

Cashflow analysis for the period

Total interest received	792,585	
Interest received on transaction accounts	(11,253)	
Liquidity available	1,500,000	
Reserve account available	3,885,224	
Receivables under hedging arrangements	-	
Total funds available		6,166,557
Company management expenses	11,990	
MIPT fee	10,533	
Administration fee	1,092	
Third party fees	17,946	
Liquidity Facility fee	2,250	
Payments under hedging arrangements	761,028	
Interest on the Notes	4,218	
Shortfall Class A PDL Repayment	-	
Principal Redemption Class B Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		809,057
Available after distribution of funds		5,357,499
Undrawn Liquidity Facility	1,500,000	
Reserve account	3,857,499	
Available liquidity		5,357,499
Net cashflow		-

Reference is made to the notice dated 28 November 2016 relating to the novation agreement, where all the rights, liabilities, duties and obligations of RBS N.V. under the Swap Agreement have been transferred to N.V. Bank Nederlandse Gemeenten (BNG) and the Issuer and BNG have agreed and entered into a new swap agreement which governed each novated transaction.

The Reserve Account Target Level has been redefined to EUR 4,000,000 for as long as the Principal Amount Outstanding of the Senior Class A Notes is greater than zero.

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	23,879,729
Claimed subrogation amount CMIS Nederland B.V.	3,268,502
Total	27,148,230

*** Reference is made to the notice dated 16 September 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, as of next period 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.

Collateral

Starting principal balance	58,254,289
Substitution in January 2022	-
Further Advances bought in January 2022	-
Principal redemptions and repayments	(3,161,548)
Repurchase of loans with Non-NHG part	-
Losses for the period	-
Ending principal balance	55,092,741
Balance Reset Participation	-
Total balance collateral E-MAC Program Comp.NL 2007-NHG V	55,092,741
Redemptions applied for purchase Further Advances on April 2022	-
Substitution of loans on April 2022	-
Total balance E-MAC Program Comp.NL 2007-NHG V as per 25th April 2022	55,092,741

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	20.62%	19.21%	9.57%

Delinquency table	Number of loans	Balance	Percentage of total
Current	397	54,588,176	99.08%
31 - 60 days	2	311,783	0.57%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	1	192,782	0.35%
In repossession	-	-	0.00%
Total	400	55,092,741	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	100	349,429

Characteristics

Number of borrowers	400		
Number of loanparts	791		
	(weighted) average	Minimum	Maximum
Loan size borrower	137,732	7,246	264,900
Loan part size	69,649	1,113	216,396
Coupon	4.36%	0.09%	6.05%
Remaining maturity (months)	175	5	206
Remaining interest period (months)	101	1	204
Original interest period (months)	246	1	360
Seasoning (months)	154.0	4.0	179.0
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	verage Loan parts	WAC	WAM
Annuity	3,728,599	6.77%	65	8.22%	57,363.06	4.48%	176.36
Hybride (switch)	447,501	0.81%	7	0.88%	63,928.76	4.91%	165.49
Interest Only	29,349,230	53.27%	427	53.98%	68,733.56	4.37%	183.50
Investment	1,800,926	3.27%	22	2.78%	81,860.29	4.49%	183.66
Life	11,234,007	20.38%	141	17.83%	79,673.81	4.14%	154.44
Savings	6,304,654	11.44%	100	12.64%	63,046.54	4.65%	172.78
Universal Life	2,227,824	4.04%	29	3.67%	76,821.51	4.16%	165.59
Total	55,092,741	100.00%	791	100.00%	69,649.48	4.36%	175.01

