

E-MAC Program II - Compartment NL 2007-IV Investor report January 2019

Cashflow analysis for the period

Total interest received	2,923,001	
Interest received on transaction accounts	(16,886)	
Liquidity available	4,900,000	
Reserve account available	2,800,000	
Receivables under hedging arrangements	-	
Total funds available		10,606,115
Company management expenses	-	
MPT fee	50,185	
Administration fee	4,761	
Third party fees	85,129	
Liquidity Facility fee	2,504	
Payments under hedging arrangements	2,507,764	
Interest on the Notes	217,072	
Shortfall Class D PDL Repayment	38,700	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,906,115
Available after distribution of funds		7,700,000
Undrawn Liquidity Facility	4,900,000	
Reserve account	2,800,000	
Available liquidity		7,700,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	35,547,415
Claimed subrogation amount CMIS Nederland B.V.	3,719,118
Total	39,266,533

* Reference is made to the notice dated 30 September 2014:

No Extension Margins have been determined to date. The Issuer and the Security Trustee are considering the way forward. Pending such determination and until further notice, no distributions will be made through the Interest Priority of Payments prior to the notification of pledge, below item q, being the item directly above the item relating to the Subordinated Extension Interest Part relating to the Senior Class A Notes, and amounts then remaining will be provisionally retained by the Issuer.

This QPD, distributions made through the Interest Priority of Payments end above item q.

Collateral

Starting principal balance	253,913,137
Further Advances purchase	-
Total Principal redemptions and repayments	(7,514,626)
Prepayment from last quarter	-
Losses for the period	(38,700)
Ending principal balance	246,359,812
Balance Reset Participation	-
Total balance collateral E-MAC Program II, Comp.NL 2007-IV	246,359,812
Redemptions reserved for purchase Further Advances on January 2019	-
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV	246,359,812

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	38,700	38,700	-
Total	-	38,700	38,700	-

Performance

	Last period	This period	Since issue
Prepayment rate	13.14%	11.12%	8.78%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,295	243,364,697	98.78%
31 - 60 days	6	1,156,882	0.47%
61 - 90 days	3	417,348	0.17%
91 - 120 days	-	-	0.00%
120+ days	7	1,420,884	0.58%
In repossession	-	-	0.00%
Total	1,311	246,359,812	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	341,348	38,700	39,326	7,333,037

Characteristics

Number of borrowers	1311		
Number of loanparts	2223		
	(weighted) average	Minimum	Maximum
Loan size borrower	187,917	219	660,000
Loan part size	110,823	219	591,252
Coupon	4.29%	0.28%	6.65%
Remaining maturity (months)	216	6	341
Remaining interest period (months)	99	1	242
Original interest period (months)	184	1	360
Seasoning (months)	109.8	1.0	167.0
Loan to Original Foreclosure Value (2)	95.0%	0.1%	130.3%

* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	8,605,930	3.49%	158	7.11%	54,467.91	4.45%	209.38
Hybride (switch)	974,739	0.40%	15	0.67%	64,982.59	4.98%	185.19
Interest Only	195,368,631	79.30%	1,521	68.42%	128,447.49	4.27%	220.44
Investment	2,767,723	1.12%	39	1.75%	70,967.25	4.24%	200.63
Life	23,416,233	9.50%	282	12.69%	83,036.29	4.25%	190.46
Linear	61,948	0.03%	1	0.04%	61,948.20	5.30%	224.00
Savings	6,504,918	2.64%	95	4.27%	68,472.82	4.92%	207.09
STAR Aflossingsvrij	2,953,932	1.20%	36	1.62%	82,053.66	4.16%	223.16
Universal Life	5,705,758	2.32%	76	3.42%	75,075.77	4.20%	179.89
Total	246,359,812	100.00%	2,223	100.00%	110,823.13	4.29%	215.59

