

Cashflow analysis for the period

Total interest received	3,047,997	
Interest received on transaction accounts	(18,134)	
Liquidity available	3,600,000	
Reserve account available	2,646,201	
Receivables under hedging arrangements	-	
Total funds available		9,276,064
Company management expenses	-	
MPT fee	46,203	
Administration fee	4,711	
Third party fees	9,699	
Liquidity Facility fee	1,380	
Payments under hedging arrangements	3,012,208	
Interest on the Notes	5,535	
Shortfall Class A PDL Repayment	29,790	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		3,109,527
Available after distribution of funds		6,166,537
Undrawn Liquidity Facility	3,600,000	
Reserve account	2,566,537	
Available liquidity		6,166,537
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	50,739,725
Claimed subrogation amount CMIS Nederland B.V.	5,436,590
Total	56,176,315

Collateral

Starting principal balance	251,232,626	
Further Advances bought	-	
Repurchase of loans in the Quarterly Calculation Period	-	
Substitution of loans in the Quarterly Calculation Period	-	
Principal redemptions and repayments	(8,671,220)	
Losses for the period	(29,790)	
Ending principal balance as per 01 January 2019		242,531,616
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-NHG II		242,531,616
Redemptions applied for purchase Further Advances in January 2019	-	
Repurchase of loans with Non-NHG part in January 2019	-	
Substitution of loans on January 2019	-	
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th January 2019		242,531,616

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	29,790	29,790	-
Total	-	29,790	29,790	-

Performance

	Last period	This period	Since issue
Prepayment rate	13.56%	12.70%	7.36%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,621	240,567,522	99.19%
31 - 60 days	6	1,203,436	0.50%
61 - 90 days	-	-	0.00%
91 - 120 days	1	171,000	0.07%
120+ days	3	589,657	0.24%
In repossession			
Total	1,631	242,531,616	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	11,284	29,790	44,786	642,780

Characteristics

Number of borrowers	1631		
Number of loanparts	3256		
	(weighted) average	Minimum	Maximum
Loan size borrower	148,701	50	265,000
Loan part size	74,488	50	246,000
Coupon	4.25%	0.28%	6.15%
Remaining maturity (months)	205	1	268
Remaining interest period (months)	111	1	231
Original interest period (months)	237	1	360
Seasoning (months)	125.2	1.0	147.0
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
Alternative Savings	82,849	0.03%	1	0.03%	82,849.01	4.25%	217.00
Annuity	14,665,119	6.05%	276	8.48%	53,134.49	4.18%	200.98
Hybride (switch)	1,990,965	0.82%	31	0.95%	64,224.68	4.52%	197.89
Interest Only	135,391,336	55.82%	1,853	56.91%	73,066.02	4.25%	216.53
Investment	7,302,421	3.01%	88	2.70%	82,982.06	4.26%	217.31
Life	52,714,318	21.74%	624	19.16%	84,478.07	4.23%	182.53
Linear	31,761	0.01%	1	0.03%	31,761.02	4.45%	218.00
Savings	12,378,780	5.10%	180	5.53%	68,771.00	4.56%	203.80
Universal Life	17,974,066	7.41%	202	6.20%	88,980.52	4.09%	187.00
Total	242,531,616	100.00%	3,256	100.00%	74,487.60	4.25%	205.23

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	1,264,312	0.52%	30	0.92%	42,143.75	1.12%	220.50
12	531,836	0.22%	11	0.34%	48,348.76	2.05%	203.16
24	-	0.00%	-	0.00%	-	0.00%	-
36	2,204,525	0.91%	33	1.01%	66,803.79	2.36%	207.49
48	-	0.00%	-	0.00%	-	0.00%	-
60	4,623,910	1.91%	65	2.00%	71,137.08	2.59%	210.17
72	1,839,832	0.76%	23	0.71%	79,992.70	4.44%	209.63
84	2,019,912	0.83%	30	0.92%	67,330.39	3.09%	214.72
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	20,301,693	8.37%	283	8.69%	71,737.43	3.13%	212.60
132	-	0.00%	-	0.00%	-	0.00%	-
144	387,033	0.16%	9	0.28%	43,003.62	4.41%	110.96
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	23,367,548	9.63%	331	10.17%	70,596.82	4.42%	196.27
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	137,474,483	56.68%	1,812	55.65%	75,868.92	4.40%	202.62
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	6,514,915	2.69%	93	2.86%	70,052.85	4.58%	188.27
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	42,001,616	17.32%	536	16.46%	78,361.22	4.59%	216.96
>	-	0.00%	-	0.00%	-	0.00%	-
Total	242,531,616	100.00%	3,256	100.00%	74,487.60	4.25%	205.23

