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

Cashflow analysis for the period

Total interest received	822,279	
Interest received on transaction accounts	25,936	
Liquidity available	4,800,000	
Reserve account available	1,600,000	
Receivables under hedging arrangements	157,558	
Total funds available		7,405,774
Company management expenses	3,426	
MPT fee	15,755	
Administration fee	1,517	
Third party fees	38,254	
Liquidity Facility fee	7,360	
Payments under hedging arrangements	386,462	
Interest on the Notes	553,000	
Principal Redemption Subordinated Class E Notes	-	
Shortfall Class D PDL Repayment	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,005,774
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	2,081,072.99

Collateral

Starting principal balance	80,903,361	
Prefunding purchase	-	
Further Advances bought	-	
Principal redemptions and repayments	(8,251,836)	
Losses for the period	-	
Ending principal balance		72,651,525
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-III		72,651,525
Redemptions reserved for Substitution in October 2026		-
Redemptions reserved for purchase Further Advances in October 2026		-
Total balance Put Option Notes E-MAC NL 2006-III		72,651,525

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	14.50%	34.75%	11.33%

Delinquency table	Number of loans	Balance	Percentage of total
Current	476	71,142,066	97.92%
31 - 60 days	1	190,000	0.26%
61 - 90 days	1	299,802	0.41%
91 - 120 days	1	275,000	0.38%
120+ days	5	744,656	1.02%
In repossession			
Total	484	72,651,524.85	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	303	-	6,029	5,920,947

Characteristics

Number of borrowers	484		
Number of loanparts	734		
	(weighted) average	Minimum	Maximum
Loan size borrower	150,106	4,097	540,000
Loan part size	98,980	2,272	540,000
Coupon	4.69%	1.39%	7.55%
Remaining maturity (months)	117	1	154
Remaining interest period (months)	63	1	240
Original interest period (months)	123	1	360
Seasoning (months)	169.4	6.0	250.0
Loan to Original Foreclosure Value (2)	79.7%	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
Annuity	1,509,484	2.08%	38	5.18%	39,723.26	4.31%	116.80
Hybride (switch)	314,606	0.43%	4	0.54%	78,651.42	5.60%	119.83
Interest Only	60,349,894	83.07%	565	76.98%	106,813.97	4.69%	118.97
Investment	490,272	0.67%	8	1.09%	61,284.05	5.22%	113.58
Life	7,604,354	10.47%	80	10.90%	95,054.43	4.69%	100.00
Life (external policy)	65,000	0.09%	1	0.14%	65,000.00	6.15%	123.00
Savings	904,457	1.24%	19	2.59%	47,603.02	5.43%	116.67
STAR Aflossingsvrij	12,582	0.02%	1	0.14%	12,581.54	5.00%	119.00
Universal Life	1,400,875	1.93%	18	2.45%	77,826.40	3.88%	111.05
Total	72,651,525	100.00%	734	100.00%	98,980.28	4.69%	116.72

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		11,104,995	15.29%	86	11.72%	129,127.85	4.50%	119.07
1	12	5,063,228	6.97%	52	7.08%	97,369.78	5.60%	114.95
12	24	67,500	0.09%	1	0.14%	67,500.00	5.45%	21.00
24	36	2,948,593	4.06%	21	2.86%	140,409.17	5.65%	113.30
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	5,007,163	6.89%	50	6.81%	100,143.26	5.33%	110.82
60	72	1,878,651	2.59%	18	2.45%	104,369.50	6.32%	110.76
72	84	807,363	1.11%	9	1.23%	89,706.96	3.97%	111.02
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	29,034,817	39.96%	285	38.83%	101,876.55	4.38%	117.84
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	3,709,296	5.11%	38	5.18%	97,613.05	2.94%	111.68
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	4,935,529	6.79%	68	9.26%	72,581.31	5.19%	120.89
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	466,535	0.64%	7	0.95%	66,647.90	4.82%	104.96
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	7,627,855	10.50%	99	13.49%	77,049.04	4.88%	118.83
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		72,651,525	100.00%	734	100.00%	98,980.28	4.69%	116.72