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	8,506,238	3.45%	47	2.11%	180,983.79	1.71%	220.97
12	5,583,751	2.27%	48	2.16%	116,328.14	2.64%	221.53
24	-	0.00%	-	0.00%	-	0.00%	-
36	8,899,692	3.61%	64	2.88%	139,057.69	3.01%	216.33
48	-	0.00%	-	0.00%	-	0.00%	-
60	15,137,183	6.14%	138	6.21%	109,689.73	3.47%	218.74
72	4,380,506	1.78%	36	1.62%	121,680.73	3.63%	219.45
84	2,546,514	1.03%	29	1.30%	87,810.82	3.66%	196.63
96	-	0.00%	-	0.00%	-	0.00%	-
108	108	0.00%	-	0.00%	-	0.00%	-
120	62,261,196	25.27%	574	25.82%	108,468.98	3.46%	219.06
132	-	0.00%	-	0.00%	-	0.00%	-
144	74,795	0.03%	4	0.18%	18,698.67	5.00%	7.97
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	31,375,442	12.74%	304	13.68%	103,208.69	5.04%	212.61
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	66,534,280	27.01%	619	27.85%	107,486.72	5.06%	210.87
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	6,902,264	2.80%	62	2.79%	111,326.83	5.07%	209.90
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	34,157,952	13.87%	298	13.41%	114,624.00	5.23%	219.78
>	-	0.00%	-	0.00%	-	0.00%	-
Total	246,359,812	100.00%	2,223	100.00%	110,823.13	4.29%	215.59

