E-MAC Program - Compartment NL 2007-NHG V Investor report July 2026

Cashflow analysis for the period

Total interest received	328,066	
Interest received on transaction accounts	21,582	
Liquidity available	1,500,000	
Reserve account available	4,000,000	
Receivables under hedging arrangements	21,583	
Total funds available		5,871,231
Company management expenses	5,940	
MPT fee	5,319	
Administration fee	553	
Third party fees	17,637	
Liquidity Facility fee	2,250	
Payments under hedging arrangements	154,273	
Interest on the Notes	185,258	
Shortfall Class A PDL Repayment	-	
Principal Redemption Class B Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		371,231
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 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.

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	23,916,569
Claimed subrogation amount CMIS Nederland B.V.	3,268,502
Total	27,185,071

**** 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	29,837,566	
Substitution in April 2026	-	
Further Advances bought in April 2026	-	
Principal redemptions and repayments	(828,380)	
Repurchase of loans with Non-NHG part	-	
Losses for the period	-	
Ending principal balance		29,009,186
Balance Reset Participation	-	
Total balance collateral E-MAC Program Comp.NL 2007-NHG V		29,009,186
Redemptions applied for purchase Further Advances on July 2026		-
Substitution of loans on July 2026		-
Total balance E-MAC Program Comp.NL 2007-NHG V as per 27th July 2026		29,009,186

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	15.64%	9.23%	10.55%

Delinquency table	Number of loans	Balance	Percentage of total	
Current	248	28,500,886	98.25%	
31 - 60 days	1	180,800	0.62%	
61 - 90 days	1	151,000	0.52%	
91 - 120 days	-	-	0.00%	
120+ days	1	176,500	0.61%	
In repossession	-	-	0.00%	-
Total	251	29,009,186	100.00%	

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	210	334,699

Characteristics

Number of borrowers	251		
Number of loanparts	469		
	(weighted) average	Minimum	Maximum
Loan size borrower	115,574	1,643	264,800
Loan part size	61,853	1,643	190,000
Coupon	4.38%	1.29%	6.05%
Remaining maturity (months)	126	11	155
Remaining interest period (months)	69	1	153
Original interest period (months)	244	1	360
Seasoning (months)	69.3	9.0	229.8
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	1,795,332	6.19%	40	8.53%	44,883.30	4.50%	128.50
Hybride (switch)	173,842	0.60%	4	0.85%	43,460.48	4.65%	119.65
Interest Only	16,112,922	55.54%	252	53.73%	63,940.17	4.39%	132.52
Investment	854,197	2.94%	12	2.56%	71,183.07	4.57%	133.60
Life	5,811,145	20.03%	77	16.42%	75,469.42	4.20%	107.36
Savings	3,321,367	11.45%	70	14.93%	47,448.09	4.59%	125.43
Universal Life	940,382	3.24%	14	2.99%	67,170.14	4.11%	119.19
Total	29,009,186	100.00%	469	100.00%	61,853.28	4.38%	125.94

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1	170,000	0.59%	2	0.43%	85,000.00	4.09%	137.00
1	12	461,891	1.59%	7	1.49%	65,984.37	3.83%	133.51
12	24	-	0.00%	-	0.00%	-	0.00%	-
24	36	192,426	0.66%	3	0.64%	64,141.89	5.15%	134.39
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	798,746	2.75%	14	2.99%	57,053.26	4.33%	131.98
60	72	-	0.00%	-	0.00%	-	0.00%	-
72	84	763,304	2.63%	10	2.13%	76,330.44	3.85%	114.09
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	5,437,938	18.75%	85	18.12%	63,975.74	3.15%	125.62
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	1,529,172	5.27%	24	5.12%	63,715.50	2.82%	127.79
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	8,430,358	29.06%	145	30.92%	58,140.40	4.70%	117.28
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	798,685	2.75%	16	3.41%	49,917.79	4.90%	110.27
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	10,426,668	35.94%	163	34.75%	63,967.29	5.00%	133.77
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		29,009,186	100.00%	469	100.00%	61,853.28	4.38%	125.94

