E-MAC NL 2006-II Investor report October 2026

Cashflow analysis for the period

Total interest received	425,891	
Interest received on transaction accounts	18,372	
Liquidity available	3,300,000	
Reserve account available	1,100,000	
Receivables under hedging arrangements	75,371	
Total funds available		4,919,634
Company management expenses	4,585	
MPT fee	8,365	
Administration fee	749	
Third party fees	30,198	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	189,788	
Interest on the Notes	274,142	
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		519,634
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 27th October 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	29,626,331
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	31,164,682

Collateral

Starting principal balance	39,960,214	
Further Advance purchased	-	
Principal redemptions and repayments	(1,103,744)	
Losses for the period	-	
Ending principal balance		38,856,470
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-October-26		38,856,470
Redemptions reserved for purchase Further Advances per 27-October-26		-
Total balance Put Option Notes E-MAC NL 2006-II		38,856,470

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	44.78%	10.38%	12.14%

Delinquency table	Number of loans	Balance	Percentage of total
Current	317	38,457,216	98.97%
31 - 60 days	1	199,000	0.51%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	1	200,253	0.52%
In repossession			
Total	319	38,856,470	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	5,251	1,790,485

Characteristics

Number of borrowers	319		
Number of loanparts	453		
	(weighted) average	Minimum	Maximum
Loan size borrower	121,807	1,503	450,000
Loan part size	85,776	1,503	450,000
Coupon	4.34%	2.09%	7.00%
Remaining maturity (months)	108	2	175
Remaining interest period (months)	60	1	240
Original interest period (months)	106	1	360
Seasoning (months)	142.7	4.0	257.0
Loan to Original Foreclosure Value (2)	65.9%	0.0%	127.6%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	69,173	0.18%	1	0.22%	69,173.43	3.08%	90.00
Annuity	760,239	1.96%	18	3.97%	42,235.52	4.53%	108.62
Interest Only	33,358,577	85.85%	377	83.22%	88,484.29	4.33%	110.88
Life	3,601,175	9.27%	40	8.83%	90,029.39	4.41%	83.10
Life (external policy)	48,500	0.12%	1	0.22%	48,500.00	5.05%	109.00
Linear	8,432	0.02%	1	0.22%	8,432.34	4.99%	111.00
Savings	45,676	0.12%	2	0.44%	22,838.14	5.00%	89.90
STAR Aflossingsvrij	412,508	1.06%	7	1.55%	58,929.69	3.98%	113.62
Universal Life	552,188	1.42%	6	1.32%	92,031.39	4.53%	89.71
Total	38,856,470	100.00%	453	100.00%	85,775.87	4.34%	107.92

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		2,371,340	6.10%	33	7.28%	71,858.79	4.19%	113.26
1	12	4,335,156	11.16%	36	7.95%	120,420.99	5.00%	108.06
12	24	460,500	1.19%	2	0.44%	230,250.00	4.90%	98.63
24	36	496,681	1.28%	7	1.55%	70,954.43	5.00%	114.54
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	4,720,482	12.15%	56	12.36%	84,294.31	4.86%	91.55
60	72	1,316,701	3.39%	13	2.87%	101,284.72	5.47%	100.72
72	84	1,376,931	3.54%	13	2.87%	105,917.76	3.74%	109.82
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	17,164,286	44.17%	211	46.58%	81,347.33	4.27%	110.67
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	3,887,639	10.01%	43	9.49%	90,410.21	2.87%	109.74
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	1,654,228	4.26%	23	5.08%	71,922.97	4.48%	116.16
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	0.61%	3	0.66%	78,485.05	4.55%	95.08
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	837,070	2.15%	13	2.87%	64,390.00	4.85%	116.46
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		38,856,470	100.00%	453	100.00%	85,775.87	4.34%	107.92

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,959,792	5.04%	27	5.96%	72,584.88	2.37%	108.67
2.50%	2.75%	2,508,795	6.46%	26	5.74%	96,492.11	2.63%	107.77
2.75%	3.00%	3,585,435	9.23%	40	8.83%	89,635.88	2.85%	108.73
3.00%	3.25%	804,414	2.07%	19	4.19%	42,337.58	3.17%	117.82
3.25%	3.50%	2,653,400	6.83%	22	4.86%	120,609.08	3.35%	113.88
3.50%	3.75%	1,521,298	3.92%	10	2.21%	152,129.80	3.70%	106.34
3.75%	4.00%	483,700	1.24%	4	0.88%	120,925.00	3.85%	109.96
4.00%	4.25%	858,419	2.21%	8	1.77%	107,302.39	4.09%	112.10
4.25%	4.50%	859,720	2.21%	9	1.99%	95,524.42	4.44%	103.77
4.50%	4.75%	3,540,245	9.11%	56	12.36%	63,218.67	4.69%	100.66
4.75%	5.00%	8,295,275	21.35%	104	22.96%	79,762.26	4.91%	110.12
5.00%	5.25%	6,381,281	16.42%	71	15.67%	89,877.19	5.14%	110.04
5.25%	5.50%	2,196,905	5.65%	26	5.74%	84,496.36	5.36%	109.75
5.50%	5.75%	1,826,215	4.70%	19	4.19%	96,116.60	5.63%	99.19
5.75%	6.00%	341,631	0.88%	4	0.88%	85,407.76	5.82%	113.72
6.00%	6.25%	394,322	1.01%	4	0.88%	98,580.58	6.12%	88.46
6.25%	6.50%	445,000	1.15%	3	0.66%	148,333.33	6.38%	116.82
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
6.75%	7.00%	200,622	0.52%	1	0.22%	200,621.93	7.00%	15.00
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		38,856,470	100.00%	453	100.00%	85,775.87	4.34%	107.92