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,225,987	4.96%	89	4.00%	137,370.64	1.70%	218.45
2.50%	2.75%	5,319,357	2.16%	52	2.34%	102,295.32	2.67%	213.05
2.75%	3.00%	16,235,668	6.59%	154	6.93%	105,426.42	2.91%	220.45
3.00%	3.25%	23,337,671	9.47%	243	10.93%	96,039.80	3.17%	215.88
3.25%	3.50%	13,986,662	5.68%	111	4.99%	126,005.97	3.39%	221.49
3.50%	3.75%	11,174,501	4.54%	94	4.23%	118,877.67	3.66%	218.46
3.75%	4.00%	14,764,606	5.99%	113	5.08%	130,660.23	3.86%	219.81
4.00%	4.25%	6,410,178	2.60%	48	2.16%	133,545.38	4.20%	216.11
4.25%	4.50%	2,744,284	1.11%	28	1.26%	98,010.14	4.41%	200.05
4.50%	4.75%	7,575,124	3.07%	64	2.88%	118,361.32	4.71%	216.00
4.75%	5.00%	50,835,848	20.63%	482	21.68%	105,468.56	4.92%	209.37
5.00%	5.25%	52,097,761	21.15%	458	20.60%	113,750.57	5.14%	215.23
5.25%	5.50%	18,575,744	7.54%	180	8.10%	103,198.58	5.40%	216.43
5.50%	5.75%	8,066,399	3.27%	69	3.10%	116,904.33	5.62%	221.21
5.75%	6.00%	1,723,217	0.70%	15	0.67%	114,881.11	5.88%	223.50
6.00%	6.25%	180,146	0.07%	7	0.31%	25,735.15	6.19%	230.53
6.25%	6.50%	1,086,203	0.44%	13	0.58%	83,554.09	6.33%	223.55
6.50%	6.75%	20,456	0.01%	3	0.13%	6,818.77	6.62%	232.75
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	246,359,812	100.00%	2,223	100.00%	110,823.13	4.29%	215.59	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	<	8,753,238	3.55%	49	2.20%	178,637.51	1.67%	221.05
1-1-2019	1-1-2019	-	0.00%	-	0.00%	-	0.00%	-
1-1-2020	1-1-2020	8,537,703	3.47%	81	3.64%	105,403.74	3.73%	209.55
1-1-2021	1-1-2021	7,558,757	3.07%	59	2.65%	128,114.52	3.49%	206.79
1-1-2022	1-1-2022	2,918,465	1.18%	25	1.12%	116,738.59	3.22%	208.45
1-1-2023	1-1-2023	41,307,790	16.77%	391	17.59%	105,646.52	4.63%	213.97
1-1-2024	1-1-2024	5,086,279	2.06%	45	2.02%	113,028.43	3.14%	220.26
1-1-2025	1-1-2025	2,397,176	0.97%	28	1.26%	85,613.44	3.71%	178.43
1-1-2026	1-1-2026	1,523,260	0.62%	17	0.76%	89,603.53	4.16%	180.64
1-1-2027	1-1-2027	3,142,351	1.28%	31	1.39%	101,366.17	3.87%	199.95
1-1-2028	1-1-2028	120,256,447	48.81%	1,085	48.81%	110,835.44	4.33%	215.16
1-1-2029	1-1-2029	3,737,309	1.52%	53	2.38%	70,515.26	3.63%	210.56
1-1-2030	1-1-2030	88,000	0.04%	1	0.04%	88,000.00	3.75%	200.00
1-1-2031	1-1-2031	166,632	0.07%	2	0.09%	83,316.19	5.45%	137.00
1-1-2032	1-1-2032	146,800	0.06%	2	0.09%	73,400.00	5.45%	154.00
1-1-2033	1-1-2033	6,934,069	2.81%	61	2.74%	113,673.26	5.07%	208.40
1-1-2034	1-1-2034	236,839	0.10%	1	0.04%	236,838.93	5.35%	175.00
1-1-2035	1-1-2035	50,041	0.02%	1	0.04%	50,041.46	5.15%	188.00
1-1-2036	1-1-2036	49,093	0.02%	1	0.04%	49,093.30	4.15%	220.00
1-1-2037	1-1-2037	167,445	0.07%	2	0.09%	83,722.36	5.05%	210.00
1-1-2038	1-1-2038	32,659,116	13.26%	283	12.73%	115,403.24	5.21%	221.15
1-1-2039	1-1-2039	622,000	0.25%	4	0.18%	155,500.00	5.72%	230.75
1-1-2040	1-1-2040	21,000	0.01%	1	0.04%	21,000.00	6.45%	242.00
1-1-2041	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
1-1-2042	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
>	>	-	0.00%	-	0.00%	-	0.00%	-
Total	246,359,812	100.00%	2,223	100.00%	110,823.13	4.29%	215.59	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2014 - 31-Dec-2014	10,172	0.00%	1	0.04%	10,172.00	4.85%	52.00
01-Jan-2019 - 31-Dec-2019	152,295	0.06%	6	0.27%	25,382.45	4.55%	7.19
01-Jan-2020 - 31-Dec-2020	223,020	0.09%	4	0.18%	55,754.88	4.19%	19.75
01-Jan-2022 - 31-Dec-2022	448,368	0.18%	16	0.72%	28,023.02	5.04%	43.03
01-Jan-2023 - 31-Dec-2023	179,123	0.07%	4	0.18%	44,780.86	4.12%	56.11
01-Jan-2024 - 31-Dec-2024	69,167	0.03%	2	0.09%	34,583.39	5.16%	66.96
01-Jan-2025 - 31-Dec-2025	424,724	0.17%	8	0.36%	53,090.52	4.13%	80.07
01-Jan-2026 - 31-Dec-2026	432,952	0.18%	9	0.40%	48,105.76	4.12%	90.84
01-Jan-2027 - 31-Dec-2027	2,413,874	0.98%	32	1.44%	75,433.55	4.67%	102.68
01-Jan-2028 - 31-Dec-2028	2,263,820	0.92%	32	1.44%	70,744.36	4.46%	114.79
01-Jan-2029 - 31-Dec-2029	1,397,241	0.57%	20	0.90%	69,862.07	4.17%	126.25
01-Jan-2030 - 31-Dec-2030	1,673,448	0.68%	21	0.94%	79,688.01	4.51%	138.28
01-Jan-2031 - 31-Dec-2031	3,110,550	1.26%	37	1.66%	84,068.91	4.57%	150.60
01-Jan-2032 - 31-Dec-2032	4,401,746	1.73%	47	2.11%	93,654.18	4.83%	162.76
01-Jan-2033 - 31-Dec-2033	2,296,470	0.93%	26	1.17%	88,325.77	4.51%	174.50
01-Jan-2034 - 31-Dec-2034	1,625,688	0.66%	21	0.94%	77,413.71	4.21%	186.46
01-Jan-2035 - 31-Dec-2035	2,681,768	1.09%	33	1.48%	81,265.69	3.98%	197.83
01-Jan-2036 - 31-Dec-2036	2,611,985	1.06%	22	0.99%	118,726.58	3.96%	209.90
01-Jan-2037 - 31-Dec-2037	212,664,494	86.32%	1,796	80.79%	118,410.07	4.27%	223.04
01-Jan-2038 - 31-Dec-2038	6,763,361	2.75%	68	3.06%	99,461.19	4.35%	228.45
01-Jan-2039 - 31-Dec-2039	218,309	0.09%	13	0.58%	16,793.00	4.89%	243.35
01-Jan-2040 - 31-Dec-2040	169,996	0.07%	3	0.13%	56,665.46	5.10%	257.67
01-Jan-2041 - 31-Dec-2041	25,255	0.01%	1	0.04%	25,255.00	2.78%	264.00
01-Jan-2047 - 31-Dec-2047	101,987	0.04%	1	0.04%	101,986.82	3.90%	341.00
Total	246,359,812	100.00%	2,223	100.00%	110,823.13	4.29%	215.59