Mortgage Coupons

From	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	4,751,412	1.96%	83	2.55%	57,245.93	1.89%	217.93
2.50%	2.75%	9,280,046	3.83%	126	3.87%	73,651.16	2.72%	210.39
2.75%	3.00%	2,656,258	1.10%	37	1.14%	71,790.76	2.95%	209.90
3.00%	3.25%	13,479,358	5.56%	184	5.65%	73,257.38	3.25%	210.67
3.25%	3.50%	1,808,231	0.75%	25	0.77%	72,329.24	3.44%	217.51
3.50%	3.75%	8,450	0.00%	1	0.03%	8,450.28	3.75%	247.00
3.75%	4.00%	1,193,006	0.49%	13	0.40%	91,769.70	3.99%	200.71
4.00%	4.25%	41,848,861	17.26%	546	16.77%	76,646.26	4.25%	200.21
4.25%	4.50%	97,336,042	40.13%	1,278	39.25%	76,162.79	4.38%	202.59
4.50%	4.75%	58,506,910	24.12%	765	23.50%	76,479.62	4.62%	208.24
4.75%	5.00%	9,385,123	3.87%	134	4.12%	70,036.23	4.89%	211.62
5.00%	5.25%	1,797,509	0.74%	38	1.17%	47,302.67	5.14%	208.79
5.25%	5.50%	119,496	0.05%	5	0.15%	23,999.01	5.36%	235.47
5.50%	5.75%	151,491	0.06%	9	0.28%	16,832.35	5.64%	225.83
5.75%	6.00%	145,272	0.06%	9	0.28%	16,141.33	5.88%	241.00
6.00%	6.25%	64,151	0.03%	3	0.09%	21,383.65	6.07%	225.54
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		242,531,616	100.00%	3,256	100.00%	74,487.60	4.25%	205.23

Interest Reset Date

From	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		1,264,312	0.52%	30	0.92%	42,143.75	1.12%	220.50
<	1-1-2019	8,498	0.00%	1	0.03%	8,498.23	4.55%	19.00
1-1-2019	1-1-2020	2,972,764	1.23%	55	1.69%	54,050.26	3.99%	195.77
1-1-2020	1-1-2021	1,863,962	0.77%	32	0.98%	58,249.45	2.77%	174.57
1-1-2021	1-1-2022	4,089,403	1.69%	56	1.72%	73,025.05	3.74%	183.24
1-1-2022	1-1-2023	23,359,484	9.63%	326	10.01%	71,654.86	4.22%	199.60
1-1-2023	1-1-2024	1,162,098	0.48%	20	0.61%	58,104.89	3.89%	195.01
1-1-2024	1-1-2025	2,127,135	0.88%	32	0.98%	66,472.97	3.35%	185.43
1-1-2025	1-1-2026	1,195,230	0.49%	17	0.52%	70,307.64	3.27%	176.83
1-1-2026	1-1-2027	32,804,981	13.53%	437	13.42%	75,068.61	4.11%	201.78
1-1-2027	1-1-2028	121,127,143	49.94%	1,579	48.50%	76,711.30	4.29%	204.54
1-1-2028	1-1-2029	1,395,483	0.58%	30	0.92%	46,516.10	3.86%	223.02
1-1-2029	1-1-2030	162,948	0.07%	6	0.18%	27,158.02	5.05%	156.61
1-1-2030	1-1-2031	304,248	0.13%	5	0.15%	60,849.58	4.53%	137.40
1-1-2031	1-1-2032	893,828	0.37%	15	0.46%	59,588.52	4.77%	185.57
1-1-2032	1-1-2033	5,759,173	2.37%	81	2.49%	71,100.91	4.54%	195.03
1-1-2033	1-1-2034	235,283	0.10%	4	0.12%	58,820.83	4.03%	173.00
1-1-2034	1-1-2035	340,751	0.14%	3	0.09%	113,583.71	4.72%	184.33
1-1-2035	1-1-2036	341,077	0.14%	5	0.15%	68,215.30	4.05%	207.40
1-1-2036	1-1-2037	3,840,949	1.58%	55	1.69%	69,835.44	4.50%	215.46
1-1-2037	1-1-2038	36,451,041	15.03%	452	13.88%	80,643.89	4.57%	218.83
1-1-2038	1-1-2039	831,805	0.34%	15	0.46%	55,453.65	5.11%	222.63
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		242,531,616	100.00%	3,256	100.00%	74,487.60	4.25%	205.23

