E-MAC NL 2006-II Investor report July 2026

Cashflow analysis for the period

Total interest received	464,302	
Interest received on transaction accounts	23,172	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	59,819	
Total funds available		4,947,293
Company management expenses	6,829	
MPT fee	9,612	
Administration fee	861	
Third party fees	74,777	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,775	
Payments under hedging arrangements	169,217	
Interest on the Notes	274,447	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	5,775	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		547,293
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 27th July 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	29,775,429
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	31,313,780

Collateral

Starting principal balance	46,409,998	
Further Advance purchased	-	
Principal redemptions and repayments	(6,449,784)	
Losses for the period	-	
Ending principal balance		39,960,214
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-July-26		39,960,214
Redemptions reserved for purchase Further Advances per 27-July-26		-
Total balance Put Option Notes E-MAC NL 2006-II		39,960,214

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	36.86%	44.78%	12.16%

Delinquency table	Number of loans	Balance	Percentage of total
Current	325	39,509,961	98.87%
31 - 60 days	1	250,000	0.63%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	1	200,253	0.50%
In repossession			
Total	327	39,960,214	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	6,721	1,795,735

Characteristics

Number of borrowers	327		
Number of loanparts	465		
	(weighted) average	Minimum	Maximum
Loan size borrower	122,202	1,503	450,000
Loan part size	85,936	1,503	450,000
Coupon	4.30%	2.09%	7.00%
Remaining maturity (months)	111	1	178
Remaining interest period (months)	60	1	147
Original interest period (months)	105	1	360
Seasoning (months)	138.4	1.0	254.0
Loan to Original Foreclosure Value (2)	66.4%	0.0%	127.6%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	76,881	0.19%	1	0.22%	76,880.50	3.08%	93.00
Annuity	777,319	1.95%	18	3.87%	43,184.39	4.47%	111.41
Interest Only	34,203,803	85.59%	385	82.80%	88,841.05	4.30%	113.79
Life	3,763,292	9.42%	42	9.03%	89,602.19	4.25%	85.59
Life (external policy)	48,500	0.12%	1	0.22%	48,500.00	5.05%	112.00
Linear	8,660	0.02%	1	0.22%	8,660.25	4.99%	114.00
Savings	48,313	0.12%	2	0.43%	24,156.62	4.92%	90.30
STAR Aflossingsvrij	412,508	1.03%	7	1.51%	58,929.69	3.98%	116.62
Universal Life	620,938	1.55%	8	1.72%	77,617.29	4.32%	88.15
Total	39,960,214	100.00%	465	100.00%	85,935.94	4.30%	110.65

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		2,842,336	7.11%	36	7.74%	78,953.78	4.24%	116.15
1	12	4,389,474	10.98%	35	7.53%	125,413.53	4.99%	110.23
12	24	460,500	1.15%	2	0.43%	230,250.00	4.90%	101.63
24	36	496,681	1.24%	7	1.51%	70,954.43	5.00%	117.54
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	4,856,939	12.15%	59	12.69%	82,320.99	4.74%	93.80
60	72	1,117,990	2.80%	11	2.37%	101,635.41	5.35%	110.34
72	84	1,384,638	3.47%	13	2.80%	106,510.61	3.74%	112.71
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	17,549,341	43.92%	216	46.45%	81,246.95	4.25%	113.14
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	-	0.00%	-	0.00%	-	0.00%	-
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	3,993,581	9.99%	44	9.46%	90,763.20	2.86%	111.94
180	192	-	0.00%	-	0.00%	-	0.00%	-
192	204	-	0.00%	-	0.00%	-	0.00%	-
204	216	-	0.00%	-	0.00%	-	0.00%	-
216	228	-	0.00%	-	0.00%	-	0.00%	-
228	240	1,792,600	4.49%	26	5.59%	68,946.15	4.34%	117.86
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	235,455	0.59%	3	0.65%	78,485.05	4.55%	98.08
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	840,681	2.10%	13	2.80%	64,667.73	4.85%	119.46
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		39,960,214	100.00%	465	100.00%	85,935.94	4.30%	110.65