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		5,470,771	2.22%	66	2.97%	82,890.48	4.19%	204.59
<	50%	12,598,858	5.11%	183	8.23%	68,846.22	4.59%	216.43
50%	55%	3,434,585	1.39%	32	1.44%	107,330.77	4.66%	208.39
55%	60%	6,992,584	2.84%	58	2.61%	120,561.80	4.33%	217.98
60%	65%	7,003,172	2.84%	61	2.74%	114,806.10	4.44%	217.98
65%	70%	8,657,233	3.51%	64	2.88%	135,269.26	4.49%	214.96
70%	75%	15,670,603	6.36%	114	5.13%	137,461.43	4.43%	218.54
75%	80%	10,660,968	4.33%	92	4.14%	115,880.09	4.11%	216.05
80%	85%	17,003,766	6.90%	118	5.31%	144,099.72	3.87%	218.42
85%	90%	18,180,781	7.38%	140	6.30%	128,862.72	4.64%	215.45
90%	95%	18,023,510	7.32%	123	5.53%	146,532.60	4.12%	218.79
95%	100%	12,351,984	5.01%	123	5.53%	100,422.64	4.16%	207.74
100%	105%	8,214,682	3.33%	86	3.87%	95,519.56	4.70%	211.31
105%	110%	13,767,462	5.59%	148	6.66%	93,023.39	4.44%	214.79
110%	115%	21,706,836	8.81%	215	9.67%	100,962.49	4.34%	213.85
115%	120%	16,431,386	6.67%	156	7.02%	105,329.40	4.31%	215.58
120%	125%	47,924,653	19.45%	424	19.07%	113,029.84	4.09%	216.55
125%	>	2,265,878	0.92%	20	0.90%	113,293.88	4.67%	227.08
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		246,359,812	100.00%	2,223	100.00%	110,823.13	4.29%	215.59

