

E-MAC NL 2006-II Investor report October 2017

Cashflow analysis for the period

Total interest received	2,475,868	
Interest received on transaction accounts	(134)	
Liquidity available	3,300,000	
Reserve account available	1,526,657	
Receivables under hedging arrangements	-	
Total funds available		7,302,391
Company management expenses	-	
MPT fee	46,423	
Administration fee	4,058	
Third party fees	63,884	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	5,903	
Payments under hedging arrangements	2,289,231	
Interest on the Notes	10,290	
Shortfall Class D PDL Repayment	3,265	
Redemption of Class E-Notes	467,535	
Liquidity Facility Commitment Fee Subordinated Amount	11,801	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,902,391
Available after distribution of funds		4,400,000
Undrawn Liquidity Facility	3,300,000	
Liquidity Facility Standby Loan as per 25th October 2017	-	
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	22,340,769
Claimed subrogation amount CMIS Nederland B.V.	1,538,351
Total	23,879,120

Collateral

Starting principal balance	216,435,378	
Further Advance purchased	-	
Principal redemptions and repayments	(8,803,612)	
Losses for the period	(3,265)	
Ending principal balance		207,628,501
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-October-17		207,628,501
Redemptions reserved for purchase Further Advances per 25-October-17		-
Total balance Put Option Notes E-MAC NL 2006-II		207,628,501

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	3,265	3,265	-
Total	-	3,265	3,265	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.46%	15.19%	8.14%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,336	204,538,464	98.51%
31 - 60 days	5	1,032,497	0.50%
61 - 90 days	6	1,377,540	0.66%
91 - 120 days	-	-	0.00%
120+ days	3	680,000	0.33%
In repossession	-	-	-
Total	1,350	207,628,501	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	143,951	3,265	9,659	2,027,802

Characteristics

Number of borrowers	1350		
Number of loanparts	2115		
	(weighted) average	Minimum	Maximum
Loan size borrower	153,799	763	745,792
Loan part size	98,170	763	550,000
Coupon	4.17%	0.38%	6.65%
Remaining maturity (months)	212	1	300
Remaining interest period (months)	80	1	270
Original interest period (months)	177	1	360
Seasoning (months)	112.4	4.0	178.0
Loan to Foreclosure Value (non-NHG loans)	74.3%	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%	198.00
Annuity	4,469,403	2.15%	74	3.50%	60,397.33	4.36%	204.30
Hybride (switch)	99,088	0.05%	1	0.05%	99,088.29	5.45%	223.00
Interest Only	173,536,062	83.58%	1,688	79.81%	102,805.72	4.14%	217.84
Investment	1,376,200	0.66%	11	0.52%	125,109.05	4.11%	212.67
Life	21,764,142	10.48%	255	12.06%	85,349.58	4.31%	176.83
Life (external policy)	231,266	0.11%	2	0.09%	115,633.00	4.73%	151.41
Linear	217,685	0.10%	4	0.19%	54,421.20	4.39%	168.11
Savings	956,223	0.46%	15	0.71%	63,748.17	4.59%	180.22
STAR Aflossingsvrij	1,756,223	0.85%	29	1.37%	60,559.40	4.22%	203.36
Universal Life	3,097,210	1.49%	35	1.65%	88,491.71	4.10%	171.69
Total	207,628,501	100.00%	2,115	100.00%	98,169.50	4.17%	212.09

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	9,429,170	4.54%	89	4.21%	105,945.73	2.61%	215.57
12	9,149,771	4.41%	79	3.74%	115,819.88	2.85%	212.96
24	190,000	0.09%	2	0.09%	95,000.00	3.25%	222.00
36	3,452,757	1.66%	39	1.84%	88,532.22	3.65%	216.48
48	-	0.00%	-	0.00%	-	0.00%	-
60	16,753,501	8.07%	158	7.47%	106,034.82	4.00%	214.80
72	8,210,227	3.95%	64	3.03%	128,284.80	4.67%	207.20
84	2,290,638	1.10%	25	1.18%	91,625.51	5.18%	199.22
96	-	0.00%	-	0.00%	-	0.00%	-
108	18,783,911	9.05%	195	9.22%	96,327.75	3.88%	214.59
120	-	0.00%	-	0.00%	-	0.00%	-
132	51,000	0.02%	1	0.05%	51,000.00	4.35%	14.00
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	22,724,756	10.94%	244	11.54%	93,134.24	4.37%	207.63
180	-	0.00%	-	0.00%	-	0.00%	-
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	112,447,034	54.16%	1,171	55.37%	96,026.50	4.38%	211.95
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	250,078	0.12%	4	0.19%	62,519.45	4.58%	204.35
300	-	0.00%	-	0.00%	-	0.00%	-
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	3,895,659	1.88%	44	2.08%	88,537.70	4.82%	224.82
360	-	0.00%	-	0.00%	-	0.00%	-
Total	207,628,501	100.00%	2,115	100.00%	98,169.50	4.17%	212.09

