

Cashflow analysis for the period

Total interest received	423,757	
Interest received on transaction accounts	43,449	
Liquidity available	1,500,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	68,067	
Total funds available		6,035,273
Company management expenses	2,568	
MIPT fee	6,952	
Administration fee	721	
Third party fees	14,051	
Liquidity Facility fee	2,275	
Payments under hedging arrangements	96,446	
Interest on the Notes	411,364	
Shortfall Class A PDL Repayment	895	
Principal Redemption Class B Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		535,273
Available after distribution of funds		5,500,000
Undrawn Liquidity Facility	1,500,000	
Reserve account	4,000,000	
Available liquidity		5,500,000
Net cashflow		-

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 Nederlandsche 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.

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	23,922,318
Claimed subrogation amount CMIS Nederland B.V.	3,268,502
Total	27,190,820

* 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	38,462,868
Substitution in April 2024	-
Further Advances bought in April 2024	-
Principal redemptions and repayments	(1,061,992)
Repurchase of loans with Non-NHG part	-
Losses for the period	(895)
Ending principal balance	37,399,982
Balance Reset Participation	-
Total balance collateral E-MAC Program Comp.NL 2007-NHG V	37,399,982
Redemptions applied for purchase Further Advances on July 2024	-
Substitution of loans on July 2024	-
Total balance E-MAC Program Comp.NL 2007-NHG V as per 25th July 2024	37,399,982

Principal Deficiency Ledger

	Start balance	New Losses This Period		Repayment from Interest Available		End balance
Class A	-	895	895	-	-	-
Total	-	895	895	-	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.63%	9.32%	10.41%

Delinquency table	Number of loans	Balance	Percentage of total
Current	297	37,270,348	99.65%
31 - 60 days	1	129,633	0.35%
61 - 90 days	-	-	0.00%
91 - 120 days	-	-	0.00%
120+ days	-	-	0.00%
In repossession	-	-	0.00%
Total	298	37,399,982	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	895	521	337,592

Characteristics

	(weighted) average	Minimum	Maximum
Number of borrowers	298		
Number of loanparts	574		
Loan size borrower	125,503	5,241	264,800
Loan part size	65,157	1,049	190,000
Coupon	4.41%	1.27%	6.05%
Remaining maturity (months)	149	1	179
Remaining interest period (months)	90	1	177
Original interest period (months)	247	1	360
Seasoning (months)	176.1	6.0	206.0
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	2,415,093	6.46%	47	8.19%	51,384.97	4.50%	149.95
Hybride (switch)	257,791	0.69%	5	0.87%	51,558.26	4.81%	147.59
Interest Only	20,469,139	54.73%	311	54.18%	65,817.17	4.41%	156.61
Investment	1,169,343	3.13%	17	2.96%	68,784.90	4.81%	156.15
Life	7,227,478	19.32%	94	16.38%	76,888.06	4.20%	127.85
Savings	4,458,098	11.92%	81	14.11%	55,038.24	4.65%	147.25
Universal Life	1,403,039	3.75%	19	3.31%	73,844.16	4.18%	137.01
Total	37,399,982	100.00%	574	100.00%	65,156.76	4.41%	148.70

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	194,985	0.52%	3	0.52%	64,995.00	5.24%	160.36
12	627,839	1.68%	9	1.57%	69,759.85	5.46%	157.38
24	-	0.00%	-	0.00%	-	0.00%	-
36	223,238	0.60%	4	0.70%	55,809.39	4.36%	118.29
48	-	0.00%	-	0.00%	-	0.00%	-
60	691,841	1.85%	12	2.09%	57,653.43	4.01%	145.70
72	36,500	0.10%	1	0.17%	36,500.00	1.38%	35.00
84	1,057,654	2.83%	13	2.26%	81,357.97	2.98%	146.55
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	6,482,468	17.33%	96	16.72%	67,525.71	3.11%	149.54
132	-	0.00%	-	0.00%	-	0.00%	-
144	-	0.00%	-	0.00%	-	0.00%	-
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	1,973,008	5.28%	29	5.05%	68,034.76	2.91%	151.98
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	11,274,071	30.14%	192	33.45%	58,719.12	4.73%	139.00
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	1,314,476	3.51%	21	3.66%	62,594.08	4.92%	133.31
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	13,523,903	36.16%	194	33.80%	69,710.84	5.01%	157.95
>	-	0.00%	-	0.00%	-	0.00%	-
Total	37,399,982	100.00%	574	100.00%	65,156.76	4.41%	148.70

