

E-MAC Program - Compartment NL 2007-NHG II Investor report July 2019

Cashflow analysis for the period

Total interest received	2,750,188	
Interest received on transaction accounts	(10,036)	
Liquidity available	3,600,000	
Reserve account available	2,815,935	
Receivables under hedging arrangements	386,000	
Total funds available		9,542,087
Company management expenses	2,160	
MPT fee	43,178	
Administration fee	4,401	
Third party fees	14,715	
Liquidity Facility fee	1,365	
Payments under hedging arrangements	3,040,212	
Interest on the Notes	5,537	
Shortfall Class A PDL Repayment	14,584	
Redemption of Class B-Notes	86,734	
Deferred Purchase Price Instalment	-	
Total funds distributed		3,212,886
Available after distribution of funds		6,329,201
Undrawn Liquidity Facility	3,600,000	
Reserve account	2,729,201	
Available liquidity		6,329,201
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	49,853,562
Claimed subrogation amount CMIS Nederland B.V.	5,436,590
Total	55,290,152

Collateral

Starting principal balance	234,718,463	
Further Advances bought	-	
Repurchase of loans in the Quarterly Calculation Period	(158,000)	
Substitution of loans in the Quarterly Calculation Period		
Principal redemptions and repayments	(7,112,465)	
Losses for the period	(14,584)	
Ending principal balance as per 01 July 2019		227,433,414
Balance Reset Participation		-
Total balance collateral E-MAC NL 2007-NHG II		227,433,414
Redemptions applied for purchase Further Advances in July 2019		-
Repurchase of loans with Non-NHG part in July 2019		-
Substitution of loans on July 2019		-
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th July 2019		227,433,414

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available	End balance
Class A	-	14,584	14,584	-
Total	-	14,584	14,584	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.82%	11.37%	7.54%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,538	226,157,886	99.44%
31 - 60 days	3	559,071	0.25%
61 - 90 days	2	318,457	0.14%
91 - 120 days	-	-	0.00%
120+ days	2	398,000	0.17%
In repossession			
Total	1,545	227,433,414	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	85,001	14,584	11,871	667,273

Characteristics

Number of borrowers	1545		
Number of loanparts	3077		
	(weighted) average	Minimum	Maximum
Loan size borrower	147,206	939	265,000
Loan part size	73,914	939	246,000
Coupon	4.22%	0.25%	6.15%
Remaining maturity (months)	200	8	262
Remaining interest period (months)	106	1	225
Original interest period (months)	237	1	360
Seasoning (months)	129.7	1.0	153.0
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	82,193	0.04%	1	0.03%	82,193.22	4.25%	211.00
Annuity	13,966,943	6.14%	270	8.77%	51,729.42	4.17%	194.79
Hybride (switch)	1,839,462	0.81%	29	0.94%	63,429.73	4.57%	191.27
Interest Only	127,502,003	56.06%	1,753	56.97%	72,733.60	4.23%	210.53
Investment	7,159,748	3.15%	84	2.73%	85,235.09	4.25%	211.28
Life	49,029,621	21.56%	582	18.91%	84,243.34	4.19%	177.52
Linear	30,887	0.01%	1	0.03%	30,886.88	4.45%	212.00
Savings	11,444,601	5.03%	171	5.56%	66,927.49	4.58%	197.37
Universal Life	16,377,956	7.20%	186	6.04%	88,053.53	4.05%	180.74
Total	227,433,414	100.00%	3,077	100.00%	73,914.01	4.22%	199.51

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,438,652	0.63%	32	1.04%	44,957.87	1.04%	214.67
12	373,826	0.16%	9	0.29%	41,536.25	1.47%	158.62
24	-	0.00%	-	0.00%	-	0.00%	-
36	2,448,232	1.08%	36	1.17%	68,006.44	2.27%	199.81
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,520,837	1.99%	64	2.08%	70,638.08	2.55%	204.91
72	556,279	0.24%	8	0.26%	69,534.85	2.96%	186.99
84	2,037,088	0.90%	31	1.01%	65,712.53	3.08%	209.46
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	19,883,131	8.74%	276	8.97%	72,040.33	3.10%	206.36
132	-	0.00%	-	0.00%	-	0.00%	-
144	148,013	0.07%	4	0.13%	37,003.34	4.28%	145.97
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	20,789,251	9.14%	298	9.68%	69,762.59	4.42%	190.93
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	130,239,639	57.26%	1,729	56.19%	75,326.57	4.40%	197.03
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	5,943,189	2.61%	87	2.83%	68,312.52	4.59%	181.01
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	39,055,278	17.17%	503	16.35%	77,644.69	4.59%	210.73
360	-	0.00%	-	0.00%	-	0.00%	-
Total	227,433,414	100.00%	3,077	100.00%	73,914.01	4.22%	199.51

