

Cashflow analysis for the period

Total interest received	3,045,957	
Interest received on transaction accounts	(13,103)	
Liquidity available	3,652,367	
Reserve account available	2,788,324	
Receivables under hedging arrangements	-	
Total funds available		9,473,544
Company management expenses	-	
MPT fee	47,993	
Administration fee	4,892	
Third party fees	30,100	
Liquidity Facility fee	1,400	
Payments under hedging arrangements	3,073,815	
Interest on the Notes	5,494	
Shortfall Class A PDL Repayment	11,284	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		3,174,977
Available after distribution of funds		6,298,567
Undrawn Liquidity Facility	3,652,367	
Reserve account	2,646,201	
Available liquidity		6,298,567
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	48,192,159
Claimed subrogation amount CMIS Nederland B.V.	5,436,590
Total	53,628,750

Collateral

Starting principal balance	260,883,334	
Further Advances bought	-	
Repurchase of loans in the Quarterly Calculation Period	-	
Substitution of loans in the Quarterly Calculation Period	-	
Principal redemptions and repayments	(9,639,424)	
Losses for the period	(11,284)	
Ending principal balance as per 01 October 2018		251,232,626
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-NHG II		251,232,626
Redemptions applied for purchase Further Advances in October 2018	-	
Repurchase of loans with Non-NHG part in October 2018	-	
Substitution of loans on October 2018	-	
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th October 2018		251,232,626

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	11,284	11,284	-
Total	-	11,284	11,284	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.78%	13.56%	7.22%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,666	249,268,475	99.22%
31 - 60 days	7	1,235,494	0.49%
61 - 90 days	1	132,657	0.05%
91 - 120 days	-	-	0.00%
120+ days	3	596,000	0.24%
In repossession	-	-	-
Total	1,677	251,232,626	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	9,938	11,284	3,291	657,777

Characteristics

Number of borrowers	1677		
Number of loanparts	3350		
	(weighted) average	Minimum	Maximum
Loan size borrower	149,811	2,158	265,000
Loan part size	74,995	1,179	246,000
Coupon	4.25%	0.28%	6.15%
Remaining maturity (months)	208	2	271
Remaining interest period (months)	113	1	234
Original interest period (months)	236	1	360
Seasoning (months)	122.6	1.0	144.0
Loan to Original Foreclosure Value (2)	22.2%	22.2%	22.2%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	83,167	0.03%	1	0.03%	83,167.02	4.25%	220.00
Annuity	14,908,171	5.93%	279	8.33%	53,434.30	4.18%	203.96
Hybride (switch)	2,011,098	0.80%	31	0.93%	64,874.13	4.52%	200.70
Interest Only	140,060,797	55.75%	1,906	56.90%	73,484.15	4.25%	219.46
Investment	7,584,876	3.02%	92	2.75%	82,444.30	4.27%	220.42
Life	54,690,205	21.77%	643	19.19%	85,054.75	4.23%	185.21
Linear	32,198	0.01%	1	0.03%	32,198.09	4.45%	221.00
Savings	13,239,960	5.27%	188	5.61%	70,425.32	4.56%	207.45
Universal Life	18,622,154	7.41%	209	6.24%	89,101.22	4.08%	190.20
Total	251,232,626	100.00%	3,350	100.00%	74,994.81	4.25%	208.16

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,264,766	0.50%	30	0.90%	42,158.87	1.12%	223.50
12	532,693	0.21%	11	0.33%	48,426.65	2.05%	206.07
24	-	0.00%	-	0.00%	-	0.00%	-
36	2,587,952	1.03%	37	1.10%	69,944.64	2.34%	212.07
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,652,102	1.85%	67	2.00%	69,434.36	2.58%	212.19
72	2,018,942	0.80%	25	0.75%	80,757.68	4.50%	213.37
84	2,158,473	0.86%	32	0.96%	67,452.27	3.08%	217.88
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	20,760,480	8.26%	290	8.66%	71,587.86	3.14%	215.60
132	-	0.00%	-	0.00%	-	0.00%	-
144	465,815	0.19%	12	0.36%	38,817.93	4.38%	113.40
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	24,712,685	9.84%	346	10.33%	71,423.94	4.43%	199.49
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	142,693,116	56.80%	1,862	55.58%	76,634.33	4.40%	205.57
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	6,550,331	2.61%	93	2.78%	70,433.66	4.58%	191.19
312	-	0.00%	-	0.00%	-	0.00%	-
324	-	0.00%	-	0.00%	-	0.00%	-
336	-	0.00%	-	0.00%	-	0.00%	-
348	42,835,272	17.05%	545	16.27%	78,596.83	4.59%	219.96
360	-	0.00%	-	0.00%	-	0.00%	-
Total	251,232,626	100.00%	3,350	100.00%	74,994.81	4.25%	208.16

