

E-MAC Program - Compartment NL 2007-NHG II Investor report April 2020

Cashflow analysis for the period

Total interest received	2,605,071	
Interest received on transaction accounts	(12,155)	
Liquidity available	3,600,000	
Reserve account available	2,268,202	
Receivables under hedging arrangements	-	
Total funds available		8,461,118
Company management expenses	11,381	
MPT fee	39,343	
Administration fee	4,014	
Third party fees	20,770	
Liquidity Facility fee	1,380	
Payments under hedging arrangements	2,739,286	
Interest on the Notes	4,716	
Shortfall Class A PDL Repayment	-	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,820,888
Available after distribution of funds		5,640,230
Undrawn Liquidity Facility	3,600,000	
Reserve account	2,040,230	
Available liquidity		5,640,230
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	50,321,180
Claimed subrogation amount CMIS Nederland B.V.	5,436,590
Total	55,757,770

*** Reference is made to the notice dated 24 May 2019:**

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	211,720,870	
Further Advances bought	-	
Repurchase of loans in the Quarterly Calculation Period	-	
Substitution of loans in the Quarterly Calculation Period	-	
Principal redemptions and repayments	(8,341,004)	
Losses for the period	-	
Ending principal balance as per 01 April 2020		203,379,866
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-NHG II		203,379,866
Redemptions applied for purchase Further Advances in April 2020	-	
Repurchase of loans with Non-NHG part in April 2020	-	
Substitution of loans on April 2020	-	
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 28th April 2020		203,379,866

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Total	-	-	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	13.02%	14.36%	7.91%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,397	201,883,803	99.26%
31 - 60 days	4	786,563	0.39%
61 - 90 days	1	125,700	0.06%
91 - 120 days	-	-	0.00%
120+ days	3	583,800	0.29%
In repossession			
Total	1,405	203,379,866	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	126	-	-	659,513

Characteristics

Number of borrowers	1405		
Number of loanparts	2791		
	(weighted) average	Minimum	Maximum
Loan size borrower	144,754	1,688	265,000
Loan part size	72,870	1,098	246,000
Coupon	4.21%	0.20%	6.15%
Remaining maturity (months)	191	1	253
Remaining interest period (months)	98	1	216
Original interest period (months)	237	1	360
Seasoning (months)	137.8	3.0	162.0
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	81,180	0.04%	1	0.04%	81,175.75	4.25%	202.00
Annuity	12,170,553	5.98%	249	8.92%	48,877.72	4.15%	185.88
Hybride (switch)	1,490,357	0.73%	26	0.93%	57,321.42	4.60%	179.42
Interest Only	114,412,361	56.26%	1,593	57.08%	71,821.95	4.21%	201.59
Investment	6,497,233	3.19%	78	2.79%	83,297.86	4.20%	202.73
Life	44,298,230	21.78%	528	18.92%	83,898.16	4.17%	168.98
Linear	71,261	0.04%	1	0.04%	71,260.68	4.75%	204.00
Savings	10,130,488	4.98%	155	5.55%	65,357.99	4.61%	188.77
Universal Life	14,228,203	7.00%	160	5.73%	88,926.27	4.01%	171.02
Total	203,379,866	100.00%	2,791	100.00%	72,869.89	4.21%	190.64

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	982,160	0.48%	26	0.93%	37,775.40	0.74%	203.31
12	385,281	0.19%	10	0.36%	38,528.15	1.33%	165.62
24	-	0.00%	-	0.00%	-	0.00%	-
36	2,059,681	1.01%	31	1.11%	66,441.31	1.78%	190.49
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,290,473	2.11%	61	2.19%	70,335.63	2.51%	195.36
72	465,179	0.23%	7	0.25%	66,454.11	2.51%	172.12
84	1,827,647	0.90%	26	0.93%	70,294.11	3.04%	201.96
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	18,646,728	9.17%	260	9.32%	71,718.19	3.05%	197.02
132	-	0.00%	-	0.00%	-	0.00%	-
144	148,013	0.07%	4	0.14%	37,003.34	2.31%	166.54
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	18,256,823	8.98%	258	9.24%	70,762.88	4.41%	182.46
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	115,234,390	56.66%	1,563	56.00%	73,726.42	4.40%	188.04
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	5,205,316	2.56%	79	2.83%	65,890.07	4.59%	172.11
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	35,878,174	17.64%	466	16.70%	76,991.79	4.58%	201.66
>	-	0.00%	-	0.00%	-	0.00%	-
Total	203,379,866	100.00%	2,791	100.00%	72,869.89	4.21%	190.64

