3.78%	25	3.36%	100,300.20	3.73%	142.34
01/01/2029	01/01/2030	692,877	1.05%	11	1.48%	62,988.80	3.21%	143.51
01/01/2030	01/01/2031	956,833	1.44%	7	0.94%	136,633.31	4.29%	127.54
01/01/2031	01/01/2032	973,542	1.47%	10	1.35%	97,354.15	3.19%	136.78
01/01/2032	01/01/2033	1,478,622	2.23%	16	2.15%	92,413.90	3.43%	130.64
01/01/2033	01/01/2034	254,508	0.38%	3	0.40%	84,836.08	2.94%	116.00
01/01/2034	01/01/2035	110,000	0.17%	1	0.13%	110,000.00	2.86%	122.00
01/01/2035	01/01/2036	165,591	0.25%	1	0.13%	165,590.80	2.94%	141.00
01/01/2036	01/01/2037	6,057,116	9.14%	65	8.75%	93,186.40	3.38%	144.18
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%	176.00
01/01/2039	01/01/2040	9,984	0.02%	1	0.13%	9,984.17	5.57%	183.00
01/01/2040	01/01/2041	25,000	0.04%	1	0.13%	25,000.00	6.60%	192.00
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	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%	-
Total	66,278,341	100.00%	743	100.00%	89,203.69	4.16%	136.17	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	2,068	0.00%	1	0.13%	2,067.67	2.01%	4.00
01-Jan-2025 - 31-Dec-2025	10,020	0.02%	2	0.27%	5,009.89	2.75%	16.97
01-Jan-2026 - 31-Dec-2026	1,536,785	2.32%	15	2.02%	102,452.36	4.40%	25.33
01-Jan-2027 - 31-Dec-2027	121,293	0.18%	4	0.54%	30,323.36	3.85%	36.87
01-Jan-2028 - 31-Dec-2028	927,178	1.40%	10	1.35%	92,717.78	4.47%	47.85
01-Jan-2029 - 31-Dec-2029	409,034	0.62%	8	1.08%	51,129.19	4.03%	59.11
01-Jan-2030 - 31-Dec-2030	306,642	0.46%	4	0.54%	76,660.52	4.36%	73.44
01-Jan-2031 - 31-Dec-2031	1,361,566	2.05%	20	2.69%	68,078.31	4.17%	84.26
01-Jan-2032 - 31-Dec-2032	1,319,593	1.99%	17	2.29%	77,623.09	3.91%	95.43
01-Jan-2033 - 31-Dec-2033	818,980	1.24%	10	1.35%	81,898.00	3.35%	109.79
01-Jan-2034 - 31-Dec-2034	1,197,968	1.81%	10	1.35%	119,796.84	3.87%	120.83
01-Jan-2035 - 31-Dec-2035	996,753	1.50%	12	1.62%	83,062.79	3.73%	136.31
01-Jan-2036 - 31-Dec-2036	56,297,239	84.94%	588	79.14%	95,743.60	4.18%	144.11
01-Jan-2037 - 31-Dec-2037	462,882	0.70%	22	2.96%	21,040.10	4.33%	157.09
01-Jan-2038 - 31-Dec-2038	147,395	0.22%	10	1.35%	14,739.45	5.12%	169.73
01-Jan-2039 - 31-Dec-2039	215,465	0.33%	6	0.81%	35,910.91	3.94%	181.97
01-Jan-2040 - 31-Dec-2040	39,980	0.06%	2	0.27%	19,990.24	4.87%	192.37
01-Jan-2041 - 31-Dec-2041	107,500	0.16%	2	0.27%	53,750.00	5.91%	205.12
Total	66,278,341	100.00%	743	100.00%	89,203.69	4.16%	136.17

