

E-MAC Program - Compartment NL 2006-III Investor report April 2024

Cashflow analysis for the period

Total interest received	1,242,710	
Interest received on transaction accounts	37,349	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	393,365	
Total funds available		8,073,425
Company management expenses	17,930	
MPT fee	21,367	
Administration fee	2,055	
Third party fees	44,670	
Liquidity Facility fee	7,280	
Payments under hedging arrangements	430,979	
Interest on the Notes	1,148,003	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	1,140	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,673,425
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	5,044,212.58

Collateral

Starting principal balance	109,594,009	
Prefunding purchase	-	
Further Advances bought	-	
Principal redemptions and repayments	(3,327,311)	
Losses for the period	(1,140)	
Ending principal balance		106,265,557
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-III		106,265,557
Redemptions reserved for Substitution in April 2024		-
Redemptions reserved for purchase Further Advances in April 2024		-
Total balance Put Option Notes E-MAC NL 2006-III		106,265,557

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A1	-	-	-	-
Class A2	-	-	-	-
Class B	-	-	-	-
Class C	-	1,140	1,140	-
Class D	-	-	-	-
Total	-	1,140	1,140	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.64%	11.36%	10.93%

Delinquency table	Number of loans	Balance	Percentage of total
Current	685	104,555,732	98.39%
31 - 60 days	4	810,500	0.76%
61 - 90 days	-	-	0.00%
91 - 120 days	2	384,450	0.36%
120+ days	2	514,875	0.48%
In repossession	-	-	-
Total	693	106,265,557.18	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,124	1,140	45,515	6,080,592

Characteristics

Number of borrowers	693		
Number of loanparts	1066		
	(weighted) average	Minimum	Maximum
Loan size borrower	153,341	1,360	642,260
Loan part size	99,686	1,338	540,000
Coupon	4.41%	1.39%	7.92%
Remaining maturity (months)	145	1	184
Remaining interest period (months)	48	1	172
Original interest period (months)	150	1	360
Seasoning (months)	149.3	2.0	220.0
Loan to Original Foreclosure Value (2)	80.9%	0.2%	128.0%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	38,671	0.04%	2	0.19%	19,335.66	4.20%	54.81
Annuity	2,733,010	2.57%	56	5.25%	48,803.75	4.17%	143.03
Hybride (switch)	401,116	0.38%	5	0.47%	80,223.12	4.66%	139.94
Interest Only	88,610,091	83.39%	821	77.02%	107,929.46	4.43%	148.56
Investment	852,623	0.80%	13	1.22%	65,586.36	4.79%	146.30
Life	10,331,307	9.72%	117	10.98%	88,301.77	4.28%	122.77
Life (external policy)	65,000	0.06%	1	0.09%	65,000.00	7.61%	153.00
Savings	1,158,657	1.09%	22	2.06%	52,666.21	4.60%	142.27
STAR Aflossingsvrij	89,205	0.08%	4	0.38%	22,301.33	4.67%	150.64
Universal Life	1,985,878	1.87%	25	2.35%	79,435.12	4.12%	132.31
Total	106,265,557	100.00%	1,066	100.00%	99,686.26	4.41%	145.46

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	13,009,133	12.24%	100	9.38%	130,091.33	5.79%	148.96
1	3,687,688	3.47%	29	2.72%	127,161.66	7.08%	141.94
12	112,000	0.11%	2	0.19%	56,000.00	5.17%	121.00
24	2,279,162	2.14%	16	1.50%	142,447.65	5.12%	140.20
36	-	0.00%	-	0.00%	-	0.00%	-
48	6,968,884	6.56%	68	6.38%	102,483.58	3.85%	147.29
60	3,229,097	3.04%	26	2.44%	124,196.02	4.37%	144.70
72	1,352,546	1.27%	10	0.94%	135,254.62	2.74%	147.80
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	34,503,292	32.47%	314	29.46%	109,883.10	3.59%	146.78
120	-	0.00%	-	0.00%	-	0.00%	-
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	4,629,248	4.36%	47	4.41%	98,494.64	2.90%	141.04
180	-	0.00%	-	0.00%	-	0.00%	-
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	25,658,997	24.15%	319	29.92%	80,435.73	4.68%	142.41
240	-	0.00%	-	0.00%	-	0.00%	-
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	692,396	0.65%	13	1.22%	53,261.22	4.86%	132.50
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	10,143,115	9.55%	122	11.44%	83,140.28	4.92%	148.51
360	-	0.00%	-	0.00%	-	0.00%	-
Total	106,265,557	100.00%	1,066	100.00%	99,686.26	4.41%	145.46

