

**Cashflow analysis for the period**

Total interest received	4,438,611	
Interest received on transaction accounts	(679)	
Liquidity available	5,266,704	
Reserve account available	4,410,804	
Receivables under hedging arrangements	-	
Total funds available		14,115,440
Company management expenses	-	
MPT fee	68,998	
Administration fee	7,054	
Third party fees	19,099	
Liquidity Facility fee	2,019	
Payments under hedging arrangements	4,509,458	
Interest on the Notes	5,743	
Shortfall Class A PDL Repayment	153,754	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		4,766,124
Available after distribution of funds		9,349,315
Undrawn Liquidity Facility	5,266,704	
Reserve account	4,082,612	
Available liquidity		9,349,315
Net cashflow		-

**Collateral**

Starting principal balance	376,193,122	
Further Advances bought	-	
Repurchase of loans in the Quarterly Calculation Period	-	
Substitution of loans in the Quarterly Calculation Period	-	
Principal redemptions and repayments	(11,342,807)	
Losses for the period	(153,754)	
Ending principal balance as per 01 October 2016		364,696,561
Balance Reset Participation		-
Total balance collateral E-MAC NL 2007-NHG II		364,696,561
Redemptions applied for purchase Further Advances in October 2016		-
Repurchase of loans with Non-NHG part in October 2016		-
Substitution of loans on October 2016		-
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th October 2016		364,696,561

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	153,754	153,754	-
Total	-	153,754	153,754	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	9.25%	11.34%	5.02%

Delinquency table	Number of loans	Balance	Percentage of total
Current	2,309	361,211,975	99.04%
31 - 60 days	4	781,627	0.21%
61 - 90 days	6	1,121,510	0.31%
91 - 120 days	2	378,774	0.10%
120+ days	7	1,202,676	0.33%
In repossession			
Total	2,328	364,696,561	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	127,819	153,754	77,817	562,911

**Characteristics**

	(weighted) average	Minimum	Maximum
Number of borrowers	2328		
Number of loanparts	4690		
Loan size borrower	156,657	5,724	265,000
Loan part size	77,760	1,578	247,000
Coupon	4.38%	0.65%	6.15%
Remaining maturity (months)	231	1	295
Remaining interest period (months)	120	1	263
Original interest period (months)	231	1	360
Seasoning (months)	107.5	1.0	122.0
Loan to Orig.Forecl. Value (non-NHG loans)	0.0%	0.0%	0.0%



