

E-MAC Program - Compartment NL 2007-NHG II Investor report April 2018

Cashflow analysis for the period

Total interest received	3,110,568	
Interest received on transaction accounts	(6,142)	
Liquidity available	3,954,611	
Reserve account available	2,978,748	
Receivables under hedging arrangements	-	
Total funds available		10,037,785
Company management expenses	7,633	
MPT fee	51,961	
Administration fee	5,296	
Third party fees	9,851	
Liquidity Facility fee	1,483	
Payments under hedging arrangements	3,076,052	
Interest on the Notes	5,304	
Shortfall Class A PDL Repayment	32,639	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		3,190,219
Available after distribution of funds		6,847,566
Undrawn Liquidity Facility	3,954,611	
Reserve account	2,892,955	
Available liquidity		6,847,566
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	48,375,423
Claimed subrogation amount CMIS Nederland B.V.	5,436,590
Total	53,812,013

Collateral

Starting principal balance	282,472,192	
Further Advances bought	-	
Repurchase of loans in the Quarterly Calculation Period	-	
Substitution of loans in the Quarterly Calculation Period	-	
Principal redemptions and repayments	(9,798,719)	
Losses for the period	(32,639)	
Ending principal balance as per 01 April 2018		272,640,834
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-NHG II		272,640,834
Redemptions applied for purchase Further Advances in April 2018	-	
Repurchase of loans with Non-NHG part in April 2018	-	
Substitution of loans on April 2018	-	
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th April 2018		272,640,834

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	32,639	32,639	-
Total	-	32,639	32,639	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.50%	12.79%	6.65%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,781	269,517,761	98.85%
31 - 60 days	7	1,304,780	0.48%
61 - 90 days	7	1,252,293	0.46%
91 - 120 days	-	-	0.00%
120+ days	3	566,000	0.21%
In repossession			
Total	1,798	272,640,834	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	13,915	32,639	1,846	641,444

Characteristics

	Number of borrowers	Number of loanparts	(weighted) average	Minimum	Maximum
Number of borrowers	1798	3610			
Number of loanparts					
Loan size borrower	151,636		2,158		265,000
Loan part size	75,524		1,179		247,000
Coupon	4.26%		0.28%		6.15%
Remaining maturity (months)	214		2		277
Remaining interest period (months)	118		1		240
Original interest period (months)	235		1		360
Seasoning (months)	117.2		1.0		139.0
Loan to Original Foreclosure Value (2)	0.0%		0.0%		0.0%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	83,804	0.03%	1	0.03%	83,803.73	4.25%	226.00
Annuity	15,673,794	5.75%	289	8.01%	54,234.58	4.14%	208.76
Hybride (switch)	2,050,960	0.75%	31	0.86%	66,159.99	4.52%	206.35
Interest Only	151,357,498	55.52%	2,047	56.70%	73,941.13	4.26%	225.18
Investment	8,412,156	3.09%	102	2.83%	82,472.12	4.32%	225.90
Life	59,567,427	21.85%	696	19.28%	85,585.38	4.23%	190.83
Linear	33,072	0.01%	1	0.03%	33,072.23	4.45%	227.00
Savings	14,493,834	5.32%	202	5.60%	71,751.66	4.53%	213.41
Universal Life	20,968,289	7.69%	241	6.68%	87,005.35	4.13%	195.30
Total	272,640,834	100.00%	3,610	100.00%	75,523.78	4.26%	213.69

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,676,313	0.61%	35	0.97%	47,894.67	2.59%	222.99
12	1,535,013	0.56%	21	0.58%	73,095.84	2.33%	209.86
24	-	0.00%	-	0.00%	-	0.00%	-
36	2,998,892	1.10%	43	1.19%	69,741.67	2.40%	215.66
48	-	0.00%	-	0.00%	-	0.00%	-
60	5,137,212	1.88%	75	2.08%	68,496.16	2.74%	218.73
72	2,040,454	0.75%	25	0.69%	81,618.16	4.63%	219.47
84	2,212,506	0.81%	32	0.89%	69,140.82	3.10%	223.85
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	21,196,547	7.77%	296	8.20%	71,609.96	3.17%	221.65
132	-	0.00%	-	0.00%	-	0.00%	-
144	530,282	0.19%	14	0.39%	37,877.31	4.37%	107.34
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	27,238,590	9.99%	379	10.50%	71,869.63	4.43%	204.94
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	155,158,049	56.91%	2,014	55.79%	77,039.75	4.40%	211.18
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	7,183,841	2.63%	99	2.74%	72,564.06	4.58%	197.16
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	45,733,134	16.77%	577	15.98%	79,260.20	4.59%	225.90
>	-	0.00%	-	0.00%	-	0.00%	-
Total	272,640,834	100.00%	3,610	100.00%	75,523.78	4.26%	213.69

