

E-MAC Program - Compartment NL 2007-NHG V Investor report July 2016

Cashflow analysis for the period

Total interest received	2,121,297	
Interest received on transaction accounts	(644)	
Liquidity available	2,198,581	
Reserve account available	2,008,449	
Receivables under hedging arrangements	-	
Total funds available		6,327,682
Company management expenses	-	
MPT fee	28,628	
Administration fee	2,945	
Third party fees	23,904	
Liquidity Facility fee	834	
Payments under hedging arrangements	1,913,499	
Interest on the Notes	5,854	
Shortfall Class A PDL Repayment	144,989	
Principal Redemption Class B Notes	20,332	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,140,984
Available after distribution of funds		4,186,698
Undrawn Liquidity Facility	2,198,581	
Reserve account	1,988,117	
Available liquidity		4,186,698
Net cashflow		-

Collateral

Starting principal balance	157,041,492.73	
Substitution in April 2016	-	
Further Advances bought in April 2016	-	
Principal redemptions and repayments	(3,964,407.43)	
Repurchase of loans with Non-NHG part	-	
Losses for the period	(144,989.10)	
Ending principal balance		152,932,096.20
Balance Reset Participation		-
Total balance collateral E-MAC Program Comp.NL 2007-NHG V		152,932,096
Redemptions applied for purchase Further Advances on July 2016		-
Substitution of loans on July 2016		-
Total balance E-MAC Program Comp.NL 2007-NHG V as per 25th July 2016		152,932,096

Principal Deficiency Ledger

	Start balance	New Losses This		Repayment from		End balance
		Period	Amount	Interest Available	Amount	
Class A	-	144,989	-	144,989	-	-
Total	-	144,989	-	144,989	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.37%	9.54%	5.12%

Delinquency table	Number of loans	Balance	Percentage of total
Current	945	151,580,457	99.12%
31 - 60 days	1	214,693	0.14%
61 - 90 days	3	508,806	0.33%
91 - 120 days	1	225,000	0.15%
120+ days	3	403,141	0.26%
In repossession	-	-	0.00%
Total	953	152,932,096	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	273,696	144,989	236,430	443,059

Characteristics

Number of borrowers	953		
Number of loanparts	1935		
	(weighted) average	Minimum	Maximum
Loan size borrower	160,474	4,742	265,000
Loan part size	79,035	1,062	245,400
Coupon	4.80%	0.65%	6.15%
Remaining maturity (months)	242	1	330
Remaining interest period (months)	133	1	273
Original interest period (months)	238	1	360
Seasoning (months)	100.7	1.0	112.0
Loan to Original Foreclosure Value (Non-NHG)	0.0%	0.0%	0.0%

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2014 - 31-Dec-2014	15,000	0.01%	1	0.05%	15,000.00	5.08%	22.00
01-Jan-2015 - 31-Dec-2015	14,880	0.01%	1	0.05%	14,879.99	2.75%	13.00
01-Jan-2016 - 31-Dec-2016	1,062	0.00%	1	0.05%	1,062.23	4.80%	-
01-Jan-2017 - 31-Dec-2017	51,950	0.03%	3	0.16%	17,316.67	4.59%	12.05
01-Jan-2018 - 31-Dec-2018	166,114	0.11%	2	0.10%	83,057.00	5.00%	27.00
01-Jan-2019 - 31-Dec-2019	11,945	0.01%	2	0.10%	5,972.32	4.87%	36.96
01-Jan-2021 - 31-Dec-2021	93,840	0.06%	2	0.10%	46,920.00	4.71%	61.58
01-Jan-2022 - 31-Dec-2022	287,005	0.19%	6	0.31%	47,834.11	4.89%	74.01
01-Jan-2023 - 31-Dec-2023	178,888	0.12%	4	0.21%	44,722.10	4.62%	83.44
01-Jan-2024 - 31-Dec-2024	313,115	0.20%	7	0.36%	44,730.70	4.57%	97.54
01-Jan-2025 - 31-Dec-2025	322,212	0.21%	6	0.31%	53,701.98	4.70%	110.27
01-Jan-2026 - 31-Dec-2026	477,642	0.31%	8	0.41%	59,705.20	4.56%	119.84
01-Jan-2027 - 31-Dec-2027	1,993,435	1.30%	34	1.76%	58,630.43	4.79%	133.74
01-Jan-2028 - 31-Dec-2028	1,179,976	0.77%	21	1.09%	56,189.36	4.61%	144.83
01-Jan-2029 - 31-Dec-2029	2,372,583	1.55%	32	1.65%	74,143.21	4.83%	157.23
01-Jan-2030 - 31-Dec-2030	2,195,080	1.44%	33	1.71%	66,517.57	4.76%	169.35
01-Jan-2031 - 31-Dec-2031	3,654,384	2.39%	46	2.38%	79,443.13	4.69%	180.94
01-Jan-2032 - 31-Dec-2032	5,255,764	3.44%	67	3.46%	78,444.24	4.72%	193.42
01-Jan-2033 - 31-Dec-2033	1,803,216	1.18%	26	1.34%	69,354.46	4.82%	205.48
01-Jan-2034 - 31-Dec-2034	1,753,948	1.15%	22	1.14%	79,724.90	4.66%	216.34
01-Jan-2035 - 31-Dec-2035	1,761,050	1.15%	20	1.03%	88,052.48	4.67%	227.98
01-Jan-2036 - 31-Dec-2036	1,080,878	0.71%	13	0.67%	83,144.45	4.73%	241.09
01-Jan-2037 - 31-Dec-2037	123,437,208	80.71%	1,502	77.62%	82,181.90	4.82%	253.96
01-Jan-2038 - 31-Dec-2038	4,326,355	2.83%	64	3.31%	67,599.30	4.84%	259.61
01-Jan-2039 - 31-Dec-2039	152,884	0.10%	10	0.52%	15,288.38	5.50%	274.01
01-Jan-2040 - 31-Dec-2040	23,757	0.02%	1	0.05%	23,757.23	2.00%	290.00
01-Jan-2044 - 31-Dec-2044	7,927	0.01%	1	0.05%	7,927.00	4.55%	330.00
Total	152,932,096	100.00%	1,935	100.00%	79,034.68	4.80%	241.71