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,187,791	3.00%	38	3.56%	83,889.23	2.30%	146.62
2.50%	2.75%	5,736,983	5.40%	59	5.53%	97,236.99	2.63%	144.75
2.75%	3.00%	6,888,033	6.48%	63	5.91%	109,333.86	2.87%	146.59
3.00%	3.25%	7,380,155	6.95%	64	6.00%	115,314.92	3.14%	144.04
3.25%	3.50%	5,660,936	5.33%	62	5.82%	91,305.42	3.38%	144.24
3.50%	3.75%	8,062,272	7.59%	78	7.32%	103,362.47	3.68%	146.67
3.75%	4.00%	3,289,392	3.10%	31	2.91%	106,109.41	3.84%	147.50
4.00%	4.25%	6,114,105	5.75%	59	5.53%	103,628.89	4.16%	146.79
4.25%	4.50%	7,140,263	6.72%	78	7.32%	91,541.83	4.45%	145.12
4.50%	4.75%	9,106,823	8.57%	103	9.66%	88,415.75	4.67%	142.31
4.75%	5.00%	18,290,131	17.21%	207	19.42%	88,358.12	4.89%	145.61
5.00%	5.25%	7,338,567	6.91%	80	7.50%	91,732.09	5.13%	142.98
5.25%	5.50%	4,022,313	3.79%	35	3.28%	114,923.22	5.39%	149.88
5.50%	5.75%	868,056	0.82%	8	0.75%	108,507.03	5.57%	149.58
5.75%	6.00%	617,334	0.58%	4	0.38%	154,333.48	5.85%	153.76
6.00%	6.25%	3,842,307	3.62%	26	2.44%	147,781.03	6.03%	149.30
6.25%	6.50%	1,124,055	1.06%	14	1.31%	80,289.63	6.42%	137.04
6.50%	6.75%	609,481	0.57%	3	0.28%	203,160.23	6.68%	149.51
6.75%	7.00%	2,701,449	2.54%	22	2.06%	122,793.14	6.88%	139.26
7.00%	7.25%	617,110	0.58%	7	0.66%	88,158.51	7.13%	139.96
7.25%	7.50%	1,842,553	1.73%	16	1.50%	115,159.59	7.31%	149.92
7.50%	>	1,825,450	1.72%	9	0.84%	202,827.76	7.77%	150.85
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		106,265,557	100.00%	1,066	100.00%	99,686.26	4.41%	145.46

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		13,009,133	12.24%	100	9.38%	130,091.33	5.79%	148.96
<	01/01/2025	5,779,412	5.44%	51	4.78%	113,321.80	5.01%	133.87
01/01/2025	01/01/2026	2,598,251	2.45%	25	2.35%	103,930.04	4.95%	143.09
01/01/2026	01/01/2027	45,442,885	42.76%	494	46.34%	91,989.65	4.31%	143.44
01/01/2027	01/01/2028	10,057,330	9.46%	91	8.54%	110,520.11	3.61%	148.55
01/01/2028	01/01/2029	4,976,828	4.68%	45	4.22%	110,596.17	3.94%	144.03
01/01/2029	01/01/2030	3,357,170	3.16%	23	2.16%	145,963.93	4.33%	147.69
01/01/2030	01/01/2031	2,299,857	2.16%	24	2.25%	95,827.39	2.65%	141.21
01/01/2031	01/01/2032	1,980,277	1.86%	24	2.25%	82,511.53	3.85%	126.61
01/01/2032	01/01/2033	1,347,238	1.27%	15	1.41%	89,815.90	4.51%	133.86
01/01/2033	01/01/2034	214,795	0.20%	4	0.38%	53,698.80	4.99%	119.25
01/01/2034	01/01/2035	273,174	0.26%	5	0.47%	54,634.88	4.11%	135.00
01/01/2035	01/01/2036	511,500	0.48%	5	0.47%	102,300.00	3.40%	147.00
01/01/2036	01/01/2037	14,254,017	13.41%	154	14.45%	92,558.55	4.40%	149.91
01/01/2037	01/01/2038	93,689	0.09%	5	0.47%	18,737.88	5.12%	159.34
01/01/2038	01/01/2039	70,000	0.07%	1	0.09%	70,000.00	5.96%	172.00
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
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		106,265,557	100.00%	1,066	100.00%	99,686.26	4.41%	145.46

