E-MAC Program II - Compartment NL 2007-IV Investor report January 2023

Cashflow analysis for the period

Total interest received	1,268,726	
Interest received on transaction accounts	18,539	
Liquidity available	4,900,000	
Reserve account available	2,800,000	
Receivables under hedging arrangements	119,629	
Total funds available		9,106,894
Company management expenses	113	
MPT fee	23,616	
Administration fee	2,244	
Third party fees	68,522	
Liquidity Facility fee	7,513	
Payments under hedging arrangements	619,029	
Interest on the Notes	681,788	
Shortfall Class D PDL Repayment	4,070	
Redemption of Class E-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,406,894
Available after distribution of funds		7,700,000
Undrawn Liquidity Facility	4,900,000	
Reserve account	2,800,000	
Available liquidity		7,700,000
Net cashflow		- *

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	35,364,353
Claimed subrogation amount CMIS Nederland B.V.	3,719,118
Total	39,083,471

*** Reference is made to the notice dated 30 September 2014:**

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	119,664,717	
Further Advances purchase	-	
Total Principal redemptions and repayments	(7,648,176)	
Prepayment from last quarter	-	
Losses for the period	(4,070)	
Ending principal balance		112,012,472
Balance Reset Participation	-	
Total balance collateral E-MAC Program II, Comp.NL 2007-IV		112,012,472
Redemptions reserved for purchase Further Advances on January 2023		-
Total collateral balance Notes E-MAC Program II Comp.NL 2007-IV		112,012,472

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	4,070	4,070	-
Total	-	4,070	4,070	-

Performance

	Last period	This period	Since issue
Prepayment rate	24.42%	23.00%	11.24%

Delinquency table	Number of loans	Balance	Percentage of total
Current	647	109,659,847	97.90%
31 - 60 days	6	1,163,881	1.04%
61 - 90 days	2	447,399	0.40%
91 - 120 days	2	353,372	0.32%
120+ days	2	387,972	0.35%
In repossession	-	-	0.00%
Total	659	112,012,472	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	4,070	45,018	6,871,680

Characteristics

Number of borrowers	659			
Number of loanparts	1047			
	(weighted) average	Minimum	Maximum	
Loan size borrower	169,973	1,839	591,252	
Loan part size	106,984	1,839	591,252	
Coupon	4.24%	1.19%	6.60%	
Remaining maturity (months)	169	1	216	
Remaining interest period (months)	73	1	194	
Original interest period (months)	179	1	360	
Seasoning (months)	150.2	1.0	215.0	
Loan to Original Foreclosure Value (2)	88.8%	0.1%	127.7%	* Calculation includes Bridge loans

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan part WAC		WAM
Annuity	2,811,887	2.51%	56	5.35%	50,212.26	4.51%	167.45
Hybride (switch)	544,692	0.49%	8	0.76%	68,086.50	5.03%	149.44
Interest Only	91,435,726	81.63%	746	71.25%	122,568.00	4.23%	172.51
Investment	1,018,860	0.91%	16	1.53%	63,678.72	4.59%	161.14
Life	9,829,636	8.78%	121	11.56%	81,236.66	4.06%	151.84
Savings	2,671,102	2.38%	47	4.49%	56,831.96	4.77%	164.28
STAR Aflossingsvrij	1,340,360	1.20%	20	1.91%	67,018.02	4.39%	174.87
Universal Life	2,360,208	2.11%	33	3.15%	71,521.46	4.20%	135.85
Total	112,012,472	100.00%	1,047	100.00%	106,984.21	4.24%	169.41

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan part WAC		WAM
1		5,971,451	5.33%	38	3.63%	157,143.44	4.12%	172.09
1	12	2,884,610	2.58%	29	2.77%	99,469.30	4.07%	169.96
12	24	-	0.00%	-	0.00%	-	0.00%	-
24	36	4,847,732	4.33%	41	3.92%	118,237.37	3.40%	168.94
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	4,317,277	3.85%	41	3.92%	105,299.44	3.59%	169.20
60	72	2,419,133	2.16%	17	1.62%	142,301.94	2.99%	173.52
72	84	2,440,092	2.18%	25	2.39%	97,603.66	3.48%	144.32
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	36,109,517	32.24%	318	30.37%	113,551.94	3.43%	172.73
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	3,587,543	3.20%	44	4.20%	81,535.06	4.06%	169.96
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	27,953,763	24.96%	287	27.41%	97,399.87	5.05%	164.74
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	3,778,820	3.37%	33	3.15%	114,509.70	5.09%	165.88
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	17,702,535	15.80%	174	16.62%	101,738.71	5.23%	172.74
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		112,012,472	100.00%	1,047	100.00%	106,984.21	4.24%	169.41

