

E-MAC NL 2006-II Investor report July 2017

Cashflow analysis for the period

Total interest received	2,585,978	
Interest received on transaction accounts	(35)	
Liquidity available	3,300,000	
Reserve account available	1,567,535	
Receivables under hedging arrangements	-	
Total funds available		7,453,478
Company management expenses	17,327	
MPT fee	48,564	
Administration fee	4,234	
Third party fees	85,079	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,839	
Payments under hedging arrangements	2,311,650	
Interest on the Notes	10,178	
Shortfall Class D PDL Repayment	143,951	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,626,821
Available after distribution of funds		4,826,657
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th July 2017	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,526,657	
Available liquidity		4,826,657
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	21,334,568
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	22,872,919

Collateral

Starting principal balance	225,790,309	
Further Advance purchased	-	
Principal redemptions and repayments	(9,210,980)	
Losses for the period	(143,951)	
Ending principal balance		216,435,378
Balance Reset Participation		-
Total balance collateral E-MAC NL 2006-II as per 01-July-17		216,435,378
Redemptions reserved for purchase Further Advances per 25-July-17		-
Total balance Put Option Notes E-MAC NL 2006-II		216,435,378

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	143,951	143,951	-
Total	-	143,951	143,951	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.98%	15.46%	7.98%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,384	212,758,588	98.30%
31 - 60 days	6	1,493,000	0.69%
61 - 90 days	1	107,000	0.05%
91 - 120 days	3	818,840	0.38%
120+ days	5	1,257,950	0.58%
In repossession			
Total	1,399	216,435,378	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	31,142	143,951	56,500	2,034,197

Characteristics

Number of borrowers	1399		
Number of loanparts	2197		
	(weighted) average	Minimum	Maximum
Loan size borrower	154,707	763	747,923
Loan part size	98,514	115	550,000
Coupon	4.18%	0.37%	6.65%
Remaining maturity (months)	215	4	303
Remaining interest period (months)	82	1	273
Original interest period (months)	177	1	360
Seasoning (months)	109.5	1.0	175.0
Loan to Foreclosure Value (non-NHG loans)	74.5%	0.1%	128.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	125,000	0.08%	1	0.05%	125,000.00	6.60%	201.00
Annuity	4,756,875	2.20%	77	3.50%	61,777.60	4.36%	207.22
Hybride (switch)	99,596	0.05%	1	0.05%	99,596.44	5.45%	226.00
Interest Only	180,606,626	83.45%	1,755	79.88%	102,909.76	4.16%	220.79
Investment	1,503,520	0.69%	12	0.55%	125,293.29	4.14%	216.37
Life	23,068,711	10.66%	266	12.11%	86,724.48	4.29%	179.56
Life (external policy)	231,266	0.11%	2	0.09%	115,633.00	4.73%	154.41
Linear	221,620	0.10%	4	0.18%	55,405.10	4.39%	171.07
Savings	968,731	0.45%	15	0.68%	64,582.08	4.59%	182.94
STAR Aflossingsvrij	1,756,223	0.81%	29	1.32%	60,559.40	4.22%	206.36
Universal Life	3,097,210	1.43%	35	1.59%	88,491.71	4.15%	174.69
Total	216,435,378	100.00%	2,197	100.00%	98,514.05	4.18%	214.99

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	9,508,362	4.39%	88	4.01%	108,049.56	2.56%	217.88
12	10,258,580	4.74%	90	4.10%	113,984.22	2.96%	215.30
24	190,000	0.09%	2	0.09%	95,000.00	3.25%	225.00
36	3,839,943	1.77%	40	1.82%	95,998.58	3.58%	220.06
48	-	0.00%	-	0.00%	-	0.00%	-
60	17,486,678	8.08%	166	7.56%	105,341.44	4.03%	217.30
72	8,213,316	3.79%	64	2.91%	128,333.06	4.74%	210.21
84	2,394,659	1.11%	26	1.18%	92,102.27	5.17%	203.20
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	18,730,814	8.65%	194	8.83%	96,550.59	3.96%	218.29
132	-	0.00%	-	0.00%	-	0.00%	-
144	51,000	0.02%	1	0.05%	51,000.00	4.35%	17.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	24,225,665	11.19%	260	11.83%	93,175.63	4.37%	210.88
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	117,086,169	54.10%	1,216	55.35%	96,287.97	4.38%	214.75
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	334,202	0.15%	5	0.23%	66,840.50	4.52%	211.79
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	4,115,990	1.90%	45	2.05%	91,466.45	4.81%	227.67
>	-	0.00%	-	0.00%	-	0.00%	-
Total	216,435,378	100.00%	2,197	100.00%	98,514.05	4.18%	214.99

