

E-MAC NL 2006-II Investor report April 2026

Cashflow analysis for the period

Total interest received	519,116	
Interest received on transaction accounts	12,827	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	134,657	
Total funds available		5,066,600
Company management expenses	27,594	
MPT fee	11,066	
Administration fee	1,001	
Third party fees	29,567	
Floating Rate GIC Interest Senior Amount	5,903	
Liquidity Facility Commitment Fee Senior Amount	288,661	
Payments under hedging arrangements	296,904	
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		666,600
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 28th April 2026	-	
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	29,810,513
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	31,348,864

Collateral

Starting principal balance	52,251,325	
Further Advance purchased	-	
Principal redemptions and repayments	(5,841,326)	
Losses for the period	-	
Ending principal balance		46,409,998
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-II as per 01-April-26		46,409,998
Redemptions reserved for purchase Further Advances per 28-April-26		-
Total balance Put Option Notes E-MAC NL 2006-II		46,409,998

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	21.84%	36.86%	11.64%

Delinquency table	Number of loans	Balance	Percentage of total
Current	368	45,564,842	98.18%
31 - 60 days	2	410,700	0.88%
61 - 90 days	1	88,566	0.19%
91 - 120 days	-	-	0.00%
120+ days	2	345,891	0.75%
In repossession	-	-	-
Total	373	46,409,998	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	7,320	1,802,457

Characteristics

Number of borrowers	373		
Number of loanparts	544		
	(weighted) average	Minimum	Maximum
Loan size borrower	124,424	1,085	450,000
Loan part size	85,312	1,085	450,000
Coupon	4.30%	2.09%	7.00%
Remaining maturity (months)	113	1	181
Remaining interest period (months)	60	1	240
Original interest period (months)	120	1	360
Seasoning (months)	194.0	6.0	251.0
Loan to Original Foreclosure Value (2)	67.8%	0.1%	127.6%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	76,881	0.17%	1	0.18%	76,880.50	3.08%	96.00
Annuity	973,479	2.10%	22	4.04%	44,249.04	4.27%	112.32
Interest Only	39,561,473	85.24%	49	82.52%	88,110.19	4.32%	116.93
Life	4,333,712	9.34%	49	9.01%	88,443.10	4.07%	86.74
Life (external policy)	48,500	0.10%	1	0.18%	48,500.00	5.05%	115.00
Linear	8,888	0.02%	1	0.18%	8,888.16	4.99%	117.00
Savings	51,678	0.11%	3	0.55%	17,225.85	4.86%	105.45
STAR Aflossingsvrij	412,508	0.89%	7	1.29%	58,929.69	3.98%	119.62
Universal Life	942,880	2.03%	11	2.02%	85,716.35	4.54%	92.55
Total	46,409,998	100.00%	544	100.00%	85,312.50	4.30%	113.50

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	4,001,804	8.62%	46	8.46%	86,995.73	4.21%	113.84
12	4,589,074	9.89%	41	7.54%	111,928.63	4.98%	112.06
24	-	0.00%	-	0.00%	-	0.00%	-
36	496,681	1.07%	7	1.29%	70,954.43	5.00%	120.54
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,431,333	11.70%	57	10.48%	95,286.54	4.62%	100.20
72	1,182,101	2.55%	12	2.21%	98,508.44	5.18%	113.61
84	1,384,839	2.98%	13	2.39%	106,526.06	3.74%	115.71
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	16,158,175	34.82%	194	35.66%	83,289.56	4.12%	115.90
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	4,148,099	8.94%	47	8.64%	88,257.44	2.93%	116.52
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	7,750,690	16.70%	109	20.04%	71,107.24	4.64%	115.20
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	0.51%	3	0.55%	78,485.05	4.55%	101.08
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	1,031,748	2.22%	15	2.76%	68,783.19	4.85%	122.37
>	-	0.00%	-	0.00%	-	0.00%	-
Total	46,409,998	100.00%	544	100.00%	85,312.50	4.30%	113.50

