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

Cashflow analysis for the period

Total interest received	441,152	
Interest received on transaction accounts	43,246	
Liquidity available	1,500,000	
Reserve account available	4.000.000	
Receivables under hedging arrangements	78,845	
Total funds available	-	6.063.244
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Company management expenses	6,050	
MPT fee	7.369	
Administration fee	763	
Third party fees	12,876	
Liquidity Facility fee	2,300	
Payments under hedging arrangements	87.321	
Interest on the Notes	446.517	
Shortfall Class A PDL Repayment	48	
Principal Redemption Class B Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed	•	563.244
	-	
Available after distribution of funds	Г	5,500,000
	F	
Undrawn Liquidity Facility	1.500.000	
Reserve account	4.000.000	
Available liquidity	Г	5,500,000
	L	.,,
Net cashflow	Г	-
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Outstanding unpaid Subordinated swap amounts n	ot paid by the transaction:	
Unpaid Swap Subordinated Amount	23.977.359	

Unpaid Swap Subordinated Swap andonis hot paid by the tarisaction. Unpaid Swap Subordinated Amount 23,977,359 Claimed subrogation amount CMIS Nederland B.V. 3,268,502 Total 27,245,861

#### \* 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 Substitution in October 2023 Further Advances bought in October 2023 Principal redemptions and repayments Repurchase of loans with Non-NHG part Losses for the period	40,683,457 - (996,365) - (48)	
Ending principal balance		39,687,043
Balance Reset Participation	-	
Total balance collateral E-MAC Program Comp.NL 2007-NHG V		39,687,043
Redemptions applied for purchase Further Advances on January 2024 Substitution of loans on January 2024 Total balance E-MAC Program Comp.NL 2007-NHG V as per 25th January 2024		39,687,043

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Principal Deficiency Ledger

		New Losses This	Repayment from Interest Available	
	Start balance	Period	Amount	End balance
Class A		48	48	
Total		48	48	

Performance

Prepayment rate			Since issue	
	7.34%	8.29%	10.39%	
Delinquency table	Number of loans	Balance	Percentage of total	
Current	307	39,418,767	99.32%	
31 - 60 days	1	131,989	0.33%	
61 - 90 days	-		0.00%	
91 - 120 days	-		0.00%	
120+ days	1	136,287	0.34%	
In repossession	-	-	0.00%	
Total	309	39.687.043	100.00%	

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	48	628	340,201

Characteristics

Number of borrowers	309		
Number of loanparts	599		
	(weighted) average	Minimum	Maximum
Loan size borrower	128,437	6,243	264,800
Loan part size	66,255	1,103	190,000
Coupon	4.40%	1.24%	6.05%
Remaining maturity (months)	155	6	185
Remaining interest period (months)	96	1	183
Original interest period (months)	248	1	360
Seasoning (months)	169.5	2.0	200.0
Loan to Original Foreclosure Value (2)	0.0%	0.0%	0.0%

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.

## Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Annuity	2,776,318	7.00%	50	8.35%	55,526.36	4.52%	156.33
Hybride (switch)	266,165	0.67%	5	0.83%	53,233.03	4.80%	153.37
Interest Only	21,473,517	54.11%	322	53.76%	66,687.94	4.40%	162.72
Investment	1,174,459	2.96%	17	2.84%	69,085.83	4.82%	161.95
Life	7,777,103	19.60%	101	16.86%	77,001.02	4.15%	134.76
Savings	4,806,196	12.11%	85	14.19%	56,543.48	4.66%	152.34
Universal Life	1,413,285	3.56%	19	3.17%	74,383.43	4.18%	142.62
Total	39,687,043	100.00%	599	100.00%	66,255,50	4.40%	154.73

#### Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		194,985	0.49%	3	0.50%	64,995.00	5.46%	166.36
1	12	627,839	1.58%	9	1.50%	69,759.85	5.28%	163.38
12	24	-	0.00%	-	0.00%		0.00%	-
24	36	227,329	0.57%	5	0.83%	45,465.74	4.33%	122.20
36	48	-	0.00%	-	0.00%		0.00%	-
48	60	694,547	1.75%	12	2.00%	57,878.94	4.01%	151.30
60	72	36,500	0.09%	1	0.17%	36,500.00	1.38%	41.00
72	84	1,273,966	3.21%	16	2.67%	79,622.85	2.50%	154.97
84	96		0.00%	-	0.00%		0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	6,685,124	16.84%	99	16.53%	67,526.50	3.11%	155.75
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	2,202,370	5.55%	31	5.18%	71,044,19	3.08%	158.49
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	11,751,518	29.61%	195	32.55%	60,264.19	4.73%	145.11
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	1,388,204	3.50%	22	3.67%	63,100.17	4.92%	138.10
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	14,604,663	36.80%	206	34.39%	70,896.42	5.01%	163.43
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		39,687,043	100.00%	599	100.00%	66,255.50	4.40%	154.73

## Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,717,785	6.85%	41	6.84%	66,287.44	1.62%	147.27
2.50%	2.75%	449,616	1.13%	6	1.00%	74,935.96	2.75%	142.06
2.75%	3.00%	508,600	1.28%	6	1.00%	84,766.67	3.00%	155.33
3.00%	3.25%	4,564,566	11.50%	61	10.18%	74,828.95	3.24%	158.22
3.25%	3.50%	639,763	1.61%	13	2.17%	49,212.54	3.43%	153.42
3.50%	3.75%	197,039	0.50%	2	0.33%	98,519.50	3.75%	161.00
3.75%	4.00%	-	0.00%	-	0.00%	-	0.00%	-
4.00%	4.25%	775,411	1.95%	15	2.50%	51,694.09	4.22%	152.85
4.25%	4.50%	767,570	1.93%	12	2.00%	63,964.17	4.43%	160.74
4.50%	4.75%	11,739,549	29.58%	183	30.55%	64,150.54	4.67%	150.95
4.75%	5.00%	6,849,869	17.26%	101	16.86%	67,820.49	4.91%	154.57
5.00%	5.25%	7,681,263	19.35%	116	19.37%	66,217.78	5.14%	158.05
5.25%	5.50%	2,216,179	5.58%	32	5.34%	69,255.60	5.34%	163.72
5.50%	5.75%	557,839	1.41%	9	1.50%	61,982.07	5.62%	165.08
5.75%	6.00%	13,000	0.03%	1	0.17%	13,000.00	5.85%	178.00
6.00%	6.25%	8,995	0.02%	1	0.17%	8,994.62	6.05%	184.00
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		39,687,043	100.00%	599	100.00%	66,255.50	4.40%	154.73

# Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		194,985	0.49%	3	0.50%	64,995.00	5.46%	166.36
<	01/01/2024	-	0.00%	-	0.00%	-	0.00%	-
01/01/2024	01/01/2025	1,378,660	3.47%	20	3.34%	68,933.02	3.99%	138.10
01/01/2025	01/01/2026	213,191	0.54%	4	0.67%	53,297.66	3.14%	114.75
01/01/2026	01/01/2027	872,018	2.20%	11	1.84%	79,274.37	3.66%	98.45
01/01/2027	01/01/2028	16,673,915	42.01%	268	44.74%	62,216.10	4.34%	149.54
01/01/2028	01/01/2029	580,842	1.46%	9	1.50%	64,537.98	3.00%	167.17
01/01/2029	01/01/2030	245,760	0.62%	6	1.00%	40,960.03	2.33%	112.98
01/01/2030	01/01/2031	257,642	0.65%	4	0.67%	64,410.39	3.37%	122.00
01/01/2031	01/01/2032	174,180	0.44%	2	0.33%	87,090.06	1.53%	127.50
01/01/2032	01/01/2033	2,134,093	5.38%	34	5.68%	62,767.44	4.13%	141.78
01/01/2033	01/01/2034	110,803	0.28%	2	0.33%	55,401.32	4.92%	139.00
01/01/2034	01/01/2035	247,035	0.62%	3	0.50%	82,344.93	4.27%	148.33
01/01/2035	01/01/2036	35,654	0.09%	1	0.17%	35,653.65	5.15%	141.00
01/01/2036	01/01/2037	216,193	0.54%	2	0.33%	108,096.71	4.85%	149.00
01/01/2037	01/01/2038	16,025,210	40.38%	222	37.06%	72,185.63	4.75%	164.10
01/01/2038	01/01/2039	317,869	0.80%	7	1.17%	45,409.85	5.25%	171.39
01/01/2039	01/01/2040	8,995	0.02%	1	0.17%	8,994.62	6.05%	184.00
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		39,687,043	100.00%	599	100.00%	66,255.50	4.40%	154.73

# Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	60,222	0.15%	3	0.50%	20,073.90	1.42%	6.20
01-Jan-2025 - 31-Dec-2025	56,218	0.14%	1	0.17%	56,218.44	4.55%	20.00
01-Jan-2026 - 31-Dec-2026	236,020	0.59%	5	0.83%	47,204.01	4.00%	29.15
01-Jan-2027 - 31-Dec-2027	453,227	1.14%	14	2.34%	32,373.34	4.44%	43.81
01-Jan-2028 - 31-Dec-2028	227,749	0.57%	9	1.50%	25,305.44	4.29%	54.68
01-Jan-2029 - 31-Dec-2029	510,213	1.29%	8	1.34%	63,776.58	3.99%	66.53
01-Jan-2030 - 31-Dec-2030	321,990	0.81%	8	1.34%	40,248.80	4.92%	79.88
01-Jan-2031 - 31-Dec-2031	485,903	1.22%	9	1.50%	53,989.22	4.11%	91.27
01-Jan-2032 - 31-Dec-2032	1,352,147	3.41%	27	4.51%	50,079.53	4.12%	103.60
01-Jan-2033 - 31-Dec-2033	643,782	1.62%	12	2.00%	53,648.53	4.58%	115.97
01-Jan-2034 - 31-Dec-2034	370,674	0.93%	5	0.83%	74,134.79	4.33%	127.37
01-Jan-2035 - 31-Dec-2035	124,181	0.31%	2	0.33%	62,090.33	4.90%	141.00
01-Jan-2036 - 31-Dec-2036	321,193	0.81%	3	0.50%	107,064.47	4.33%	148.35
01-Jan-2037 - 31-Dec-2037	33,367,049	84.08%	475	79.30%	70,246.42	4.43%	164.02
01-Jan-2038 - 31-Dec-2038	1,139,480	2.87%	16	2.67%	71,217.52	4.12%	169.53
01-Jan-2039 - 31-Dec-2039	16,995	0.04%	2	0.33%	8,497.31	4.24%	184.47
Total	39,687,043	100.00%	599	100.00%	66,255.50	4.40%	154.73

# Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		39,687,043	100.00%	599	100.00%	66,255.50	4.40%	154.73
<	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		39,687,043	100.00%	599	100.00%	66,255.50	4.40%	154.73

## Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,297,530	3.27%	12	3.88%	108,127.49	4.91%	163.95
Utrecht	2,043,956	5.15%	17	5.50%	120,232.72	4.42%	146.34
Zeeland	1,738,950	4.38%	16	5.18%	108,684.39	4.42%	154.47
Zuid-Holland	9,146,268	23.05%	70	22.65%	130,660.97	4.19%	153.63
Flevoland	912,332	2.30%	6	1.94%	152,055.35	4.18%	156.59
Friesland	1,478,871	3.73%	15	4.85%	98,591.40	4.24%	157.44
Gelderland	3,960,139	9.98%	27	8.74%	146,671.80	4.45%	152.64
Groningen	1,553,874	3.92%	16	5.18%	97,117.13	4.51%	158.39
Limburg	4,342,469	10.94%	35	11.33%	124,070.55	4.60%	153.77
Noord-Brabant	6,055,121	15.26%	43	13.92%	140,816.77	4.28%	153.80
Noord-Holland	4,266,212	10.75%	33	10.68%	129,279.16	4.45%	156.71
Overijssel	2,891,321	7.29%	19	6.15%	152,174.80	4.70%	159.59
Unspecified	-	0.00%	-	0.00%	-	0.00%	
Total	39,687,043	100.00%	309	100.00%	128,437.03	4.40%	154.73

# Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	33,622,423	84.72%	258	83.50%	130,319.47	4.49%	154.02
Condominium	5,852,759	14.75%	50	16.18%	117,055.18	3.87%	158.46
Farm House	211,862	0.53%	1	0.32%	211,861.59	4.75%	165.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	39,687,043	100.00%	309	100.00%	128,437.03	4.40%	154.73

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	137,929	0.35%	9	2.91%	15,325.48	4.76%	163.57
25,000	50,000	850,978	2.14%	21	6.80%	40,522.77	4.47%	144.71
50,000	75,000	1,960,923	4.94%	31	10.03%	63,255.59	4.53%	147.74
75,000	100,000	3,413,155	8.60%	39	12.62%	87,516.80	4.61%	153.12
100,000	125,000	4,946,720	12.46%	44	14.24%	112,425.45	4.48%	153.47
125,000	150,000	7,350,883	18.52%	53	17.15%	138,695.91	4.38%	154.92
150,000	175,000	6,803,447	17.14%	42	13.59%	161,986.83	4.13%	152.26
175,000	200,000	7,091,061	17.87%	38	12.30%	186,606.86	4.31%	159.62
200,000	225,000	4,447,738	11.21%	21	6.80%	211,797.03	4.63%	155.65
225,000	250,000	1,649,909	4.16%	7	2.27%	235,701.30	4.55%	156.99
250,000	275,000	1,034,300	2.61%	4	1.29%	258,575.00	4.20%	160.39
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		39,687,043	100.00%	309	100.00%	128,437.03	4.40%	154.73