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,969,064	2.71%	22	3.00%	89,502.90	2.30%	119.25
2.50%	2.75%	2,799,363	3.85%	27	3.68%	103,680.10	2.62%	115.60
2.75%	3.00%	4,117,625	5.67%	43	5.86%	95,758.72	2.88%	116.93
3.00%	3.25%	5,683,309	7.82%	51	6.95%	111,437.44	3.15%	114.68
3.25%	3.50%	2,903,261	4.00%	23	3.13%	126,228.73	3.36%	112.52
3.50%	3.75%	1,827,972	2.52%	20	2.72%	91,398.59	3.64%	118.55
3.75%	4.00%	2,581,575	3.55%	20	2.72%	129,078.77	3.81%	119.46
4.00%	4.25%	3,508,634	4.83%	27	3.68%	129,949.41	4.08%	118.22
4.25%	4.50%	1,045,484	1.44%	8	1.09%	130,685.55	4.45%	118.82
4.50%	4.75%	4,361,299	6.00%	42	5.72%	103,840.46	4.64%	117.85
4.75%	5.00%	6,277,327	8.64%	87	11.85%	72,153.19	4.89%	118.25
5.00%	5.25%	5,507,757	7.58%	72	9.81%	76,496.62	5.13%	117.21
5.25%	5.50%	6,571,306	9.04%	88	11.99%	74,673.94	5.37%	116.30
5.50%	5.75%	9,817,628	13.51%	97	13.22%	101,212.66	5.61%	113.77
5.75%	6.00%	7,051,106	9.71%	61	8.31%	115,591.91	5.87%	118.17
6.00%	6.25%	3,340,093	4.60%	25	3.41%	133,603.72	6.12%	119.18
6.25%	6.50%	653,987	0.90%	5	0.68%	130,797.38	6.38%	111.40
6.50%	6.75%	1,768,348	2.43%	10	1.36%	176,834.75	6.67%	118.45
6.75%	7.00%	631,386	0.87%	5	0.68%	126,277.20	6.89%	114.41
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	235,000	0.32%	1	0.14%	235,000.00	7.55%	123.00
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		72,651,525	100.00%	734	100.00%	98,980.28	4.69%	116.72

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		11,104,995	15.29%	86	11.72%	129,127.85	4.50%	119.07
<	01/01/2027	1,933,200	2.66%	26	3.54%	74,353.83	4.45%	119.86
01/01/2027	01/01/2028	12,605,038	17.35%	122	16.62%	103,319.99	4.44%	116.92
01/01/2028	01/01/2029	5,638,514	7.76%	44	5.99%	128,148.05	4.01%	115.90
01/01/2029	01/01/2030	3,366,736	4.63%	28	3.81%	120,240.56	4.73%	116.20
01/01/2030	01/01/2031	3,350,551	4.61%	34	4.63%	98,545.62	3.80%	112.43
01/01/2031	01/01/2032	4,485,311	6.17%	47	6.40%	95,432.14	4.74%	104.08
01/01/2032	01/01/2033	1,518,213	2.09%	18	2.45%	84,345.19	4.99%	100.97
01/01/2033	01/01/2034	273,236	0.38%	4	0.54%	68,309.00	5.31%	97.50
01/01/2034	01/01/2035	430,603	0.59%	6	0.82%	71,767.17	4.93%	111.75
01/01/2035	01/01/2036	735,861	1.01%	9	1.23%	81,762.34	4.07%	115.63
01/01/2036	01/01/2037	26,974,607	37.13%	303	41.28%	89,025.11	5.11%	119.39
01/01/2037	01/01/2038	164,660	0.23%	6	0.82%	27,443.30	5.56%	124.41
01/01/2038	01/01/2039	70,000	0.10%	1	0.14%	70,000.00	5.96%	142.00
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		72,651,525	100.00%	734	100.00%	98,980.28	4.69%	116.72

