E-MAC Program - Compartment NL 2007-NHG II Investor report January 2024

Cashflow analysis for the period		
Total interest received	1,036,375	
Interest received on transaction accounts	18,484	
Liquidity available	3,600,000	
Reserve account available	-	
Receivables under hedging arrangements	114,919	
Total funds available		4,769,778
Company management expenses	6,050	
MPT fee	19,329	
Administration fee	1,958	
Third party fees	13,805	
Liquidity Facility fee	5,520	
Payments under hedging arrangements	71,169	
Interest on the Notes	1,063,980	
Shortfall Class A PDL Repayment	-	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,181,811
Available after distribution of funds		3,587,966
Undrawn Liquidity Facility	3,587,966	
Reserve account	-	

Available liquidity	3,587,966
Net cashflow	-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:				
Unpaid Swap Subordinated Amount	54,595,778			
Claimed subrogation amount CMIS Nederland B.V.	5,436,590			
Total	60.032.368			

* Reference is made to the notice dated 24 May 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, 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 Further Advances bought Repurchase of Ioans in the Quarterly Calculation Period Substitution of Ioans in the Quarterly Calculation Period Principal redemptions and repayments Losses for the period	104,449,622 - - (3,362,333) -	
Ending principal balance as per 01 January 2024		101,087,289
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-NHG II		101,087,289
Redemptions applied for purchase Further Advances in January 2024 Repurchase of Ioans with Non-NHG part in January 2024 Substitution folans on January 2024 Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th January 2024		

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	7.78%	11.53%	10.02%
Delinquency table	Number of loans	Balance	Percentage of total
Current	794	100,901,489	99.82%
31 - 60 days	-	-	0.00%
61 - 90 days	1	185,800	0.18%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession			
Total	795	101,087,289	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses		-	4,277	673,811

Characteristics

Number of borrowers	795		
Number of loanparts	1546		
	(weighted) average	Minimum	Maximum
Loan size borrower	127,154	1,274	265,000
Loan part size	65,386	1,158	246,000
Coupon	4.01%	0.93%	6.15%
Remaining maturity (months)	148	3	208
Remaining interest period (months)	71	1	177
Original interest period (months)	238	1	360
Seasoning (months)	177.9	3.0	207.0
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 WA	2	WAM
Alternative Savings	75,745	0.07%	1	0.06%	75,744.83	4.25%	157.00
Annuity	5,011,356	4.96%	140	9.06%	35,795.40	4.09%	142.88
Hybride (switch)	782,810	0.77%	17	1.10%	46,047.62	4.70%	141.89
Interest Only	57,557,127	56.94%	893	57.76%	64,453.67	4.00%	157.32
Investment	3,585,306	3.55%	44	2.85%	81,484.23	3.94%	156.63
Life	21,993,255	21.76%	270	17.46%	81,456.50	3.94%	130.19
Linear	27,578	0.03%	1	0.06%	27,578.39	4.87%	160.00
Savings	5,163,982	5.11%	101	6.53%	51,128.54	4.49%	146.25
Universal Life	6,890,129	6.82%	79	5.11%	87,216.83	3.81%	121.51
Total	101,087,289	100.00%	1,546	100.00%	65,386.34	4.01%	147.55

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts WA	0	WAM
1		612,479	0.61%	16	1.03%	38,279.95	5.22%	155.03
1	12	474,693	0.47%	6	0.39%	79,115.49	4.85%	161.24
12	24	-	0.00%	-	0.00%	· -	0.00%	-
24	36	976,443	0.97%	15	0.97%	65,096.21	2.01%	115.40
36	48	-	0.00%	-	0.00%	· -	0.00%	-
48	60	1,402,056	1.39%	27	1.75%	51,927.98	2.05%	137.41
60	72	123,422	0.12%	2	0.13%	61,711.00	1.95%	134.57
72	84	1,101,970	1.09%	16	1.03%	68,873.13	2.85%	143.57
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	13,445,857	13.30%	202	13.07%	66,563.65	2.73%	151.75
120	132	-	0.00%	-	0.00%	· -	0.00%	-
132	144	95,000	0.09%	2	0.13%	47,500.00	1.83%	167.00
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	5,433,630	5.38%	76	4.92%	71,495.14	1.79%	155.88
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	54,052,643	53.47%	840	54.33%	64,348.38	4.39%	143.97
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	2,737,481	2.71%	51	3.30%	53,676.11	4.61%	130.40
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	20,631,615	20.41%	293	18.95%	70,415.07	4.59%	156.14
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		101,087,289	100.00%	1,546	100.00%	65,386.34	4.01%	147.55