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	verage Loan parts	WAC	WAM	
1	347,985	0.63%	5	0.63%	69,597.00	1.40%	185.88	
12	700,524	1.27%	8	1.01%	87,565.50	1.19%	173.06	
24	174,538	0.32%	4	0.51%	43,634.40	1.29%	126.08	
36	48	0.00%	-	0.00%	-	0.00%	-	
48	60	0.00%	-	0.00%	-	0.00%	-	
60	1,354,717	2.46%	21	2.65%	64,510.36	2.69%	186.57	
72	36,500	0.07%	1	0.13%	36,500.00	1.38%	62.00	
84	1,223,820	2.22%	15	1.90%	81,587.99	2.40%	180.78	
96	108	0.00%	-	0.00%	-	0.00%	-	
108	120	0.00%	-	0.00%	-	0.00%	-	
120	132	0.00%	-	0.00%	-	0.00%	-	
132	144	0.00%	-	0.00%	-	0.00%	-	
144	156	0.00%	-	0.00%	-	0.00%	-	
156	168	0.00%	-	0.00%	-	0.00%	-	
168	6,140,100	11.15%	92	11.68%	66,740.22	4.15%	170.15	
180	192	0.00%	-	0.00%	-	0.00%	-	
192	204	0.00%	-	0.00%	-	0.00%	-	
204	216	0.00%	-	0.00%	-	0.00%	-	
216	228	0.00%	-	0.00%	-	0.00%	-	
228	240	17,356,408	31.50%	264	33.38%	65,743.97	4.75%	166.75
240	252	-	-	0.00%	-	0.00%	-	
252	264	-	-	0.00%	-	0.00%	-	
264	276	-	-	0.00%	-	0.00%	-	
276	288	-	-	0.00%	-	0.00%	-	
288	300	2,000,146	3.63%	27	3.41%	74,079.50	4.95%	155.39
300	312	-	-	0.00%	-	0.00%	-	
312	324	-	-	0.00%	-	0.00%	-	
324	336	-	-	0.00%	-	0.00%	-	
336	348	-	-	0.00%	-	0.00%	-	
348	360	18,192,369	33.02%	241	30.47%	75,487.01	5.01%	184.57
360	>	-	-	0.00%	-	0.00%	-	
Total	55,092,741	100.00%	791	100.00%	69,649.48	4.36%	175.01	

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	verage Loan parts	WAC	WAM
<	2.50%	4,010,056	7.28%	61	7.71%	65,738.62	1.54%	174.06
2.50%	2.75%	1,672,061	3.03%	23	2.91%	72,698.31	2.75%	180.08
2.75%	3.00%	542,637	0.98%	7	0.88%	77,519.60	2.99%	177.13
3.00%	3.25%	5,619,904	10.19%	79	10.00%	71,138.03	3.25%	180.25
3.25%	3.50%	917,202	1.66%	17	2.15%	53,953.05	3.44%	176.75
3.50%	3.75%	201,939	0.37%	2	0.25%	100,969.50	3.75%	182.00
3.75%	4.00%	-	0.00%	-	0.00%	-	0.00%	-
4.00%	4.25%	203,707	0.37%	5	0.63%	40,741.30	4.24%	116.44
4.25%	4.50%	1,589,877	2.89%	25	3.16%	63,595.08	4.47%	162.49
4.50%	4.75%	15,961,649	28.97%	232	29.33%	68,800.21	4.67%	170.70
4.75%	5.00%	10,256,240	18.62%	140	17.70%	73,258.86	4.91%	175.44
5.00%	5.25%	11,675,145	21.19%	165	20.86%	70,758.45	5.14%	177.81
5.25%	5.50%	2,420,330	4.39%	33	4.17%	73,343.33	5.33%	185.08
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%	-
5.75%	6.00%	13,000	0.02%	1	0.13%	13,000.00	5.85%	199.00
6.00%	6.25%	8,995	0.02%	1	0.13%	8,994.62	6.05%	205.00
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		55,092,741	100.00%	791	100.00%	69,649.48	4.36%	175.01