Mortgage Coupons

From	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	3,668,976	1.35%	63	1.75%	58,237.72	1.82%	219.49
2.50%	2.75%	10,907,928	4.00%	146	4.04%	74,711.84	2.70%	219.76
2.75%	3.00%	2,899,203	1.06%	42	1.16%	69,028.65	2.96%	219.33
3.00%	3.25%	14,435,830	5.29%	196	5.43%	73,652.19	3.25%	219.63
3.25%	3.50%	2,140,355	0.79%	28	0.78%	76,441.24	3.44%	227.13
3.50%	3.75%	35,446	0.01%	2	0.06%	17,723.11	3.75%	260.57
3.75%	4.00%	2,349,427	0.86%	28	0.78%	83,908.10	3.99%	215.28
4.00%	4.25%	48,240,148	17.69%	617	17.09%	78,185.00	4.25%	208.08
4.25%	4.50%	109,080,830	40.01%	1,419	39.31%	76,871.62	4.38%	211.49
4.50%	4.75%	65,704,468	24.10%	845	23.41%	77,756.77	4.62%	216.67
4.75%	5.00%	10,561,516	3.87%	147	4.07%	71,847.05	4.89%	218.98
5.00%	5.25%	1,992,820	0.73%	41	1.14%	48,600.49	5.15%	222.25
5.25%	5.50%	139,495	0.05%	6	0.17%	23,249.18	5.37%	244.40
5.50%	5.75%	255,070	0.09%	17	0.47%	15,004.12	5.66%	243.34
5.75%	6.00%	164,854	0.06%	10	0.28%	16,485.38	5.88%	249.43
6.00%	6.25%	64,669	0.02%	3	0.08%	21,556.21	6.07%	233.72
6.25%	6.50%	-	0.00%	-	0.00%	-	0.00%	-
6.50%	6.75%	-	0.00%	-	0.00%	-	0.00%	-
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		272,640,834	100.00%	3,610	100.00%	75,523.78	4.26%	213.69

Interest Reset Date

From	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,676,313	0.61%	35	0.97%	47,894.67	2.59%	222.99
<	1-1-2019	1,293,205	0.47%	24	0.66%	53,883.54	3.81%	188.82
1-1-2019	1-1-2020	3,717,010	1.36%	70	1.94%	53,100.14	4.07%	191.68
1-1-2020	1-1-2021	2,634,789	0.97%	40	1.11%	65,869.73	2.72%	189.02
1-1-2021	1-1-2022	4,604,558	1.69%	61	1.69%	75,484.56	3.77%	194.01
1-1-2022	1-1-2023	27,292,495	10.01%	377	10.44%	72,393.89	4.22%	207.61
1-1-2023	1-1-2024	853,216	0.31%	16	0.44%	53,326.02	4.32%	196.77
1-1-2024	1-1-2025	2,166,247	0.79%	32	0.89%	67,695.23	3.36%	202.17
1-1-2025	1-1-2026	1,223,875	0.45%	18	0.50%	67,993.05	3.34%	179.98
1-1-2026	1-1-2027	38,100,066	13.97%	486	13.46%	78,395.20	4.13%	210.04
1-1-2027	1-1-2028	134,710,470	49.41%	1,741	48.23%	77,375.34	4.29%	213.27
1-1-2028	1-1-2029	883,958	0.32%	22	0.61%	40,179.91	4.55%	228.81
1-1-2029	1-1-2030	165,015	0.06%	6	0.17%	27,502.51	5.05%	165.28
1-1-2030	1-1-2031	328,734	0.12%	7	0.19%	46,961.95	4.86%	182.57
1-1-2031	1-1-2032	1,012,327	0.37%	16	0.44%	63,270.46	4.78%	191.88
1-1-2032	1-1-2033	6,312,965	2.32%	86	2.38%	73,406.57	4.54%	203.90
1-1-2033	1-1-2034	315,010	0.12%	4	0.11%	78,752.51	4.51%	182.25
1-1-2034	1-1-2035	343,777	0.13%	3	0.08%	114,592.20	4.72%	193.33
1-1-2035	1-1-2036	345,443	0.13%	5	0.14%	69,088.64	4.05%	216.40
1-1-2036	1-1-2037	4,267,151	1.57%	59	1.63%	72,324.60	4.50%	224.43
1-1-2037	1-1-2038	39,539,483	14.50%	486	13.46%	81,356.96	4.57%	227.89
1-1-2038	1-1-2039	854,727	0.31%	16	0.44%	53,420.43	5.12%	232.31
1-1-2039	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2040	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
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	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	>	-	0.00%	-	0.00%	-	0.00%	-
Total		272,640,834	100.00%	3,610	100.00%	75,523.78	4.26%	213.69