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2,50%	8,122,055	3.75%	90	4.10%	90,245.05	1.44%	216.66
2,50%	2,75%	3,190,109	1.47%	50	1.37%	106,336.97	2.69%	218.02
2,75%	3,00%	5,561,864	2.57%	50	2.28%	111,227.28	2.92%	216.48
3,00%	3,25%	5,263,202	2.43%	46	2.09%	114,417.43	3.15%	221.79
3,25%	3,50%	8,569,444	3.96%	74	3.37%	115,803.30	3.38%	223.61
3,50%	3,75%	7,414,034	3.43%	60	2.73%	123,567.24	3.67%	213.39
3,75%	4,00%	17,181,936	7.94%	187	8.51%	91,882.01	3.94%	217.50
4,00%	4,25%	40,617,766	18.77%	435	19.80%	93,374.18	4.16%	215.00
4,25%	4,50%	71,804,370	33.18%	687	31.27%	104,518.73	4.40%	211.83
4,50%	4,75%	24,024,985	11.10%	225	10.24%	106,777.71	4.62%	213.75
4,75%	5,00%	9,881,134	4.57%	115	5.23%	85,922.91	4.90%	220.74
5,00%	5,25%	5,538,763	2.56%	52	2.37%	106,514.66	5.16%	221.59
5,25%	5,50%	2,211,193	1.02%	41	1.87%	53,931.53	5.40%	210.66
5,50%	5,75%	1,372,004	0.63%	28	1.27%	49,000.14	5.67%	185.60
5,75%	6,00%	1,684,239	0.78%	22	1.00%	76,556.34	5.92%	232.63
6,00%	6,25%	2,910,513	1.34%	35	1.59%	83,157.52	6.17%	217.30
6,25%	6,50%	883,067	0.41%	16	0.73%	55,191.70	6.38%	216.88
6,50%	6,75%	205,198	0.09%	4	0.18%	51,299.61	6.60%	227.69
6,75%	7,00%	-	0.00%	-	0.00%	-	0.00%	-
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		216,435,378	100.00%	2,197	100.00%	98,514.05	4.18%	214.99

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		9,508,362	4.39%	88	4.01%	108,049.56	2.56%	217.88
<	1-1-2018	4,138,667	1.91%	41	1.87%	100,943.10	4.50%	196.06
1-1-2018	1-1-2019	15,220,568	7.03%	147	6.69%	103,541.28	4.09%	212.41
1-1-2019	1-1-2020	3,333,764	1.54%	44	2.00%	75,767.37	4.59%	211.66
1-1-2020	1-1-2021	5,297,049	2.45%	51	2.32%	103,863.71	4.50%	211.66
1-1-2021	1-1-2022	30,704,171	14.19%	299	13.61%	102,689.53	4.27%	212.56
1-1-2022	1-1-2023	6,190,300	2.86%	65	2.96%	95,235.39	3.56%	219.53
1-1-2023	1-1-2024	2,617,545	1.21%	18	0.82%	145,419.19	4.03%	206.75
1-1-2024	1-1-2025	311,361	0.14%	7	0.32%	44,480.20	5.04%	185.72
1-1-2025	1-1-2026	7,303,734	3.37%	78	3.55%	93,637.62	4.30%	209.72
1-1-2026	1-1-2027	117,853,851	54.45%	1,208	54.98%	97,561.13	4.36%	215.34
1-1-2027	1-1-2028	8,348,861	3.86%	86	3.91%	97,079.78	3.78%	223.39
1-1-2028	1-1-2029	121,383	0.06%	6	0.27%	20,230.57	5.73%	228.66
1-1-2029	1-1-2030	-	0.00%	-	0.00%	-	0.00%	-
1-1-2030	1-1-2031	69,762	0.03%	1	0.05%	69,762.00	4.50%	154.00
1-1-2031	1-1-2032	359,204	0.17%	6	0.27%	59,867.36	4.73%	225.93
1-1-2032	1-1-2033	-	0.00%	-	0.00%	-	0.00%	-
1-1-2033	1-1-2034	-	0.00%	-	0.00%	-	0.00%	-
1-1-2034	1-1-2035	-	0.00%	-	0.00%	-	0.00%	-
1-1-2035	1-1-2036	183,750	0.08%	1	0.05%	183,750.00	4.50%	226.00
1-1-2036	1-1-2037	4,795,261	2.22%	47	2.14%	102,026.82	4.69%	226.76
1-1-2037	1-1-2038	10,000	0.00%	1	0.05%	10,000.00	5.00%	237.00
1-1-2038	1-1-2039	42,784	0.02%	2	0.09%	21,392.01	6.41%	257.51
1-1-2039	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2040	1-1-2041	25,000	0.01%	1	0.05%	25,000.00	6.60%	273.00
1-1-2041	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2042	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	>	-	0.00%	-	0.00%	-	0.00%	-
Total		216,435,378	100.00%	2,197	100.00%	98,514.05	4.18%	214.99