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	6,403,507	3.15%	116	4.16%	55,202.65	1.72%	198.01
2.50%	2.75%	7,778,501	3.82%	105	3.76%	74,080.97	2.74%	195.09
2.75%	3.00%	2,541,005	1.25%	31	1.11%	81,967.89	2.95%	194.15
3.00%	3.25%	11,789,119	5.80%	163	5.84%	72,325.89	3.25%	195.15
3.25%	3.50%	1,159,111	0.57%	17	0.61%	68,182.98	3.42%	200.98
3.50%	3.75%	-	0.00%	-	0.00%	-	0.00%	-
3.75%	4.00%	1,179,026	0.58%	13	0.47%	90,694.31	3.99%	185.54
4.00%	4.25%	34,169,219	16.80%	458	16.41%	74,605.28	4.25%	186.60
4.25%	4.50%	80,173,744	39.42%	1,068	38.27%	75,069.05	4.38%	188.30
4.50%	4.75%	49,477,533	24.33%	670	24.01%	73,847.06	4.62%	192.92
4.75%	5.00%	6,827,709	3.36%	100	3.58%	68,277.09	4.88%	195.86
5.00%	5.25%	1,527,843	0.75%	33	1.18%	46,301.31	5.16%	203.43
5.25%	5.50%	117,993	0.06%	5	0.18%	23,598.65	5.36%	220.47
5.50%	5.75%	88,788	0.04%	4	0.14%	22,197.12	5.60%	198.60
5.75%	6.00%	87,432	0.04%	5	0.18%	17,486.44	5.85%	225.60
6.00%	6.25%	59,234	0.03%	3	0.11%	19,744.79	6.07%	210.75
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		203,379,866	100.00%	2,791	100.00%	72,869.89	4.21%	190.64

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		982,160	0.48%	26	0.93%	37,775.40	0.74%	203.31
<	01/01/2021	863,886	0.42%	19	0.68%	45,467.67	2.70%	128.92
01/01/2021	01/01/2022	3,678,729	1.81%	49	1.76%	75,076.11	3.40%	170.90
01/01/2022	01/01/2023	19,093,233	9.39%	269	9.64%	70,978.56	4.10%	184.13
01/01/2023	01/01/2024	1,773,295	0.87%	29	1.04%	61,148.11	2.90%	183.99
01/01/2024	01/01/2025	2,043,526	1.00%	32	1.15%	63,860.16	2.89%	180.40
01/01/2025	01/01/2026	1,377,803	0.68%	21	0.75%	65,609.67	2.97%	167.45
01/01/2026	01/01/2027	27,144,433	13.35%	371	13.29%	73,165.59	4.09%	186.17
01/01/2027	01/01/2028	102,241,590	50.27%	1,371	49.12%	74,574.46	4.29%	190.00
01/01/2028	01/01/2029	1,372,348	0.67%	30	1.07%	45,744.95	3.86%	208.18
01/01/2029	01/01/2030	922,251	0.45%	17	0.61%	54,250.06	3.05%	180.73
01/01/2030	01/01/2031	271,422	0.13%	6	0.21%	45,237.06	2.99%	161.79
01/01/2031	01/01/2032	777,400	0.38%	15	0.54%	51,826.66	4.42%	173.03
01/01/2032	01/01/2033	4,829,114	2.37%	72	2.58%	67,071.03	4.54%	179.61
01/01/2033	01/01/2034	230,985	0.11%	4	0.14%	57,746.37	4.03%	158.00
01/01/2034	01/01/2035	335,466	0.16%	3	0.11%	111,822.00	4.72%	169.33
01/01/2035	01/01/2036	277,293	0.14%	4	0.14%	69,323.14	3.80%	193.75
01/01/2036	01/01/2037	2,929,423	1.44%	43	1.54%	68,126.11	4.50%	200.55
01/01/2037	01/01/2038	31,662,616	15.57%	398	14.26%	79,554.31	4.57%	203.69
01/01/2038	01/01/2039	572,891	0.28%	12	0.43%	47,740.94	5.15%	205.72
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		203,379,866	100.00%	2,791	100.00%	72,869.89	4.21%	190.64