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts WAC		WAM
<	2.50%	10,468,563	10.36%	158	10.22%	66,256.73	1.51%	147.58
2.50%	2.75%	2,774,726	2.74%	34	2.20%	81,609.58	2.75%	152.03
2.75%	3.00%	1,339,353	1.32%	15	0.97%	89,290.23	2.96%	157.33
3.00%	3.25%	6,982,099	6.91%	109	7.05%	64,055.96	3.25%	150.84
3.25%	3.50%	597,423	0.59%	10	0.65%	59,742.28	3.43%	161.11
3.50%	3.75%	-	0.00%	-	0.00%	-	0.00%	-
3.75%	4.00%	576,410	0.57%	9	0.58%	64,045.60	3.99%	132.18
4.00%	4.25%	11,815,222	11.69%	181	11.71%	65,277.47	4.25%	143.17
4.25%	4.50%	37,401,484	37.00%	567	36.68%	65,963.82	4.38%	144.16
4.50%	4.75%	24,133,031	23.87%	368	23.80%	65,578.89	4.63%	150.79
4.75%	5.00%	3,757,097	3.72%	63	4.08%	59,636.45	4.88%	156.30
5.00%	5.25%	751,027	0.74%	21	1.36%	35,763.20	5.12%	159.55
5.25%	5.50%	44,000	0.04%	1	0.06%	44,000.00	5.30%	197.00
5.50%	5.75%	403,176	0.40%	6	0.39%	67,196.08	5.61%	164.07
5.75%	6.00%	35,779	0.04%	2	0.13%	17,889.67	5.80%	208.00
6.00%	6.25%	7,897	0.01%	2	0.13%	3,948.32	6.08%	94.15
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		101,087,289	100.00%	1,546	100.00%	65,386.34	4.01%	147.55

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts WA	AC	WAM
Floating		612,479	0.61%	16	1.03%	38,279.95	5.22%	155.03
<	01/01/2024	-	0.00%	-	0.00%	-	0.00%	-
01/01/2024	01/01/2025	1,821,349	1.80%	30	1.94%	60,711.65	2.96%	136.37
01/01/2025	01/01/2026	1,288,996	1.28%	21	1.36%	61,380.75	2.46%	107.07
01/01/2026	01/01/2027	12,665,383	12.53%	189	12.23%	67,012.61	4.03%	140.52
01/01/2027	01/01/2028	51,261,869	50.71%	797	51.55%	64,318.53	4.21%	144.88
01/01/2028	01/01/2029	892,053	0.88%	16	1.03%	55,753.33	3.50%	144.32
01/01/2029	01/01/2030	759,019	0.75%	15	0.97%	50,601.30	3.18%	105.84
01/01/2030	01/01/2031	1,004,451	0.99%	19	1.23%	52,865.84	1.96%	144.11
01/01/2031	01/01/2032	1,823,012	1.80%	29	1.88%	62,862.49	2.71%	147.21
01/01/2032	01/01/2033	2,852,422	2.82%	52	3.36%	54,854.27	4.16%	138.56
01/01/2033	01/01/2034	371,760	0.37%	4	0.26%	92,940.01	3.02%	113.25
01/01/2034	01/01/2035	465,356	0.46%	5	0.32%	93,071.14	3.50%	123.80
01/01/2035	01/01/2036	455,257	0.45%	6	0.39%	75,876.21	2.50%	150.83
01/01/2036	01/01/2037	2,283,689	2.26%	34	2.20%	67,167.33	3.82%	155.48
01/01/2037	01/01/2038	22,211,291	21.97%	304	19.66%	73,063.46	4.06%	158.99
01/01/2038	01/01/2039	318,902	0.32%	9	0.58%	35,433.54	5.11%	171.45
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total		101,087,289	100.00%	1,546	100.00%	65,386.34	4.01%	147.55

