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

Cashflow analysis for the period

Total interest received	924,468	
Interest received on transaction accounts	15,875	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	133,475	
Total funds available		7,473,818
Company management expenses	5,760	
MPT fee	16,212	
Administration fee	1,561	
Third party fees	36,237	
Liquidity Facility fee	7,200	
Payments under hedging arrangements	509,290	
Interest on the Notes	497,253	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	303	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,073,818
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	2,335,440.40

Collateral

Starting principal balance	84,215,463	
Prefunding purchase	-	
Further Advances bought	-	
Principal redemptions and repayments	(3,311,799)	
Losses for the period	(303)	
Ending principal balance		80,903,361
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-III		80,903,361
Redemptions reserved for Substitution in July 2026		-
Redemptions reserved for purchase Further Advances in July 2026		-
Total balance Put Option Notes E-MAC NL 2006-III		80,903,361

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	-	303	303	-
Total	-	303	303	-

Performance

	Last period	This period	Since issue
Prepayment rate	9.36%	14.50%	10.98%

Delinquency table	Number of loans	Balance	Percentage of total
Current	530	79,145,233	97.83%
31 - 60 days	1	190,000	0.23%
61 - 90 days	2	547,752	0.68%
91 - 120 days	1	97,000	0.12%
120+ days	5	923,375	1.14%
In repossession			
Total	539	80,903,360.53	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	303	49,822	5,926,975

Characteristics

Number of borrowers	539			
Number of loanparts	824			
	(weighted) average	Minimum	Maximum	
Loan size borrower	150,099	3,928	540,000	
Loan part size	98,184	1,033	540,000	
Coupon	4.21%	1.39%	7.55%	
Remaining maturity (months)	119	2	157	
Remaining interest period (months)	31	1	145	
Original interest period (months)	145	1	360	
Seasoning (months)	167.4	3.0	247.0	
Loan to Original Foreclosure Value (2)	80.2%	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	22,493	0.03%	2	0.24%	11,246.60	4.20%	32.88
Annuity	1,841,701	2.28%	46	5.58%	40,036.98	4.09%	117.43
Hybride (switch)	316,634	0.39%	4	0.49%	79,158.47	4.54%	122.83
Interest Only	67,183,533	83.04%	630	76.46%	106,640.53	4.20%	121.89
Investment	550,272	0.68%	9	1.09%	61,141.38	4.78%	117.50
Life	8,523,118	10.53%	91	11.04%	93,660.63	4.24%	101.33
Life (external policy)	65,000	0.08%	1	0.12%	65,000.00	5.94%	126.00
Savings	926,009	1.14%	20	2.43%	46,300.43	4.62%	119.26
STAR Aflossingsvrij	25,431	0.03%	2	0.24%	12,715.59	4.33%	123.52
Universal Life	1,449,169	1.79%	19	2.31%	76,272.07	3.75%	110.38
Total	80,903,361	100.00%	824	100.00%	98,183.69	4.21%	119.34

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		9,548,363	11.80%	71	8.62%	134,483.99	4.18%	122.26
1	12	2,914,044	3.60%	28	3.40%	104,073.01	4.98%	117.28
12	24	-	0.00%	-	0.00%	-	0.00%	-
24	36	2,525,175	3.12%	17	2.06%	148,539.69	5.77%	119.91
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	5,592,977	6.91%	49	5.95%	114,142.38	4.31%	119.45
60	72	1,688,573	2.09%	15	1.82%	112,571.52	6.38%	121.41
72	84	901,501	1.11%	10	1.21%	90,150.09	3.26%	116.15
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	29,238,370	36.14%	276	33.50%	105,936.12	3.59%	119.56
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	4,013,719	4.96%	42	5.10%	95,564.75	2.93%	112.97
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	16,062,492	19.85%	205	24.88%	78,353.62	4.72%	118.05
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	466,805	0.58%	7	0.85%	66,686.36	4.82%	107.93
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	7,951,343	9.83%	104	12.62%	76,455.22	4.88%	121.95
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		80,903,361	100.00%	824	100.00%	98,183.69	4.21%	119.34