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	47,399	0.02%	3	0.08%	15,799.78	4.13%	33.00
01-Jan-2017 - 31-Dec-2017	8,498	0.00%	1	0.03%	8,498.23	4.55%	10.00
01-Jan-2018 - 31-Dec-2018	2,400	0.00%	1	0.03%	2,400.39	2.55%	2.00
01-Jan-2019 - 31-Dec-2019	239,953	0.09%	8	0.22%	29,994.12	4.27%	11.18
01-Jan-2020 - 31-Dec-2020	326,049	0.12%	8	0.22%	40,756.07	4.26%	26.20
01-Jan-2021 - 31-Dec-2021	300,059	0.11%	6	0.17%	50,009.91	3.99%	37.97
01-Jan-2022 - 31-Dec-2022	999,260	0.37%	24	0.66%	41,635.83	4.25%	49.77
01-Jan-2023 - 31-Dec-2023	350,478	0.13%	6	0.17%	58,413.07	4.60%	60.76
01-Jan-2024 - 31-Dec-2024	680,620	0.25%	12	0.33%	56,718.36	4.31%	72.19
01-Jan-2025 - 31-Dec-2025	592,017	0.22%	12	0.33%	49,334.78	4.43%	85.96
01-Jan-2026 - 31-Dec-2026	1,518,745	0.56%	29	0.80%	52,370.51	4.44%	99.01
01-Jan-2027 - 31-Dec-2027	4,321,127	1.58%	69	1.91%	62,625.02	4.29%	108.34
01-Jan-2028 - 31-Dec-2028	1,925,123	0.71%	32	0.89%	60,160.10	4.41%	121.57
01-Jan-2029 - 31-Dec-2029	4,002,771	1.47%	62	1.72%	64,560.83	4.30%	133.40
01-Jan-2030 - 31-Dec-2030	5,091,323	1.87%	74	2.05%	68,801.67	4.35%	144.90
01-Jan-2031 - 31-Dec-2031	5,728,062	2.10%	83	2.30%	69,012.80	4.19%	157.86
01-Jan-2032 - 31-Dec-2032	11,321,099	4.15%	146	4.04%	77,541.78	4.28%	168.61
01-Jan-2033 - 31-Dec-2033	5,274,615	1.93%	62	1.72%	85,074.43	4.28%	180.64
01-Jan-2034 - 31-Dec-2034	5,318,035	1.95%	63	1.75%	84,413.25	4.41%	192.68
01-Jan-2035 - 31-Dec-2035	3,508,412	1.29%	44	1.22%	79,736.63	4.31%	204.26
01-Jan-2036 - 31-Dec-2036	11,523,927	4.23%	141	3.91%	81,729.98	4.13%	222.32
01-Jan-2037 - 31-Dec-2037	205,807,594	75.49%	2,617	72.49%	78,642.57	4.25%	228.18
01-Jan-2038 - 31-Dec-2038	2,773,651	1.02%	63	1.75%	44,026.21	4.41%	238.85
01-Jan-2039 - 31-Dec-2039	756,359	0.28%	34	0.94%	22,245.85	3.01%	253.96
01-Jan-2040 - 31-Dec-2040	139,879	0.05%	5	0.14%	27,975.80	3.64%	265.23
01-Jan-2041 - 31-Dec-2041	83,377	0.03%	5	0.14%	16,675.48	5.23%	275.37
Total	272,640,834	100.00%	3,610	100.00%	75,523.78	4.26%	213.69