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		2,371,340	6.10%	33	7.28%	71,858.79	4.19%	113.26
<	01/01/2027	276,567	0.71%	3	0.66%	92,188.87	4.65%	85.19
01/01/2027	01/01/2028	9,790,437	25.20%	89	19.65%	110,004.91	4.01%	109.33
01/01/2028	01/01/2029	2,363,997	6.08%	23	5.08%	102,782.48	3.85%	102.85
01/01/2029	01/01/2030	944,410	2.43%	15	3.31%	62,960.70	3.82%	111.47
01/01/2030	01/01/2031	1,617,355	4.16%	12	2.65%	134,779.59	5.04%	92.44
01/01/2031	01/01/2032	3,820,399	9.83%	53	11.70%	72,083.01	4.84%	97.26
01/01/2032	01/01/2033	1,579,841	4.07%	14	3.09%	112,845.78	4.34%	91.27
01/01/2033	01/01/2034	427,050	1.10%	7	1.55%	61,007.14	4.84%	100.27
01/01/2034	01/01/2035	125,000	0.32%	1	0.22%	125,000.00	5.55%	92.00
01/01/2035	01/01/2036	561,591	1.45%	7	1.55%	80,227.26	4.36%	109.71
01/01/2036	01/01/2037	14,962,909	38.51%	195	43.05%	76,732.87	4.44%	113.56
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%	146.00
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		38,856,470	100.00%	453	100.00%	85,775.87	4.34%	107.92

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	72,950	0.19%	1	0.22%	72,950.00	4.80%	2.00
01-Jan-2027 - 31-Dec-2027	2,590	0.01%	1	0.22%	2,590.33	2.47%	5.00
01-Jan-2028 - 31-Dec-2028	537,699	1.38%	6	1.32%	89,616.51	5.46%	17.07
01-Jan-2029 - 31-Dec-2029	287,050	0.74%	4	0.88%	71,762.50	4.32%	28.41
01-Jan-2030 - 31-Dec-2030	205,968	0.53%	2	0.44%	102,984.14	4.60%	41.41
01-Jan-2031 - 31-Dec-2031	889,528	2.29%	10	2.21%	88,952.75	5.26%	54.39
01-Jan-2032 - 31-Dec-2032	1,175,446	3.03%	12	2.65%	97,953.80	4.27%	65.02
01-Jan-2033 - 31-Dec-2033	549,601	1.41%	8	1.77%	68,700.09	3.79%	79.46
01-Jan-2034 - 31-Dec-2034	867,259	2.23%	8	1.77%	108,407.42	4.02%	91.18
01-Jan-2035 - 31-Dec-2035	585,764	1.51%	8	1.77%	73,220.53	3.86%	105.22
01-Jan-2036 - 31-Dec-2036	33,094,218	85.17%	369	81.46%	89,686.23	4.33%	114.00
01-Jan-2037 - 31-Dec-2037	211,425	0.54%	12	2.65%	17,618.74	4.02%	128.38
01-Jan-2038 - 31-Dec-2038	85,381	0.22%	6	1.32%	14,230.11	4.78%	141.40
01-Jan-2039 - 31-Dec-2039	203,991	0.52%	5	1.10%	40,798.17	3.04%	151.90
01-Jan-2041 - 31-Dec-2041	87,600	0.23%	1	0.22%	87,600.00	4.90%	175.00
Total	38,856,470	100.00%	453	100.00%	85,775.87	4.34%	107.92