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,347,762	2.90%	30	3.64%	78,258.72	2.30%	120.30
2.50%	2.75%	3,485,764	4.31%	37	4.49%	94,209.82	2.63%	116.49
2.75%	3.00%	5,361,569	6.63%	50	6.07%	107,231.37	2.88%	120.44
3.00%	3.25%	7,157,776	8.85%	61	7.40%	117,340.59	3.15%	117.62
3.25%	3.50%	5,235,461	6.47%	57	6.92%	91,850.20	3.38%	118.24
3.50%	3.75%	7,364,091	9.10%	72	8.74%	102,279.04	3.67%	119.20
3.75%	4.00%	4,424,902	5.47%	38	4.61%	116,444.79	3.84%	121.01
4.00%	4.25%	4,213,668	5.21%	38	4.61%	110,886.00	4.15%	120.10
4.25%	4.50%	6,584,878	8.14%	58	7.04%	113,532.37	4.45%	120.11
4.50%	4.75%	6,619,606	8.18%	71	8.62%	93,233.89	4.68%	119.61
4.75%	5.00%	13,238,782	16.36%	160	19.42%	82,742.38	4.88%	119.31
5.00%	5.25%	5,667,451	7.01%	71	8.62%	79,823.25	5.12%	117.92
5.25%	5.50%	1,806,806	2.23%	22	2.67%	82,127.53	5.39%	122.90
5.50%	5.75%	2,225,107	2.75%	20	2.43%	111,255.33	5.59%	120.31
5.75%	6.00%	1,702,014	2.10%	11	1.33%	154,728.53	5.85%	124.39
6.00%	6.25%	1,491,570	1.84%	11	1.33%	135,597.26	6.17%	118.97
6.25%	6.50%	385,536	0.48%	5	0.61%	77,107.13	6.41%	110.93
6.50%	6.75%	563,781	0.70%	4	0.49%	140,945.17	6.58%	116.96
6.75%	7.00%	791,840	0.98%	7	0.85%	113,120.01	6.89%	117.12
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	235,000	0.29%	1	0.12%	235,000.00	7.55%	126.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		80,903,361	100.00%	824	100.00%	98,183.69	4.21%	119.34

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		9,548,363	11.80%	71	8.62%	134,483.99	4.18%	122.26
<	01/01/2027	32,746,916	40.48%	354	42.96%	92,505.41	4.35%	118.11
01/01/2027	01/01/2028	8,580,102	10.61%	85	10.32%	100,942.38	3.81%	120.48
01/01/2028	01/01/2029	5,854,851	7.24%	46	5.58%	127,279.38	3.88%	115.80
01/01/2029	01/01/2030	2,803,804	3.47%	21	2.55%	133,514.49	4.23%	119.43
01/01/2030	01/01/2031	3,163,690	3.91%	32	3.88%	98,865.31	3.65%	118.30
01/01/2031	01/01/2032	3,256,107	4.02%	29	3.52%	112,279.55	4.15%	102.74
01/01/2032	01/01/2033	1,415,472	1.75%	18	2.18%	78,637.33	4.68%	103.66
01/01/2033	01/01/2034	231,990	0.29%	5	0.61%	46,397.97	4.80%	97.00
01/01/2034	01/01/2035	341,259	0.42%	5	0.61%	68,251.76	4.70%	118.20
01/01/2035	01/01/2036	733,024	0.91%	9	1.09%	81,447.09	4.15%	121.21
01/01/2036	01/01/2037	12,076,122	14.93%	143	17.35%	84,448.41	4.48%	122.50
01/01/2037	01/01/2038	81,660	0.10%	5	0.61%	16,331.96	5.10%	132.54
01/01/2038	01/01/2039	70,000	0.09%	1	0.12%	70,000.00	5.96%	145.00
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		80,903,361	100.00%	824	100.00%	98,183.69	4.21%	119.34