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC		WAM
<	2.50%	2,274,508	2.03%	26	2.48%	87,481.08	2.11%	161.65
2.50%	2.75%	3,625,099	3.24%	41	3.92%	88,417.05	2.63%	168.58
2.75%	3.00%	8,429,971	7.53%	75	7.16%	112,399.61	2.91%	172.89
3.00%	3.25%	13,804,467	12.32%	135	12.89%	102,255.31	3.16%	171.14
3.25%	3.50%	8,341,618	7.45%	55	5.25%	151,665.78	3.39%	174.22
3.50%	3.75%	6,803,334	6.07%	54	5.16%	125,987.66	3.66%	167.78
3.75%	4.00%	6,536,971	5.84%	53	5.06%	123,339.08	3.85%	171.16
4.00%	4.25%	5,882,374	5.25%	38	3.63%	154,799.32	4.18%	167.66
4.25%	4.50%	1,628,576	1.45%	18	1.72%	90,476.43	4.41%	156.37
4.50%	4.75%	3,155,166	2.82%	32	3.06%	98,598.94	4.69%	166.30
4.75%	5.00%	15,109,672	13.49%	157	15.00%	96,239.95	4.93%	164.72
5.00%	5.25%	20,262,529	18.09%	198	18.91%	102,336.00	5.14%	169.44
5.25%	5.50%	9,029,523	8.06%	98	9.36%	92,137.99	5.37%	169.84
5.50%	5.75%	5,061,538	4.52%	45	4.30%	112,478.62	5.60%	173.46
5.75%	6.00%	986,794	0.88%	11	1.05%	89,708.56	5.88%	177.49
6.00%	6.25%	353,000	0.32%	3	0.29%	117,666.67	6.17%	174.35
6.25%	6.50%	718,200	0.64%	6	0.57%	119,699.97	6.33%	175.61
6.50%	6.75%	9,132	0.01%	2	0.19%	4,566.08	6.60%	174.00
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		112,012,472	100.00%	1,047	100.00%	106,984.21	4.24%	169.41

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan part WAC		WAM
Floating		6,218,451	5.55%	40	3.82%	155,461.27	4.03%	172.23
<	01/01/2023	-	0.00%	-	0.00%	-	0.00%	-
01/01/2023	01/01/2024	8,511,028	7.60%	68	6.49%	125,162.17	3.47%	166.75
01/01/2024	01/01/2025	2,884,471	2.58%	30	2.87%	96,149.02	3.26%	149.69
01/01/2025	01/01/2026	2,603,891	2.32%	30	2.87%	86,796.38	4.36%	160.67
01/01/2026	01/01/2027	1,157,455	1.03%	9	0.86%	128,606.07	3.31%	146.44
01/01/2027	01/01/2028	60,966,613	54.43%	565	53.96%	107,905.51	4.27%	168.60
01/01/2028	01/01/2029	2,358,628	2.11%	36	3.44%	65,517.45	3.63%	165.14
01/01/2029	01/01/2030	235,759	0.21%	3	0.29%	78,586.31	2.89%	168.67
01/01/2030	01/01/2031	678,570	0.61%	4	0.38%	169,642.59	4.20%	131.25
01/01/2031	01/01/2032	494,918	0.44%	7	0.67%	70,702.53	3.20%	155.60
01/01/2032	01/01/2033	4,307,693	3.85%	39	3.72%	110,453.67	4.86%	165.42
01/01/2033	01/01/2034	469,544	0.42%	4	0.38%	117,386.10	3.75%	125.75
01/01/2034	01/01/2035	40,759	0.04%	1	0.10%	40,758.70	5.05%	140.00
01/01/2035	01/01/2036	322,236	0.29%	4	0.38%	80,559.11	3.84%	163.38
01/01/2036	01/01/2037	233,331	0.21%	3	0.29%	77,776.98	4.15%	165.67
01/01/2037	01/01/2038	20,188,125	18.02%	201	19.20%	100,438.43	5.02%	174.68
01/01/2038	01/01/2039	320,000	0.29%	2	0.19%	160,000.00	5.93%	184.50
01/01/2039	01/01/2040	21,000	0.02%	1	0.10%	21,000.00	6.45%	194.00
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		112,012,472	100.00%	1,047	100.00%	106,984.21	4.24%	169.41