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		104,033	0.27%	2	0.44%	52,016.39	4.25%	113.00
<	50%	11,818,689	30.42%	194	42.83%	60,921.08	4.37%	109.28
50%	55%	3,085,554	7.94%	37	8.17%	83,393.35	4.62%	104.66
55%	60%	2,275,181	5.86%	23	5.08%	98,920.93	4.13%	109.79
60%	65%	1,412,623	3.64%	16	3.53%	88,288.94	4.34%	109.78
65%	70%	3,487,090	8.97%	34	7.51%	102,561.48	4.29%	110.61
70%	75%	4,096,342	10.54%	35	7.73%	117,038.35	4.03%	107.84
75%	80%	2,136,940	5.50%	17	3.75%	125,702.35	4.95%	109.85
80%	85%	2,995,543	7.71%	21	4.64%	142,644.93	4.46%	104.60
85%	90%	1,463,824	3.77%	15	3.31%	97,588.26	4.30%	111.99
90%	95%	388,043	1.00%	6	1.32%	64,673.80	4.50%	112.56
95%	100%	1,316,500	3.39%	12	2.65%	109,708.33	3.21%	99.90
100%	105%	151,415	0.39%	2	0.44%	75,707.29	3.31%	115.00
105%	110%	455,073	1.17%	4	0.88%	113,768.29	5.48%	83.89
110%	115%	713,500	1.84%	6	1.32%	118,916.68	3.71%	105.52
115%	120%	399,249	1.03%	3	0.66%	133,082.96	3.15%	113.93
120%	125%	2,234,366	5.75%	22	4.86%	101,562.11	4.77%	104.98
125%	>	322,504	0.83%	4	0.88%	80,625.92	4.39%	114.38
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		38,856,470	100.00%	453	100.00%	85,775.87	4.34%	107.92

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	788,377	2.03%	9	2.82%	87,597.43	3.53%	111.95
Utrecht	2,614,817	6.73%	25	7.84%	104,592.69	4.85%	104.84
Zeeland	1,364,751	3.51%	10	3.13%	136,475.05	4.47%	99.87
Zuid-Holland	6,386,282	16.44%	45	14.11%	141,917.38	4.23%	107.10
Flevoland	1,639,410	4.22%	11	3.45%	149,037.24	4.94%	104.29
Friesland	1,454,888	3.74%	14	4.39%	103,920.54	4.53%	108.02
Gelderland	3,965,382	10.21%	35	10.97%	113,296.63	3.90%	113.32
Groningen	1,451,961	3.74%	15	4.70%	96,797.37	4.21%	105.43
Limburg	4,374,601	11.26%	33	10.34%	132,563.66	4.84%	103.22
Noord-Brabant	5,903,418	15.19%	56	17.55%	105,418.17	4.08%	109.19
Noord-Holland	7,272,973	18.72%	50	15.67%	145,459.46	4.30%	109.95
Overijssel	1,639,611	4.22%	16	5.02%	102,475.70	4.37%	112.56
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	38,856,470	100.00%	319	100.00%	121,807.11	4.34%	107.92

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	36,218,401	93.21%	291	91.22%	124,461.86	4.34%	107.50
Shop/House	75,000	0.19%	1	0.31%	75,000.00	4.70%	113.00
Condominium	2,404,069	6.19%	25	7.84%	96,162.74	4.20%	114.23
Condominium with garage	159,000	0.41%	2	0.63%	79,500.00	5.00%	106.06
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	38,856,470	100.00%	319	100.00%	121,807.11	4.34%	107.92

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	317,311	0.82%	27	8.46%	11,752.27	4.43%	112.64
25,000	50,000	1,103,690	2.84%	29	9.09%	38,058.28	4.18%	110.96
50,000	75,000	2,703,733	6.96%	43	13.48%	62,877.51	4.50%	107.78
75,000	100,000	5,046,133	12.99%	57	17.87%	88,528.64	4.27%	110.63
100,000	125,000	3,781,245	9.73%	34	10.66%	111,213.10	4.27%	106.36
125,000	150,000	4,975,018	12.80%	36	11.29%	138,194.94	4.32%	111.02
150,000	175,000	3,897,076	10.03%	24	7.52%	162,378.15	4.42%	113.17
175,000	200,000	4,135,196	10.64%	22	6.90%	187,963.45	4.40%	110.03
200,000	225,000	2,956,128	7.61%	14	4.39%	211,152.04	4.59%	92.23
225,000	250,000	1,935,956	4.98%	8	2.51%	241,994.53	4.09%	109.86
250,000	275,000	1,842,409	4.74%	7	2.19%	263,201.33	3.81%	105.10
275,000	300,000	2,021,232	5.20%	7	2.19%	288,747.46	4.70%	101.64
300,000	325,000	944,341	2.43%	3	0.94%	314,780.43	3.76%	101.17
325,000	350,000	-	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	375,000	0.97%	1	0.31%	375,000.00	3.67%	115.00
375,000	400,000	1,960,000	5.04%	5	1.57%	392,000.00	4.61%	109.11
400,000	425,000	412,000	1.06%	1	0.31%	412,000.00	3.45%	115.00
425,000	450,000	450,000	1.16%	1	0.31%	450,000.00	5.20%	113.00
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		38,856,470	100.00%	319	100.00%	121,807.11	4.34%	107.92