Mortgage Coupons

From	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	4,985,327	1.98%	85	2.54%	58,650.91	1.90%	221.01
2.50%	2.75%	9,480,895	3.77%	128	3.82%	74,069.49	2.71%	213.49
2.75%	3.00%	2,734,907	1.09%	40	1.19%	68,372.68	2.96%	212.96
3.00%	3.25%	13,756,973	5.48%	187	5.58%	73,566.70	3.25%	213.50
3.25%	3.50%	1,921,924	0.76%	26	0.78%	73,920.14	3.44%	220.81
3.50%	3.75%	8,450	0.00%	1	0.03%	8,450.28	3.75%	250.00
3.75%	4.00%	1,194,457	0.48%	13	0.39%	91,881.28	3.99%	203.73
4.00%	4.25%	44,259,030	17.62%	570	17.01%	77,647.42	4.25%	203.20
4.25%	4.50%	99,631,516	39.66%	1,301	38.84%	76,580.72	4.38%	205.59
4.50%	4.75%	60,975,692	24.27%	790	23.58%	77,184.42	4.62%	210.91
4.75%	5.00%	9,875,533	3.93%	140	4.18%	70,538.52	4.89%	213.89
5.00%	5.25%	1,858,543	0.74%	38	1.13%	48,909.03	5.15%	215.89
5.25%	5.50%	119,495	0.05%	5	0.15%	23,899.01	5.36%	238.47
5.50%	5.75%	216,099	0.09%	14	0.42%	15,436.63	5.66%	236.52
5.75%	6.00%	149,461	0.06%	9	0.27%	16,806.78	5.88%	243.90
6.00%	6.25%	64,326	0.03%	3	0.09%	21,442.04	6.07%	228.26
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	251,232,626	100.00%	3,350	100.00%	74,994.81	4.25%	208.16	