Mortgage Coupons

From	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	5,667,733	2.49%	98	3.18%	57,834.01	1.81%	206.89
2.50%	2.75%	9,195,445	4.04%	125	4.06%	73,563.56	2.72%	204.35
2.75%	3.00%	2,654,127	1.17%	36	1.17%	73,725.75	2.95%	203.46
3.00%	3.25%	13,046,540	5.74%	180	5.85%	72,480.78	3.25%	204.44
3.25%	3.50%	1,466,291	0.64%	21	0.68%	69,823.37	3.43%	210.75
3.50%	3.75%	-	0.00%	-	0.00%	-	0.00%	-
3.75%	4.00%	1,190,061	0.52%	13	0.42%	91,543.16	3.99%	194.68
4.00%	4.25%	38,213,640	16.80%	501	16.28%	76,274.73	4.25%	195.06
4.25%	4.50%	90,576,379	39.83%	1,196	38.87%	75,732.76	4.38%	196.86
4.50%	4.75%	55,526,845	24.41%	734	23.85%	75,649.65	4.62%	202.49
4.75%	5.00%	7,867,567	3.46%	117	3.80%	67,244.16	4.62%	204.84
5.00%	5.25%	1,617,008	0.71%	35	1.14%	46,200.23	5.15%	211.93
5.25%	5.50%	117,993	0.05%	5	0.16%	23,598.65	5.36%	229.47
5.50%	5.75%	120,576	0.05%	6	0.19%	20,095.96	5.63%	215.40
5.75%	6.00%	111,417	0.05%	7	0.23%	15,916.66	5.88%	235.70
6.00%	6.25%	61,793	0.03%	3	0.10%	20,597.53	6.07%	219.48
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		227,433,414	100.00%	3,077	100.00%	73,914.01	4.22%	199.51

Interest Reset Date

From	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,438,652	0.63%	32	1.04%	44,957.87	1.04%	214.67
<	1-1-2020	570,299	0.25%	14	0.45%	40,735.62	3.98%	209.50
1-1-2020	1-1-2021	2,205,003	0.97%	39	1.27%	56,538.55	2.53%	165.25
1-1-2021	1-1-2022	3,608,868	1.59%	48	1.56%	75,184.75	3.70%	180.92
1-1-2022	1-1-2023	21,555,866	9.48%	306	9.94%	70,444.01	4.16%	192.91
1-1-2023	1-1-2024	1,066,387	0.47%	18	0.58%	59,243.74	3.72%	194.69
1-1-2024	1-1-2025	2,206,379	0.97%	34	1.10%	64,893.50	3.11%	183.90
1-1-2025	1-1-2026	1,308,556	0.58%	19	0.62%	68,871.39	3.13%	172.74
1-1-2026	1-1-2027	30,945,879	13.61%	415	13.49%	74,568.38	4.10%	195.60
1-1-2027	1-1-2028	114,973,954	50.55%	1,513	49.17%	75,990.72	4.29%	199.01
1-1-2028	1-1-2029	1,389,657	0.61%	30	0.97%	46,321.90	3.86%	217.07
1-1-2029	1-1-2030	598,624	0.26%	12	0.39%	49,885.34	3.63%	182.17
1-1-2030	1-1-2031	302,125	0.13%	5	0.16%	60,425.04	4.53%	131.40
1-1-2031	1-1-2032	719,096	0.32%	14	0.45%	51,364.02	4.78%	163.38
1-1-2032	1-1-2033	5,380,118	2.37%	77	2.50%	69,871.66	4.55%	188.67
1-1-2033	1-1-2034	233,582	0.10%	4	0.13%	58,395.60	4.03%	167.00
1-1-2034	1-1-2035	338,674	0.15%	3	0.10%	112,891.40	4.72%	178.33
1-1-2035	1-1-2036	338,285	0.15%	5	0.16%	67,657.10	4.05%	201.40
1-1-2036	1-1-2037	3,637,658	1.60%	52	1.69%	69,954.97	4.50%	209.43
1-1-2037	1-1-2038	34,021,996	14.96%	424	13.78%	80,240.56	4.57%	212.75
1-1-2038	1-1-2039	593,753	0.26%	13	0.42%	45,673.34	5.14%	215.36
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	1-1-2049	-	0.00%	-	0.00%	-	0.00%	-
1-1-2049	>	-	0.00%	-	0.00%	-	0.00%	-
Total		227,433,414	100.00%	3,077	100.00%	73,914.01	4.22%	199.51

