E-MAC Program - Compartment NL 2007-NHG V Investor report October 2022

Cashflow analysis for the period

Total interest received	589,464	
Interest received on transaction accounts	3,502	
Liquidity available	1,500,000	
Reserve account available	3.846.718	
Receivables under hedging arrangements	-	
Total funds available		5.939.685
Company management expenses	2.491	1
MPT fee	9.254	
Administration fee	957	
Third party fees	14.208	
Liquidity Facility fee	2,300	
Payments under hedging arrangements	474.122	
Interest on the Notes	39.457	
Shortfall Class A PDL Repayment	253	
Principal Redemption Class B Notes		
Deferred Purchase Price Instalment		
Total funds distributed		543.043
		010,010
Available after distribution of funds		5.396.642
Undrawn Liquidity Facility	1.500.000	1
Reserve account	3.896.642	
	0100010.12	1
Available liquidity		5.396.642
/ Walable inquidity		0,000,042
Net cashflow		
		l
Outstanding unpaid Subordinated swap amounts not pa	aid by the transaction	1
Unpaid Swap Subordinated Amount	23.847.472	1
Claimed subrogation amount CMIS Nederland B.V.	3.268.502	1
Total	27.115.973	1
Total	21,115,913	J

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. Bark 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.

* 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. Perding 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 Substitution in July 2022 Principal redemptions and repayments Repurchase of loans with Non-NHG part Losses for the period	51,053,430 - - (3,098,155) - (253)	
Ending principal balance		47,955,022
Balance Reset Participation	-	
Total balance collateral E-MAC Program Comp.NL 2007-NHG V	Γ	47,955,022
Redemptions applied for purchase Further Advances on October 2022 Substitution of loans on October 2022 Total balance E-MAC Program Comp.NL 2007-NHG V as per 25th October 2022		47,955,022

Principal Deficiency Ledger

		New Losses This	Repayment from Interest Available	
	Start balance	Period	Amount	End balance
Class A		253	253	-
Total		253	253	

Performance

	Last period	This period	Since issue		
Prepayment rate	25.41%	21.26%	21.26% 10.09%		
Delinquency table	Number of loans	Balance	Percentage of total		
Current	354	47,627,008	99.32%		
31 - 60 days	-	-	0.00%		
61 - 90 days	2	328,013	0.68%		
91 - 120 days	-	-	0.00%		
120+ days	-	-	0.00%		
In repossession	-	-	0.00%		
Total	356	47,955,022	100.00%		

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	253	5,590	343,942

Characteristics

Number of borrowers	356		
Number of loanparts	696		
	(weighted) average	Minimum	Maximum
Loan size borrower	134,705	5,996	264,900
Loan part size	68,901	1,041	190,000
Coupon	4.36%	1.14%	6.05%
Remaining maturity (months)	169	12	200
Remaining interest period (months)	110	1	198
Original interest period (months)	247	1	360
Seasoning (months)	159.5	4.0	185.0
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	3,180,509	6.63%	55	7.90%	57,827.43	4.48%	172.68
Hybride (switch)	375,121	0.78%	6	0.86%	62,520.13	4.88%	156.30
Interest Only	25,725,268	53.64%	376	54.02%	68,418.27	4.36%	177.79
Investment	1,338,348	2.79%	18	2.59%	74,352.66	4.49%	176.93
Life	9,680,658	20.19%	122	17.53%	79,349.65	4.16%	149.46
Savings	5,826,677	12.15%	95	13.65%	61,333.44	4.63%	167.10
Universal Life	1,828,442	3.81%	24	3.45%	76,185.07	4.23%	157.39
Total	47.955.022	100.00%	696	100.00%	68,900,89	4.36%	169.46

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	verage Loan parts	WAC	WAM
1		194,985	0.41%	3	0.43%	64,995.00	2.93%	181.36
1	12	1,176,234	2.45%	16	2.30%	73,514.66	2.88%	167.27
12	24	-	0.00%	-	0.00%	_	0.00%	· -
24	36	136,420	0.28%	4	0.57%	34,105.04	1.45%	96.91
36	48	-	0.00%	-	0.00%	· -	0.00%	-
48	60	768,728	1.60%	15	2.16%	51,248.51	4.01%	165.75
60	72	36,500	0.08%	1	0.14%	36,500.00	1.38%	56.00
72	84	1,284,613	2.68%	16	2.30%	80,288.32	2.49%	169.81
84	96	· · · -	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	7,759,380	16.18%	115	16.52%	67,472.87	3.12%	171.90
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	180	3,286,358	6.85%	42	6.03%	78,246.62	3.58%	172.86
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	14,519,711	30.28%	229	32.90%	63,404.85	4.74%	159.97
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	1,759,897	3.67%	25	3.59%	70,395.90	4.92%	153.15
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	17,032,195	35.52%	230	33.05%	74,053.02	5.01%	178.46
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		47,955,022	100.00%	696	100.00%	68,900.89	4.36%	169.46