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2020 - 31-Dec-2020	260,500	0.13%	8	0.29%	32,562.47	3.72%	2.97
01-Jan-2021 - 31-Dec-2021	168,383	0.08%	4	0.14%	42,095.69	3.48%	13.54
01-Jan-2022 - 31-Dec-2022	774,532	0.38%	18	0.64%	43,029.54	4.13%	26.29
01-Jan-2023 - 31-Dec-2023	370,061	0.18%	5	0.18%	74,012.29	4.43%	39.16
01-Jan-2024 - 31-Dec-2024	393,378	0.19%	8	0.29%	49,172.30	4.35%	48.82
01-Jan-2025 - 31-Dec-2025	437,561	0.22%	9	0.32%	48,617.89	4.48%	62.32
01-Jan-2026 - 31-Dec-2026	909,638	0.45%	19	0.68%	47,875.67	4.40%	75.51
01-Jan-2027 - 31-Dec-2027	2,502,315	1.23%	50	1.79%	50,046.30	4.32%	84.13
01-Jan-2028 - 31-Dec-2028	1,485,681	0.73%	25	0.90%	59,427.25	4.39%	97.46
01-Jan-2029 - 31-Dec-2029	3,042,028	1.50%	50	1.79%	60,840.57	4.30%	109.41
01-Jan-2030 - 31-Dec-2030	2,859,175	1.41%	48	1.72%	59,566.15	4.34%	120.40
01-Jan-2031 - 31-Dec-2031	4,461,657	2.19%	70	2.51%	63,737.96	4.15%	133.95
01-Jan-2032 - 31-Dec-2032	8,546,414	4.20%	116	4.16%	73,675.98	4.23%	144.62
01-Jan-2033 - 31-Dec-2033	4,313,121	2.12%	54	1.93%	79,872.62	4.26%	157.04
01-Jan-2034 - 31-Dec-2034	4,190,089	2.06%	52	1.86%	80,578.63	4.39%	168.63
01-Jan-2035 - 31-Dec-2035	2,849,367	1.40%	36	1.29%	79,149.09	4.27%	180.49
01-Jan-2036 - 31-Dec-2036	7,674,212	3.77%	105	3.76%	73,087.73	4.06%	198.63
01-Jan-2037 - 31-Dec-2037	155,395,483	76.41%	2,036	72.95%	76,323.91	4.20%	204.18
01-Jan-2038 - 31-Dec-2038	2,080,498	1.02%	50	1.79%	41,609.95	4.25%	215.08
01-Jan-2039 - 31-Dec-2039	516,276	0.25%	22	0.79%	23,467.10	1.78%	229.66
01-Jan-2040 - 31-Dec-2040	112,883	0.06%	4	0.14%	28,220.76	3.35%	242.01
01-Jan-2041 - 31-Dec-2041	36,813	0.02%	2	0.07%	18,306.73	5.80%	253.00
Total	203,379,866	100.00%	2,791	100.00%	72,869.89	4.21%	190.64

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		203,379,866	100.00%	2,791	100.00%	72,869.89	4.21%	190.64
<	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		203,379,866	100.00%	2,791	100.00%	72,869.89	4.21%	190.64

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,229,790	3.06%	40	2.85%	155,744.74	4.36%	189.95
Utrecht	10,434,198	5.13%	73	5.20%	142,934.23	4.26%	189.45
Zeeland	6,319,931	3.11%	45	3.20%	140,442.90	4.41%	186.64
Zuid-Holland	45,060,404	22.16%	301	21.42%	149,702.34	4.14%	191.68
Flevoland	5,099,791	2.51%	35	2.49%	145,708.33	4.15%	189.44
Friesland	7,922,152	3.90%	61	4.34%	129,871.35	4.03%	194.28
Gelderland	21,911,981	10.77%	140	9.96%	156,514.15	4.11%	191.94
Groningen	10,838,766	5.33%	81	5.77%	133,811.92	4.19%	193.36
Limburg	19,385,268	9.53%	136	9.68%	142,538.73	4.31%	188.00
Noord-Brabant	30,679,791	15.08%	212	15.08%	144,716.00	4.19%	188.62
Noord-Holland	25,574,478	12.57%	182	12.95%	140,519.11	4.26%	192.35
Overijssel	13,923,315	6.85%	99	7.05%	140,839.54	4.27%	189.55
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	203,379,866	100.00%	1,405	100.00%	144,754.35	4.21%	190.64

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	183,357,827	90.18%	1,256	89.40%	145,985.53	4.23%	190.07
Shop/House	237,818	0.12%	1	0.07%	237,818.00	4.25%	200.00
Condominium	19,379,841	9.53%	145	10.32%	133,654.07	3.97%	196.16
Farm House	191,440	0.09%	1	0.07%	191,439.56	4.25%	155.16
Condominium with garage	212,940	0.10%	2	0.14%	106,470.17	3.98%	204.44
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	203,379,866	100.00%	1,405	100.00%	144,754.35	4.21%	190.64

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	0.03%	37	2.63%	16,729.28	4.26%	186.85
25,000	50,000	1.03%	53	3.77%	39,511.85	4.27%	193.93
50,000	75,000	2.95%	95	6.76%	63,168.41	4.39%	188.77
75,000	100,000	6.31%	145	10.32%	88,554.18	4.28%	189.94
100,000	125,000	10.44%	188	13.38%	112,960.78	4.17%	188.11
125,000	150,000	14.69%	216	15.37%	138,345.66	4.21%	191.21
150,000	175,000	17.59%	220	15.66%	162,585.21	4.19%	189.15
175,000	200,000	17.01%	184	13.10%	187,984.74	4.24%	191.29
200,000	225,000	14.37%	138	9.82%	211,745.28	4.07%	190.46
225,000	250,000	12.24%	105	7.47%	237,146.96	4.25%	193.78
250,000	275,000	3.06%	24	1.71%	259,453.93	4.26%	192.43
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	203,379,866	100.00%	1,405	100.00%	144,754.35	4.21%	190.64