

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

Cashflow analysis for the period

Total interest received	998,528	
Interest received on transaction accounts	22,994	
Liquidity available*	3,600,000	
Reserve account available	-	
Receivables under hedging arrangements	119,812	
Total funds available		4,741,334
Company management expenses	15,256	
MPT fee	18,662	
Administration fee	1,895	
Third party fees	23,217	
Repayment funded Liquidity Facility loan previous period**	12,034	
Other amounts due and payable to Liquidity Facility provider	1,500	
Payments under hedging arrangements	72,098	
Interest on the Notes	1,016,460	
Shortfall Class A PDL Repayment	-	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,161,122
Available after distribution of funds		3,580,212
Undrawn Liquidity Facility	3,580,212	
Reserve account	-	
Available liquidity		3,580,212
Net cashflow		-

Liquidity Facility

Undrawn Liquidity Facility start period	3,587,966
Repayment funded Liquidity Facility loan previous period**	12,034
* Liquidity available	3,600,000
Liquidity Facility Drawing this period	19,788
Undrawn Liquidity Facility	3,580,212
Of which Stand-By Drawing	-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:

Unpaid Swap Subordinated Amount	54,592,626
Claimed subrogation amount CMIS Nederland B.V.	5,436,590
Total	60,029,216

* 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	101,087,289
Further Advances bought	-
Repurchase of loans in the Quarterly Calculation Period	-
Substitution of loans in the Quarterly Calculation Period	-
Principal redemptions and repayments	(3,360,835)
Losses for the period	-
Ending principal balance as per 01 April 2024	97,726,454
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-NHG II	97,726,454
Redemptions applied for purchase Further Advances in April 2024	-
Repurchase of loans with Non-NHG part in April 2024	-
Substitution of loans on April 2024	-
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th April 2024	97,726,454

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	11.53%	11.92%	10.05%

Delinquency table	Number of loans	Balance	Percentage of total
Current	767	97,333,042	99.60%
31 - 60 days	2	393,412	0.40%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	769	97,726,454	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	2,126	671,684

Characteristics

Number of borrowers	769			
Number of loanparts	1499			
	(weighted) average	Minimum	Maximum	
Loan size borrower	127,083	1,254	264,999	
Loan part size	65,194	1,158	246,000	
Coupon	4.02%	0.93%	6.15%	
Remaining maturity (months)	145	3	205	
Remaining interest period (months)	69	1	174	
Original interest period (months)	238	1	360	
Seasoning (months)	180.7	3.0	210.0	
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	WAC	WAM
Annuity	4,670,212	4.78%	137	9.14%	34,089.14	4.07%	139.65
Hybride (switch)	767,113	0.78%	17	1.13%	45,124.29	4.70%	139.41
Interest Only	55,851,605	57.15%	867	57.84%	64,419.38	4.00%	154.30
Investment	3,584,345	3.67%	44	2.94%	81,462.40	3.99%	153.63
Life	21,417,149	21.92%	261	17.41%	82,058.04	3.94%	127.61
Linear	27,061	0.03%	1	0.07%	27,061.31	4.87%	157.00
Savings	4,897,845	5.01%	97	6.47%	50,493.25	4.50%	143.42
Universal Life	6,511,122	6.66%	75	5.00%	86,814.97	3.88%	120.44
Total	97,726,454	100.00%	1,499	100.00%	65,194.43	4.02%	144.81

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	610,707	0.62%	16	1.07%	38,169.20	5.24%	151.95
12	548,378	0.56%	8	0.53%	68,547.21	5.03%	154.82
24	-	0.00%	-	0.00%	-	0.00%	-
36	876,403	0.90%	13	0.87%	67,415.65	2.71%	125.23
48	-	0.00%	-	0.00%	-	0.00%	-
60	1,155,965	1.18%	22	1.47%	52,543.86	1.73%	131.86
72	123,422	0.13%	2	0.13%	61,711.00	1.95%	131.57
84	1,095,812	1.12%	15	1.00%	73,054.10	3.76%	141.06
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	13,371,044	13.68%	202	13.48%	66,193.29	2.73%	148.76
132	-	0.00%	-	0.00%	-	0.00%	-
144	95,000	0.10%	2	0.13%	47,500.00	1.83%	164.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	5,417,806	5.54%	76	5.07%	71,286.92	1.79%	152.87
192	-	0.00%	-	0.00%	-	0.00%	-
204	-	0.00%	-	0.00%	-	0.00%	-
216	-	0.00%	-	0.00%	-	0.00%	-
228	-	0.00%	-	0.00%	-	0.00%	-
240	51,740,199	52.94%	808	53.90%	64,034.90	4.39%	141.10
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	-	0.00%	-	0.00%	-	0.00%	-
300	2,546,514	2.61%	46	3.07%	55,359.01	4.61%	126.38
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	-	0.00%	-	0.00%	-	0.00%	-
360	20,145,203	20.61%	289	19.28%	69,706.59	4.55%	153.18
>	-	0.00%	-	0.00%	-	0.00%	-
Total	97,726,454	100.00%	1,499	100.00%	65,194.43	4.02%	144.81