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts WAC		WAM
01-Jan-2024 - 31-Dec-2024	106,141	0.10%	4	0.26%	26,535.27	1.45%	3.17
01-Jan-2025 - 31-Dec-2025	344,277	0.34%	8	0.52%	43,034.62	3.12%	17.37
01-Jan-2026 - 31-Dec-2026	444,543	0.44%	10	0.65%	44,454.32	3.44%	30.27
01-Jan-2027 - 31-Dec-2027	1,358,618	1.34%	34	2.20%	39,959.35	4.25%	39.57
01-Jan-2028 - 31-Dec-2028	586,911	0.58%	13	0.84%	45,147.01	3.48%	52.16
01-Jan-2029 - 31-Dec-2029	1,544,636	1.53%	32	2.07%	48,269.87	4.41%	64.82
01-Jan-2030 - 31-Dec-2030	1,402,888	1.39%	30	1.94%	46,762.94	4.27%	75.29
01-Jan-2031 - 31-Dec-2031	2,680,985	2.65%	44	2.85%	60,931.47	4.07%	89.25
01-Jan-2032 - 31-Dec-2032	3,347,178	3.31%	57	3.69%	58,722.41	4.02%	100.13
01-Jan-2033 - 31-Dec-2033	2,154,884	2.13%	25	1.62%	86,195.38	3.92%	111.87
01-Jan-2034 - 31-Dec-2034	1,370,653	1.36%	17	1.10%	80,626.63	4.09%	123.28
01-Jan-2035 - 31-Dec-2035	1,560,474	1.54%	22	1.42%	70,930.64	4.14%	135.37
01-Jan-2036 - 31-Dec-2036	4,058,571	4.01%	64	4.14%	63,415.18	3.97%	153.83
01-Jan-2037 - 31-Dec-2037	78,596,936	77.75%	1,143	73.93%	68,763.72	3.99%	159.29
01-Jan-2038 - 31-Dec-2038	1,288,327	1.27%	30	1.94%	42,944.25	4.41%	170.25
01-Jan-2039 - 31-Dec-2039	141,505	0.14%	9	0.58%	15,722.80	3.85%	186.08
01-Jan-2040 - 31-Dec-2040	63,982	0.06%	2	0.13%	31,991.22	4.11%	195.44
01-Jan-2041 - 31-Dec-2041	35,779	0.04%	2	0.13%	17,889.67	5.80%	208.00
Total	101,087,289	100.00%	1,546	100.00%	65,386.34	4.01%	147.55

Loanparts to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		101,087,289	100.00%	1,546	100.00%	65,386.34	4.01%	147.55
<	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		101,087,289	100.00%	1,546	100.00%	65,386.34	4.01%	147.55

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,051,123	2.03%	17	2.14%	120,654.31	4.24%	150.09
Utrecht	5,919,723	5.86%	42	5.28%	140,945.80	4.10%	147.75
Zeeland	3,016,360	2.98%	26	3.27%	116,013.83	4.45%	143.69
Zuid-Holland	23,758,144	23.50%	180	22.64%	131,989.69	3.93%	148.19
Flevoland	2,438,185	2.41%	20	2.52%	121,909.24	4.09%	154.14
Friesland	3,841,893	3.80%	33	4.15%	116,420.99	3.81%	148.54
Gelderland	10,715,110	10.60%	77	9.69%	139,157.28	3.94%	147.33
Groningen	4,737,000	4.69%	45	5.66%	105,266.67	3.98%	150.77
Limburg	8,933,079	8.84%	78	9.81%	114,526.65	4.03%	144.28
Noord-Brabant	15,553,320	15.39%	117	14.72%	132,934.36	4.00%	146.40
Noord-Holland	12,870,515	12.73%	104	13.08%	123,754.95	4.03%	147.11
Overijssel	7,252,837	7.17%	56	7.04%	129,514.95	4.06%	148.95
Unspecified	-	0.00%	-	0.00%	-	0.00%	
Total	101,087,289	100.00%	795	100.00%	127,153.82	4.01%	147.55

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	91,102,004	90.12%	711	89.43%	128,132.21	4.04%	147.33
Shop/House	237,818	0.24%	1	0.13%	237,818.00	4.25%	155.00
Condominium	9,452,027	9.35%	81	10.19%	116,691.69	3.63%	150.05
Farm House	191,440	0.19%	1	0.13%	191,439.56	4.25%	110.16
Condominium with garage	104,000	0.10%	1	0.13%	104,000.00	4.65%	162.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	101,087,289	100.00%	795	100.00%	127,153.82	4.01%	147.55

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	680,700	0.67%	52	6.54%	13,090.39	3.60%	144.42
25,000	50,000	2,367,344	2.34%	60	7.55%	39,455.73	4.14%	151.41
50,000	75,000	4,060,694	4.02%	63	7.92%	64,455.46	4.09%	146.85
75,000	100,000	8,699,573	8.61%	99	12.45%	87,874.48	4.06%	148.02
100,000	125,000	12,426,242	12.29%	111	13.96%	111,948.13	4.03%	147.60
125,000	150,000	15,798,896	15.63%	115	14.47%	137,381.71	3.99%	147.06
150,000	175,000	15,829,407	15.66%	98	12.33%	161,524.56	4.01%	148.66
175,000	200,000	16,942,075	16.76%	90	11.32%	188,245.28	4.16%	144.33
200,000	225,000	11,704,896	11.58%	55	6.92%	212,816.29	3.80%	146.28
225,000	250,000	10,502,742	10.39%	44	5.53%	238,698.68	3.84%	152.40
250,000	275,000	2,074,719	2.05%	8	1.01%	259,339.88	4.31%	147.45
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		101,087,289	100.00%	795	100.00%	127,153.82	4.01%	147.55