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	55,000	0.08%	1	0.14%	55,000.00	6.29%	1.00
01-Jan-2027 - 31-Dec-2027	48,638	0.07%	4	0.54%	12,159.61	4.95%	5.20
01-Jan-2028 - 31-Dec-2028	218,545	0.30%	5	0.68%	43,709.00	4.41%	20.73
01-Jan-2029 - 31-Dec-2029	472,195	0.65%	6	0.82%	78,699.17	5.06%	35.91
01-Jan-2030 - 31-Dec-2030	341,177	0.47%	4	0.54%	85,294.33	4.25%	44.67
01-Jan-2031 - 31-Dec-2031	1,389,593	1.91%	20	2.72%	69,479.67	4.42%	58.39
01-Jan-2032 - 31-Dec-2032	708,131	0.97%	12	1.63%	59,010.89	4.91%	71.97
01-Jan-2033 - 31-Dec-2033	322,650	0.44%	7	0.95%	46,092.88	4.52%	81.51
01-Jan-2034 - 31-Dec-2034	482,181	0.66%	7	0.95%	68,882.95	5.10%	94.85
01-Jan-2035 - 31-Dec-2035	165,291	0.23%	2	0.27%	82,645.28	5.28%	104.67
01-Jan-2036 - 31-Dec-2036	60,565,799	83.36%	575	78.34%	105,331.82	4.63%	119.61
01-Jan-2037 - 31-Dec-2037	7,572,001	10.42%	79	10.76%	95,848.11	5.10%	123.22
01-Jan-2038 - 31-Dec-2038	244,290	0.34%	8	1.09%	30,536.27	4.72%	140.80
01-Jan-2039 - 31-Dec-2039	66,034	0.09%	4	0.54%	16,508.51	3.05%	152.47
Total	72,651,525	100.00%	734	100.00%	98,980.28	4.69%	116.72

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		532,784	0.73%	8	1.09%	66,597.95	3.23%	92.69
<	50%	10,656,605	14.67%	199	27.11%	53,550.78	4.66%	118.49
50%	55%	3,495,460	4.81%	35	4.77%	99,870.28	4.50%	120.47
55%	60%	4,510,167	6.21%	38	5.18%	118,688.60	4.00%	117.82
60%	65%	2,705,107	3.72%	25	3.41%	108,204.29	5.25%	113.20
65%	70%	3,839,877	5.29%	31	4.22%	123,867.01	4.70%	113.85
70%	75%	6,009,656	8.27%	42	5.72%	143,087.05	4.55%	118.24
75%	80%	4,668,660	6.43%	40	5.45%	116,716.49	4.51%	119.27
80%	85%	6,586,988	9.07%	46	6.27%	143,195.39	5.10%	118.99
85%	90%	4,846,519	6.67%	41	5.59%	118,207.78	5.06%	119.64
90%	95%	5,608,547	7.72%	44	5.99%	127,466.98	4.92%	120.16
95%	100%	4,068,122	5.60%	42	5.72%	96,860.04	4.31%	119.12
100%	105%	429,598	0.59%	5	0.68%	85,919.60	3.66%	118.82
105%	110%	1,094,002	1.51%	14	1.91%	78,143.02	4.31%	109.08
110%	115%	1,432,366	1.97%	14	1.91%	102,311.85	4.18%	107.20
115%	120%	2,606,374	3.59%	19	2.59%	137,177.58	4.98%	114.25
120%	125%	8,783,222	12.09%	84	11.44%	104,562.17	4.91%	110.90
125%	>	777,472	1.07%	7	0.95%	111,067.46	3.82%	111.90
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		72,651,525	100.00%	734	100.00%	98,980.28	4.69%	116.72