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	10,935,770	4.44%	55	4.20%	196,832.18	4.28%	214.66
Utrecht	14,778,877	6.00%	74	5.64%	199,715.90	4.24%	215.55
Zeeland	3,304,847	1.34%	21	1.60%	157,373.64	4.61%	219.89
Zuid-Holland	51,444,802	20.88%	278	21.21%	185,053.24	4.13%	215.76
Flevoland	8,955,636	3.64%	47	3.59%	190,545.44	4.01%	216.36
Friesland	10,125,239	4.11%	63	4.81%	160,718.08	4.15%	218.11
Gelderland	30,759,467	12.49%	155	11.82%	196,448.18	4.52%	214.29
Groningen	11,775,306	4.78%	69	5.26%	170,666.61	4.37%	214.41
Limburg	16,835,669	6.83%	97	7.40%	173,563.60	4.17%	212.07
Noord-Brabant	36,450,682	14.80%	186	14.19%	196,971.41	4.50%	216.45
Noord-Holland	37,528,265	15.23%	191	14.57%	196,483.06	4.24%	216.17
Overijssel	13,465,152	5.47%	75	5.72%	178,535.36	4.35%	216.69
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	246,359,812	100.00%	1,311	100.00%	187,917.48	4.29%	215.59

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	216,645,502	87.94%	1,124	85.74%	192,745.11	4.33%	215.09
Shop/House	1,124,498	0.46%	5	0.38%	224,899.50	4.53%	222.22
Condominium	26,725,583	10.85%	174	13.27%	153,595.30	4.06%	218.99
Farm House	590,000	0.24%	2	0.15%	295,000.00	3.06%	223.36
Condominium with garage	883,275	0.36%	5	0.38%	176,654.94	4.01%	214.03
Private Shop	390,955	0.16%	1	0.08%	390,954.66	2.60%	229.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	246,359,812	100.00%	1,311	100.00%	187,917.48	4.29%	215.59

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	0.08%	13	0.99%	14,979.98	4.43%	216.74
25,000	50,000	0.48%	28	2.14%	42,282.77	4.28%	215.74
50,000	75,000	1.14%	45	3.43%	62,662.49	4.51%	213.09
75,000	100,000	2.83%	77	5.87%	90,674.80	4.24%	210.88
100,000	125,000	5.28%	114	8.70%	114,066.64	4.31%	217.81
125,000	150,000	9.95%	176	13.42%	139,344.84	4.30%	217.76
150,000	175,000	12.88%	196	14.95%	161,926.79	4.36%	216.90
175,000	200,000	12.25%	161	12.28%	187,393.50	4.14%	214.66
200,000	225,000	12.11%	140	10.68%	213,183.34	4.24%	216.11
225,000	250,000	10.97%	113	8.62%	239,245.77	4.42%	213.68
250,000	275,000	8.92%	84	6.41%	261,479.48	4.34%	215.06
275,000	300,000	6.78%	58	4.42%	287,785.26	4.33%	215.00
300,000	325,000	8,747,340	28	2.14%	312,405.01	4.42%	215.11
325,000	350,000	3.70%	27	2.06%	337,181.09	4.57%	209.59
350,000	375,000	1.05%	7	0.53%	369,123.96	3.43%	213.53
375,000	400,000	2.05%	13	0.99%	389,311.12	4.07%	217.14
400,000	425,000	1.35%	8	0.61%	414,918.37	3.80%	220.02
425,000	450,000	1.07%	6	0.46%	439,020.48	4.43%	212.19
450,000	475,000	1.13%	6	0.46%	463,692.58	4.41%	222.82
475,000	500,000	0.79%	4	0.31%	484,380.00	4.62%	223.00
500,000	525,000	0.21%	1	0.08%	515,290.66	5.00%	214.51
525,000	550,000	0.44%	2	0.15%	540,500.00	2.70%	220.52
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.72%	3	0.23%	593,750.55	3.82%	223.99
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.27%	1	0.08%	660,000.00	5.05%	210.91
Total	246,359,812	100.00%	1,311	100.00%	187,917.48	4.29%	215.59