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,078,133	10.31%	149	9.94%	67,638.48	1.52%	145.89
2.50%	2.75%	2,771,447	2.84%	34	2.27%	81,513.15	2.75%	149.03
2.75%	3.00%	787,825	0.81%	9	0.60%	87,536.11	2.93%	157.66
3.00%	3.25%	6,952,026	7.11%	109	7.27%	63,780.05	3.25%	147.84
3.25%	3.50%	555,283	0.57%	9	0.60%	61,698.06	3.43%	158.18
3.50%	3.75%	-	0.00%	-	0.00%	-	0.00%	-
3.75%	4.00%	572,844	0.59%	9	0.60%	63,649.33	3.99%	129.23
4.00%	4.25%	11,250,248	11.51%	174	11.61%	64,656.60	4.25%	139.59
4.25%	4.50%	35,610,172	36.44%	538	35.89%	66,189.91	4.38%	141.33
4.50%	4.75%	23,947,790	24.50%	370	24.68%	64,723.76	4.62%	148.16
4.75%	5.00%	3,570,436	3.65%	61	4.07%	58,531.74	4.88%	153.50
5.00%	5.25%	977,709	1.00%	24	1.60%	40,737.88	5.14%	156.11
5.25%	5.50%	205,991	0.21%	3	0.20%	68,663.83	5.30%	141.22
5.50%	5.75%	403,176	0.41%	6	0.40%	67,196.08	5.61%	161.07
5.75%	6.00%	35,717	0.04%	2	0.13%	17,858.52	5.60%	205.00
6.00%	6.25%	7,656	0.01%	2	0.13%	3,828.09	6.08%	92.13
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		97,726,454	100.00%	1,499	100.00%	65,194.43	4.02%	144.81

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		610,707	0.62%	16	1.07%	38,169.20	5.24%	151.95
<	01/01/2025	734,486	0.75%	14	0.93%	52,463.27	3.52%	139.29
01/01/2025	01/01/2026	1,521,070	1.56%	24	1.60%	63,377.90	2.82%	115.31
01/01/2026	01/01/2027	12,135,795	12.42%	182	12.14%	66,680.19	4.02%	136.97
01/01/2027	01/01/2028	49,551,601	50.70%	773	51.57%	64,102.98	4.20%	142.27
01/01/2028	01/01/2029	736,394	0.75%	13	0.87%	56,645.73	3.45%	146.49
01/01/2029	01/01/2030	764,517	0.78%	16	1.07%	47,782.30	3.27%	107.60
01/01/2030	01/01/2031	993,630	1.02%	19	1.27%	52,296.32	1.98%	141.15
01/01/2031	01/01/2032	2,225,147	2.28%	33	2.20%	67,428.70	2.97%	144.05
01/01/2032	01/01/2033	2,818,303	2.88%	50	3.34%	56,366.06	4.14%	135.41
01/01/2033	01/01/2034	371,760	0.38%	4	0.27%	92,940.01	3.02%	110.25
01/01/2034	01/01/2035	475,466	0.49%	6	0.40%	79,244.31	3.68%	131.17
01/01/2035	01/01/2036	454,588	0.47%	6	0.40%	75,764.59	2.50%	147.83
01/01/2036	01/01/2037	2,259,018	2.31%	34	2.27%	66,441.70	3.82%	152.48
01/01/2037	01/01/2038	21,755,070	22.26%	300	20.01%	72,516.90	4.05%	155.99
01/01/2038	01/01/2039	318,902	0.33%	9	0.60%	35,433.54	5.11%	168.45
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	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%	-
Total		97,726,454	100.00%	1,499	100.00%	65,194.43	4.02%	144.81