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	verage Loan parts	WAC	WAM
<	2.50%	3,133,380	6.53%	47	6.75%	66,667.66	1.57%	163.51
2.50%	2.75%	467,652	0.98%	6	0.86%	77,941.95	2.75%	157.10
2.75%	3.00%	541,775	1.13%	7	1.01%	77,396.39	2.99%	171.11
3.00%	3.25%	5,502,161	11.47%	76	10.92%	72,396.85	3.24%	174.30
3.25%	3.50%	1,830,982	3.82%	31	4.45%	59,063.94	3.38%	167.76
3.50%	3.75%	201,439	0.42%	2	0.29%	100,719.50	3.75%	176.00
3.75%	4.00%	-	0.00%	-	0.00%		0.00%	-
4.00%	4.25%	802,622	1.67%	15	2.16%	53,508.14	4.22%	165.46
4.25%	4.50%	943,054	1.97%	13	1.87%	72,542.64	4.43%	175.81
4.50%	4.75%	14,814,105	30.89%	216	31.03%	68,583.82	4.66%	165.86
4.75%	5.00%	8,058,261	16.80%	112	16.09%	71,948.76	4.91%	169.55
5.00%	5.25%	9,328,268	19.45%	138	19.83%	67,596.14	5.14%	172.21
5.25%	5.50%	2,309,328	4.82%	31	4.45%	74,494.46	5.33%	179.19
5.50%	5.75%	-	0.00%	-	0.00%		0.00%	
5.75%	6.00%	13,000	0.03%	1	0.14%	13,000.00	5.85%	193.00
6.00%	6.25%	8,995	0.02%	1	0.14%	8,994.62	6.05%	199.00
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		47,955,022	100.00%	696	100.00%	68,900,89	4.36%	169.46

Interest Reset Date

from	until	Value	As % of total	no.parts		verage Loan parts	WAC	WAM
Floating		194,985	0.41%	3	0.43%	64,995.00	2.93%	181.36
<	01/01/2023	248,000	0.52%	3	0.43%	82,666.67	5.02%	158.74
01/01/2023	01/01/2024	1,256,023	2.62%	19	2.73%	66,106.50	2.87%	164.20
01/01/2024	01/01/2025	753,655	1.57%	10	1.44%	75,365.47	2.68%	142.84
01/01/2025	01/01/2026	229,516	0.48%	5	0.72%	45,903.30	3.35%	108.80
01/01/2026	01/01/2027	860,109	1.79%	12	1.72%	71,675.77	3.68%	123.20
01/01/2027	01/01/2028	20,408,241	42.56%	319	45.83%	63,975.68	4.32%	164.18
01/01/2028	01/01/2029	594,724	1.24%	9	1.29%	66,080.43	3.00%	182.17
01/01/2029	01/01/2030	248,685	0.52%	6	0.86%	41,447.42	2.33%	127.98
01/01/2030	01/01/2031	250,205	0.52%	3	0.43%	83,401.67	2.68%	150.67
01/01/2031	01/01/2032	174,180	0.36%	2	0.29%	87,090.06	1.53%	142.50
01/01/2032	01/01/2033	2,573,840	5.37%	37	5.32%	69,563.26	4.20%	156.68
01/01/2033	01/01/2034	59,944	0.13%	1	0.14%	59,943.97	4.95%	131.00
01/01/2034	01/01/2035	317,232	0.66%	4	0.57%	79,308.06	4.46%	158.00
01/01/2035	01/01/2036	38,329	0.08%	1	0.14%	38,329.15	5.15%	156.00
01/01/2036	01/01/2037	216,193	0.45%	2	0.29%	108,096.71	4.85%	164.00
01/01/2037	01/01/2038	19,051,363	39.73%	250	35.92%	76,205.45	4.76%	179.07
01/01/2038	01/01/2039	470,802	0.98%	9	1.29%	52,311.29	5.23%	186.10
01/01/2039	01/01/2040	8,995	0.02%	1	0.14%	8,994.62	6.05%	199.00
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		47,955,022	100.00%	696	100.00%	68,900.89	4.36%	169.46