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	verage Loan parts	WAC	WAM
Floating		347,985	0.63%	5	0.63%	69,597.00	1.40%	185.88
<	01/01/2023	6,572,286	11.93%	96	12.14%	68,461.31	4.20%	170.35
01/01/2023	01/01/2024	460,818	0.84%	7	0.88%	65,831.15	1.80%	174.87
01/01/2024	01/01/2025	733,600	1.33%	9	1.14%	81,511.11	2.83%	180.37
01/01/2025	01/01/2026	288,531	0.52%	6	0.76%	48,088.42	2.53%	99.50
01/01/2026	01/01/2027	979,822	1.78%	14	1.77%	69,987.26	3.95%	132.81
01/01/2027	01/01/2028	22,497,966	40.84%	341	43.11%	65,976.44	4.36%	170.59
01/01/2028	01/01/2029	784,255	1.42%	12	1.52%	65,352.62	3.23%	176.76
01/01/2029	01/01/2030	227,837	0.41%	6	0.76%	37,972.86	1.91%	151.98
01/01/2030	01/01/2031	250,205	0.45%	3	0.38%	83,401.67	2.68%	156.67
01/01/2031	01/01/2032	174,180	0.32%	2	0.25%	87,090.06	1.53%	148.50
01/01/2032	01/01/2033	2,203,840	4.00%	30	3.79%	73,461.35	4.60%	158.52
01/01/2033	01/01/2034	61,990	0.11%	1	0.13%	61,990.03	4.95%	137.00
01/01/2034	01/01/2035	321,302	0.58%	4	0.51%	80,325.38	4.46%	164.00
01/01/2035	01/01/2036	39,352	0.07%	1	0.13%	39,352.14	5.15%	162.00
01/01/2036	01/01/2037	216,193	0.39%	2	0.25%	108,096.71	4.85%	170.00
01/01/2037	01/01/2038	18,433,160	33.46%	242	30.59%	76,170.08	4.73%	184.81
01/01/2038	01/01/2039	490,424	0.89%	9	1.14%	54,491.59	5.22%	192.10
01/01/2039	01/01/2040	8,995	0.02%	1	0.13%	8,994.62	6.05%	205.00
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	01/01/2051	-	0.00%	-	0.00%	-	0.00%	-
01/01/2051	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
Total		55,092,741	100.00%	791	100.00%	69,649.48	4.36%	175.01

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2022 - 31-Dec-2022	1,194	0.00%	1	0.13%	1,193.91	5.30%	5.00
01-Jan-2023 - 31-Dec-2023	152,193	0.28%	3	0.38%	50,730.86	4.54%	14.92
01-Jan-2024 - 31-Dec-2024	74,104	0.13%	3	0.38%	24,701.27	1.76%	27.47
01-Jan-2025 - 31-Dec-2025	74,113	0.13%	2	0.25%	37,056.61	4.63%	41.00
01-Jan-2026 - 31-Dec-2026	248,137	0.46%	5	0.63%	49,627.30	4.71%	50.32
01-Jan-2027 - 31-Dec-2027	613,188	1.11%	18	2.28%	34,066.02	4.43%	64.64
01-Jan-2028 - 31-Dec-2028	213,435	0.39%	9	1.14%	23,715.00	4.27%	74.83
01-Jan-2029 - 31-Dec-2029	802,969	1.46%	14	1.77%	57,354.90	4.32%	88.33
01-Jan-2030 - 31-Dec-2030	477,301	0.87%	9	1.14%	53,033.45	4.78%	100.57
01-Jan-2031 - 31-Dec-2031	1,003,384	1.82%	16	2.02%	62,711.49	4.01%	111.65
01-Jan-2032 - 31-Dec-2032	1,898,980	3.45%	32	4.05%	59,343.11	4.51%	124.94
01-Jan-2033 - 31-Dec-2033	915,010	1.66%	15	1.90%	61,000.69	4.67%	136.52
01-Jan-2034 - 31-Dec-2034	467,425	0.85%	7	0.88%	66,774.99	4.41%	148.26
01-Jan-2035 - 31-Dec-2035	481,413	0.87%	6	0.76%	80,235.47	4.81%	160.57
01-Jan-2036 - 31-Dec-2036	498,048	0.90%	6	0.76%	83,008.07	4.37%	171.00
01-Jan-2037 - 31-Dec-2037	45,287,077	82.20%	616	77.88%	73,517.98	4.38%	185.08
01-Jan-2038 - 31-Dec-2038	1,867,776	3.39%	27	3.41%	69,176.90	3.77%	190.47
01-Jan-2039 - 31-Dec-2039	16,995	0.03%	2	0.25%	8,497.31	4.24%	205.47
Total	55,092,741	100.00%	791	100.00%	69,649.48	4.38%	175.01

