

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

Cashflow analysis for the period

Total interest received	1,141,604	
Interest received on transaction accounts	41,886	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	369,459	
Total funds available		7,952,950
Company management expenses	2,568	
MPT fee	20,689	
Administration fee	1,992	
Third party fees	22,138	
Liquidity Facility fee	7,280	
Payments under hedging arrangements	400,132	
Interest on the Notes	1,095,628	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	2,522	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,552,950
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	4,752,683.11

Collateral

Starting principal balance	106,265,557	
Prefunding purchase	-	
Further Advances bought	-	
Principal redemptions and repayments	(3,657,553)	
Losses for the period	(2,522)	
Ending principal balance		102,605,482
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-III		102,605,482
Redemptions reserved for Substitution in July 2024		-
Redemptions reserved for purchase Further Advances in July 2024		-
Total balance Put Option Notes E-MAC NL 2006-III		102,605,482

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	-	2,522	2,522	-
Total	-	2,522	2,522	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.36%	12.76%	10.96%

Delinquency table	Number of loans	Balance	Percentage of total
Current	666	100,969,157	98.41%
31 - 60 days	1	165,000	0.16%
61 - 90 days	2	430,000	0.42%
91 - 120 days	1	247,950	0.24%
120+ days	4	793,375	0.77%
In repossession			
Total	674	102,605,482.31	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	1,140	2,522	9,834	6,073,280

Characteristics

Number of borrowers	674		
Number of loanparts	1033		
	(weighted) average	Minimum	Maximum
Loan size borrower	152,234	4,097	640,039
Loan part size	99,328	1,338	540,000
Coupon	4.36%	1.39%	7.92%
Remaining maturity (months)	143	1	181
Remaining interest period (months)	45	1	169
Original interest period (months)	149	1	360
Seasoning (months)	152.6	3.0	223.0
Loan to Original Foreclosure Value (2)	80.7%	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	36,946	0.04%	2	0.19%	18,472.75	4.20%	52.14
Annuity	2,623,971	2.56%	55	5.32%	47,708.56	4.13%	139.07
Hybride (switch)	397,502	0.39%	5	0.48%	79,500.38	4.68%	137.12
Interest Only	85,608,648	83.43%	795	76.96%	107,683.83	4.37%	145.68
Investment	767,625	0.75%	12	1.16%	63,968.78	4.73%	142.67
Life	10,146,519	9.89%	114	11.04%	89,004.55	4.32%	119.90
Life (external policy)	65,000	0.06%	1	0.10%	65,000.00	7.39%	150.00
Savings	1,137,695	1.11%	22	2.13%	51,713.42	4.60%	139.57
STAR Aflossingsvrij	87,199	0.08%	4	0.39%	21,799.75	4.66%	147.61
Universal Life	1,734,378	1.69%	23	2.23%	75,407.74	3.85%	136.35
Total	102,605,482	100.00%	1,033	100.00%	99,327.67	4.36%	142.65

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	12,450,231	12.13%	96	9.29%	129,689.90	5.50%	145.89
1	3,815,934	3.72%	29	2.81%	131,583.92	7.05%	139.45
12	112,000	0.11%	2	0.19%	56,000.00	5.17%	118.00
24	2,225,161	2.17%	15	1.45%	148,344.06	5.09%	139.77
36	-	0.00%	-	0.00%	-	0.00%	-
48	6,693,241	6.52%	66	6.39%	101,412.75	3.86%	144.15
60	2,615,959	2.55%	24	2.32%	108,998.28	3.93%	141.42
72	1,349,602	1.32%	10	0.97%	134,960.20	2.74%	144.87
84	-	0.00%	-	0.00%	-	0.00%	-
96	-	0.00%	-	0.00%	-	0.00%	-
108	33,792,750	32.93%	308	29.82%	109,716.72	3.58%	143.72
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	4,611,223	4.49%	47	4.55%	98,111.13	2.90%	138.03
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	24,408,551	23.79%	304	29.43%	80,291.29	4.68%	140.10
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	685,349	0.67%	13	1.26%	52,719.13	4.86%	129.48
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	9,845,483	9.60%	119	11.52%	82,735.15	4.91%	145.43
360	-	0.00%	-	0.00%	-	0.00%	-
>	-	0.00%	-	0.00%	-	0.00%	-
Total	102,605,482	100.00%	1,033	100.00%	99,327.67	4.36%	142.65