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	2,539,965	6.79%	38	6.62%	66,841.19	1.61%	140.19
2.50%	2.75%	445,098	1.19%	6	1.05%	74,182.96	2.75%	135.81
2.75%	3.00%	178,800	0.48%	2	0.35%	89,400.00	3.00%	157.00
3.00%	3.25%	4,400,610	11.77%	58	10.20%	75,872.58	3.24%	151.99
3.25%	3.50%	621,546	1.66%	13	2.26%	47,811.23	3.43%	147.65
3.50%	3.75%	197,039	0.53%	2	0.35%	98,519.50	3.75%	155.00
3.75%	4.00%	-	0.00%	-	0.00%	-	0.00%	-
4.00%	4.25%	796,670	2.13%	16	2.79%	49,791.89	4.22%	147.43
4.25%	4.50%	650,402	1.74%	10	1.74%	65,040.16	4.42%	154.57
4.50%	4.75%	11,119,456	29.73%	179	31.18%	62,119.87	4.66%	144.16
4.75%	5.00%	6,320,051	16.90%	95	16.50%	66,526.85	4.91%	148.70
5.00%	5.25%	7,381,603	19.74%	112	19.51%	65,907.17	5.15%	153.08
5.25%	5.50%	2,338,909	6.25%	34	5.92%	68,791.43	5.34%	157.99
5.50%	5.75%	387,839	1.04%	7	1.22%	55,405.52	5.62%	158.23
5.75%	6.00%	13,000	0.03%	1	0.17%	13,000.00	5.85%	172.00
6.00%	6.25%	8,995	0.02%	1	0.17%	8,994.62	6.05%	178.00
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	37,399,982	100.00%	574	100.00%	65,156.76	4.41%	148.70	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		194,985	0.52%	3	0.52%	64,995.00	5.24%	160.36
<	01/01/2025	749,827	2.00%	12	2.09%	62,485.60	4.65%	145.47
01/01/2025	01/01/2026	396,307	1.06%	5	0.87%	79,261.46	4.09%	117.40
01/01/2026	01/01/2027	869,670	2.33%	11	1.92%	79,060.95	3.66%	92.45
01/01/2027	01/01/2028	16,066,531	42.96%	263	45.82%	61,089.47	4.34%	142.71
01/01/2028	01/01/2029	484,423	1.30%	8	1.39%	60,552.93	3.22%	161.06
01/01/2029	01/01/2030	244,573	0.65%	6	1.05%	40,762.18	2.33%	106.98
01/01/2030	01/01/2031	171,179	0.46%	3	0.52%	57,059.74	2.77%	129.67
01/01/2031	01/01/2032	428,967	1.15%	5	0.87%	85,793.40	3.36%	133.23
01/01/2032	01/01/2033	2,053,052	5.49%	33	5.75%	62,213.69	4.11%	136.48
01/01/2033	01/01/2034	108,572	0.29%	2	0.35%	54,285.91	4.92%	133.00
01/01/2034	01/01/2035	245,173	0.66%	3	0.52%	81,724.35	4.27%	142.33
01/01/2035	01/01/2036	-	0.00%	-	0.00%	-	0.00%	-
01/01/2036	01/01/2037	216,193	0.58%	2	0.35%	108,096.71	4.85%	143.00
01/01/2037	01/01/2038	14,845,431	39.89%	210	36.59%	70,692.53	4.75%	158.09
01/01/2038	01/01/2039	316,102	0.85%	7	1.22%	45,157.41	5.25%	165.39
01/01/2039	01/01/2040	8,995	0.02%	1	0.17%	8,994.62	6.05%	178.00
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	37,399,982	100.00%	574	100.00%	65,156.76	4.41%	148.70	

