

E-MAC Program - Compartment NL 2006-III Investor report April 2026

Cashflow analysis for the period

Total interest received	898,282	
Interest received on transaction accounts	13,814	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	146,391	
Total funds available		7,458,486
Company management expenses	15,981	
MPT fee	17,164	
Administration fee	1,656	
Third party fees	36,885	
Liquidity Facility fee	7,360	
Payments under hedging arrangements	488,415	
Interest on the Notes	491,026	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,058,486
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	2,644,180.04

Collateral

Starting principal balance	86,389,581
Prefunding purchase	-
Further Advances bought	-
Principal redemptions and repayments	(2,174,118)
Losses for the period	-
Ending principal balance	84,215,463
Balance Reset Participation	-
Total balance collateral E-MAC NL 2006-III	84,215,463
Redemptions reserved for Substitution in April 2026	-
Redemptions reserved for purchase Further Advances in April 2026	-
Total balance Put Option Notes E-MAC NL 2006-III	84,215,463

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	-	-	-	-
Total	-	-	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.92%	9.36%	10.93%

Delinquency table	Number of loans	Balance	Percentage of total
Current	594	82,065,926	97.45%
31 - 60 days	4	880,504	1.05%
61 - 90 days	1	247,950	0.29%
91 - 120 days	-	-	0.00%
120+ days	6	1,021,083	1.21%
In repossession	-	-	-
Total	565	84,215,463.14	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	242	-	7,710	5,976,494

Characteristics

Number of borrowers	565		
Number of loanparts	869		
	(weighted) average	Minimum	Maximum
Loan size borrower	149,054	1,044	540,000
Loan part size	96,911	1,044	540,000
Coupon	4.18%	1.39%	7.55%
Remaining maturity (months)	122	3	160
Remaining interest period (months)	35	1	240
Original interest period (months)	146	1	360
Seasoning (months)	168.7	1.0	244.0
Loan to Original Foreclosure Value (2)	80.0%	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	24,372	0.03%	2	0.23%	12,186.03	4.20%	34.94
Annuity	1,916,127	2.28%	49	5.64%	39,104.62	4.08%	118.66
Hybride (switch)	318,638	0.38%	4	0.46%	79,659.51	4.54%	125.82
Interest Only	70,012,145	83.13%	665	76.52%	105,281.42	4.17%	124.86
Investment	554,716	0.66%	9	1.04%	61,635.06	4.78%	120.56
Life	8,744,725	10.38%	95	10.93%	92,049.74	4.22%	103.74
Life (external policy)	65,000	0.08%	1	0.12%	65,000.00	5.75%	129.00
Savings	977,276	1.16%	21	2.42%	46,536.97	4.65%	121.91
STAR Aflossingsvrij	25,431	0.03%	2	0.23%	12,715.59	4.33%	126.52
Universal Life	1,577,033	1.87%	21	2.42%	75,096.82	3.68%	114.14
Total	84,215,463	100.00%	869	100.00%	96,910.77	4.18%	122.24

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	10,039,343	11.92%	78	8.98%	128,709.52	3.89%	125.22
12	3,114,568	3.70%	31	3.57%	100,469.92	4.98%	118.47
24	-	0.00%	-	0.00%	-	0.00%	-
36	2,531,366	3.01%	17	1.96%	148,903.88	5.77%	122.73
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,873,425	6.97%	52	5.98%	112,950.49	4.30%	123.69
72	1,689,655	2.01%	15	1.73%	112,643.68	6.38%	124.37
84	901,501	1.07%	10	1.15%	90,150.09	3.26%	119.15
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	30,009,896	35.63%	288	33.14%	104,201.03	3.59%	122.46
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	4,048,937	4.81%	42	4.83%	96,403.26	2.93%	116.01
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	17,290,669	20.53%	222	25.55%	77,885.89	4.73%	120.71
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	472,075	0.56%	7	0.81%	67,439.33	4.82%	111.10
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	8,244,028	9.79%	107	12.31%	77,046.99	4.88%	124.88
>	-	0.00%	-	0.00%	-	0.00%	-
Total	84,215,463	100.00%	869	100.00%	96,910.77	4.18%	122.24