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,178,108	3.10%	38	3.68%	83,634.43	2.30%	143.73
2.50%	2.75%	5,735,470	5.59%	59	5.71%	97,211.35	2.63%	141.77
2.75%	3.00%	6,745,096	6.57%	61	5.91%	110,575.34	2.87%	143.53
3.00%	3.25%	7,075,097	6.90%	63	6.10%	112,303.12	3.14%	141.22
3.25%	3.50%	5,392,174	5.26%	60	5.81%	89,869.57	3.39%	140.85
3.50%	3.75%	8,053,097	7.85%	78	7.55%	103,244.83	3.68%	143.67
3.75%	4.00%	3,279,555	3.20%	31	3.00%	105,792.09	3.84%	144.49
4.00%	4.25%	6,004,659	5.85%	57	5.52%	105,344.90	4.17%	143.93
4.25%	4.50%	7,723,931	7.53%	88	8.52%	87,771.94	4.45%	141.61
4.50%	4.75%	9,553,414	9.31%	99	9.58%	96,499.13	4.67%	143.01
4.75%	5.00%	17,765,945	17.31%	198	19.17%	89,726.99	4.89%	142.46
5.00%	5.25%	7,485,483	7.30%	79	7.65%	94,752.95	5.12%	140.19
5.25%	5.50%	1,818,312	1.77%	24	2.32%	75,762.99	5.37%	146.00
5.50%	5.75%	3,639,380	3.55%	23	2.23%	158,233.92	5.72%	148.12
5.75%	6.00%	617,334	0.60%	4	0.39%	154,333.48	5.85%	150.76
6.00%	6.25%	570,283	0.56%	8	0.77%	71,285.33	6.18%	134.66
6.25%	6.50%	1,174,177	1.14%	12	1.16%	97,848.10	6.41%	137.33
6.50%	6.75%	970,100	0.95%	8	0.77%	121,262.50	6.63%	134.17
6.75%	7.00%	1,922,364	1.87%	15	1.45%	128,157.63	6.88%	140.24
7.00%	7.25%	1,526,000	1.49%	14	1.36%	109,000.00	7.09%	142.60
7.25%	7.50%	777,553	0.76%	7	0.68%	111,079.06	7.34%	148.45
7.50%	>	1,597,950	1.56%	7	0.68%	228,278.55	7.73%	147.54
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		102,605,482	100.00%	1,033	100.00%	99,327.67	4.36%	142.65

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		12,450,231	12.13%	96	9.29%	129,689.90	5.50%	145.89
<	01/01/2025	5,396,546	5.26%	48	4.68%	112,428.03	5.12%	130.06
01/01/2025	01/01/2026	2,618,362	2.55%	23	2.23%	113,841.84	5.01%	140.44
01/01/2026	01/01/2027	44,072,665	42.95%	479	46.37%	92,009.74	4.30%	141.04
01/01/2027	01/01/2028	10,047,020	9.79%	91	8.81%	110,406.82	3.61%	145.55
01/01/2028	01/01/2029	4,973,541	4.85%	45	4.36%	110,523.12	3.92%	141.04
01/01/2029	01/01/2030	2,540,266	2.48%	19	1.84%	133,698.20	4.21%	142.80
01/01/2030	01/01/2031	2,293,455	2.24%	24	2.32%	95,560.64	2.65%	138.21
01/01/2031	01/01/2032	1,973,230	1.92%	24	2.32%	82,217.90	3.85%	123.63
01/01/2032	01/01/2033	1,140,427	1.11%	13	1.28%	87,725.14	4.43%	128.10
01/01/2033	01/01/2034	210,478	0.21%	4	0.39%	52,619.42	4.99%	116.25
01/01/2034	01/01/2035	272,313	0.27%	5	0.48%	54,462.56	4.11%	132.00
01/01/2035	01/01/2036	511,500	0.50%	5	0.48%	102,300.00	3.40%	144.00
01/01/2036	01/01/2037	13,945,763	13.59%	151	14.62%	92,356.05	4.39%	146.89
01/01/2037	01/01/2038	89,686	0.09%	5	0.48%	17,937.26	5.11%	156.39
01/01/2038	01/01/2039	70,000	0.07%	1	0.10%	70,000.00	5.96%	169.00
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		102,605,482	100.00%	1,033	100.00%	99,327.67	4.36%	142.65