Legal Maturity

Legal Maturity	Value	As % of total	no. parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	56,131	0.15%	2	0.35%	28,065.28	1.33%	0.08
01-Jan-2025 - 31-Dec-2025	56,218	0.15%	1	0.17%	56,218.44	4.55%	14.00
01-Jan-2026 - 31-Dec-2026	236,020	0.63%	5	0.87%	47,204.01	4.00%	23.15
01-Jan-2027 - 31-Dec-2027	440,248	1.18%	15	2.61%	29,349.90	4.43%	37.70
01-Jan-2028 - 31-Dec-2028	185,384	0.50%	8	1.39%	23,173.01	4.15%	48.28
01-Jan-2029 - 31-Dec-2029	509,026	1.36%	8	1.39%	63,628.20	4.00%	60.54
01-Jan-2030 - 31-Dec-2030	224,705	0.60%	7	1.22%	32,100.65	4.84%	73.48
01-Jan-2031 - 31-Dec-2031	474,216	1.27%	9	1.57%	52,690.62	4.10%	85.30
01-Jan-2032 - 31-Dec-2032	1,321,280	3.53%	27	4.70%	48,936.28	4.11%	97.60
01-Jan-2033 - 31-Dec-2033	584,054	1.56%	11	1.92%	53,095.85	4.54%	109.78
01-Jan-2034 - 31-Dec-2034	368,812	0.99%	5	0.87%	73,762.44	4.80%	121.39
01-Jan-2035 - 31-Dec-2035	98,527	0.24%	1	0.17%	98,527.00	4.80%	135.00
01-Jan-2036 - 31-Dec-2036	321,193	0.86%	3	0.52%	107,064.47	4.33%	142.35
01-Jan-2037 - 31-Dec-2037	31,537,807	84.33%	456	79.44%	69,161.86	4.43%	157.99
01-Jan-2038 - 31-Dec-2038	979,366	2.62%	14	2.44%	69,954.68	4.46%	163.77
01-Jan-2039 - 31-Dec-2039	16,995	0.05%	2	0.35%	8,497.31	4.24%	178.47
Total	37,399,982	100.00%	574	100.00%	65,156.76	4.41%	148.70

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		37,399,982	100.00%	574	100.00%	65,156.76	4.41%	148.70
<	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		37,399,982	100.00%	574	100.00%	65,156.76	4.41%	148.70

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,278,127	3.42%	12	4.03%	106,510.57	4.91%	157.93
Utrecht	1,986,557	5.31%	17	5.70%	116,856.31	4.43%	140.24
Zeeland	1,722,484	4.61%	16	5.37%	107,655.26	4.42%	148.45
Zuid-Holland	8,655,276	23.14%	67	22.48%	129,183.22	4.24%	147.13
Flevoland	729,066	1.95%	5	1.68%	145,813.29	4.00%	153.04
Friesland	1,468,854	3.93%	15	5.03%	97,923.58	4.24%	151.55
Gelderland	3,717,499	9.94%	26	8.72%	142,980.73	4.60%	146.15
Groningen	1,522,693	4.07%	16	5.37%	95,168.31	4.51%	152.37
Limburg	4,301,687	11.50%	35	11.74%	122,905.34	4.59%	147.96
Noord-Brabant	5,399,617	14.44%	40	13.42%	134,990.43	4.21%	148.41
Noord-Holland	4,034,881	10.79%	32	10.74%	126,090.02	4.43%	150.58
Overijssel	2,583,241	6.91%	17	5.70%	151,955.35	4.66%	153.59
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	37,399,982	100.00%	298	100.00%	125,503.29	4.41%	148.70

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	31,529,256	84.30%	248	83.22%	127,134.10	4.49%	147.99
Condominium	5,661,672	15.14%	49	16.44%	115,544.32	3.92%	152.25
Farm House	209,054	0.56%	1	0.34%	209,053.79	4.75%	159.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	37,399,982	100.00%	298	100.00%	125,503.29	4.41%	148.70

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	0.38%	11	3.69%	12,836.55	4.78%	157.38
25,000	50,000	2.47%	23	7.72%	40,122.42	4.55%	142.10
50,000	75,000	5.08%	30	10.07%	63,387.91	4.62%	147.03
75,000	100,000	8.62%	37	12.42%	87,108.22	4.39%	146.51
100,000	125,000	13.77%	46	15.44%	111,956.73	4.37%	148.63
125,000	150,000	17.07%	46	15.44%	138,778.84	4.23%	145.58
150,000	175,000	17.30%	40	13.42%	161,793.88	4.26%	154.34
175,000	200,000	17.44%	35	11.74%	186,376.38	4.63%	150.89
200,000	225,000	11.30%	20	6.71%	211,311.94	4.60%	149.86
225,000	250,000	3.80%	6	2.01%	236,926.34	4.60%	154.39
250,000	275,000	2.77%	4	1.34%	258,575.00	0.00%	-
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	37,399,982	100.00%	298	100.00%	125,503.29	4.41%	148.70