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	1,968,416	6.79%	31	6.61%	63,497.29	1.63%	122.39
2.50%	2.75%	142,420	0.49%	2	0.43%	71,209.91	2.74%	87.52
2.75%	3.00%	-	0.00%	-	0.00%	-	0.00%	-
3.00%	3.25%	3,430,031	11.82%	47	10.02%	72,979.39	3.25%	127.26
3.25%	3.50%	545,458	1.88%	13	2.77%	41,958.29	3.43%	124.76
3.50%	3.75%	514,478	1.77%	9	1.92%	57,164.23	3.72%	125.47
3.75%	4.00%	307,622	1.06%	3	0.64%	102,540.50	3.92%	133.32
4.00%	4.25%	1,020,980	3.52%	15	3.20%	68,065.32	4.19%	129.54
4.25%	4.50%	638,535	2.20%	10	2.13%	63,853.53	4.42%	132.57
4.50%	4.75%	8,774,316	30.25%	150	31.98%	58,495.44	4.66%	122.32
4.75%	5.00%	4,673,828	16.11%	78	16.63%	59,920.87	4.91%	124.76
5.00%	5.25%	5,291,790	18.24%	82	17.48%	64,534.02	5.14%	130.23
5.25%	5.50%	1,679,318	5.79%	27	5.76%	62,196.96	5.34%	133.47
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%	-
5.75%	6.00%	13,000	0.04%	1	0.21%	13,000.00	5.85%	148.00
6.00%	6.25%	8,995	0.03%	1	0.21%	8,994.62	6.05%	154.00
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		29,009,186	100.00%	469	100.00%	61,853.28	4.38%	125.94

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		170,000	0.59%	2	0.43%	85,000.00	4.09%	137.00
<	01/01/2027	507,524	1.75%	9	1.92%	56,391.52	4.00%	118.33
01/01/2027	01/01/2028	12,644,204	43.59%	211	44.99%	59,925.14	4.25%	121.50
01/01/2028	01/01/2029	576,897	1.99%	10	2.13%	57,689.68	3.64%	115.24
01/01/2029	01/01/2030	343,851	1.19%	6	1.28%	57,308.48	3.86%	113.40
01/01/2030	01/01/2031	156,201	0.54%	2	0.43%	78,100.46	1.44%	133.00
01/01/2031	01/01/2032	615,204	2.12%	8	1.71%	76,900.51	3.87%	111.15
01/01/2032	01/01/2033	1,541,838	5.31%	28	5.97%	55,065.63	3.99%	115.20
01/01/2033	01/01/2034	54,564	0.19%	2	0.43%	27,281.93	4.93%	124.59
01/01/2034	01/01/2035	236,214	0.81%	3	0.64%	78,737.89	4.01%	124.54
01/01/2035	01/01/2036	-	0.00%	-	0.00%	-	0.00%	-
01/01/2036	01/01/2037	187,622	0.65%	2	0.43%	93,810.76	4.02%	138.00
01/01/2037	01/01/2038	11,915,105	41.07%	183	39.02%	65,109.86	4.70%	133.52
01/01/2038	01/01/2039	50,970	0.18%	2	0.43%	25,484.77	5.24%	140.98
01/01/2039	01/01/2040	8,995	0.03%	1	0.21%	8,994.62	6.05%	154.00
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	01/01/2055	-	0.00%	-	0.00%	-	0.00%	-
01/01/2055	01/01/2056	-	0.00%	-	0.00%	-	0.00%	-
01/01/2056	>	-	0.00%	-	0.00%	-	0.00%	-
Total		29,009,186	100.00%	469	100.00%	61,853.28	4.38%	125.94