**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	56,174	0.02%	4	0.09%	14,043.52	4.02%	15.00
01-Jan-2017 - 31-Dec-2017	193,179	0.05%	5	0.11%	38,635.80	4.23%	8.31
01-Jan-2018 - 31-Dec-2018	325,226	0.09%	8	0.17%	40,653.28	4.10%	17.95
01-Jan-2019 - 31-Dec-2019	299,702	0.08%	9	0.19%	33,300.25	4.28%	29.57
01-Jan-2020 - 31-Dec-2020	374,773	0.10%	9	0.19%	41,641.45	4.36%	43.90
01-Jan-2021 - 31-Dec-2021	390,445	0.11%	8	0.17%	48,805.60	4.40%	55.44
01-Jan-2022 - 31-Dec-2022	1,221,706	0.33%	28	0.60%	43,632.34	4.45%	67.67
01-Jan-2023 - 31-Dec-2023	484,214	0.13%	7	0.15%	69,173.40	4.48%	78.02
01-Jan-2024 - 31-Dec-2024	824,978	0.23%	16	0.34%	51,561.15	4.30%	89.86
01-Jan-2025 - 31-Dec-2025	764,539	0.21%	15	0.32%	50,969.27	4.39%	103.89
01-Jan-2026 - 31-Dec-2026	2,186,726	0.60%	36	0.77%	60,742.38	4.41%	117.02
01-Jan-2027 - 31-Dec-2027	5,574,905	1.53%	87	1.86%	64,079.37	4.39%	126.35
01-Jan-2028 - 31-Dec-2028	3,027,387	0.83%	48	1.02%	63,070.56	4.32%	139.36
01-Jan-2029 - 31-Dec-2029	6,001,312	1.65%	91	1.94%	65,948.49	4.26%	151.32
01-Jan-2030 - 31-Dec-2030	6,659,378	1.83%	92	1.96%	72,384.55	4.33%	163.09
01-Jan-2031 - 31-Dec-2031	8,109,151	2.22%	109	2.32%	74,395.88	4.38%	175.34
01-Jan-2032 - 31-Dec-2032	15,779,819	4.33%	196	4.18%	80,509.28	4.39%	186.57
01-Jan-2033 - 31-Dec-2033	7,295,693	2.00%	82	1.75%	88,971.87	4.37%	198.81
01-Jan-2034 - 31-Dec-2034	6,465,145	1.77%	74	1.58%	87,366.83	4.46%	211.10
01-Jan-2035 - 31-Dec-2035	4,599,345	1.26%	56	1.19%	82,131.16	4.34%	222.18
01-Jan-2036 - 31-Dec-2036	16,003,015	4.39%	195	4.16%	82,066.74	4.19%	240.38
01-Jan-2037 - 31-Dec-2037	272,112,438	74.61%	3,370	71.86%	80,745.53	4.38%	246.22
01-Jan-2038 - 31-Dec-2038	4,786,052	1.31%	93	1.98%	51,462.92	5.00%	257.04
01-Jan-2039 - 31-Dec-2039	839,352	0.23%	38	0.81%	22,088.20	3.31%	271.88
01-Jan-2040 - 31-Dec-2040	143,084	0.04%	5	0.11%	28,616.74	3.60%	283.25
01-Jan-2041 - 31-Dec-2041	178,824	0.05%	9	0.19%	19,869.29	4.53%	293.47
<b>Total</b>	<b>364,696,561</b>	<b>100.00%</b>	<b>4,690</b>	<b>100.00%</b>	<b>77,760.46</b>	<b>4.38%</b>	<b>231.17</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		364,696,561	100.00%	4,690	100.00%	77,760.46	4.38%	231.17
<	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%	-
<b>Total</b>		<b>364,696,561</b>	<b>100.00%</b>	<b>4,690</b>	<b>100.00%</b>	<b>77,760.46</b>	<b>4.38%</b>	<b>231.17</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	18,527,451	5.08%	127	5.46%	145,885.44	4.40%	235.69
Zeeland	11,542,524	3.16%	78	3.35%	147,981.08	4.41%	227.75
Noord-Brabant	51,023,650	13.99%	330	14.18%	154,617.12	4.37%	228.71
Limburg	30,763,670	8.44%	198	8.51%	155,372.07	4.46%	230.22
Friesland	16,800,706	4.61%	118	5.07%	142,378.87	4.33%	233.34
Drenthe	11,781,517	3.23%	77	3.31%	153,006.71	4.42%	230.83
Overijssel	28,749,887	7.88%	184	7.90%	156,249.39	4.42%	233.05
Gelderland	39,201,776	10.75%	241	10.35%	162,662.97	4.35%	232.63
Flevoland	9,702,947	2.66%	59	2.53%	164,456.74	4.37%	226.58
Utrecht	19,574,163	5.37%	122	5.24%	160,443.96	4.36%	228.84
Noord-Holland	50,878,526	13.95%	316	13.57%	161,007.99	4.37%	231.02
Zuid-Holland	76,149,745	20.88%	478	20.53%	159,309.09	4.36%	231.99
unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>364,696,561</b>	<b>100.00%</b>	<b>2,328</b>	<b>100.00%</b>	<b>156,656.60</b>	<b>4.38%</b>	<b>231.17</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	237,818	0.07%	1	0.04%	237,818.00	4.25%	242.00
Farm house	231,500	0.06%	-	0.04%	231,500.00	4.25%	197.10
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	375,003	0.10%	3	0.13%	125,001.11	4.53%	247.45
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	37,138,839	10.18%	263	11.30%	141,212.32	4.35%	238.90
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	326,713,401	89.58%	2,060	88.49%	158,598.74	4.38%	230.28
Private Shop	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>364,696,561</b>	<b>100.00%</b>	<b>2,328</b>	<b>100.00%</b>	<b>156,656.60</b>	<b>4.38%</b>	<b>231.17</b>

**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%	14	0.60%	15,289.96	4.44%	226.58
25,000	50,000	0.45%	41	1.76%	40,141.63	4.36%	233.96
50,000	75,000	2.11%	120	5.15%	64,166.24	4.38%	232.37
75,000	100,000	5.08%	208	8.93%	89,153.10	4.44%	229.97
100,000	125,000	8.62%	277	11.90%	113,445.44	4.36%	230.69
125,000	150,000	14.98%	394	16.92%	138,665.74	4.40%	229.66
150,000	175,000	17.49%	392	16.84%	162,758.67	4.38%	229.62
175,000	200,000	17.45%	339	14.56%	187,689.13	4.39%	232.51
200,000	225,000	15.81%	272	11.68%	212,046.08	4.34%	231.85
225,000	250,000	14.74%	226	9.71%	237,887.08	4.35%	232.00
250,000	275,000	3.20%	45	1.93%	259,270.78	4.45%	234.20
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%	-
<b>Total</b>	<b>364,696,561</b>	<b>100.00%</b>	<b>2,328</b>	<b>100.00%</b>	<b>156,656.60</b>	<b>4.38%</b>	<b>231.17</b>