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	verage Loan Parts	WAC	WAM
01-Jan-2023 - 31-Dec-2023	31,700	0.07%	1	0.14%	31,700.00	3.32%	12.00
01-Jan-2024 - 31-Dec-2024	70,217	0.15%	3	0.43%	23,405.71	1.59%	21.41
01-Jan-2025 - 31-Dec-2025	56,218	0.12%	1	0.14%	56,218.44	4.55%	35.00
01-Jan-2026 - 31-Dec-2026	248,137	0.52%	5	0.72%	49,627.30	4.01%	44.32
01-Jan-2027 - 31-Dec-2027	577,174	1.20%	17	2.44%	33,951.40	4.49%	58.67
01-Jan-2028 - 31-Dec-2028	197,199	0.41%	8	1.15%	24,649.92	4.16%	69.04
01-Jan-2029 - 31-Dec-2029	629,515	1.31%	10	1.44%	62,951.50	4.17%	82.01
01-Jan-2030 - 31-Dec-2030	471,294	0.98%	9	1.29%	52,366.03	4.78%	94.56
01-Jan-2031 - 31-Dec-2031	814,543	1.70%	13	1.87%	62,657.14	4.16%	105.76
01-Jan-2032 - 31-Dec-2032	1,497,615	3.12%	28	4.02%	53,486.24	4.18%	118.61
01-Jan-2033 - 31-Dec-2033	788,102	1.64%	13	1.87%	60,623.20	4.64%	130.39
01-Jan-2034 - 31-Dec-2034	444,478	0.93%	6	0.86%	74,079.61	4.45%	142.29
01-Jan-2035 - 31-Dec-2035	321,157	0.67%	4	0.57%	80,289.29	4.91%	155.39
01-Jan-2036 - 31-Dec-2036	419,873	0.88%	5	0.72%	83,974.68	4.39%	164.44
01-Jan-2037 - 31-Dec-2037	39,995,890	83.40%	550	79.02%	72,719.80	4.37%	179.08
01-Jan-2038 - 31-Dec-2038	1,374,915	2.87%	21	3.02%	65,472.13	4.23%	184.56
01-Jan-2039 - 31-Dec-2039	16,995	0.04%	2	0.29%	8,497.31	4.24%	199.47
Total	47,955,022	100.00%	696	100.00%	68,900.89	4.36%	169.46

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts		verage Loanparts	WAC	WAM
NHG		47,955,022	100.00%	696	100.00%	68,900.89	4.36%	169.46
<	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		47,955,022	100.00%	696	100.00%	68,900.89	4.36%	169.46

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,932,220	4.03%	15	4.21%	128,814.69	4.67%	174.96
Utrecht	2,149,878	4.48%	17	4.78%	126,463.39	4.41%	161.48
Zeeland	2,049,664	4.27%	18	5.06%	113,870.20	4.50%	170.48
Zuid-Holland	11,443,847	23.86%	83	23.31%	137,877.67	4.19%	168.72
Flevoland	983,556	2.05%	6	1.69%	163,926.06	4.20%	171.32
Friesland	2,068,614	4.31%	18	5.06%	114,922.97	4.38%	170.05
Gelderland	4,998,475	10.42%	34	9.55%	147,013.98	4.25%	168.40
Groningen	1,781,650	3.72%	17	4.78%	104,802.93	4.40%	170.29
Limburg	5,174,930	10.79%	40	11.24%	129,373.25	4.52%	167.39
Noord-Brabant	7,418,585	15.47%	50	14.04%	148,371.69	4.32%	169.77
Noord-Holland	4,922,765	10.27%	38	10.67%	129,546.44	4.45%	171.07
Overijssel	3,030,839	6.32%	20	5.62%	151,541.95	4.58%	174.20
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	47,955,022	100.00%	356	100.00%	134,705.12	4.36%	169.46

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	41,203,040	85.92%	299	83.99%	137,802.81	4.45%	168.75
Condominium	6,533,385	13.62%	56	15.73%	116,667.59	3.79%	173.63
Farm House	218,597	0.46%	1	0.28%	218,596.72	4.75%	180.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	47,955,022	100.00%	356	100.00%	134,705.12	4.36%	169.46

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	77,335	0.16%	6	1.69%	12,889.22	4.86%	173.70
25,000	50,000	823,589	1.72%	21	5.90%	39,218.52	4.47%	169.18
50,000	75,000	2,076,083	4.33%	33	9.27%	62,911.60	4.56%	158.86
75,000	100,000	3,985,947	8.31%	45	12.64%	88,576.59	4.46%	166.06
100,000	125,000	5,265,775	10.98%	47	13.20%	112,037.77	4.37%	170.43
125,000	150,000	8,469,768	17.66%	61	17.13%	138,848.66	4.43%	167.32
150,000	175,000	8,234,818	17.17%	51	14.33%	161,467.02	4.07%	169.40
175,000	200,000	7,614,617	15.88%	41	11.52%	185,722.35	4.43%	171.59
200,000	225,000	6,975,425	14.55%	33	9.27%	211,376.51	4.49%	172.90
225,000	250,000	2,606,465	5.44%	11	3.09%	236,951.38	4.29%	170.78
250,000	275,000	1,825,200	3.81%	7	1.97%	260,742.86	4.18%	172.48
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		47,955,022	100.00%	356	100.00%	134,705.12	4.36%	169.46