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	114,300	0.14%	5	0.61%	22,859.91	6.10%	3.83
01-Jan-2027 - 31-Dec-2027	119,883	0.15%	5	0.61%	23,976.64	4.25%	11.40
01-Jan-2028 - 31-Dec-2028	218,545	0.27%	5	0.61%	43,709.00	4.02%	23.73
01-Jan-2029 - 31-Dec-2029	472,195	0.58%	6	0.73%	78,699.17	4.06%	38.91
01-Jan-2030 - 31-Dec-2030	357,250	0.44%	5	0.61%	71,450.06	3.97%	47.75
01-Jan-2031 - 31-Dec-2031	1,836,579	2.27%	24	2.91%	76,524.13	3.92%	61.70
01-Jan-2032 - 31-Dec-2032	999,580	1.24%	17	2.06%	58,798.81	4.08%	75.15
01-Jan-2033 - 31-Dec-2033	389,340	0.48%	9	1.09%	43,260.05	4.48%	84.88
01-Jan-2034 - 31-Dec-2034	483,148	0.60%	7	0.85%	69,021.12	4.14%	97.85
01-Jan-2035 - 31-Dec-2035	305,243	0.38%	3	0.36%	101,747.52	4.32%	109.63
01-Jan-2036 - 31-Dec-2036	66,751,522	82.51%	638	77.43%	104,626.21	4.18%	122.64
01-Jan-2037 - 31-Dec-2037	8,541,688	10.56%	88	10.68%	97,064.64	4.46%	126.20
01-Jan-2038 - 31-Dec-2038	244,290	0.30%	8	0.97%	30,536.27	4.88%	143.80
01-Jan-2039 - 31-Dec-2039	69,797	0.09%	4	0.49%	17,449.24	2.98%	155.25
Total	80,903,361	100.00%	824	100.00%	98,183.69	4.21%	119.34

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		548,777	0.68%	9	1.09%	60,975.17	2.89%	96.31
<	50%	12,074,461	14.92%	221	26.82%	54,635.57	4.15%	121.23
50%	55%	3,184,867	3.94%	35	4.25%	90,996.19	4.17%	123.13
55%	60%	5,206,878	6.44%	42	5.10%	123,973.29	3.99%	121.42
60%	65%	2,462,885	3.04%	25	3.03%	98,515.38	4.50%	116.08
65%	70%	4,411,897	5.45%	37	4.49%	119,240.45	3.98%	116.19
70%	75%	6,533,867	8.08%	46	5.58%	142,040.59	4.04%	121.38
75%	80%	5,331,669	6.59%	48	5.83%	111,076.45	4.13%	120.46
80%	85%	7,318,888	9.05%	54	6.55%	135,534.95	4.54%	120.86
85%	90%	5,838,627	7.22%	49	5.95%	119,155.65	4.25%	121.35
90%	95%	6,164,122	7.62%	47	5.70%	131,151.52	4.61%	123.17
95%	100%	4,196,817	5.19%	46	5.58%	91,235.16	3.85%	122.47
100%	105%	526,678	0.65%	7	0.85%	75,239.70	3.85%	120.31
105%	110%	1,900,811	2.35%	20	2.43%	95,040.54	4.36%	114.99
110%	115%	1,432,666	1.77%	14	1.70%	102,333.30	3.88%	110.21
115%	120%	2,806,357	3.47%	21	2.55%	133,636.03	4.55%	117.81
120%	125%	9,987,623	12.35%	94	11.41%	106,251.31	4.29%	113.17
125%	>	975,472	1.21%	9	1.09%	108,385.80	3.65%	116.14
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		80,903,361	100.00%	824	100.00%	98,183.69	4.21%	119.34