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,115,345	1.54%	13	2.69%	85,795.76	4.64%	115.53
Utrecht	3,766,772	5.18%	22	4.55%	171,216.91	4.88%	118.00
Zeeland	2,202,640	3.03%	16	3.31%	137,664.99	4.86%	117.16
Zuid-Holland	15,189,023	20.91%	103	21.28%	147,466.24	4.65%	115.21
Flevoland	1,728,138	2.38%	11	2.27%	157,103.48	3.99%	112.92
Friesland	2,834,543	3.90%	20	4.13%	141,727.14	4.64%	120.55
Gelderland	9,331,254	12.84%	56	11.57%	166,629.53	4.73%	116.71
Groningen	1,564,161	2.15%	17	3.51%	92,009.48	5.27%	115.91
Limburg	6,612,920	9.10%	47	9.71%	140,700.42	4.57%	115.94
Noord-Brabant	10,337,881	14.23%	68	14.05%	152,027.67	4.75%	117.68
Noord-Holland	12,234,672	16.84%	74	15.29%	165,333.40	4.64%	117.20
Overijssel	5,734,176	7.89%	37	7.64%	154,977.73	4.69%	117.61
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	72,651,525	100.00%	484	100.00%	150,106.46	4.69%	116.72

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	64,631,503	88.96%	431	89.05%	149,957.08	4.69%	116.56
Condominium	6,902,772	9.50%	49	10.12%	140,872.90	4.56%	118.13
Farm House	748,000	1.03%	2	0.41%	374,000.00	5.15%	118.38
Condominium with garage	369,250	0.51%	2	0.41%	184,625.00	4.90%	115.25
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	72,651,525	100.00%	484	100.00%	150,106.46	4.69%	116.72

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	492,181	0.68%	33	6.82%	14,914.58	4.71%	114.43
25,000	50,000	1,493,114	2.06%	39	8.06%	38,284.98	4.82%	115.65
50,000	75,000	2,623,010	3.61%	41	8.47%	63,975.86	4.55%	118.07
75,000	100,000	4,432,392	6.10%	50	10.33%	88,647.84	4.67%	117.82
100,000	125,000	6,016,432	8.28%	53	10.95%	113,517.59	4.68%	116.54
125,000	150,000	8,792,368	12.10%	63	13.02%	139,561.40	4.76%	115.44
150,000	175,000	7,308,236	10.06%	45	9.30%	162,405.25	4.59%	117.90
175,000	200,000	7,827,709	10.77%	42	8.68%	186,374.03	4.78%	118.13
200,000	225,000	5,801,456	7.99%	27	5.58%	214,868.73	4.51%	113.06
225,000	250,000	4,949,694	6.81%	21	4.34%	235,699.70	4.92%	119.46
250,000	275,000	4,993,391	6.87%	19	3.93%	262,810.05	5.02%	115.12
275,000	300,000	4,063,765	5.59%	14	2.89%	290,268.91	4.71%	114.68
300,000	325,000	2,831,000	3.90%	9	1.86%	314,555.56	5.00%	113.30
325,000	350,000	4,115,735	5.67%	12	2.48%	342,977.95	4.46%	116.33
350,000	375,000	1,449,639	2.00%	4	0.83%	362,409.69	4.76%	120.78
375,000	400,000	390,000	0.54%	1	0.21%	390,000.00	4.25%	120.00
400,000	425,000	828,040	1.14%	2	0.41%	414,020.06	4.32%	119.93
425,000	450,000	2,680,861	3.69%	6	1.24%	446,810.20	4.09%	119.15
450,000	475,000	-	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	500,000	0.69%	1	0.21%	500,000.00	3.20%	119.00
500,000	525,000	522,500	0.72%	1	0.21%	522,500.00	6.73%	123.00
525,000	550,000	540,000	0.74%	1	0.21%	540,000.00	3.42%	120.00
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		72,651,525	100.00%	484	100.00%	150,106.46	4.69%	116.72