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,967,838	4.92%	27	5.81%	72,882.90	2.37%	111.61
2.50%	2.75%	2,811,374	7.04%	28	6.02%	100,406.20	2.63%	105.95
2.75%	3.00%	3,585,435	8.97%	40	8.60%	89,635.88	2.85%	111.73
3.00%	3.25%	992,860	2.48%	23	4.95%	43,167.81	3.11%	119.62
3.25%	3.50%	2,996,102	7.50%	22	4.73%	136,186.47	3.36%	117.19
3.50%	3.75%	1,298,700	3.25%	11	2.37%	118,063.65	3.69%	107.84
3.75%	4.00%	1,219,168	3.05%	9	1.94%	135,463.07	3.86%	115.11
4.00%	4.25%	564,333	1.41%	7	1.51%	80,619.04	4.14%	98.08
4.25%	4.50%	847,693	2.12%	9	1.94%	94,188.11	4.41%	107.01
4.50%	4.75%	3,619,368	9.06%	56	12.04%	64,631.57	4.69%	102.85
4.75%	5.00%	8,413,772	21.06%	106	22.80%	79,375.21	4.90%	112.79
5.00%	5.25%	6,424,245	16.08%	72	15.48%	89,225.62	5.15%	112.57
5.25%	5.50%	2,482,510	6.21%	32	6.88%	77,578.44	5.35%	112.13
5.50%	5.75%	1,555,494	3.89%	13	2.80%	119,653.35	5.64%	105.89
5.75%	6.00%	341,631	0.85%	4	0.86%	85,407.76	5.82%	116.72
6.00%	6.25%	194,069	0.49%	2	0.43%	97,034.56	6.10%	117.73
6.25%	6.50%	445,000	1.11%	3	0.65%	148,333.33	6.38%	119.82
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
6.75%	7.00%	200,622	0.50%	1	0.22%	200,621.93	7.00%	18.00
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		39,960,214	100.00%	465	100.00%	85,935.94	4.30%	110.65

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		2,842,336	7.11%	36	7.74%	78,953.78	4.24%	116.15
<	01/01/2027	1,129,578	2.83%	13	2.80%	86,890.60	4.14%	83.54
01/01/2027	01/01/2028	9,936,943	24.87%	90	19.35%	110,410.47	4.01%	111.27
01/01/2028	01/01/2029	2,584,792	6.47%	26	5.59%	99,415.08	3.84%	107.27
01/01/2029	01/01/2030	1,153,938	2.89%	18	3.87%	64,107.64	3.81%	102.46
01/01/2030	01/01/2031	1,469,473	3.68%	11	2.37%	133,588.49	4.70%	102.26
01/01/2031	01/01/2032	3,493,386	8.74%	50	10.75%	69,867.73	4.78%	106.04
01/01/2032	01/01/2033	1,423,316	3.56%	13	2.80%	109,485.82	4.11%	89.85
01/01/2033	01/01/2034	682,178	1.71%	10	2.15%	68,217.80	4.39%	96.81
01/01/2034	01/01/2035	279,181	0.70%	3	0.65%	93,060.49	4.52%	96.00
01/01/2035	01/01/2036	561,591	1.41%	7	1.51%	80,227.26	4.68%	112.60
01/01/2036	01/01/2037	14,387,930	36.01%	187	40.22%	76,940.80	4.56%	117.17
01/01/2037	01/01/2038	-	0.00%	-	0.00%	-	0.00%	-
01/01/2038	01/01/2039	15,572	0.04%	1	0.22%	15,572.46	6.15%	149.00
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	01/01/2056	-	0.00%	-	0.00%	-	0.00%	-
01/01/2056	>	-	0.00%	-	0.00%	-	0.00%	-
Total		39,960,214	100.00%	465	100.00%	85,935.94	4.30%	110.65

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	92,950	0.23%	2	0.43%	46,475.00	4.89%	3.71
01-Jan-2027 - 31-Dec-2027	4,132	0.01%	1	0.22%	4,131.77	2.47%	8.00
01-Jan-2028 - 31-Dec-2028	539,101	1.35%	6	1.29%	89,850.21	5.42%	20.07
01-Jan-2029 - 31-Dec-2029	287,050	0.72%	4	0.86%	71,762.50	4.32%	31.41
01-Jan-2030 - 31-Dec-2030	205,968	0.52%	2	0.43%	102,984.14	4.60%	44.41
01-Jan-2031 - 31-Dec-2031	1,007,666	2.52%	11	2.37%	91,605.99	4.62%	57.39
01-Jan-2032 - 31-Dec-2032	1,255,961	3.14%	14	3.01%	89,711.52	4.03%	68.34
01-Jan-2033 - 31-Dec-2033	651,990	1.63%	9	1.94%	72,443.37	3.62%	82.09
01-Jan-2034 - 31-Dec-2034	876,062	2.19%	8	1.72%	109,507.75	4.02%	94.18
01-Jan-2035 - 31-Dec-2035	585,764	1.47%	8	1.72%	73,220.53	3.84%	108.22
01-Jan-2036 - 31-Dec-2036	33,864,996	84.75%	376	80.86%	90,066.48	4.31%	116.99
01-Jan-2037 - 31-Dec-2037	211,602	0.53%	12	2.58%	17,633.49	3.95%	131.39
01-Jan-2038 - 31-Dec-2038	85,381	0.21%	6	1.29%	14,230.11	4.75%	144.40
01-Jan-2039 - 31-Dec-2039	203,991	0.51%	5	1.08%	40,798.17	2.93%	154.90
01-Jan-2041 - 31-Dec-2041	87,600	0.22%	1	0.22%	87,600.00	4.90%	178.00
Total	39,960,214	100.00%	465	100.00%	85,935.94	4.30%	110.65