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	0.10%	20,439.62	6.82%	8.00
01-Jan-2024 - 31-Dec-2024	177,219	0.17%	2	0.19%	88,609.67	5.70%	3.56
01-Jan-2025 - 31-Dec-2025	26,000	0.03%	1	0.10%	26,000.00	2.54%	15.00
01-Jan-2026 - 31-Dec-2026	207,746	0.20%	8	0.77%	25,968.21	4.49%	26.81
01-Jan-2027 - 31-Dec-2027	280,449	0.27%	9	0.87%	31,161.00	4.35%	36.13
01-Jan-2028 - 31-Dec-2028	218,545	0.21%	5	0.48%	43,709.00	4.01%	47.73
01-Jan-2029 - 31-Dec-2029	805,987	0.79%	11	1.06%	73,271.53	4.57%	62.89
01-Jan-2030 - 31-Dec-2030	550,854	0.54%	7	0.68%	78,693.40	4.60%	72.56
01-Jan-2031 - 31-Dec-2031	2,358,322	2.30%	32	3.10%	73,697.56	4.11%	85.27
01-Jan-2032 - 31-Dec-2032	1,261,967	1.23%	20	1.94%	63,098.33	3.97%	98.56
01-Jan-2033 - 31-Dec-2033	457,351	0.45%	10	0.97%	45,735.11	4.08%	108.72
01-Jan-2034 - 31-Dec-2034	594,454	0.58%	9	0.87%	66,050.42	4.78%	121.78
01-Jan-2035 - 31-Dec-2035	361,542	0.35%	5	0.48%	72,308.48	4.20%	133.75
01-Jan-2036 - 31-Dec-2036	83,742,324	81.62%	794	76.86%	105,468.92	4.34%	146.67
01-Jan-2037 - 31-Dec-2037	11,183,023	10.90%	104	10.07%	107,529.06	4.55%	150.17
01-Jan-2038 - 31-Dec-2038	269,460	0.26%	10	0.97%	26,946.03	4.80%	167.68
01-Jan-2039 - 31-Dec-2039	89,801	0.09%	5	0.48%	17,960.16	3.70%	178.75
Total	102,605,482	100.00%	1,033	100.00%	99,327.67	4.36%	142.65

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		755,244	0.74%	12	1.16%	62,936.98	2.87%	127.52
<	50%	14,582,298	14.21%	267	25.85%	54,615.35	4.18%	141.73
50%	55%	4,343,192	4.23%	45	4.36%	96,515.38	3.96%	145.15
55%	60%	6,006,108	5.85%	50	4.84%	120,122.17	4.09%	146.29
60%	65%	3,098,026	3.02%	32	3.10%	96,813.30	4.53%	139.86
65%	70%	4,647,735	4.53%	41	3.97%	113,359.38	4.10%	142.29
70%	75%	8,750,777	8.53%	62	6.00%	141,141.57	4.07%	142.26
75%	80%	6,469,563	6.31%	55	5.32%	117,628.42	4.61%	141.07
80%	85%	9,372,472	9.13%	67	6.49%	139,887.64	4.83%	146.33
85%	90%	7,198,359	7.02%	55	5.32%	130,879.25	4.40%	143.97
90%	95%	8,221,949	8.01%	58	5.61%	141,757.74	5.19%	146.50
95%	100%	5,034,142	4.91%	51	4.94%	98,708.67	3.95%	145.24
100%	105%	2,624,008	2.56%	30	2.90%	87,466.94	4.53%	147.69
105%	110%	3,207,221	3.13%	34	3.29%	94,330.04	4.33%	142.39
110%	115%	2,364,137	2.30%	23	2.23%	102,788.55	4.43%	139.14
115%	120%	3,119,957	3.04%	27	2.61%	115,553.95	4.73%	140.25
120%	125%	11,834,821	11.53%	115	11.13%	102,911.49	4.19%	136.99
125%	>	975,472	0.95%	9	0.87%	108,385.80	4.12%	140.14
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		102,605,482	100.00%	1,033	100.00%	99,327.67	4.36%	142.65