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	3,067	0.00%	2	0.13%	1,533.75	4.40%	3.00
01-Jan-2025 - 31-Dec-2025	332,501	0.34%	7	0.47%	47,500.17	3.06%	14.22
01-Jan-2026 - 31-Dec-2026	442,505	0.45%	10	0.67%	44,250.49	3.43%	27.26
01-Jan-2027 - 31-Dec-2027	1,305,460	1.34%	33	2.20%	39,559.38	4.24%	36.56
01-Jan-2028 - 31-Dec-2028	577,096	0.59%	12	0.80%	48,091.30	3.50%	49.17
01-Jan-2029 - 31-Dec-2029	1,418,118	1.45%	31	2.07%	45,745.73	4.43%	62.06
01-Jan-2030 - 31-Dec-2030	1,370,736	1.40%	29	1.93%	47,266.75	4.27%	72.24
01-Jan-2031 - 31-Dec-2031	2,450,254	2.51%	42	2.80%	58,339.38	4.06%	86.32
01-Jan-2032 - 31-Dec-2032	3,310,992	3.39%	55	3.67%	60,199.86	4.02%	97.11
01-Jan-2033 - 31-Dec-2033	2,093,213	2.14%	24	1.60%	87,217.22	3.99%	108.78
01-Jan-2034 - 31-Dec-2034	1,364,133	1.40%	17	1.13%	80,243.12	4.09%	120.27
01-Jan-2035 - 31-Dec-2035	1,555,344	1.59%	22	1.47%	70,697.47	4.14%	132.37
01-Jan-2036 - 31-Dec-2036	3,843,493	3.93%	60	4.00%	64,058.22	4.00%	150.78
01-Jan-2037 - 31-Dec-2037	76,132,960	77.90%	1,112	74.18%	68,464.89	4.00%	156.32
01-Jan-2038 - 31-Dec-2038	1,287,072	1.32%	30	2.00%	42,902.39	4.41%	167.25
01-Jan-2039 - 31-Dec-2039	139,810	0.14%	9	0.60%	15,534.47	4.29%	183.10
01-Jan-2040 - 31-Dec-2040	63,982	0.07%	2	0.13%	31,991.22	4.11%	192.44
01-Jan-2041 - 31-Dec-2041	35,717	0.04%	2	0.13%	17,858.52	5.80%	205.00
Total	97,726,454	100.00%	1,499	100.00%	65,194.43	4.02%	144.81

Loanparts to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		97,726,454	100.00%	1,499	100.00%	65,194.43	4.02%	144.81
<	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		97,726,454	100.00%	1,499	100.00%	65,194.43	4.02%	144.81

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,025,135	2.07%	17	2.21%	119,125.60	4.24%	147.06
Utrecht	5,868,972	6.01%	42	5.46%	139,737.43	4.10%	144.69
Zeeland	2,989,561	3.06%	26	3.38%	114,983.12	4.45%	140.79
Zuid-Holland	22,277,800	22.80%	168	21.85%	132,605.95	3.91%	145.60
Flevoland	2,418,881	2.48%	20	2.60%	120,944.05	4.09%	151.11
Friesland	3,835,125	3.92%	33	4.29%	116,215.90	3.81%	145.57
Gelderland	10,334,775	10.58%	75	9.75%	137,797.00	3.92%	144.13
Groningen	4,569,632	4.68%	44	5.72%	103,855.27	3.99%	147.67
Limburg	8,690,527	8.89%	74	9.62%	117,439.56	4.10%	141.30
Noord-Brabant	15,463,388	15.82%	117	15.21%	132,165.71	4.04%	143.42
Noord-Holland	12,258,529	12.54%	99	12.87%	123,823.52	4.01%	145.28
Overijssel	6,994,129	7.16%	54	7.02%	129,520.90	4.13%	146.60
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	97,726,454	100.00%	769	100.00%	127,082.51	4.02%	144.81

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	88,271,612	90.33%	691	89.86%	127,744.73	4.05%	144.44
Shop/House	237,818	0.24%	1	0.13%	237,818.00	4.25%	152.00
Condominium	8,921,585	9.13%	75	9.75%	118,954.46	3.65%	148.87
Farm House	191,440	0.20%	1	0.13%	191,439.56	4.25%	107.16
Condominium with garage	104,000	0.11%	1	0.13%	104,000.00	4.65%	159.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	97,726,454	100.00%	769	100.00%	127,082.51	4.02%	144.81

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	0.06%	45	5.85%	12,178.76	3.46%	142.27
25,000	50,000	0.23%	60	7.80%	38,399.52	4.16%	147.84
50,000	75,000	0.23%	65	8.45%	63,672.43	4.04%	142.65
75,000	100,000	0.23%	98	12.74%	87,434.93	4.06%	146.31
100,000	125,000	0.23%	105	13.65%	112,102.94	4.04%	144.30
125,000	150,000	0.23%	108	14.04%	136,940.18	3.95%	144.38
150,000	175,000	0.23%	96	12.48%	161,003.99	4.12%	146.68
175,000	200,000	0.23%	87	11.31%	187,978.06	4.15%	141.07
200,000	225,000	0.23%	54	7.02%	212,664.92	3.82%	144.03
225,000	250,000	0.23%	44	5.72%	238,696.82	3.84%	149.40
250,000	275,000	0.23%	7	0.91%	258,531.29	4.28%	142.47
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	97,726,454	100.00%	769	100.00%	127,082.51	4.02%	144.81