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		104,033	0.26%	2	0.43%	52,016.39	4.25%	116.00
<	50%	11,818,032	29.57%	193	41.51%	61,233.32	4.33%	111.91
50%	55%	2,997,069	7.50%	37	7.96%	81,001.87	4.51%	110.80
55%	60%	2,352,062	5.89%	24	5.16%	98,002.58	4.10%	112.14
60%	65%	1,577,800	3.95%	19	4.09%	83,042.11	4.36%	109.42
65%	70%	3,491,858	8.74%	34	7.31%	102,701.72	4.27%	113.58
70%	75%	4,374,842	10.95%	38	8.17%	115,127.43	4.10%	111.17
75%	80%	2,136,940	5.35%	17	3.66%	125,702.35	4.94%	112.85
80%	85%	3,352,556	8.39%	24	5.16%	139,689.84	4.47%	107.47
85%	90%	1,461,929	3.66%	14	3.01%	104,423.49	3.97%	106.93
90%	95%	596,170	1.49%	8	1.72%	74,521.25	4.64%	116.06
95%	100%	1,316,500	3.29%	12	2.58%	109,708.33	3.21%	102.90
100%	105%	152,435	0.38%	2	0.43%	76,217.72	3.31%	118.00
105%	110%	455,073	1.14%	4	0.86%	113,768.29	5.48%	86.89
110%	115%	713,500	1.79%	6	1.29%	118,916.68	3.71%	108.52
115%	120%	502,544	1.26%	5	1.08%	100,508.78	3.18%	117.36
120%	125%	2,234,366	5.59%	22	4.73%	101,562.11	4.59%	107.98
125%	>	322,504	0.81%	4	0.86%	80,625.92	4.39%	117.38
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		39,960,214	100.00%	465	100.00%	85,935.94	4.30%	110.65

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	868,893	2.17%	10	3.06%	86,889.26	3.70%	111.06
Utrecht	2,619,966	6.56%	25	7.65%	104,798.65	4.85%	107.75
Zeeland	1,365,771	3.42%	10	3.06%	136,577.14	4.41%	102.88
Zuid-Holland	6,829,076	17.09%	49	14.98%	139,368.90	4.11%	110.05
Flevoland	1,639,815	4.10%	11	3.36%	149,074.06	4.94%	107.29
Friesland	1,457,767	3.65%	14	4.28%	104,126.20	4.51%	111.04
Gelderland	4,067,381	10.18%	36	11.01%	112,982.80	3.80%	115.43
Groningen	1,455,399	3.64%	15	4.59%	97,026.61	4.21%	108.45
Limburg	4,451,094	11.14%	34	10.40%	130,914.52	4.84%	106.37
Noord-Brabant	6,291,451	15.74%	57	17.43%	110,376.33	4.14%	111.42
Noord-Holland	7,273,990	18.20%	50	15.29%	145,479.79	4.24%	112.95
Overijssel	1,639,611	4.10%	16	4.89%	102,475.70	4.33%	115.56
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	39,960,214	100.00%	327	100.00%	122,202.49	4.30%	110.65

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	37,154,834	92.98%	298	91.13%	124,680.65	4.30%	110.20
Shop/House	81,100	0.20%	1	0.31%	81,100.00	4.70%	116.00
Condominium	2,565,280	6.42%	26	7.95%	98,664.61	4.25%	117.14
Condominium with garage	159,000	0.40%	2	0.61%	79,500.00	5.00%	109.06
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	39,960,214	100.00%	327	100.00%	122,202.49	4.30%	110.65

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	320,979	0.80%	27	8.26%	11,888.11	4.42%	115.58
25,000	50,000	1,105,970	2.77%	29	8.87%	38,136.89	4.13%	113.95
50,000	75,000	2,681,519	6.71%	43	13.15%	62,360.92	4.55%	110.14
75,000	100,000	5,329,124	13.34%	60	18.35%	88,818.74	4.20%	112.03
100,000	125,000	3,891,634	9.74%	35	10.70%	111,189.54	4.25%	109.59
125,000	150,000	5,253,518	13.15%	38	11.62%	138,250.47	4.32%	114.13
150,000	175,000	4,064,676	10.17%	25	7.65%	162,587.04	4.37%	114.73
175,000	200,000	4,138,248	10.36%	22	6.73%	188,102.16	4.37%	113.01
200,000	225,000	2,957,607	7.40%	14	4.28%	211,257.66	4.25%	95.24
225,000	250,000	1,935,956	4.84%	8	2.45%	241,994.53	4.09%	112.86
250,000	275,000	1,842,409	4.61%	7	2.14%	263,201.33	3.78%	108.10
275,000	300,000	2,297,232	5.75%	8	2.45%	287,154.03	4.82%	106.01
300,000	325,000	944,341	2.36%	3	0.92%	314,780.43	3.76%	104.17
325,000	350,000	-	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	375,000	0.94%	1	0.31%	375,000.00	3.49%	118.00
375,000	400,000	1,960,000	4.90%	5	1.53%	392,000.00	4.61%	112.11
400,000	425,000	412,000	1.03%	1	0.31%	412,000.00	3.45%	118.00
425,000	450,000	450,000	1.13%	1	0.31%	450,000.00	5.20%	116.00
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		39,960,214	100.00%	327	100.00%	122,202.49	4.30%	110.65