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	20,440	0.02%	1	0.09%	20,439.62	6.82%	5.00
01-Jan-2024 - 31-Dec-2024	177,219	0.17%	2	0.19%	88,609.67	5.80%	6.56
01-Jan-2025 - 31-Dec-2025	26,000	0.02%	1	0.09%	26,000.00	2.54%	18.00
01-Jan-2026 - 31-Dec-2026	266,070	0.25%	9	0.84%	29,563.37	4.81%	29.83
01-Jan-2027 - 31-Dec-2027	499,601	0.47%	11	1.03%	45,418.29	4.46%	40.38
01-Jan-2028 - 31-Dec-2028	218,545	0.21%	5	0.47%	43,709.00	4.01%	50.73
01-Jan-2029 - 31-Dec-2029	814,201	0.77%	12	1.13%	67,850.06	4.60%	65.89
01-Jan-2030 - 31-Dec-2030	553,041	0.52%	7	0.66%	79,005.81	4.59%	75.54
01-Jan-2031 - 31-Dec-2031	2,364,085	2.22%	32	3.00%	73,877.66	4.11%	88.27
01-Jan-2032 - 31-Dec-2032	1,322,943	1.24%	20	1.88%	66,147.17	3.96%	101.52
01-Jan-2033 - 31-Dec-2033	462,584	0.44%	10	0.94%	46,258.39	4.17%	111.69
01-Jan-2034 - 31-Dec-2034	595,315	0.56%	9	0.84%	66,146.15	4.78%	124.78
01-Jan-2035 - 31-Dec-2035	363,358	0.34%	5	0.47%	72,671.58	4.20%	136.74
01-Jan-2036 - 31-Dec-2036	86,995,849	81.87%	822	77.11%	105,834.37	4.40%	149.67
01-Jan-2037 - 31-Dec-2037	11,213,653	10.55%	104	9.76%	107,823.59	4.60%	153.18
01-Jan-2038 - 31-Dec-2038	269,460	0.25%	10	0.94%	26,946.03	4.80%	170.68
01-Jan-2039 - 31-Dec-2039	103,193	0.10%	6	0.56%	17,198.77	4.12%	181.27
Total	106,265,557	100.00%	1,066	100.00%	99,686.26	4.41%	145.46

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		755,244	0.71%	12	1.13%	62,936.98	2.87%	130.52
<	50%	14,907,555	14.03%	271	25.42%	55,009.43	4.21%	144.31
50%	55%	4,437,185	4.18%	47	4.41%	94,408.19	3.99%	148.17
55%	60%	5,631,904	5.30%	49	4.60%	114,936.82	3.93%	148.95
60%	65%	3,418,958	3.22%	32	3.00%	106,842.43	4.72%	145.77
65%	70%	5,156,384	4.85%	46	4.32%	112,095.31	4.24%	144.39
70%	75%	9,320,924	8.77%	69	6.47%	135,085.85	4.16%	145.49
75%	80%	6,504,574	6.12%	52	4.88%	125,087.97	4.58%	144.91
80%	85%	9,879,638	9.30%	68	6.38%	145,288.80	4.99%	149.36
85%	90%	7,202,331	6.78%	55	5.16%	130,951.48	4.43%	146.95
90%	95%	8,382,602	7.89%	56	5.25%	149,689.33	5.38%	149.50
95%	100%	5,454,588	5.13%	57	5.35%	95,694.53	4.03%	144.11
100%	105%	2,372,277	2.23%	29	2.72%	81,802.66	4.61%	151.26
105%	110%	3,762,864	3.54%	40	3.75%	94,071.60	4.21%	145.87
110%	115%	2,366,915	2.23%	23	2.16%	102,909.33	4.45%	142.15
115%	120%	3,361,230	3.16%	29	2.72%	115,904.47	4.79%	143.88
120%	125%	12,374,912	11.65%	122	11.44%	101,433.71	4.20%	139.72
125%	>	975,472	0.92%	9	0.84%	108,385.80	4.12%	143.14
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		106,265,557	100.00%	1,066	100.00%	99,686.26	4.41%	145.46