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part	WAC	WAM
01-Jan-2023 - 31-Dec-2023	113,640	0.10%	3	0.29%	37,879.89	3.91%	7.25
01-Jan-2025 - 31-Dec-2025	200,624	0.18%	3	0.29%	66,874.77	3.72%	31.34
01-Jan-2026 - 31-Dec-2026	245,089	0.22%	5	0.48%	49,017.80	2.75%	44.10
01-Jan-2027 - 31-Dec-2027	656,939	0.59%	10	0.96%	65,693.90	4.83%	55.23
01-Jan-2028 - 31-Dec-2028	860,195	0.77%	15	1.43%	57,346.34	4.30%	66.89
01-Jan-2029 - 31-Dec-2029	592,740	0.53%	6	0.57%	98,789.98	4.26%	78.65
01-Jan-2030 - 31-Dec-2030	618,614	0.55%	7	0.67%	88,373.48	4.93%	90.79
01-Jan-2031 - 31-Dec-2031	1,080,586	0.96%	16	1.53%	67,536.61	3.95%	101.12
01-Jan-2032 - 31-Dec-2032	2,035,228	1.82%	23	2.20%	88,488.17	4.74%	114.58
01-Jan-2033 - 31-Dec-2033	1,150,136	1.03%	13	1.24%	88,472.01	4.33%	126.07
01-Jan-2034 - 31-Dec-2034	313,328	0.28%	5	0.48%	62,665.54	4.41%	140.13
01-Jan-2035 - 31-Dec-2035	753,872	0.67%	12	1.15%	62,822.66	4.27%	148.37
01-Jan-2036 - 31-Dec-2036	541,995	0.48%	5	0.48%	108,399.06	4.07%	161.17
01-Jan-2037 - 31-Dec-2037	99,374,602	88.72%	884	84.43%	112,414.71	4.23%	175.08
01-Jan-2038 - 31-Dec-2038	3,229,136	2.88%	32	3.06%	100,910.49	4.42%	180.39
01-Jan-2039 - 31-Dec-2039	72,059	0.06%	5	0.48%	14,411.80	4.88%	193.69
01-Jan-2040 - 31-Dec-2040	148,434	0.13%	2	0.19%	74,216.88	5.03%	209.34
01-Jan-2041 - 31-Dec-2041	25,255	0.02%	1	0.10%	25,255.00	4.65%	216.00
Total	112,012,472	100.00%	1,047	100.00%	106,984.21	4.24%	169.41

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		1,952,586	1.74%	23	2.20%	84,895.05	3.83%	159.16
<	50%	9,997,719	8.93%	148	14.14%	67,552.15	4.47%	170.38
50%	55%	2,625,254	2.34%	29	2.77%	90,526.01	4.45%	166.71
55%	60%	5,007,941	4.47%	46	4.39%	108,868.27	4.30%	173.30
60%	65%	3,800,427	3.39%	29	2.77%	131,049.20	4.40%	172.49
65%	70%	5,958,873	5.32%	52	4.97%	114,593.72	4.47%	163.78
70%	75%	6,474,673	5.78%	45	4.30%	143,881.63	4.28%	168.53
75%	80%	4,975,969	4.44%	42	4.01%	118,475.45	4.12%	174.04
80%	85%	9,220,479	8.23%	67	6.40%	137,619.09	4.28%	169.70
85%	90%	7,656,999	6.84%	62	5.92%	123,499.98	4.49%	169.26
90%	95%	9,276,649	8.28%	60	5.73%	154,610.81	4.30%	172.08
95%	100%	5,671,886	5.06%	57	5.44%	99,506.77	4.23%	166.22
100%	105%	3,687,353	3.29%	40	3.82%	92,183.82	4.52%	168.18
105%	110%	4,707,051	4.20%	56	5.35%	84,054.48	3.99%	166.20
110%	115%	5,655,350	5.05%	55	5.25%	102,824.55	4.56%	168.00
115%	120%	5,294,919	4.73%	55	5.25%	96,271.26	3.94%	169.19
120%	125%	19,710,607	17.60%	175	16.71%	112,632.04	3.92%	170.50
125%	>	337,737	0.30%	6	0.57%	56,289.47	4.66%	174.47
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		112,012,472	100.00%	1,047	100.00%	106,984.21	4.24%	169.41