Interest Reset Date

From	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,264,766	0.50%	30	0.90%	42,158.87	1.12%	223.50
<	1-1-2019	55,778	0.02%	4	0.12%	13,944.58	3.80%	12.75
1-1-2019	1-1-2020	3,292,915	1.31%	65	1.94%	50,660.23	4.09%	195.05
1-1-2020	1-1-2021	2,012,701	0.80%	33	0.99%	60,990.93	2.76%	176.62
1-1-2021	1-1-2022	4,790,949	1.91%	63	1.89%	76,037.28	3.72%	189.13
1-1-2022	1-1-2023	24,314,951	9.68%	337	10.06%	72,151.19	4.23%	202.50
1-1-2023	1-1-2024	1,162,971	0.46%	20	0.60%	58,148.57	3.89%	197.97
1-1-2024	1-1-2025	2,233,189	0.89%	33	0.99%	67,672.39	3.28%	195.88
1-1-2025	1-1-2026	1,203,072	0.48%	17	0.51%	70,768.96	3.27%	179.80
1-1-2026	1-1-2027	34,449,089	13.71%	447	13.34%	77,067.31	4.12%	204.96
1-1-2027	1-1-2028	125,080,885	49.79%	1,620	48.36%	77,210.42	4.29%	207.43
1-1-2028	1-1-2029	1,396,818	0.56%	30	0.90%	46,560.60	3.86%	225.99
1-1-2029	1-1-2030	163,646	0.07%	6	0.18%	27,274.30	5.05%	159.50
1-1-2030	1-1-2031	326,594	0.13%	7	0.21%	46,656.23	4.86%	176.57
1-1-2031	1-1-2032	903,737	0.36%	15	0.45%	60,249.14	4.77%	188.60
1-1-2032	1-1-2033	5,785,815	2.30%	81	2.42%	71,429.81	4.54%	197.96
1-1-2033	1-1-2034	176,010	0.07%	3	0.09%	58,670.02	4.43%	176.67
1-1-2034	1-1-2035	341,771	0.14%	3	0.09%	113,923.82	4.72%	187.33
1-1-2035	1-1-2036	342,550	0.14%	5	0.15%	68,509.94	4.05%	210.40
1-1-2036	1-1-2037	3,876,223	1.54%	55	1.64%	70,476.79	4.50%	218.47
1-1-2037	1-1-2038	37,226,779	14.82%	461	13.76%	80,752.23	4.57%	221.85
1-1-2038	1-1-2039	832,017	0.33%	15	0.45%	55,467.82	5.11%	225.63
1-1-2039	1-1-2040	-	0.00%	-	0.00%	-	0.00%	-
1-1-2040	1-1-2041	-	0.00%	-	0.00%	-	0.00%	-
1-1-2041	1-1-2042	-	0.00%	-	0.00%	-	0.00%	-
1-1-2042	1-1-2043	-	0.00%	-	0.00%	-	0.00%	-
1-1-2043	1-1-2044	-	0.00%	-	0.00%	-	0.00%	-
1-1-2044	1-1-2045	-	0.00%	-	0.00%	-	0.00%	-
1-1-2045	1-1-2046	-	0.00%	-	0.00%	-	0.00%	-
1-1-2046	1-1-2047	-	0.00%	-	0.00%	-	0.00%	-
1-1-2047	1-1-2048	-	0.00%	-	0.00%	-	0.00%	-
1-1-2048	>	-	0.00%	-	0.00%	-	0.00%	-
Total	251,232,626	100.00%	3,350	100.00%	74,994.81	4.25%	208.16	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	32,507	0.01%	1	0.03%	32,507.36	4.65%	39.00
01-Jan-2017 - 31-Dec-2017	8,498	0.00%	1	0.03%	8,498.23	4.55%	16.00
01-Jan-2018 - 31-Dec-2018	14,773	0.01%	2	0.06%	7,386.37	3.00%	2.00
01-Jan-2019 - 31-Dec-2019	169,589	0.07%	6	0.18%	28,264.80	4.27%	5.88
01-Jan-2020 - 31-Dec-2020	319,331	0.13%	8	0.24%	39,916.40	4.26%	20.27
01-Jan-2021 - 31-Dec-2021	277,122	0.11%	6	0.18%	46,187.02	3.96%	32.22
01-Jan-2022 - 31-Dec-2022	848,916	0.34%	20	0.60%	42,445.78	4.20%	44.05
01-Jan-2023 - 31-Dec-2023	349,172	0.14%	6	0.18%	58,195.40	4.60%	54.76
01-Jan-2024 - 31-Dec-2024	620,620	0.25%	11	0.33%	56,420.03	4.32%	66.40
01-Jan-2025 - 31-Dec-2025	531,360	0.21%	10	0.30%	53,136.03	4.44%	79.60
01-Jan-2026 - 31-Dec-2026	1,204,934	0.48%	23	0.69%	52,388.42	4.44%	92.65
01-Jan-2027 - 31-Dec-2027	3,479,845	1.39%	59	1.76%	58,980.42	4.34%	102.27
01-Jan-2028 - 31-Dec-2028	1,889,341	0.75%	31	0.93%	60,946.49	4.41%	115.51
01-Jan-2029 - 31-Dec-2029	3,808,789	1.52%	60	1.79%	63,479.82	4.30%	127.10
01-Jan-2030 - 31-Dec-2030	4,207,007	1.67%	63	1.88%	66,777.89	4.39%	138.77
01-Jan-2031 - 31-Dec-2031	5,333,665	2.12%	79	2.36%	67,514.75	4.22%	151.70
01-Jan-2032 - 31-Dec-2032	10,368,429	4.13%	133	3.97%	77,958.11	4.28%	162.60
01-Jan-2033 - 31-Dec-2033	4,836,819	1.93%	59	1.76%	81,979.98	4.27%	174.90
01-Jan-2034 - 31-Dec-2034	4,930,864	1.96%	60	1.79%	82,181.06	4.40%	186.67
01-Jan-2035 - 31-Dec-2035	3,431,715	1.37%	43	1.28%	79,807.32	4.31%	198.31
01-Jan-2036 - 31-Dec-2036	10,086,786	4.01%	127	3.79%	79,423.51	4.12%	216.32
01-Jan-2037 - 31-Dec-2037	190,902,703	75.99%	2,440	72.84%	78,236.81	4.24%	222.17
01-Jan-2038 - 31-Dec-2038	2,644,218	1.05%	60	1.79%	44,070.30	4.32%	232.88
01-Jan-2039 - 31-Dec-2039	739,538	0.29%	33	0.99%	22,410.24	2.91%	247.90
01-Jan-2040 - 31-Dec-2040	112,883	0.04%	4	0.12%	28,220.76	3.61%	260.01
01-Jan-2041 - 31-Dec-2041	83,201	0.03%	5	0.15%	16,640.26	4.61%	269.37
Total	251,232,626	100.00%	3,350	100.00%	74,994.81	4.25%	208.16