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,534,179	3.01%	31	3.57%	81,747.71	2.30%	123.50
2.50%	2.75%	3,969,552	4.71%	48	5.52%	82,699.00	2.64%	119.47
2.75%	3.00%	7,122,836	8.46%	68	7.83%	104,747.59	2.88%	122.78
3.00%	3.25%	6,118,342	7.27%	49	5.64%	124,864.12	3.15%	121.02
3.25%	3.50%	7,910,077	9.39%	68	7.83%	116,324.66	3.39%	122.72
3.50%	3.75%	5,900,436	7.01%	65	7.48%	90,775.94	3.68%	121.33
3.75%	4.00%	2,582,151	3.07%	27	3.11%	95,635.24	3.84%	122.70
4.00%	4.25%	6,578,516	7.81%	53	6.10%	124,122.95	4.13%	124.54
4.25%	4.50%	4,667,208	5.54%	48	5.52%	97,233.49	4.46%	120.01
4.50%	4.75%	7,661,227	9.10%	86	9.90%	89,084.04	4.68%	121.73
4.75%	5.00%	13,734,738	16.31%	167	19.22%	82,243.94	4.89%	122.64
5.00%	5.25%	6,053,493	7.19%	74	8.52%	81,803.96	5.12%	121.18
5.25%	5.50%	2,632,507	3.13%	31	3.57%	84,832.47	5.39%	124.92
5.50%	5.75%	1,633,206	1.94%	16	1.84%	102,075.38	5.61%	123.81
5.75%	6.00%	1,895,211	2.25%	11	1.27%	172,291.95	5.86%	126.85
6.00%	6.25%	1,242,217	1.48%	10	1.15%	124,221.66	6.16%	121.33
6.25%	6.50%	385,536	0.46%	5	0.58%	77,107.13	6.41%	113.93
6.50%	6.75%	563,781	0.67%	4	0.46%	140,945.17	6.58%	119.96
6.75%	7.00%	794,851	0.94%	7	0.81%	113,550.08	6.89%	119.70
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	235,000	0.28%	1	0.12%	235,000.00	7.55%	129.00
Unknown	>	-	0.00%	-	0.00%	-	0.00%	-
Total		84,215,463	100.00%	869	100.00%	96,910.77	4.18%	122.24

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		10,039,343	11.92%	78	8.98%	128,709.52	3.89%	125.22
<	01/01/2026	35,586,026	42.26%	387	44.53%	91,953.55	4.32%	121.34
01/01/2026	01/01/2027	8,554,206	10.16%	91	10.47%	94,002.26	3.71%	123.49
01/01/2027	01/01/2028	5,840,659	6.94%	46	5.29%	126,970.85	4.06%	122.03
01/01/2028	01/01/2029	2,929,376	3.48%	22	2.53%	133,153.47	4.56%	125.79
01/01/2029	01/01/2030	3,169,651	3.76%	32	3.68%	99,051.60	3.69%	122.49
01/01/2030	01/01/2031	2,836,944	3.37%	26	2.99%	109,113.24	4.09%	110.38
01/01/2031	01/01/2032	1,246,319	1.48%	14	1.61%	89,022.78	4.84%	114.59
01/01/2032	01/01/2033	234,212	0.28%	4	0.46%	58,553.07	5.35%	114.80
01/01/2033	01/01/2034	302,252	0.36%	4	0.46%	75,563.00	4.82%	126.14
01/01/2034	01/01/2035	734,173	0.87%	9	1.04%	81,574.80	3.77%	123.43
01/01/2035	01/01/2036	12,507,641	14.85%	149	17.15%	83,943.90	4.34%	123.96
01/01/2036	01/01/2037	164,660	0.20%	6	0.69%	27,443.30	5.56%	130.41
01/01/2037	01/01/2038	70,000	0.08%	1	0.12%	70,000.00	5.96%	148.00
01/01/2038	01/01/2039	-	0.00%	-	0.00%	-	0.00%	-
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	01/01/2055	-	0.00%	-	0.00%	-	0.00%	-
01/01/2055	>	-	0.00%	-	0.00%	-	0.00%	-
Total		84,215,463	100.00%	869	100.00%	96,910.77	4.18%	122.24