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		55,092,741	100.00%	791	100.00%	69,649.48	4.36%	175.01
<	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		55,092,741	100.00%	791	100.00%	69,649.48	4.36%	175.01

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,348,281	4.26%	18	4.50%	130,460.04	4.50%	180.72
Utrecht	2,622,460	4.76%	20	5.00%	131,122.99	4.48%	169.30
Zeeland	2,213,451	4.02%	19	4.75%	116,497.45	4.54%	173.09
Zuid-Holland	12,824,488	23.28%	91	22.75%	140,928.44	4.16%	174.49
Flevoland	1,616,289	2.93%	9	2.25%	179,587.70	4.26%	181.25
Friesland	2,209,168	4.01%	19	4.75%	116,272.00	4.35%	175.49
Gelderland	5,843,020	10.61%	39	9.75%	149,821.01	4.36%	171.43
Groningen	2,243,069	4.07%	21	5.25%	106,812.80	4.29%	176.84
Limburg	6,316,617	11.47%	48	12.00%	131,596.19	4.54%	171.57
Noord-Brabant	8,000,476	14.52%	53	13.25%	150,952.37	4.32%	175.91
Noord-Holland	5,650,126	10.26%	42	10.50%	134,526.81	4.48%	177.77
Overijssel	3,205,297	5.82%	21	5.25%	152,633.17	4.54%	180.27
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	55,092,741	100.00%	400	100.00%	137,731.85	4.38%	175.01

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	46,775,409	84.90%	333	83.26%	140,466.69	4.47%	174.29
Condominium	8,006,471	14.53%	65	16.25%	123,176.47	3.72%	178.73
Farm House	310,861	0.56%	2	0.50%	155,430.34	4.84%	186.29
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	55,092,741	100.00%	400	100.00%	137,731.85	4.38%	175.01

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	0.20%	7	1.75%	15,575.54	4.06%	158.95
25,000	50,000	1.30%	18	4.50%	39,711.60	4.39%	175.50
50,000	75,000	2,290,064	36	9.00%	63,612.88	4.60%	163.20
75,000	100,000	4,506,190	51	12.75%	88,356.67	4.37%	171.89
100,000	125,000	5,944,122	53	13.25%	112,153.24	4.40%	172.94
125,000	150,000	9,361,244	67	16.75%	139,720.06	4.50%	173.36
150,000	175,000	9,737,442	60	15.00%	162,290.69	4.09%	174.82
175,000	200,000	8,950,609	48	12.00%	186,471.02	4.37%	177.82
200,000	225,000	7,855,143	37	9.25%	212,301.18	4.56%	177.96
225,000	250,000	3,534,751	15	3.75%	235,650.05	4.42%	179.07
250,000	275,000	2,089,339	8	2.00%	261,167.38	3.87%	179.43
275,000	300,000	-	-	0.00%	-	0.00%	-
300,000	325,000	-	-	0.00%	-	0.00%	-
325,000	350,000	-	-	0.00%	-	0.00%	-
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	-	-	0.00%	-	0.00%	-
400,000	425,000	-	-	0.00%	-	0.00%	-
425,000	450,000	-	-	0.00%	-	0.00%	-
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	-	-	0.00%	-	0.00%	-
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
Total	55,092,741	100.00%	400	100.00%	137,731.85	4.38%	175.01