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		152,932,096	100.00%	1,935	100.00%	79,034.68	4.80%	241.71
<	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		152,932,096	100.00%	1,935	100.00%	79,034.68	4.80%	241.71

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	8,086,991	5.29%	61	6.40%	132,573.63	4.79%	241.01
Zeeland	5,098,960	3.33%	38	3.99%	134,183.15	4.91%	245.24
Noord-Brabant	19,909,766	13.02%	118	12.38%	168,726.83	4.82%	241.86
Limburg	18,157,638	11.87%	112	11.75%	162,121.77	4.86%	238.92
Friesland	7,965,628	5.21%	52	5.46%	153,185.15	4.74%	243.17
Drenthe	6,469,264	4.23%	44	4.62%	147,028.73	4.89%	243.72
Overijssel	10,649,717	6.96%	63	6.61%	169,043.13	4.82%	248.75
Gelderland	13,307,686	8.70%	80	8.39%	166,346.07	4.76%	241.15
Flevoland	4,517,976	2.95%	27	2.83%	167,332.44	4.71%	243.93
Utrecht	7,010,978	4.58%	41	4.30%	170,999.46	4.78%	237.22
Noord-Holland	17,379,273	11.36%	108	11.33%	160,919.20	4.81%	241.59
Zuid-Holland	34,378,219	22.48%	209	21.93%	164,489.09	4.78%	240.72
Total	152,932,096	100.00%	953	100.00%	160,474.39	4.80%	241.71

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	-	0.00%	-	0.00%	-	0.00%	-
Farm house	362,788	0.24%	2	0.21%	181,393.80	4.84%	255.29
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	283,199	0.19%	2	0.21%	141,599.69	5.03%	256.00
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	21,967,446	14.36%	154	16.16%	142,645.75	4.82%	246.21
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	130,318,663	85.21%	795	83.42%	163,922.85	4.80%	240.88
Private Shop	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	152,932,096	100.00%	953	100.00%	160,474.39	4.80%	241.71

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%	2	0.21%	14,223.62	4.92%	254.00
25,000	50,000	0.40%	16	1.68%	39,334.27	4.88%	236.20
50,000	75,000	1.05%	25	2.62%	64,316.47	4.90%	230.46
75,000	100,000	5.14%	88	9.23%	89,340.76	4.77%	238.94
100,000	125,000	9.72%	131	13.75%	113,515.60	4.88%	245.23
125,000	150,000	13.57%	151	15.84%	137,428.31	4.80%	238.36
150,000	175,000	18.32%	172	18.05%	162,887.65	4.84%	241.81
175,000	200,000	16.33%	133	13.96%	187,757.74	4.83%	241.68
200,000	225,000	14.10%	101	10.60%	213,514.43	4.80%	242.14
225,000	250,000	14.52%	94	9.86%	236,291.77	4.77%	243.24
250,000	275,000	6.82%	40	4.20%	260,833.58	4.64%	243.06
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	152,932,096	100.00%	953	100.00%	160,474.39	4.80%	241.71