

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

**Cashflow analysis for the period**

Total interest received	695,857	
Interest received on transaction accounts	17,483	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	185,615	
Total funds available		5,298,955
Company management expenses	2,568	
MPT fee	13,549	
Administration fee	1,243	
Third party fees	68,700	
Floating Rate GIC Interest Senior Amount	5,839	
Liquidity Facility Commitment Fee Senior Amount	117,164	
Payments under hedging arrangements	683,847	
Interest on the Notes	206	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	5,839	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		898,955
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th July 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	30,429,751
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
<b>Total</b>	<b>31,968,102</b>

**Collateral**

Starting principal balance	66,278,341	
Further Advance purchased	-	
Principal redemptions and repayments	(908,041)	
Losses for the period	(206)	
Ending principal balance		65,370,094
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-July-24		65,370,094
Redemptions reserved for purchase Further Advances per 25-July-24	-	
Total balance Put Option Notes E-MAC NL 2006-II		65,370,094

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	206	206	-
<b>Total</b>	-	206	206	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	5.17%	5.14%	11.03%

Delinquency table	Number of loans	Balance	Percentage of total
Current	498	64,443,094	98.58%
31 - 60 days	-	-	0.00%
61 - 90 days	2	400,000	0.61%
91 - 120 days	-	-	0.00%
120+ days	1	527,000	0.81%
In repossession	-	-	-
<b>Total</b>	501	65,370,094	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	206	10,810	1,859,335

**Characteristics**

Number of borrowers	501		
Number of loanparts	734		
	(weighted) average	Minimum	Maximum
Loan size borrower	130,479	1,503	550,000
Loan part size	89,060	1,503	550,000
Coupon	4.18%	1.99%	7.35%
Remaining maturity (months)	133	1	203
Remaining interest period (months)	37	1	177
Original interest period (months)	168	1	360
Seasoning (months)	176.5	3.0	230.0
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	518	0.00%	1	0.14%	518.07	2.01%	1.00
01-Jan-2025 - 31-Dec-2025	8,197	0.01%	2	0.27%	4,098.50	2.69%	14.13
01-Jan-2026 - 31-Dec-2026	1,533,986	2.35%	15	2.04%	102,265.74	4.37%	22.33
01-Jan-2027 - 31-Dec-2027	98,763	0.15%	4	0.54%	24,690.72	3.84%	33.88
01-Jan-2028 - 31-Dec-2028	913,387	1.40%	10	1.36%	91,338.74	4.46%	44.85
01-Jan-2029 - 31-Dec-2029	408,282	0.62%	8	1.09%	51,035.28	4.03%	56.10
01-Jan-2030 - 31-Dec-2030	305,962	0.47%	4	0.54%	76,490.45	4.36%	70.43
01-Jan-2031 - 31-Dec-2031	1,355,128	2.07%	20	2.72%	67,756.38	4.17%	81.26
01-Jan-2032 - 31-Dec-2032	1,318,790	2.02%	17	2.32%	77,575.89	3.91%	92.43
01-Jan-2033 - 31-Dec-2033	680,940	1.04%	9	1.23%	75,659.97	3.45%	106.15
01-Jan-2034 - 31-Dec-2034	1,197,968	1.83%	10	1.36%	119,796.84	3.87%	117.83
01-Jan-2035 - 31-Dec-2035	996,753	1.52%	12	1.63%	83,062.79	3.72%	133.31
01-Jan-2036 - 31-Dec-2036	55,604,859	85.06%	581	79.16%	95,705.44	4.17%	141.10
01-Jan-2037 - 31-Dec-2037	462,713	0.71%	22	3.00%	21,032.41	4.26%	154.08
01-Jan-2038 - 31-Dec-2038	147,395	0.23%	10	1.36%	14,739.45	5.10%	166.73
01-Jan-2039 - 31-Dec-2039	213,975	0.33%	6	0.82%	35,662.50	3.79%	178.95
01-Jan-2040 - 31-Dec-2040	14,980	0.02%	1	0.14%	14,980.48	1.99%	190.00
01-Jan-2041 - 31-Dec-2041	107,500	0.16%	2	0.27%	53,750.00	5.91%	202.12
<b>Total</b>	<b>65,370,094</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>	<b>89,060.07</b>	<b>4.16%</b>	<b>133.18</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		424,211	0.65%	6	0.82%	70,701.80	3.49%	119.69
<	50%	16,866,784	25.80%	285	38.83%	59,181.70	3.92%	134.28
50%	55%	3,584,377	5.48%	40	5.45%	89,609.42	3.94%	137.18
55%	60%	5,040,974	7.71%	53	7.22%	95,112.72	4.27%	135.64
60%	65%	3,475,348	5.32%	36	4.90%	96,537.45	4.00%	135.81
65%	70%	3,889,497	5.95%	36	4.90%	108,041.58	4.00%	117.40
70%	75%	7,407,052	11.33%	63	8.58%	117,572.26	4.08%	131.54
75%	80%	3,245,214	4.96%	21	2.86%	154,533.98	5.48%	138.59
80%	85%	7,817,067	11.96%	54	7.36%	144,760.49	4.73%	135.83
85%	90%	2,835,601	4.34%	32	4.36%	88,612.54	4.32%	133.45
90%	95%	1,730,684	2.65%	19	2.59%	91,088.62	4.55%	136.43
95%	100%	2,467,661	3.77%	23	3.13%	107,289.59	3.12%	132.01
100%	105%	23,100	0.04%	1	0.14%	23,100.00	4.45%	141.00
105%	110%	1,308,739	2.00%	12	1.63%	109,061.55	4.23%	126.10
110%	115%	713,818	1.09%	6	0.82%	118,969.68	3.47%	132.52
115%	120%	1,159,349	1.77%	11	1.50%	105,395.35	4.33%	132.26
120%	125%	3,058,116	4.68%	32	4.36%	95,566.14	3.89%	130.27
125%	>	322,504	0.49%	4	0.54%	80,625.92	4.01%	141.38
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>65,370,094</b>	<b>100.00%</b>	<b>734</b>	<b>100.00%</b>	<b>89,060.07</b>	<b>4.16%</b>	<b>133.18</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,008,885	1.54%	12	2.40%	84,073.79	3.65%	135.02
Utrecht	4,474,672	6.85%	35	6.99%	127,847.77	4.28%	118.39
Zeeland	1,866,403	2.86%	13	2.59%	143,569.47	4.46%	125.95
Zuid-Holland	11,692,798	17.89%	84	16.77%	139,199.97	4.16%	130.66
Flevoland	2,285,727	3.50%	15	2.99%	152,381.79	4.43%	134.29
Friesland	2,032,853	3.11%	16	3.19%	127,053.30	4.34%	137.02
Gelderland	8,232,023	12.59%	67	13.37%	122,866.02	4.17%	137.35
Groninngen	2,129,336	3.26%	19	3.79%	112,070.33	4.09%	134.81
Limburg	7,524,088	11.51%	58	11.58%	129,725.66	4.17%	128.36
Noord-Brabant	9,912,591	15.16%	84	16.77%	118,007.04	4.04%	137.24
Noord-Holland	12,103,026	18.51%	77	15.37%	157,182.15	4.17%	136.66
Overijssel	2,107,692	3.22%	21	4.19%	100,366.27	3.80%	139.38
Unspecified	-	0.00%	-	0.00%	-	-	-
<b>Total</b>	<b>65,370,094</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>	<b>130,479.23</b>	<b>4.16%</b>	<b>133.18</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	60,617,983	92.73%	457	91.22%	132,643.29	4.17%	132.87
Shop/House	110,000	0.17%	1	0.20%	110,000.00	4.40%	140.00
Condominium	4,329,666	6.62%	40	7.96%	108,241.65	4.04%	137.07
Farm House	153,446	0.23%	1	0.20%	153,445.74	2.51%	142.52
Condominium with garage	159,000	0.24%	2	0.40%	79,500.00	4.46%	133.06
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>65,370,094</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>	<b>130,479.23</b>	<b>4.16%</b>	<b>133.18</b>