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,120,297	1.38%	13	2.41%	86,176.68	4.33%	118.40
Utrecht	4,184,382	5.17%	25	4.64%	167,375.27	4.42%	120.90
Zeeland	2,501,671	3.09%	18	3.34%	138,981.71	4.65%	120.40
Zuid-Holland	16,363,590	20.23%	112	20.78%	146,103.48	4.12%	117.48
Flevoland	2,091,009	2.58%	13	2.41%	160,846.86	3.85%	114.41
Friesland	2,943,892	3.64%	21	3.90%	140,185.33	4.43%	123.64
Gelderland	10,325,442	12.76%	62	11.50%	166,539.39	4.15%	120.09
Groningen	1,595,405	1.97%	17	3.15%	93,847.34	4.43%	118.91
Limburg	7,789,077	9.63%	54	10.02%	144,242.17	4.13%	117.20
Noord-Brabant	11,249,222	13.90%	74	13.73%	152,016.52	4.19%	120.14
Noord-Holland	14,362,158	17.75%	88	16.33%	163,206.34	4.25%	120.35
Overijssel	6,377,216	7.88%	42	7.79%	151,838.49	4.16%	120.29
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	80,903,361	100.00%	539	100.00%	150,099.00	4.21%	119.34

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	71,910,542	88.88%	479	88.87%	150,126.39	4.22%	119.10
Condominium	7,875,569	9.73%	56	10.39%	140,635.16	4.14%	121.35
Farm House	748,000	0.92%	2	0.37%	374,000.00	3.52%	121.38
Condominium with garage	369,250	0.46%	2	0.37%	184,625.00	4.90%	118.25
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	80,903,361	100.00%	539	100.00%	150,099.00	4.21%	119.34

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	511,423	0.63%	35	6.49%	14,612.08	4.32%	115.25
25,000	50,000	1,566,044	1.94%	40	7.42%	39,151.11	4.29%	121.14
50,000	75,000	2,960,743	3.66%	46	8.53%	64,363.98	4.10%	118.97
75,000	100,000	5,079,731	6.28%	57	10.58%	89,118.09	4.11%	121.00
100,000	125,000	6,748,823	8.34%	59	10.95%	114,386.82	4.09%	119.99
125,000	150,000	9,863,297	12.19%	71	13.17%	138,919.67	4.31%	118.87
150,000	175,000	8,111,939	10.03%	50	9.28%	162,238.78	4.12%	119.68
175,000	200,000	10,275,557	12.70%	55	10.20%	186,828.32	4.32%	118.43
200,000	225,000	6,216,871	7.68%	29	5.38%	214,374.85	4.09%	116.42
225,000	250,000	5,678,967	7.02%	24	4.45%	236,623.62	4.56%	122.61
250,000	275,000	5,269,629	6.51%	20	3.71%	263,481.43	4.47%	118.27
275,000	300,000	4,063,765	5.02%	14	2.60%	290,268.91	4.15%	117.68
300,000	325,000	2,831,000	3.50%	9	1.67%	314,555.56	4.13%	116.30
325,000	350,000	4,808,407	5.94%	14	2.60%	343,457.67	4.19%	118.11
350,000	375,000	1,451,325	1.79%	4	0.74%	362,831.30	4.28%	123.78
375,000	400,000	390,000	0.48%	1	0.19%	390,000.00	4.25%	123.00
400,000	425,000	832,479	1.03%	2	0.37%	416,239.30	4.23%	122.95
425,000	450,000	2,680,861	3.31%	6	1.11%	446,810.20	3.60%	122.15
450,000	475,000	-	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	500,000	0.62%	1	0.19%	500,000.00	3.20%	122.00
500,000	525,000	522,500	0.65%	1	0.19%	522,500.00	4.75%	126.00
525,000	550,000	540,000	0.67%	1	0.19%	540,000.00	3.24%	123.00
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		80,903,361	100.00%	539	100.00%	150,099.00	4.21%	119.34