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2017 - 31-Dec-2017	8,498	0.00%	1	0.03%	8,498.23	4.55%	19.00
01-Jan-2019 - 31-Dec-2019	149,072	0.06%	4	0.12%	37,268.10	4.45%	2.31
01-Jan-2020 - 31-Dec-2020	319,331	0.13%	8	0.25%	39,916.40	4.26%	17.27
01-Jan-2021 - 31-Dec-2021	261,930	0.11%	6	0.18%	43,655.03	3.98%	29.18
01-Jan-2022 - 31-Dec-2022	846,758	0.35%	20	0.61%	42,337.91	4.20%	41.05
01-Jan-2023 - 31-Dec-2023	348,508	0.14%	6	0.18%	58,084.60	4.60%	51.76
01-Jan-2024 - 31-Dec-2024	611,179	0.25%	11	0.34%	55,561.70	4.32%	63.37
01-Jan-2025 - 31-Dec-2025	520,798	0.21%	10	0.31%	52,079.84	4.44%	76.57
01-Jan-2026 - 31-Dec-2026	1,189,394	0.49%	23	0.71%	51,712.78	4.44%	89.69
01-Jan-2027 - 31-Dec-2027	3,308,083	1.36%	58	1.78%	57,035.92	4.32%	99.21
01-Jan-2028 - 31-Dec-2028	1,776,749	0.73%	30	0.92%	59,224.96	4.40%	112.47
01-Jan-2029 - 31-Dec-2029	3,791,139	1.56%	59	1.81%	64,256.60	4.29%	124.10
01-Jan-2030 - 31-Dec-2030	3,880,777	1.60%	60	1.84%	64,679.61	4.37%	135.67
01-Jan-2031 - 31-Dec-2031	4,967,684	2.05%	75	2.30%	66,235.79	4.22%	148.75
01-Jan-2032 - 31-Dec-2032	10,119,772	4.17%	131	4.02%	77,250.17	4.28%	159.62
01-Jan-2033 - 31-Dec-2033	4,697,509	1.94%	57	1.75%	82,412.44	4.27%	171.82
01-Jan-2034 - 31-Dec-2034	4,724,609	1.95%	58	1.78%	81,458.78	4.40%	183.66
01-Jan-2035 - 31-Dec-2035	3,416,164	1.41%	43	1.32%	79,445.68	4.31%	195.31
01-Jan-2036 - 31-Dec-2036	9,625,116	3.97%	124	3.81%	77,621.90	4.11%	213.24
01-Jan-2037 - 31-Dec-2037	184,460,110	76.06%	2,375	72.94%	77,667.41	4.24%	219.17
01-Jan-2038 - 31-Dec-2038	2,641,968	1.09%	60	1.84%	44,032.81	4.32%	229.88
01-Jan-2039 - 31-Dec-2039	691,729	0.29%	30	0.92%	23,057.65	2.72%	244.83
01-Jan-2040 - 31-Dec-2040	112,883	0.05%	4	0.12%	28,220.76	3.61%	257.01
01-Jan-2041 - 31-Dec-2041	61,854	0.03%	3	0.09%	20,617.88	4.24%	267.19
Total	242,531,616	100.00%	3,256	100.00%	74,487.60	4.25%	205.23

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		242,531,616	100.00%	3,256	100.00%	74,487.60	4.25%	205.23
<	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		242,531,616	100.00%	3,256	100.00%	74,487.60	4.25%	205.23

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,142,483	2.94%	46	2.82%	155,271.36	4.38%	205.52
Utrecht	11,722,760	4.83%	78	4.78%	150,291.80	4.26%	203.76
Zeeland	7,940,773	3.27%	55	3.37%	144,377.69	4.41%	202.02
Zuid-Holland	52,985,988	21.85%	349	21.40%	151,822.32	4.21%	206.25
Flevoland	6,648,471	2.74%	44	2.70%	151,101.62	4.15%	199.79
Friesland	10,347,987	4.27%	77	4.72%	134,389.44	4.12%	209.14
Gelderland	25,658,169	10.58%	164	10.06%	156,452.25	4.15%	206.69
Groningen	12,889,399	5.31%	94	5.76%	137,121.27	4.27%	208.34
Limburg	22,400,820	9.24%	153	9.38%	146,409.28	4.34%	201.92
Noord-Brabant	36,014,586	14.85%	243	14.90%	148,208.17	4.23%	203.31
Noord-Holland	31,497,608	12.99%	211	12.94%	149,277.76	4.29%	207.06
Overijssel	17,282,772	7.13%	117	7.17%	147,716.00	4.30%	204.67
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	242,531,616	100.00%	1,631	100.00%	148,701.17	4.25%	205.23

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	218,530,804	90.10%	1,455	89.21%	150,192.99	4.27%	204.57
Shop/House	237,818	0.10%	1	0.06%	237,818.00	4.25%	215.00
Condominium	23,316,008	9.61%	172	10.55%	135,558.19	4.06%	211.50
Farm House	231,500	0.10%	1	0.06%	231,500.00	4.25%	170.10
Condominium with garage	215,485	0.09%	2	0.12%	107,742.62	3.98%	219.41
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	242,531,616	100.00%	1,631	100.00%	148,701.17	4.25%	205.23

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	0.14%	25	1.53%	13,750.64	4.27%	205.82
25,000	50,000	0.92%	58	3.56%	38,306.15	4.21%	203.88
50,000	75,000	2.76%	104	6.38%	64,411.68	4.38%	206.24
75,000	100,000	5.41%	149	9.14%	88,109.95	4.32%	204.00
100,000	125,000	10.25%	220	13.49%	112,954.75	4.23%	205.60
125,000	150,000	14.58%	256	15.70%	138,140.07	4.25%	203.41
150,000	175,000	17.79%	265	16.25%	162,829.06	4.24%	204.86
175,000	200,000	17.27%	222	13.61%	188,622.45	4.26%	205.50
200,000	225,000	15.37%	176	10.79%	211,755.91	4.17%	206.92
225,000	250,000	12.41%	127	7.79%	237,082.21	4.24%	205.22
250,000	275,000	3.10%	29	1.78%	259,400.98	4.39%	206.52
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	242,531,616	100.00%	1,631	100.00%	148,701.17	4.25%	205.23