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	7,549,763	3.64%	86	4.07%	87,787.95	1.40%	214.77
2.50%	2.75%	3,475,319	1.67%	31	1.47%	112,107.07	2.69%	213.13
2.75%	3.00%	5,694,893	2.74%	54	2.55%	105,462.93	2.92%	214.76
3.00%	3.25%	5,687,224	2.74%	48	2.27%	118,483.93	3.15%	219.06
3.25%	3.50%	8,660,271	4.17%	74	3.50%	117,030.68	3.38%	216.76
3.50%	3.75%	6,044,665	2.91%	54	2.55%	111,938.25	3.67%	210.60
3.75%	4.00%	16,888,781	8.13%	184	8.70%	91,786.85	3.94%	214.66
4.00%	4.25%	39,145,085	18.85%	418	19.76%	93,648.53	4.16%	212.03
4.25%	4.50%	67,890,793	32.70%	658	31.11%	103,177.50	4.40%	208.94
4.50%	4.75%	23,484,264	11.31%	220	10.40%	106,746.65	4.62%	210.61
4.75%	5.00%	9,461,282	4.56%	109	5.15%	86,800.75	4.90%	217.54
5.00%	5.25%	5,603,139	2.70%	49	2.32%	114,349.78	5.16%	218.22
5.25%	5.50%	2,050,563	0.99%	38	1.80%	53,962.20	5.40%	206.60
5.50%	5.75%	1,106,229	0.53%	22	1.04%	50,283.15	5.66%	189.85
5.75%	6.00%	1,286,804	0.62%	19	0.90%	67,726.51	5.90%	231.38
6.00%	6.25%	2,511,358	1.21%	31	1.47%	81,011.55	6.17%	220.54
6.25%	6.50%	882,928	0.43%	16	0.76%	55,183.01	6.38%	213.87
6.50%	6.75%	205,040	0.10%	4	0.19%	51,259.93	6.60%	224.66
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		207,628,501	100.00%	2,115	100.00%	98,169.50	4.17%	212.09

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		9,429,170	4.54%	89	4.21%	105,945.73	2.61%	215.57
<	1-1-2018	697,519	0.34%	8	0.38%	87,189.83	3.62%	144.57
1-1-2018	1-1-2019	16,437,424	7.92%	151	7.14%	108,857.11	4.07%	209.66
1-1-2019	1-1-2020	2,958,417	1.42%	42	1.99%	70,438.49	4.63%	207.98
1-1-2020	1-1-2021	5,039,238	2.43%	50	2.36%	100,784.75	4.50%	208.75
1-1-2021	1-1-2022	29,122,222	14.03%	282	13.33%	103,270.29	4.28%	209.44
1-1-2022	1-1-2023	6,106,959	2.94%	67	3.17%	91,148.64	3.51%	215.88
1-1-2023	1-1-2024	2,823,912	1.36%	19	0.90%	148,626.95	3.99%	199.47
1-1-2024	1-1-2025	310,814	0.15%	7	0.33%	44,401.98	5.04%	182.91
1-1-2025	1-1-2026	7,099,898	3.42%	76	3.59%	93,419.71	4.30%	207.91
1-1-2026	1-1-2027	113,126,585	54.49%	1,162	54.94%	97,355.06	4.36%	212.50
1-1-2027	1-1-2028	9,175,642	4.42%	99	4.68%	92,683.25	3.74%	218.30
1-1-2028	1-1-2029	120,939	0.06%	6	0.28%	20,156.50	5.73%	225.75
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%	151.00
1-1-2031	1-1-2032	275,079	0.13%	5	0.24%	55,015.89	4.81%	223.20
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	0.09%	1	0.05%	183,750.00	4.50%	223.00
1-1-2036	1-1-2037	4,573,389	2.20%	46	2.17%	98,421.49	4.70%	223.84
1-1-2037	1-1-2038	10,000	0.00%	1	0.05%	10,000.00	5.00%	234.00
1-1-2038	1-1-2039	42,784	0.02%	2	0.09%	21,392.01	6.41%	254.51
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%	270.00
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		207,628,501	100.00%	2,115	100.00%	98,169.50	4.17%	212.09