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	74,444	0.03%	1	0.05%	74,444.07	5.30%	27.00
01-Jan-2017 - 31-Dec-2017	45,430	0.02%	2	0.09%	22,714.80	2.28%	1.94
01-Jan-2018 - 31-Dec-2018	138,333	0.06%	3	0.14%	46,110.91	3.18%	13.18
01-Jan-2019 - 31-Dec-2019	142,543	0.07%	5	0.23%	28,508.51	4.23%	21.95
01-Jan-2020 - 31-Dec-2020	109,701	0.05%	3	0.14%	36,567.14	4.31%	35.32
01-Jan-2021 - 31-Dec-2021	737,918	0.34%	9	0.41%	81,990.86	4.36%	44.80
01-Jan-2022 - 31-Dec-2022	301,211	0.14%	4	0.18%	75,302.75	4.60%	57.94
01-Jan-2023 - 31-Dec-2023	703,334	0.32%	9	0.41%	78,148.22	4.16%	70.50
01-Jan-2024 - 31-Dec-2024	232,081	0.11%	7	0.32%	33,154.36	4.75%	82.14
01-Jan-2025 - 31-Dec-2025	785,476	0.36%	11	0.50%	71,406.91	4.23%	93.56
01-Jan-2026 - 31-Dec-2026	3,969,546	1.83%	41	1.87%	96,818.19	4.10%	105.60
01-Jan-2027 - 31-Dec-2027	654,685	0.30%	12	0.55%	54,557.08	4.26%	117.26
01-Jan-2028 - 31-Dec-2028	2,865,899	1.32%	35	1.59%	81,895.39	4.54%	129.37
01-Jan-2029 - 31-Dec-2029	1,460,873	0.68%	22	1.00%	66,407.88	4.28%	141.26
01-Jan-2030 - 31-Dec-2030	2,103,549	0.97%	26	1.18%	80,905.72	4.22%	153.69
01-Jan-2031 - 31-Dec-2031	4,975,021	2.30%	55	2.50%	90,454.92	4.44%	165.13
01-Jan-2032 - 31-Dec-2032	2,989,964	1.38%	35	1.59%	85,427.54	4.41%	176.89
01-Jan-2033 - 31-Dec-2033	2,459,984	1.14%	25	1.14%	98,399.35	4.36%	189.44
01-Jan-2034 - 31-Dec-2034	2,797,375	1.29%	28	1.27%	99,906.27	4.41%	201.56
01-Jan-2035 - 31-Dec-2035	6,324,300	2.92%	54	2.46%	117,116.66	4.32%	217.97
01-Jan-2036 - 31-Dec-2036	179,411,397	82.89%	1,679	76.42%	106,856.10	4.14%	225.07
01-Jan-2037 - 31-Dec-2037	1,409,593	0.65%	64	2.91%	22,024.90	4.37%	239.24
01-Jan-2038 - 31-Dec-2038	695,021	0.32%	30	1.37%	23,167.36	4.97%	250.23
01-Jan-2039 - 31-Dec-2039	535,241	0.25%	19	0.86%	28,170.57	3.58%	263.00
01-Jan-2040 - 31-Dec-2040	212,114	0.10%	10	0.46%	21,211.40	5.55%	273.27
01-Jan-2041 - 31-Dec-2041	246,791	0.11%	6	0.27%	41,131.78	5.93%	285.97
01-Jan-2042 - 31-Dec-2042	53,367	0.02%	2	0.09%	26,683.29	5.84%	299.41
Total	216,435,378	100.00%	2,197	100.00%	98,514.05	4.18%	214.99

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		1,534,963	0.71%	19	0.86%	80,787.55	3.95%	205.53
<	50%	40,485,211	18.71%	547	24.90%	74,013.18	4.10%	217.76
50%	55%	11,330,006	5.23%	124	5.64%	91,371.02	4.18%	220.68
55%	60%	17,858,158	8.25%	196	8.92%	91,113.05	4.08%	214.43
60%	65%	11,242,039	5.19%	97	4.42%	115,897.31	4.15%	212.70
65%	70%	10,650,583	4.92%	105	4.78%	101,434.13	4.09%	210.14
70%	75%	23,490,858	10.85%	193	8.78%	121,714.29	4.04%	215.66
75%	80%	8,966,279	4.14%	85	3.87%	105,485.63	4.49%	212.78
80%	85%	25,630,102	11.84%	185	8.42%	138,541.09	4.03%	220.20
85%	90%	12,630,073	5.84%	109	4.96%	115,872.23	4.22%	215.07
90%	95%	6,333,964	2.93%	74	3.37%	85,594.10	4.37%	211.66
95%	100%	8,653,107	4.00%	84	3.82%	103,013.18	4.36%	208.44
100%	105%	4,011,435	1.85%	42	1.91%	95,510.37	4.52%	210.56
105%	110%	10,110,652	4.67%	94	4.28%	107,560.13	4.45%	209.61
110%	115%	5,442,431	2.51%	57	2.59%	95,481.24	4.37%	210.01
115%	120%	5,223,641	2.41%	56	2.55%	93,279.31	4.52%	204.62
120%	125%	11,865,051	5.48%	117	5.33%	101,410.69	4.19%	216.26
125%	>	976,824	0.45%	13	0.59%	75,140.28	4.78%	226.33
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		216,435,378	100.00%	2,197	100.00%	98,514.05	4.18%	214.99