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2026 - 31-Dec-2026	101,746	0.35%	2	0.43%	50,873.22	4.70%	1.88)
01-Jan-2027 - 31-Dec-2027	245,914	0.85%	12	2.56%	20,492.80	4.73%	14.79
01-Jan-2028 - 31-Dec-2028	144,003	0.50%	6	1.28%	24,000.43	3.92%	24.02
01-Jan-2029 - 31-Dec-2029	497,452	1.71%	7	1.49%	71,064.64	4.05%	36.64
01-Jan-2030 - 31-Dec-2030	129,918	0.45%	5	1.07%	25,983.61	4.99%	50.10
01-Jan-2031 - 31-Dec-2031	277,806	0.96%	6	1.28%	46,300.93	3.95%	60.53
01-Jan-2032 - 31-Dec-2032	921,281	3.18%	22	4.69%	41,876.42	3.95%	73.36
01-Jan-2033 - 31-Dec-2033	540,938	1.86%	11	2.35%	49,176.20	4.52%	85.70
01-Jan-2034 - 31-Dec-2034	312,175	1.08%	4	0.85%	78,043.67	4.76%	97.41
01-Jan-2036 - 31-Dec-2036	321,193	1.11%	3	0.64%	107,064.47	4.33%	118.35
01-Jan-2037 - 31-Dec-2037	24,795,174	85.47%	380	81.02%	65,250.46	4.39%	133.98
01-Jan-2038 - 31-Dec-2038	704,591	2.43%	9	1.92%	78,287.89	4.53%	139.18
01-Jan-2039 - 31-Dec-2039	16,995	0.06%	2	0.43%	8,497.31	4.24%	154.47
Total	29,009,186	100.00%	469	100.00%	61,853.28	4.38%	125.94

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		29,009,186	100.00%	469	100.00%	61,853.28	4.38%	125.94
<	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		29,009,186	100.00%	469	100.00%	61,853.28	4.38%	125.94

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	888,830	3.06%	10	3.98%	88,883.04	4.88%	133.78
Utrecht	1,835,952	6.33%	17	6.77%	107,997.18	4.46%	116.21
Zeeland	1,477,892	5.09%	15	5.98%	98,526.14	4.30%	123.08
Zuid-Holland	6,627,610	22.85%	56	22.31%	118,350.17	4.25%	124.88
Flevoland	660,523	2.28%	5	1.99%	132,104.69	3.97%	131.47
Friesland	1,066,953	3.68%	12	4.78%	88,912.77	4.70%	132.68
Gelderland	3,028,348	10.44%	23	9.16%	131,667.32	4.55%	122.65
Groningen	1,315,943	4.54%	15	5.98%	87,729.51	4.49%	127.60
Limburg	3,256,089	11.22%	29	11.55%	112,278.94	4.48%	127.80
Noord-Brabant	4,085,156	14.08%	31	12.35%	131,779.23	4.23%	125.44
Noord-Holland	2,967,850	10.23%	24	9.56%	123,660.41	4.30%	129.02
Overijssel	1,798,039	6.20%	14	5.58%	128,431.35	4.43%	129.26
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	29,009,186	100.00%	251	100.00%	115,574.45	4.38%	125.94

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	23,873,433	82.30%	206	82.07%	115,890.45	4.45%	125.20
Condominium	4,938,620	17.02%	44	17.53%	112,241.37	4.02%	129.17
Farm House	197,133	0.68%	1	0.40%	197,132.71	4.75%	135.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	29,009,186	100.00%	251	100.00%	115,574.45	4.38%	125.94

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	156,527	0.54%	14	5.58%	11,180.50	4.57%	123.69
25,000	50,000	1,029,623	3.55%	26	10.36%	39,600.89	4.63%	120.87
50,000	75,000	1,834,429	6.32%	29	11.55%	63,256.18	4.48%	118.64
75,000	100,000	2,785,322	9.60%	32	12.75%	87,041.32	4.40%	123.23
100,000	125,000	4,096,105	14.12%	37	14.74%	110,705.54	4.27%	125.91
125,000	150,000	5,636,335	19.43%	41	16.33%	137,471.58	4.41%	124.80
150,000	175,000	5,027,855	17.33%	31	12.35%	162,188.87	4.24%	126.34
175,000	200,000	3,936,059	13.57%	21	8.37%	187,431.39	4.21%	130.39
200,000	225,000	2,292,056	7.90%	11	4.38%	208,368.76	4.74%	126.40
225,000	250,000	1,436,074	4.95%	6	2.39%	239,345.59	4.41%	132.70
250,000	275,000	778,800	2.68%	3	1.20%	259,600.00	4.59%	129.54
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		29,009,186	100.00%	251	100.00%	115,574.45	4.38%	125.94