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG	<	251,202,718	99.99%	3,349	99.97%	75,008.28	4.25%	208.16
<	50%	29,908	0.01%	1	0.03%	29,908.32	4.65%	221.00
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		251,232,626	100.00%	3,350	100.00%	74,994.81	4.25%	208.16

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,323,361	2.91%	47	2.80%	155,816.19	4.40%	208.98
Utrecht	12,337,977	4.91%	81	4.83%	152,320.71	4.26%	205.75
Zeeland	8,286,859	3.30%	57	3.40%	145,383.49	4.42%	205.30
Zuid-Holland	55,419,189	22.06%	364	21.71%	152,250.52	4.20%	209.23
Flevoland	6,929,675	2.76%	45	2.68%	153,992.77	4.16%	201.67
Friesland	10,698,330	4.26%	79	4.71%	135,421.90	4.12%	211.61
Gelderland	26,691,609	10.62%	170	10.14%	157,009.47	4.16%	209.62
Groningen	13,642,128	5.43%	97	5.78%	140,640.50	4.28%	211.72
Limburg	23,326,651	9.28%	157	9.36%	148,577.40	4.34%	205.20
Noord-Brabant	36,960,941	14.71%	249	14.85%	148,397.35	4.23%	205.99
Noord-Holland	32,258,844	12.84%	214	12.76%	150,742.26	4.28%	210.22
Overijssel	17,367,062	6.91%	117	6.98%	148,436.43	4.30%	207.67
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	251,232,626	100.00%	1,677	100.00%	149,810.75	4.25%	208.16

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	225,724,610	89.85%	1,490	88.85%	151,493.03	4.27%	207.48
Shop/House	237,818	0.09%	1	0.06%	237,818.00	4.25%	218.00
Condominium	24,822,683	9.88%	183	10.91%	135,643.08	4.05%	214.44
Farm House	231,500	0.09%	1	0.06%	231,500.00	4.25%	173.10
Condominium with garage	216,015	0.09%	2	0.12%	108,007.60	3.97%	222.41
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	251,232,626	100.00%	1,677	100.00%	149,810.75	4.25%	208.16

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	0.11%	21	1.25%	13,452.91	4.37%	205.78
25,000	50,000	0.84%	56	3.34%	37,749.07	4.15%	204.37
50,000	75,000	2.72%	107	6.38%	63,828.81	4.38%	211.23
75,000	100,000	5.65%	160	9.54%	88,647.60	4.33%	206.23
100,000	125,000	9.77%	217	12.94%	113,109.46	4.21%	208.14
125,000	150,000	14.51%	264	15.74%	138,093.29	4.25%	206.42
150,000	175,000	17.44%	269	16.04%	162,889.69	4.26%	207.93
175,000	200,000	17.25%	230	13.71%	188,400.40	4.26%	208.31
200,000	225,000	15.67%	186	11.09%	211,657.35	4.18%	209.69
225,000	250,000	12.84%	136	8.11%	237,280.57	4.23%	208.32
250,000	275,000	3.20%	31	1.85%	259,149.87	4.39%	210.29
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	251,232,626	100.00%	1,677	100.00%	149,810.75	4.25%	208.16