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,465,994	1.38%	15	2.16%	97,732.92	4.55%	145.56
Utrecht	5,549,780	5.22%	33	4.78%	168,175.15	4.52%	147.81
Zeeiland	2,730,654	2.57%	22	3.17%	124,120.62	4.23%	147.46
Zuid-Holland	22,357,686	21.04%	144	20.78%	155,261.71	4.44%	143.10
Flevoland	2,939,215	2.77%	18	2.60%	163,289.74	4.13%	143.64
Friesland	3,430,600	3.23%	25	3.61%	137,223.99	4.78%	149.23
Gelderland	14,350,167	13.50%	87	12.55%	164,944.45	4.35%	145.24
Groningen	2,246,903	2.11%	21	3.03%	106,995.36	4.51%	145.49
Limburg	9,863,663	9.28%	64	9.24%	154,119.73	4.34%	143.06
Noord-Brabant	14,415,484	13.57%	93	13.42%	155,005.21	4.58%	146.15
Noord-Holland	18,483,383	17.39%	115	16.59%	160,725.07	4.35%	146.93
Overijssel	8,432,028	7.93%	56	8.08%	150,571.93	4.28%	147.40
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	106,265,557	100.00%	693	100.00%	153,341.35	4.41%	145.46

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	95,141,001	89.53%	616	88.89%	154,448.68	4.40%	145.11
Shop/House	70,000	0.07%	1	0.14%	70,000.00	2.56%	148.00
Condominium	9,914,498	9.33%	71	10.25%	139,640.82	4.61%	148.62
Farm House	770,808	0.73%	3	0.43%	256,936.05	3.56%	148.40
Condominium with garage	369,250	0.35%	2	0.29%	184,625.00	5.11%	145.25
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	106,265,557	100.00%	693	100.00%	153,341.35	4.41%	145.46

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	0.42%	31	4.47%	14,558.74	4.43%	143.67
25,000	50,000	1.80%	48	6.93%	37,604.52	4.26%	146.29
50,000	75,000	3.89%	62	8.95%	62,846.11	4.22%	142.31
75,000	100,000	6.76%	76	10.97%	88,962.52	4.32%	144.97
100,000	125,000	9.16%	80	11.54%	114,612.11	4.06%	145.35
125,000	150,000	11.76%	85	12.27%	138,386.66	4.55%	146.76
150,000	175,000	11.34%	70	10.10%	162,046.80	4.20%	144.57
175,000	200,000	13.34%	71	10.25%	188,021.16	4.32%	145.71
200,000	225,000	8.70%	41	5.92%	212,401.80	4.49%	140.82
225,000	250,000	8.27%	35	5.05%	236,527.34	5.05%	147.58
250,000	275,000	7.87%	30	4.33%	262,662.53	4.38%	147.07
275,000	300,000	4.66%	16	2.31%	291,728.99	4.61%	145.56
300,000	325,000	4.05%	13	1.88%	312,280.33	4.11%	139.67
325,000	350,000	4.78%	14	2.02%	341,484.64	4.40%	145.63
350,000	375,000	1.43%	4	0.58%	359,892.33	5.03%	148.05
375,000	400,000	1.15%	3	0.43%	384,183.86	3.89%	150.67
400,000	425,000	0.40%	1	0.14%	423,000.00	5.21%	147.00
425,000	450,000	3.12%	7	1.01%	446,570.15	4.15%	149.70
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	999,990	2	0.29%	499,994.78	5.07%	149.50
500,000	525,000	1,028,734	2	0.29%	514,367.10	4.82%	151.03
525,000	550,000	540,000	1	0.14%	540,000.00	4.81%	150.00
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	642,260	1	0.14%	642,260.29	5.23%	151.76
650,000	>	-	-	0.00%	-	0.00%	-
Total	106,265,557	100.00%	693	100.00%	153,341.35	4.41%	145.46