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	129,343	0.15%	7	0.81%	18,477.63	5.95%	6.47
01-Jan-2027 - 31-Dec-2027	196,372	0.23%	7	0.81%	28,053.09	4.21%	13.59
01-Jan-2028 - 31-Dec-2028	218,545	0.26%	5	0.58%	43,709.00	4.02%	26.73
01-Jan-2029 - 31-Dec-2029	503,081	0.60%	8	0.92%	62,885.14	3.95%	42.04
01-Jan-2030 - 31-Dec-2030	359,577	0.43%	5	0.58%	71,915.33	3.97%	50.73
01-Jan-2031 - 31-Dec-2031	1,892,734	2.25%	26	2.99%	72,797.46	3.93%	64.64
01-Jan-2032 - 31-Dec-2032	1,011,147	1.20%	17	1.96%	59,479.22	4.02%	78.17
01-Jan-2033 - 31-Dec-2033	399,667	0.47%	9	1.04%	44,407.50	4.48%	87.87
01-Jan-2034 - 31-Dec-2034	501,103	0.60%	8	0.92%	62,637.83	4.17%	100.85
01-Jan-2035 - 31-Dec-2035	306,472	0.36%	3	0.35%	102,157.35	4.33%	112.62
01-Jan-2036 - 31-Dec-2036	69,786,075	82.87%	673	77.45%	103,694.02	4.16%	125.62
01-Jan-2037 - 31-Dec-2037	8,586,006	10.20%	88	10.13%	97,568.25	4.39%	129.20
01-Jan-2038 - 31-Dec-2038	255,290	0.30%	9	1.04%	28,365.57	4.89%	146.77
01-Jan-2039 - 31-Dec-2039	70,051	0.08%	4	0.46%	17,512.84	2.84%	158.25
Total	84,215,463	100.00%	869	100.00%	96,910.77	4.18%	122.24

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		748,141	0.89%	12	1.38%	62,345.05	2.85%	106.42
<	50%	12,275,187	14.58%	230	26.47%	53,370.38	4.17%	123.96
50%	55%	3,742,160	4.44%	43	4.95%	87,026.98	4.16%	123.56
55%	60%	5,480,274	6.51%	45	5.18%	121,783.86	4.03%	125.39
60%	65%	2,275,835	2.70%	22	2.53%	103,447.05	4.39%	116.11
65%	70%	5,168,772	6.14%	45	5.18%	114,861.61	4.10%	120.08
70%	75%	6,550,839	7.78%	46	5.29%	142,409.53	3.98%	124.38
75%	80%	5,339,478	6.34%	51	5.87%	104,695.65	4.04%	122.57
80%	85%	7,495,104	8.90%	56	6.44%	133,841.13	4.45%	123.89
85%	90%	6,255,120	7.43%	50	5.75%	125,102.41	4.20%	124.55
90%	95%	6,260,396	7.43%	49	5.64%	127,763.18	4.49%	126.32
95%	100%	4,567,484	5.42%	47	5.41%	97,180.50	3.88%	124.98
100%	105%	822,035	0.98%	12	1.38%	68,502.92	4.03%	124.60
105%	110%	1,901,984	2.26%	20	2.30%	95,099.19	4.36%	118.00
110%	115%	1,432,966	1.70%	14	1.61%	102,354.75	3.86%	113.21
115%	120%	2,930,957	3.48%	23	2.65%	127,432.90	4.56%	120.90
120%	125%	9,993,259	11.87%	95	10.93%	105,192.20	4.28%	116.17
125%	>	975,472	1.16%	9	1.04%	108,385.80	3.65%	119.14
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		84,215,463	100.00%	869	100.00%	96,910.77	4.18%	122.24