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		272,640,834	100.00%	3,610	100.00%	75,523.78	4.26%	213.69
<	50%	-	0.00%	-	0.00%	-	0.00%	-
50%	55%	-	0.00%	-	0.00%	-	0.00%	-
55%	60%	-	0.00%	-	0.00%	-	0.00%	-
60%	65%	-	0.00%	-	0.00%	-	0.00%	-
65%	70%	-	0.00%	-	0.00%	-	0.00%	-
70%	75%	-	0.00%	-	0.00%	-	0.00%	-
75%	80%	-	0.00%	-	0.00%	-	0.00%	-
80%	85%	-	0.00%	-	0.00%	-	0.00%	-
85%	90%	-	0.00%	-	0.00%	-	0.00%	-
90%	95%	-	0.00%	-	0.00%	-	0.00%	-
95%	100%	-	0.00%	-	0.00%	-	0.00%	-
100%	105%	-	0.00%	-	0.00%	-	0.00%	-
105%	110%	-	0.00%	-	0.00%	-	0.00%	-
110%	115%	-	0.00%	-	0.00%	-	0.00%	-
115%	120%	-	0.00%	-	0.00%	-	0.00%	-
120%	125%	-	0.00%	-	0.00%	-	0.00%	-
125%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		272,640,834	100.00%	3,610	100.00%	75,523.78	4.26%	213.69

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,971,946	2.92%	51	2.84%	156,312.66	4.37%	212.61
Utrecht	13,685,606	5.02%	88	4.89%	155,518.25	4.31%	210.67
Zeeland	8,900,178	3.26%	61	3.39%	145,904.55	4.43%	211.19
Zuid-Holland	59,164,368	21.70%	385	21.41%	153,673.68	4.21%	215.20
Flevoland	7,331,640	2.69%	47	2.61%	155,992.33	4.12%	208.51
Friesland	11,542,515	4.23%	84	4.67%	137,410.89	4.14%	217.39
Gelderland	28,337,413	10.39%	180	10.01%	157,430.07	4.19%	216.06
Groningen	14,913,197	5.47%	104	5.78%	143,396.12	4.28%	217.71
Limburg	24,826,929	9.11%	165	9.18%	150,466.23	4.36%	211.31
Noord-Brabant	39,378,977	14.44%	262	14.57%	150,301.44	4.25%	210.75
Noord-Holland	36,864,976	13.52%	240	13.35%	153,604.07	4.26%	214.49
Overijssel	19,535,091	7.17%	130	7.23%	150,269.93	4.33%	213.40
Unspecified	188,000	0.07%	1	0.06%	188,000.00	2.85%	226.00
Total	272,640,834	100.00%	1,798	100.00%	151,635.61	4.26%	213.69

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	244,639,977	89.73%	1,595	88.71%	153,379.30	4.28%	212.95
Shop/House	237,818	0.09%	1	0.06%	237,818.00	4.25%	224.00
Condominium	27,314,478	10.02%	199	11.07%	137,258.68	4.02%	220.38
Farm House	231,500	0.08%	1	0.06%	231,500.00	4.25%	179.10
Condominium with garage	217,061	0.08%	2	0.11%	108,530.74	3.97%	228.40
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	272,640,834	100.00%	1,798	100.00%	151,635.61	4.26%	213.69

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	0.09%	19	1.06%	13,310.76	4.41%	210.07
25.000	50,000	0.71%	51	2.84%	37,761.05	4.17%	211.00
50.000	75,000	2.51%	108	6.01%	63,313.13	4.41%	216.88
75.000	100,000	5.53%	170	9.45%	88,641.41	4.33%	210.53
100.000	125,000	9.53%	229	12.74%	113,499.69	4.22%	212.54
125.000	150,000	14.44%	286	15.91%	137,636.15	4.25%	212.55
150.000	175,000	17.55%	294	16.35%	162,794.01	4.26%	213.09
175.000	200,000	17.68%	256	14.24%	188,259.11	4.26%	213.93
200.000	225,000	15.39%	198	11.01%	211,910.03	4.19%	215.42
225.000	250,000	13.15%	151	8.40%	237,361.31	4.28%	214.24
250.000	275,000	3.43%	36	2.00%	259,566.01	4.41%	217.15
275.000	300,000	0.00%	-	0.00%	-	0.00%	-
300.000	325,000	0.00%	-	0.00%	-	0.00%	-
325.000	350,000	0.00%	-	0.00%	-	0.00%	-
350.000	375,000	0.00%	-	0.00%	-	0.00%	-
375.000	400,000	0.00%	-	0.00%	-	0.00%	-
400.000	425,000	0.00%	-	0.00%	-	0.00%	-
425.000	450,000	0.00%	-	0.00%	-	0.00%	-
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	272,640,834	100.00%	1,798	100.00%	151,635.61	4.26%	213.69