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,460,476	1.42%	15	2.23%	97,365.05	4.51%	142.67
Utrecht	5,226,492	5.09%	30	4.45%	174,216.41	4.45%	144.75
Zeeiland	2,728,706	2.66%	22	3.26%	124,032.11	4.23%	144.47
Zuid-Holland	20,930,162	20.40%	138	20.47%	151,667.84	4.34%	140.84
Flevoland	2,697,112	2.63%	17	2.52%	158,653.62	4.01%	139.88
Friesland	3,416,871	3.33%	25	3.71%	136,674.82	4.72%	146.22
Gelderland	13,914,344	13.56%	84	12.46%	165,646.96	4.32%	142.69
Groningen	2,240,033	2.18%	21	3.12%	106,668.26	4.49%	142.55
Limburg	9,527,608	9.29%	62	9.20%	153,671.09	4.35%	139.87
Noord-Brabant	13,993,310	13.64%	91	13.50%	153,772.63	4.52%	143.08
Noord-Holland	18,056,341	17.60%	113	16.77%	159,790.63	4.31%	143.89
Overijssel	8,414,028	8.20%	56	8.31%	150,250.50	4.24%	144.39
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	102,605,482	100.00%	674	100.00%	152,233.65	4.36%	142.65

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	92,076,332	89.74%	600	89.02%	153,460.55	4.35%	142.33
Shop/House	70,000	0.07%	1	0.15%	70,000.00	2.56%	145.00
Condominium	9,319,092	9.08%	68	10.09%	137,045.47	4.55%	145.55
Farm House	770,808	0.75%	3	0.45%	256,936.05	3.56%	145.40
Condominium with garage	369,250	0.36%	2	0.30%	184,625.00	5.11%	142.25
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	102,605,482	100.00%	674	100.00%	152,233.65	4.36%	142.65

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	440,363	0.43%	30	4.45%	14,678.78	4.42%	141.15
25,000	50,000	1.845,300	49	7.27%	37,659.19	4.27%	142.25
50,000	75,000	3,704,721	59	8.75%	62,791.88	4.13%	141.35
75,000	100,000	6,890,267	78	11.57%	88,336.75	4.28%	141.63
100,000	125,000	9,043,213	79	11.72%	114,471.05	4.06%	142.37
125,000	150,000	11,108,183	80	11.87%	138,852.29	4.48%	144.17
150,000	175,000	10,684,995	66	9.79%	161,893.86	4.13%	141.30
175,000	200,000	12,950,264	69	10.24%	187,684.99	4.29%	142.63
200,000	225,000	8,710,310	41	6.08%	212,446.58	4.45%	137.83
225,000	250,000	7,562,203	32	4.75%	236,318.84	5.06%	144.35
250,000	275,000	7,890,489	30	4.45%	263,016.31	4.51%	144.01
275,000	300,000	4,391,990	15	2.23%	292,799.34	4.40%	142.35
300,000	325,000	3,757,644	12	1.78%	313,137.02	4.06%	141.95
325,000	350,000	4,780,785	14	2.08%	341,484.64	4.33%	142.63
350,000	375,000	1,439,569	4	0.59%	359,892.33	5.03%	145.05
375,000	400,000	1,150,531	3	0.45%	383,643.80	3.89%	147.66
400,000	425,000	423,000	1	0.15%	423,000.00	4.95%	144.00
425,000	450,000	3,122,481	7	1.04%	446,068.77	4.11%	146.70
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	500,000	1	0.15%	500,000.00	3.20%	146.00
500,000	525,000	1,028,734	2	0.30%	514,367.10	4.77%	148.03
525,000	550,000	540,000	1	0.15%	540,000.00	4.55%	147.00
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	640,039	1	0.15%	640,039.06	5.23%	148.76
650,000	>	-	-	0.00%	-	0.00%	-
Total	102,605,482	100.00%	674	100.00%	152,233.65	4.36%	142.65