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,976,754	4.26%	26	4.78%	76,029.00	2.37%	114.54
2.50%	2.75%	3,927,430	8.46%	42	7.72%	93,510.24	2.62%	113.25
2.75%	3.00%	3,764,718	8.11%	45	8.27%	83,660.40	2.85%	114.96
3.00%	3.25%	900,408	1.94%	11	8.85%	81,855.31	3.14%	118.14
3.25%	3.50%	2,809,489	6.05%	24	4.41%	117,062.03	3.35%	120.21
3.50%	3.75%	1,845,350	3.98%	15	2.76%	123,023.36	3.66%	112.61
3.75%	4.00%	840,570	1.81%	7	1.29%	120,081.36	3.86%	118.40
4.00%	4.25%	474,372	1.02%	6	1.10%	79,062.06	4.15%	97.68
4.25%	4.50%	3,804,185	8.20%	47	8.64%	80,940.10	4.42%	116.72
4.50%	4.75%	5,626,821	12.12%	78	14.34%	72,138.73	4.66%	105.53
4.75%	5.00%	7,068,558	15.23%	98	18.01%	72,128.14	4.89%	116.02
5.00%	5.25%	7,018,272	15.12%	74	13.60%	94,841.51	5.14%	112.80
5.25%	5.50%	3,192,646	6.88%	42	7.72%	76,015.38	5.38%	113.68
5.50%	5.75%	1,761,731	3.80%	17	3.13%	103,631.25	5.64%	112.56
5.75%	6.00%	557,001	1.20%	6	1.10%	92,833.56	5.83%	130.11
6.00%	6.25%	194,069	0.42%	2	0.37%	97,034.56	6.10%	120.73
6.25%	6.50%	445,000	0.96%	3	0.55%	148,333.33	6.38%	122.82
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
6.75%	7.00%	202,624	0.44%	1	0.18%	202,623.87	7.00%	21.00
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		46,409,998	100.00%	544	100.00%	85,312.50	4.30%	113.50

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,001,804	8.62%	46	8.46%	86,995.73	4.21%	113.84
01-01-27	01-01-27	9,052,928	19.51%	110	20.22%	82,299.35	4.62%	112.99
01-01-27	01-01-28	9,608,510	20.70%	94	17.28%	102,218.19	3.97%	114.21
01-01-28	01-01-29	2,028,794	4.37%	24	4.41%	84,533.08	3.60%	110.73
01-01-29	01-01-30	784,063	1.69%	13	2.39%	60,312.57	3.54%	116.96
01-01-30	01-01-31	1,622,358	3.50%	12	2.21%	135,196.53	5.04%	98.50
01-01-31	01-01-32	3,371,418	7.26%	44	8.09%	76,623.14	4.51%	105.43
01-01-32	01-01-33	1,380,044	2.97%	12	2.21%	115,003.63	4.38%	101.38
01-01-33	01-01-34	529,251	1.14%	8	1.47%	66,156.34	4.43%	101.84
01-01-34	01-01-35	-	0.00%	-	0.00%	-	0.00%	-
01-01-35	01-01-36	561,591	1.21%	7	1.29%	80,227.26	4.36%	115.71
01-01-36	01-01-37	13,443,680	28.97%	172	31.62%	78,160.93	4.36%	118.80
01-01-37	01-01-38	-	0.00%	-	0.00%	-	0.00%	-
01-01-38	01-01-39	15,572	0.03%	1	0.18%	15,572.46	6.15%	152.00
01-01-39	01-01-40	9,984	0.02%	1	0.18%	9,984.17	5.57%	159.00
01-01-40	01-01-41	-	0.00%	-	0.00%	-	0.00%	-
01-01-41	01-01-42	-	0.00%	-	0.00%	-	0.00%	-
01-01-42	01-01-43	-	0.00%	-	0.00%	-	0.00%	-
01-01-43	01-01-44	-	0.00%	-	0.00%	-	0.00%	-
01-01-44	01-01-45	-	0.00%	-	0.00%	-	0.00%	-
01-01-45	01-01-46	-	0.00%	-	0.00%	-	0.00%	-
01-01-46	01-01-47	-	0.00%	-	0.00%	-	0.00%	-
01-01-47	01-01-48	-	0.00%	-	0.00%	-	0.00%	-
01-01-48	01-01-49	-	0.00%	-	0.00%	-	0.00%	-
01-01-49	01-01-50	-	0.00%	-	0.00%	-	0.00%	-
01-01-50	01-01-51	-	0.00%	-	0.00%	-	0.00%	-
01-01-51	01-01-52	-	0.00%	-	0.00%	-	0.00%	-
01-01-52	01-01-53	-	0.00%	-	0.00%	-	0.00%	-
01-01-53	01-01-54	-	0.00%	-	0.00%	-	0.00%	-
01-01-54	01-01-55	-	0.00%	-	0.00%	-	0.00%	-
01-01-55	01-01-56	-	0.00%	-	0.00%	-	0.00%	-
01-01-56	>	-	0.00%	-	0.00%	-	0.00%	-
Total		46,409,998	100.00%	544	100.00%	85,312.50	4.30%	113.50