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	0.04%	1	0.05%	74,444.07	5.30%	30.00
01-Jan-2017 - 31-Dec-2017	94,395	0.05%	3	0.14%	31,465.01	2.48%	0.48
01-Jan-2018 - 31-Dec-2018	51,693	0.02%	2	0.09%	25,846.52	4.33%	13.87
01-Jan-2019 - 31-Dec-2019	140,585	0.07%	5	0.24%	28,116.99	4.22%	18.95
01-Jan-2020 - 31-Dec-2020	107,846	0.05%	3	0.14%	35,948.72	4.31%	32.29
01-Jan-2021 - 31-Dec-2021	737,093	0.36%	9	0.43%	81,899.19	4.36%	41.80
01-Jan-2022 - 31-Dec-2022	301,211	0.15%	4	0.19%	75,302.75	4.60%	54.94
01-Jan-2023 - 31-Dec-2023	703,334	0.34%	9	0.43%	78,148.22	4.16%	67.50
01-Jan-2024 - 31-Dec-2024	230,357	0.11%	7	0.33%	32,908.11	4.75%	79.12
01-Jan-2025 - 31-Dec-2025	782,637	0.38%	11	0.52%	71,148.80	4.23%	90.56
01-Jan-2026 - 31-Dec-2026	3,717,172	1.79%	38	1.80%	97,820.31	4.09%	102.67
01-Jan-2027 - 31-Dec-2027	583,908	0.28%	11	0.52%	53,082.59	4.23%	114.05
01-Jan-2028 - 31-Dec-2028	2,789,484	1.34%	34	1.61%	82,043.63	4.23%	126.43
01-Jan-2029 - 31-Dec-2029	1,334,847	0.64%	20	0.95%	66,747.36	4.37%	138.26
01-Jan-2030 - 31-Dec-2030	1,968,347	0.95%	25	1.18%	78,733.90	4.24%	150.83
01-Jan-2031 - 31-Dec-2031	4,691,620	2.28%	52	2.46%	90,223.47	4.44%	162.12
01-Jan-2032 - 31-Dec-2032	2,822,909	1.38%	33	1.56%	85,542.70	4.30%	174.01
01-Jan-2033 - 31-Dec-2033	2,434,052	1.17%	25	1.18%	97,362.09	4.36%	186.43
01-Jan-2034 - 31-Dec-2034	2,607,375	1.26%	27	1.28%	96,569.46	4.42%	198.53
01-Jan-2035 - 31-Dec-2035	5,557,315	2.68%	52	2.46%	106,871.45	4.36%	215.12
01-Jan-2036 - 31-Dec-2036	172,928,380	83.29%	1,618	76.50%	106,877.86	4.13%	222.09
01-Jan-2037 - 31-Dec-2037	1,264,376	0.61%	60	2.84%	21,072.93	4.30%	236.03
01-Jan-2038 - 31-Dec-2038	689,045	0.33%	30	1.42%	22,968.16	4.92%	247.19
01-Jan-2039 - 31-Dec-2039	535,102	0.26%	19	0.90%	28,163.25	3.59%	260.00
01-Jan-2040 - 31-Dec-2040	211,955	0.10%	10	0.47%	21,195.53	5.55%	270.27
01-Jan-2041 - 31-Dec-2041	215,791	0.10%	5	0.24%	43,158.13	5.90%	282.83
01-Jan-2042 - 31-Dec-2042	53,127	0.03%	2	0.09%	26,563.65	5.84%	296.41
Total	207,628,501	100.00%	2,115	100.00%	98,169.50	4.17%	212.09

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		1,199,041	0.58%	14	0.66%	85,645.79	3.97%	209.24
<	50%	39,521,031	19.03%	532	25.15%	74,287.65	4.11%	215.02
50%	55%	11,440,322	5.51%	126	5.96%	90,796.21	4.16%	218.80
55%	60%	16,935,759	8.16%	188	8.89%	90,083.83	4.09%	211.13
60%	65%	10,058,179	4.84%	85	4.02%	118,331.52	4.18%	209.20
65%	70%	10,708,075	5.16%	104	4.92%	102,962.26	4.09%	207.25
70%	75%	22,282,206	10.73%	186	8.79%	119,796.81	4.07%	212.57
75%	80%	8,518,220	4.10%	81	3.83%	105,163.21	4.43%	209.43
80%	85%	24,915,663	12.00%	181	8.56%	137,655.60	3.94%	217.34
85%	90%	11,746,084	5.66%	102	4.82%	115,157.69	4.18%	211.27
90%	95%	6,071,494	2.92%	70	3.31%	86,735.63	4.35%	209.22
95%	100%	7,616,758	3.67%	76	3.59%	100,220.49	4.38%	205.06
100%	105%	4,002,262	1.93%	42	1.99%	95,291.95	4.52%	207.57
105%	110%	9,595,008	4.62%	92	4.35%	104,293.57	4.42%	206.16
110%	115%	5,188,477	2.50%	54	2.55%	96,082.91	4.36%	207.68
115%	120%	5,222,443	2.52%	56	2.65%	93,257.91	4.52%	201.62
120%	125%	11,630,655	5.60%	113	5.34%	102,926.15	4.18%	213.11
125%	>	976,824	0.47%	13	0.61%	75,140.28	4.78%	223.33
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		207,628,501	100.00%	2,115	100.00%	98,169.50	4.17%	212.09