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,125,727	1.34%	13	2.30%	86,594.41	4.31%	121.26
Utrecht	4,250,690	5.05%	26	4.80%	163,488.07	4.42%	123.92
Zeeland	2,526,498	3.00%	19	3.38%	132,873.57	4.66%	123.40
Zuid-Holland	16,928,909	20.10%	117	20.71%	144,691.53	4.11%	120.56
Flevoland	2,296,875	2.73%	14	2.48%	164,062.53	3.69%	118.18
Friesland	3,203,547	3.80%	23	4.07%	139,284.67	4.37%	125.44
Gelderland	11,020,105	13.09%	67	11.86%	164,479.18	4.19%	122.57
Groningen	1,599,828	1.90%	17	3.01%	94,107.52	4.42%	121.78
Limburg	7,975,824	9.47%	55	9.73%	145,014.98	4.03%	119.73
Noord-Brabant	11,572,980	13.74%	78	13.81%	148,371.54	4.12%	123.19
Noord-Holland	15,302,870	18.17%	94	16.64%	162,796.49	4.24%	123.42
Overijssel	6,411,610	7.61%	42	7.43%	152,657.37	4.14%	123.31
Unspecified	-	0.00%	-	0.00%	-	-	0.00%
Total	84,215,463	100.00%	565	100.00%	149,053.92	4.18%	122.24

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	75,191,938	89.29%	503	89.03%	149,486.95	4.20%	122.01
Condominium	7,883,467	9.36%	57	10.09%	138,306.44	4.04%	124.34
Farm House	770,808	0.92%	3	0.53%	256,936.05	3.56%	124.40
Condominium with garage	369,250	0.44%	2	0.35%	184,625.00	4.90%	121.25
Unknown	-	0.00%	-	0.00%	-	-	0.00%
Total	84,215,463	100.00%	565	100.00%	149,053.92	4.18%	122.24

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	0.03%	38	6.73%	13,437.87	4.29%	117.09
25,000	50,000	0.06%	43	7.61%	38,537.90	4.40%	125.24
50,000	75,000	0.09%	46	8.14%	63,461.67	4.13%	121.17
75,000	100,000	0.12%	60	10.62%	89,488.19	4.06%	123.37
100,000	125,000	0.15%	61	10.80%	115,028.29	4.11%	122.92
125,000	150,000	0.18%	72	12.74%	138,807.42	4.35%	123.03
150,000	175,000	0.21%	59	10.44%	162,201.93	4.06%	121.50
175,000	200,000	0.24%	55	9.73%	187,032.39	4.28%	120.88
200,000	225,000	0.27%	33	5.84%	213,289.56	4.09%	120.07
225,000	250,000	0.30%	24	4.25%	236,717.63	4.49%	125.61
250,000	275,000	0.33%	21	3.72%	263,374.70	4.50%	121.37
275,000	300,000	0.36%	14	2.48%	290,268.91	4.06%	120.68
300,000	325,000	0.39%	9	1.59%	314,555.56	4.13%	119.30
325,000	350,000	0.42%	13	2.30%	343,949.12	4.04%	120.74
350,000	375,000	0.45%	5	0.88%	360,926.67	4.38%	125.77
375,000	400,000	0.48%	1	0.18%	390,000.00	4.25%	126.00
400,000	425,000	0.51%	2	0.35%	418,432.66	4.06%	125.97
425,000	450,000	0.54%	6	1.06%	446,810.20	3.55%	125.15
450,000	475,000	0.57%	-	0.00%	-	-	0.00%
475,000	500,000	0.60%	1	0.18%	500,000.00	3.20%	125.00
500,000	525,000	0.63%	1	0.18%	522,500.00	4.75%	129.00
525,000	550,000	0.66%	1	0.18%	540,000.00	2.89%	126.00
550,000	575,000	0.69%	-	0.00%	-	-	0.00%
575,000	600,000	0.72%	-	0.00%	-	-	0.00%
600,000	625,000	0.75%	-	0.00%	-	-	0.00%
625,000	650,000	0.78%	-	0.00%	-	-	0.00%
650,000	>	0.00%	-	0.00%	-	-	0.00%
Total	84,215,463	100.00%	565	100.00%	149,053.92	4.18%	122.24