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	432,230	0.93%	7	1.29%	61,747.20	4.95%	2.38
01-Jan-2027 - 31-Dec-2027	5,664	0.01%	1	0.18%	5,663.74	2.47%	11.00
01-Jan-2028 - 31-Dec-2028	542,493	1.17%	6	1.10%	90,415.42	5.36%	23.07
01-Jan-2029 - 31-Dec-2029	352,034	0.76%	5	0.92%	70,406.78	4.43%	34.52
01-Jan-2030 - 31-Dec-2030	205,968	0.44%	2	0.37%	102,984.14	4.60%	47.41
01-Jan-2031 - 31-Dec-2031	1,137,822	2.45%	13	2.39%	87,524.74	4.60%	60.42
01-Jan-2032 - 31-Dec-2032	1,257,162	2.71%	14	2.57%	89,797.31	4.03%	71.34
01-Jan-2033 - 31-Dec-2033	658,341	1.42%	9	1.65%	73,149.01	3.63%	85.12
01-Jan-2034 - 31-Dec-2034	831,881	1.79%	7	1.29%	118,840.07	3.81%	96.97
01-Jan-2035 - 31-Dec-2035	585,764	1.26%	8	1.47%	73,220.53	3.81%	111.22
01-Jan-2036 - 31-Dec-2036	39,697,341	85.54%	441	81.07%	90,016.65	4.31%	120.08
01-Jan-2037 - 31-Dec-2037	286,343	0.62%	16	2.94%	17,896.43	4.03%	133.89
01-Jan-2038 - 31-Dec-2038	115,381	0.25%	8	1.47%	14,422.59	4.90%	146.17
01-Jan-2039 - 31-Dec-2039	213,975	0.46%	6	1.10%	35,662.50	2.86%	157.95
01-Jan-2041 - 31-Dec-2041	87,600	0.19%	1	0.18%	87,600.00	5.90%	181.00
Total	46,409,998	100.00%	544	100.00%	85,312.50	4.30%	113.50

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		169,499	0.37%	4	0.74%	42,374.64	4.04%	118.61
<	50%	12,648,922	27.25%	212	38.97%	59,664.73	4.28%	114.32
50%	55%	3,579,564	7.71%	45	8.27%	79,545.86	4.36%	112.15
55%	60%	2,928,004	6.31%	30	5.51%	97,600.13	4.22%	114.88
60%	65%	2,181,425	4.70%	25	4.60%	87,257.02	4.57%	117.91
65%	70%	2,863,323	6.17%	29	5.33%	98,735.28	3.64%	115.77
70%	75%	5,438,160	11.72%	48	8.82%	113,295.01	4.26%	112.22
75%	80%	1,857,940	4.00%	14	2.57%	132,710.00	4.90%	120.73
80%	85%	4,459,256	9.61%	35	6.43%	127,407.31	4.59%	109.69
85%	90%	2,236,103	4.82%	23	4.23%	97,221.85	4.15%	113.83
90%	95%	1,247,623	2.69%	12	2.21%	103,968.55	4.62%	120.07
95%	100%	1,316,500	2.84%	12	2.21%	109,708.33	3.21%	105.90
100%	105%	153,449	0.33%	2	0.37%	76,724.26	3.31%	121.00
105%	110%	968,013	2.09%	8	1.47%	121,001.59	5.25%	99.32
110%	115%	713,500	1.54%	6	1.10%	118,916.68	3.71%	111.52
115%	120%	726,849	1.57%	7	1.29%	103,835.55	3.76%	112.87
120%	125%	2,599,366	5.60%	28	5.15%	92,834.52	4.58%	112.39
125%	>	322,504	0.69%	4	0.74%	80,625.92	4.39%	120.38
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		46,409,998	100.00%	544	100.00%	85,312.50	4.30%	113.50