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,994,127	3.57%	23	3.49%	173,657.67	4.30%	171.58
Utrecht	7,199,420	6.43%	41	6.22%	175,595.62	4.41%	172.72
Zeeland	1,827,441	1.63%	13	1.97%	140,572.37	4.61%	169.79
Zuid-Holland	24,481,167	21.86%	143	21.70%	171,196.97	4.07%	170.44
Flevoland	4,119,170	3.68%	25	3.79%	164,766.79	4.16%	171.69
Friesland	3,858,237	3.44%	28	4.25%	137,794.16	4.21%	173.32
Gelderland	11,919,443	10.64%	69	10.47%	172,745.54	4.28%	169.47
Groningen	5,154,401	4.60%	33	5.01%	156,193.96	4.51%	166.91
Limburg	9,559,675	8.53%	59	8.95%	162,028.39	4.19%	165.60
Noord-Brabant	16,033,507	14.31%	90	13.66%	178,150.07	4.42%	168.11
Noord-Holland	17,036,313	15.21%	95	14.42%	179,329.61	4.13%	168.37
Overijssel	6,829,574	6.10%	40	6.07%	170,739.34	4.33%	170.05
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	112,012,472	100.00%	659	100.00%	169,973.40	4.24%	169.41

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	97,550,316	87.09%	563	85.43%	173,268.77	4.26%	168.89
Shop/House	1,123,889	1.00%	5	0.76%	224,777.80	4.92%	174.22
Condominium	12,511,467	11.17%	87	13.20%	143,809.96	4.09%	172.65
Farm House	590,000	0.53%	2	0.30%	295,000.00	3.08%	175.36
Condominium with garage	236,800	0.21%	2	0.30%	118,400.00	4.45%	175.73
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	112,012,472	100.00%	659	100.00%	169,973.40	4.24%	169.41

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	298,538	0.27%	22	3.34%	13,569.91	4.79%	174.15
25,000	50,000	1,311,934	1.17%	34	5.16%	38,586.30	4.21%	164.15
50,000	75,000	1,618,033	1.44%	25	3.79%	64,721.34	4.38%	163.99
75,000	100,000	4,551,194	4.06%	50	7.59%	91,023.88	4.15%	167.66
100,000	125,000	8,340,190	7.45%	73	11.08%	114,249.18	4.33%	168.08
125,000	150,000	13,317,546	11.89%	96	14.57%	138,724.43	4.30%	173.42
150,000	175,000	13,051,160	11.65%	80	12.14%	163,139.50	4.28%	168.24
175,000	200,000	13,122,854	11.72%	70	10.62%	187,469.35	4.36%	168.72
200,000	225,000	12,052,752	10.76%	57	8.65%	211,451.80	4.16%	168.16
225,000	250,000	12,215,586	10.91%	51	7.74%	239,521.30	4.23%	165.73
250,000	275,000	7,558,139	6.75%	29	4.40%	260,625.50	4.36%	167.66
275,000	300,000	6,944,538	6.20%	24	3.64%	289,355.77	4.09%	175.07
300,000	325,000	5,920,701	5.29%	19	2.88%	311,615.87	4.37%	171.26
325,000	350,000	3,017,457	2.69%	9	1.37%	335,273.02	3.72%	168.71
350,000	375,000	1,474,251	1.32%	4	0.61%	368,562.78	3.85%	169.52
375,000	400,000	1,542,563	1.38%	4	0.61%	385,640.74	4.25%	167.28
400,000	425,000	1,230,791	1.10%	3	0.46%	410,263.51	4.30%	174.99
425,000	450,000	1,779,106	1.59%	4	0.61%	444,776.55	4.16%	174.71
450,000	475,000	947,891	0.85%	2	0.30%	473,945.54	4.75%	174.00
475,000	500,000	-	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	-	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	535,993	0.48%	1	0.15%	535,992.92	2.55%	175.00
550,000	575,000	-	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	1,181,252	1.05%	2	0.30%	590,625.82	4.38%	177.00
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		112,012,472	100.00%	659	100.00%	169,973.40	4.24%	169.41