**Net Size**

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	-	-	-	-	-	-	-
0	0	0.00%	-	0.00%	-	0.00%	-
25,000	25,000	0.04%	39	7.78%	14,317.43	4.13%	130.52
50,000	50,000	0.08%	45	8.98%	39,472.55	3.88%	136.47
75,000	75,000	0.11%	52	10.38%	62,495.91	3.94%	135.84
100,000	100,000	0.15%	82	16.37%	88,885.28	4.00%	131.71
125,000	125,000	0.19%	53	10.58%	110,264.93	3.96%	131.65
150,000	150,000	0.23%	65	12.97%	138,094.82	4.09%	135.21
175,000	175,000	0.27%	50	9.98%	163,841.08	4.29%	137.20
200,000	200,000	0.31%	34	6.79%	188,480.43	4.56%	137.58
225,000	225,000	0.34%	20	3.99%	212,331.12	4.10%	117.79
250,000	250,000	0.38%	16	3.19%	239,496.83	3.88%	136.76
275,000	275,000	0.42%	10	2.00%	264,572.73	3.84%	135.64
300,000	300,000	0.46%	12	2.40%	289,566.67	4.30%	133.22
325,000	325,000	0.50%	6	1.20%	313,524.83	3.95%	134.56
350,000	350,000	0.54%	3	0.60%	347,603.02	3.32%	139.00
375,000	375,000	0.58%	1	0.20%	375,000.00	4.80%	142.00
400,000	400,000	0.61%	6	1.20%	391,040.48	3.72%	133.24
425,000	425,000	0.65%	2	0.40%	411,000.00	5.27%	141.50
450,000	450,000	0.69%	3	0.60%	444,392.28	6.08%	140.35
475,000	475,000	0.73%	-	0.00%	-	0.00%	-
500,000	500,000	0.77%	-	0.00%	-	0.00%	-
525,000	525,000	0.80%	-	0.00%	-	0.00%	-
550,000	550,000	0.84%	2	0.40%	538,500.00	4.69%	81.09
575,000	575,000	0.88%	-	0.00%	-	0.00%	-
600,000	600,000	0.92%	-	0.00%	-	0.00%	-
625,000	625,000	0.96%	-	0.00%	-	0.00%	-
650,000	650,000	1.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>65,370,094</b>	<b>100.00%</b>	<b>501</b>	<b>100.00%</b>	<b>130,479.23</b>	<b>4.16%</b>	<b>133.18</b>