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,167,388	2.39%	38	2.72%	135,983.88	4.41%	216.88
Utrecht	16,340,313	7.55%	104	7.43%	157,118.40	4.28%	208.36
Zeeland	4,415,247	2.04%	30	2.14%	147,174.89	4.12%	212.45
Zuid-Holland	41,279,453	19.07%	258	18.44%	159,997.88	4.28%	212.58
Flevoland	6,273,185	2.90%	41	2.93%	153,004.52	4.30%	208.28
Friesland	5,937,281	2.74%	39	2.79%	152,237.98	4.46%	219.54
Gelderland	26,732,924	12.35%	172	12.29%	155,423.98	4.12%	218.36
Groningen	6,816,178	3.15%	52	3.72%	131,080.35	4.15%	215.99
Limburg	20,076,788	9.28%	127	9.08%	158,084.95	4.23%	207.60
Noord-Brabant	37,563,027	17.36%	246	17.58%	152,695.23	4.15%	217.80
Noord-Holland	34,491,678	15.94%	211	15.08%	163,467.67	3.96%	218.51
Overijssel	11,341,915	5.24%	81	5.79%	140,023.64	4.23%	219.28
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	216,435,378	100.00%	1,399	100.00%	154,707.20	4.18%	214.99

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	202,303,741	93.47%	1,294	92.49%	156,339.83	4.18%	214.52
Shop/House	172,789	0.08%	1	0.07%	172,789.00	4.62%	232.51
Condominium	12,410,177	5.73%	94	6.72%	132,023.16	4.17%	221.62
Farm House	470,921	0.22%	2	0.14%	235,460.50	4.45%	215.83
Condominium with garage	1,077,750	0.50%	8	0.57%	134,718.75	4.39%	224.16
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	216,435,378	100.00%	1,399	100.00%	154,707.20	4.18%	214.99

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	0.15%	25	1.79%	12,998.84	4.06%	222.45
25,000	50,000	2,373,723	57	4.07%	41,644.25	4.09%	219.92
50,000	75,000	7,290,409	112	8.01%	65,092.94	4.08%	218.21
75,000	100,000	16,965,642	190	13.58%	89,292.86	4.22%	217.66
100,000	125,000	22,279,651	198	14.15%	112,523.49	4.24%	214.91
125,000	150,000	28,951,524	209	14.94%	138,524.04	4.22%	214.67
150,000	175,000	28,319,785	173	12.37%	163,698.18	4.22%	211.17
175,000	200,000	21,495,761	113	8.08%	190,227.97	4.12%	211.06
200,000	225,000	20,077,812	94	6.72%	213,593.74	4.16%	209.45
225,000	250,000	15,150,624	63	4.50%	240,486.09	4.36%	217.16
250,000	275,000	12,950,924	49	3.50%	264,304.57	4.25%	209.82
275,000	300,000	11,572,092	40	2.86%	289,302.30	4.24%	219.08
300,000	325,000	5,687,042	18	1.29%	315,946.79	3.77%	212.05
325,000	350,000	6,692,863	20	1.43%	334,643.17	4.06%	218.18
350,000	375,000	2,913,774	8	0.57%	364,221.71	3.65%	220.10
375,000	400,000	2,710,018	7	0.50%	387,145.42	4.36%	225.20
400,000	425,000	2,450,069	6	0.43%	408,344.76	4.63%	225.24
425,000	450,000	3,105,901	7	0.50%	443,700.13	4.23%	211.92
450,000	475,000	1,836,008	4	0.29%	459,001.94	3.24%	226.25
475,000	500,000	1,461,863	3	0.21%	487,287.80	4.05%	222.40
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.14%	538,500.00	2.74%	165.09
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	747,923	1	0.35%	747,923.18	4.50%	226.00
Total	216,435,378	100.00%	1,399	100.00%	154,707.20	4.18%	214.99