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	51,881	0.02%	2	0.06%	25,940.37	4.28%	2.00
01-Jan-2020 - 31-Dec-2020	297,910	0.13%	8	0.26%	37,238.79	3.53%	11.67
01-Jan-2021 - 31-Dec-2021	220,568	0.10%	5	0.16%	44,113.55	3.66%	23.59
01-Jan-2022 - 31-Dec-2022	825,514	0.36%	20	0.65%	41,275.71	4.19%	35.08
01-Jan-2023 - 31-Dec-2023	286,154	0.13%	5	0.16%	57,230.77	4.51%	46.13
01-Jan-2024 - 31-Dec-2024	593,894	0.26%	11	0.36%	53,990.34	4.32%	57.29
01-Jan-2025 - 31-Dec-2025	441,914	0.19%	9	0.29%	49,101.57	4.47%	71.28
01-Jan-2026 - 31-Dec-2026	1,030,580	0.45%	21	0.68%	49,075.22	4.41%	84.46
01-Jan-2027 - 31-Dec-2027	2,770,866	1.22%	53	1.72%	52,280.49	4.31%	93.06
01-Jan-2028 - 31-Dec-2028	1,559,031	0.69%	27	0.88%	57,741.90	4.39%	106.36
01-Jan-2029 - 31-Dec-2029	3,755,025	1.65%	59	1.92%	63,644.49	4.29%	118.10
01-Jan-2030 - 31-Dec-2030	3,440,380	1.51%	55	1.79%	62,552.37	4.37%	129.69
01-Jan-2031 - 31-Dec-2031	4,817,231	2.12%	74	2.40%	65,097.72	4.17%	142.84
01-Jan-2032 - 31-Dec-2032	9,493,590	4.17%	124	4.03%	76,561.21	4.26%	153.55
01-Jan-2033 - 31-Dec-2033	4,603,526	2.02%	57	1.85%	80,763.62	4.26%	165.86
01-Jan-2034 - 31-Dec-2034	4,655,230	2.05%	58	1.88%	80,262.59	4.40%	177.68
01-Jan-2035 - 31-Dec-2035	3,254,437	1.43%	41	1.33%	79,376.51	4.32%	189.44
01-Jan-2036 - 31-Dec-2036	8,689,297	3.82%	114	3.70%	76,221.91	4.09%	207.29
01-Jan-2037 - 31-Dec-2037	173,501,466	76.29%	2,244	72.93%	77,317.94	4.22%	213.17
01-Jan-2038 - 31-Dec-2038	2,297,446	1.01%	55	1.79%	41,771.74	4.22%	223.90
01-Jan-2039 - 31-Dec-2039	672,832	0.30%	28	0.91%	24,029.71	2.47%	238.79
01-Jan-2040 - 31-Dec-2040	112,883	0.05%	4	0.13%	28,220.76	3.62%	251.01
01-Jan-2041 - 31-Dec-2041	61,760	0.03%	3	0.10%	20,586.55	4.12%	281.19
Total	227,433,414	100.00%	3,077	100.00%	73,914.01	4.22%	199.51

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		227,433,414	100.00%	3,077	100.00%	73,914.01	4.22%	199.51
<	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		227,433,414	100.00%	3,077	100.00%	73,914.01	4.22%	199.51

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,761,401	2.97%	44	2.85%	153,668.21	4.37%	198.76
Utrecht	11,845,852	5.21%	80	5.18%	148,073.15	4.22%	199.35
Zeeland	7,741,264	3.40%	54	3.50%	143,356.74	4.41%	196.14
Zuid-Holland	49,234,052	21.65%	327	21.17%	150,562.85	4.16%	200.24
Flevoland	5,624,299	2.47%	38	2.46%	148,007.87	4.11%	197.96
Friesland	9,482,599	4.17%	72	4.66%	131,702.77	4.11%	202.37
Gelderland	24,530,252	10.79%	156	10.10%	157,245.20	4.13%	200.57
Groningen	12,015,686	5.28%	90	5.83%	133,507.62	4.24%	202.89
Limburg	21,043,181	9.25%	144	9.32%	146,133.20	4.32%	196.52
Noord-Brabant	34,215,699	15.04%	232	15.02%	147,481.46	4.22%	197.90
Noord-Holland	28,635,757	12.59%	196	12.69%	146,100.80	4.30%	200.78
Overijssel	16,303,372	7.17%	112	7.25%	145,565.82	4.26%	199.15
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	227,433,414	100.00%	1,545	100.00%	147,206.09	4.22%	199.51

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	205,020,313	90.15%	1,380	89.32%	148,565.44	4.25%	198.91
Shop/House	237,818	0.10%	1	0.06%	237,818.00	4.25%	209.00
Condominium	21,729,201	9.55%	161	10.42%	134,963.98	4.01%	205.35
Farm House	231,500	0.10%	1	0.06%	231,500.00	4.25%	164.10
Condominium with garage	214,583	0.09%	2	0.13%	107,291.29	3.98%	213.42
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	227,433,414	100.00%	1,545	100.00%	147,206.09	4.22%	199.51

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	0.02%	29	1.88%	16,054.69	4.17%	187.75
25,000	50,000	0.03%	60	3.88%	38,896.80	4.25%	202.67
50,000	75,000	0.03%	97	6.28%	64,405.75	4.34%	199.69
75,000	100,000	0.04%	149	9.64%	88,751.65	4.32%	198.32
100,000	125,000	0.05%	202	13.07%	112,738.17	4.19%	198.89
125,000	150,000	0.07%	250	16.18%	138,211.17	4.23%	198.65
150,000	175,000	0.08%	244	15.79%	162,878.12	4.23%	198.12
175,000	200,000	0.09%	214	13.85%	188,423.06	4.24%	200.23
200,000	225,000	0.10%	158	10.23%	212,084.22	4.14%	199.98
225,000	250,000	0.11%	116	7.51%	237,135.01	4.24%	201.93
250,000	275,000	0.12%	26	1.68%	259,807.63	4.27%	199.60
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	227,433,414	100.00%	1,545	100.00%	147,206.09	4.22%	199.51