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		424,211	0.64%	6	0.81%	70,701.80	3.49%	122.69
<	50%	16,949,480	25.57%	285	38.36%	59,471.86	3.93%	137.12
50%	55%	3,468,381	5.23%	37	4.98%	93,740.03	3.93%	140.02
55%	60%	5,466,053	8.25%	58	7.81%	94,242.29	4.23%	138.33
60%	65%	3,402,016	5.13%	35	4.71%	97,200.45	3.99%	140.84
65%	70%	3,830,212	5.78%	33	4.44%	116,067.04	4.05%	120.26
70%	75%	7,660,796	11.56%	68	9.15%	112,658.77	4.09%	133.60
75%	80%	3,366,360	5.08%	22	2.96%	153,016.34	5.00%	141.64
80%	85%	7,983,772	12.05%	58	7.81%	137,651.23	4.82%	139.10
85%	90%	2,836,100	4.28%	32	4.31%	88,628.14	4.09%	136.46
90%	95%	1,525,003	2.30%	17	2.29%	89,706.08	4.54%	138.65
95%	100%	2,779,380	4.19%	26	3.50%	106,899.22	3.20%	136.13
100%	105%	23,100	0.03%	1	0.13%	23,100.00	4.45%	144.00
105%	110%	1,309,691	1.98%	12	1.62%	109,140.95	4.23%	129.12
110%	115%	713,818	1.08%	6	0.81%	118,969.68	3.47%	135.52
115%	120%	1,159,349	1.75%	11	1.48%	105,395.35	4.36%	135.26
120%	125%	3,058,116	4.61%	32	4.31%	95,566.14	3.88%	133.27
125%	>	322,504	0.49%	4	0.54%	80,625.92	4.01%	144.38
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		66,278,341	100.00%	743	100.00%	89,203.69	4.16%	136.17

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,109,688	1.67%	13	2.56%	85,360.60	3.52%	138.63
Utrecht	4,479,420	6.76%	35	6.90%	127,983.43	4.29%	121.35
Zeeland	2,005,910	3.03%	14	2.76%	143,279.25	4.41%	127.74
Zuid-Holland	11,957,555	18.04%	86	16.96%	139,041.34	4.19%	133.69
Flevoland	2,287,266	3.45%	15	2.96%	152,484.38	4.43%	137.30
Friesland	2,035,619	3.07%	16	3.16%	127,226.17	4.35%	140.02
Gelderland	8,239,628	12.43%	67	13.21%	122,979.52	4.20%	140.35
Groninngen	2,130,500	3.21%	19	3.75%	112,131.59	4.09%	137.78
Limburg	7,709,060	11.63%	59	11.64%	130,662.04	4.09%	131.65
Noord-Brabant	10,088,073	15.22%	85	16.77%	118,683.21	4.07%	140.32
Noord-Holland	12,126,818	18.30%	77	15.19%	157,491.14	4.20%	139.65
Overijssel	2,108,806	3.18%	21	4.14%	100,419.32	3.80%	142.32
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	66,278,341	100.00%	507	100.00%	130,726.51	4.16%	136.17

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	61,133,558	92.24%	460	90.73%	132,899.04	4.17%	135.81
Shop/House	110,000	0.17%	1	0.20%	110,000.00	4.40%	143.00
Condominium	4,555,788	6.87%	42	8.28%	108,471.14	4.08%	140.25
Farm House	154,995	0.23%	1	0.20%	154,995.34	2.50%	144.11
Condominium with garage	324,000	0.49%	3	0.59%	108,000.00	4.45%	140.61
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	66,278,341	100.00%	507	100.00%	130,726.51	4.16%	136.17

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	548,858	0.83%	38	7.50%	14,443.63	4.13%	133.13
25,000	1,820,336	2.75%	46	9.07%	39,572.51	3.89%	139.55
50,000	3,251,700	4.91%	52	10.26%	62,532.70	3.94%	138.80
75,000	7,507,082	11.33%	84	16.57%	89,370.02	4.00%	134.82
100,000	5,869,042	8.86%	53	10.45%	110,736.64	3.98%	135.72
125,000	9,259,228	13.97%	67	13.21%	138,197.43	4.08%	136.96
150,000	8,529,679	12.87%	52	10.26%	164,032.28	4.31%	140.49
175,000	6,410,720	9.67%	34	6.71%	188,550.57	4.47%	140.58
200,000	4,251,837	6.42%	20	3.94%	212,591.85	4.13%	120.79
225,000	3,831,956	5.78%	16	3.16%	239,497.23	3.88%	139.76
250,000	2,645,727	3.99%	10	1.97%	264,572.73	3.87%	138.64
275,000	3,474,800	5.24%	12	2.37%	289,566.67	4.32%	136.22
300,000	1,881,149	2.84%	6	1.18%	313,524.83	4.00%	137.56
325,000	1,042,809	1.57%	3	0.59%	347,603.02	3.32%	142.00
350,000	375,000	0.57%	1	0.20%	375,000.00	5.06%	145.00
375,000	400,000	3.54%	6	1.18%	391,040.48	3.72%	136.24
400,000	822,000	1.24%	2	0.39%	411,000.00	5.38%	144.50
425,000	1,333,177	2.01%	3	0.59%	444,392.28	6.24%	143.35
450,000	-	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	1.077,000	2	0.39%	538,500.00	4.82%	84.09
550,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	66,278,341	100.00%	507	100.00%	130,726.51	4.16%	136.17