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	870,094	1.87%	10	2.68%	87,009.36	3.70%	114.01
Utrecht	3,195,972	6.89%	29	7.77%	110,205.93	4.84%	109.80
Zeeland	1,471,411	3.17%	11	2.95%	133,764.62	4.31%	104.92
Zuid-Holland	7,374,763	15.89%	54	14.48%	136,569.68	4.07%	112.46
Flevoland	1,806,866	3.89%	12	3.22%	150,572.18	4.32%	111.37
Friesland	1,660,642	3.58%	15	4.02%	110,709.48	4.46%	114.76
Gelderland	5,486,117	11.82%	45	12.06%	121,913.72	4.13%	117.37
Groningen	1,852,333	3.99%	17	4.56%	108,960.77	4.31%	113.41
Limburg	5,128,094	11.05%	40	10.72%	128,202.35	4.85%	106.21
Noord-Brabant	7,198,009	15.51%	66	17.69%	109,060.74	4.13%	115.14
Noord-Holland	8,478,561	18.27%	56	15.01%	151,402.88	4.21%	116.74
Overijssel	1,887,137	4.07%	18	4.83%	104,840.93	4.41%	118.97
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	46,409,998	100.00%	373	100.00%	124,423.59	4.30%	113.50

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	43,223,617	93.13%	341	91.42%	126,755.47	4.29%	113.21
Shop/House	81,100	0.17%	1	0.27%	81,100.00	4.70%	119.00
Condominium	2,946,282	6.35%	29	7.77%	101,595.92	4.34%	117.58
Condominium with garage	159,000	0.34%	2	0.54%	79,500.00	5.00%	112.06
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	46,409,998	100.00%	373	100.00%	124,423.59	4.30%	113.50

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM	
<	0	0.00%	-	0.00%	-	0.00%	-	
0	25,000	378,560	0.82%	31	8.31%	12,211.60	4.46%	118.76
25,000	50,000	1,250,193	2.69%	32	8.58%	39,068.54	4.15%	118.08
50,000	75,000	2,797,728	6.03%	45	12.06%	62,171.74	4.45%	114.53
75,000	100,000	5,870,483	12.65%	66	17.69%	88,946.72	4.27%	113.05
100,000	125,000	4,327,252	9.32%	39	10.46%	110,955.17	4.12%	112.71
125,000	150,000	6,345,678	13.67%	46	12.33%	137,949.53	4.37%	113.71
150,000	175,000	5,214,560	11.24%	32	8.58%	162,955.00	4.50%	116.65
175,000	200,000	5,115,006	11.02%	27	7.24%	189,444.68	4.41%	116.18
200,000	225,000	2,961,071	6.38%	14	3.75%	211,505.04	4.18%	98.20
225,000	250,000	2,665,513	5.74%	11	2.95%	242,319.41	4.31%	117.64
250,000	275,000	2,097,409	4.52%	8	2.14%	262,176.16	3.85%	112.18
275,000	300,000	2,902,232	6.25%	10	2.68%	290,223.23	4.60%	111.37
300,000	325,000	944,341	2.03%	3	0.80%	314,780.43	3.76%	107.17
325,000	350,000	342,970	0.74%	1	0.27%	342,970.16	5.10%	118.00
350,000	375,000	375,000	0.81%	1	0.27%	375,000.00	3.14%	121.00
375,000	400,000	1,960,000	4.22%	5	1.34%	392,000.00	4.06%	115.11
400,000	425,000	412,000	0.89%	1	0.27%	412,000.00	3.45%	121.00
425,000	450,000	450,000	0.97%	1	0.27%	450,000.00	5.20%	119.00
450,000	475,000	-	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	-	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	-	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	46,409,998	100.00%	373	100.00%	124,423.59	4.30%	113.50	