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,956,501	2.39%	37	2.74%	133,959.49	4.34%	214.39
Utrecht	15,602,174	7.51%	101	7.48%	154,476.97	4.27%	206.21
Zeeland	4,403,060	2.12%	30	2.22%	146,768.67	3.96%	209.45
Zuid-Holland	39,849,012	19.19%	251	18.59%	158,761.00	4.29%	209.72
Flevoland	5,993,074	2.89%	39	2.89%	153,668.57	4.31%	204.57
Friesland	5,652,990	2.72%	37	2.74%	152,783.52	4.38%	216.37
Gelderland	26,018,260	12.53%	167	12.37%	155,797.97	4.13%	215.21
Groningen	6,250,480	3.01%	49	3.63%	127,560.82	4.08%	213.36
Limburg	18,742,135	9.03%	120	8.89%	156,184.46	4.24%	204.47
Noord-Brabant	36,806,505	17.73%	242	17.93%	152,092.99	4.14%	214.67
Noord-Holland	32,907,629	15.85%	202	14.96%	162,909.05	3.95%	215.73
Overijssel	10,446,681	5.03%	75	5.56%	139,289.07	4.16%	216.60
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	207,628,501	100.00%	1,350	100.00%	153,798.89	4.17%	212.09

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	193,923,224	93.40%	1,247	92.37%	155,511.81	4.16%	211.62
Shop/House	172,789	0.08%	1	0.07%	172,789.00	4.62%	229.51
Condominium	11,993,003	5.78%	92	6.81%	130,358.73	4.18%	218.69
Farm House	461,734	0.22%	2	0.15%	230,867.23	4.45%	212.96
Condominium with garage	1,077,750	0.52%	8	0.59%	134,718.75	4.39%	221.16
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	207,628,501	100.00%	1,350	100.00%	153,798.89	4.17%	212.09

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	0.14%	23	1.70%	12,646.88	3.99%	218.85
25,000	50,000	1.14%	57	4.22%	41,699.74	4.09%	216.96
50,000	75,000	3.42%	109	8.07%	65,132.94	4.08%	215.35
75,000	100,000	16.73%	187	13.85%	89,514.52	4.23%	214.66
100,000	125,000	21.15%	188	13.93%	112,511.67	4.21%	212.42
125,000	150,000	28.12%	203	15.04%	138,554.11	4.20%	212.19
150,000	175,000	27.35%	167	12.37%	163,806.30	4.22%	214.02
175,000	200,000	21.68%	114	8.44%	190,198.58	4.13%	208.70
200,000	225,000	18.80%	88	6.52%	213,726.59	4.17%	206.53
225,000	250,000	14.17%	59	4.37%	240,243.23	4.33%	214.27
250,000	275,000	12.14%	46	3.41%	264,052.79	4.26%	206.02
275,000	300,000	11.28%	39	2.89%	289,345.95	4.24%	215.95
300,000	325,000	6.00%	19	1.41%	316,296.31	3.81%	209.79
325,000	350,000	6.04%	18	1.33%	335,785.68	4.07%	215.46
350,000	375,000	1.82%	5	0.37%	365,300.00	3.29%	215.92
375,000	400,000	2.33%	6	0.44%	389,166.33	4.31%	221.82
400,000	425,000	2.45%	6	0.44%	408,344.76	4.55%	222.24
425,000	450,000	3.10%	7	0.52%	443,700.13	4.15%	208.92
450,000	475,000	1.83%	4	0.30%	459,001.94	3.24%	223.25
475,000	500,000	961,815	2	0.15%	480,907.57	3.85%	222.00
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	1,077,000	2	0.15%	538,500.00	2.75%	162.09
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	>	745,792	1	0.07%	745,791.84	4.50%	223.00
Total	207,628,501	100.00%	1,350	100.00%	153,798.89	4.17%	212.09