

Cashflow analysis for the period

Total interest received	2,500,576	
Interest received on transaction accounts	(14,225)	
Liquidity available	3,600,000	
Reserve account available	1,706,715	
Receivables under hedging arrangements	-	
Total funds available		7,793,066
Company management expenses	2,220	
MPT fee	33,194	
Administration fee	3,392	
Third party fees	3,558	
Liquidity Facility fee	5,400	
Payments under hedging arrangements	2,630,001	
Interest on the Notes	3,370	
Shortfall Class A PDL Repayment	23,987	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		2,705,122
Available after distribution of funds		5,087,945
Undrawn Liquidity Facility	3,600,000	
Reserve account	1,487,945	
Available liquidity		5,087,945
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	53,583,367
Claimed subrogation amount CMISS Nederland B.V.	5,436,590
Total	59,019,957

*** Reference is made to the notice dated 24 May 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, 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.

This QPD, distributions made through the Interest Priority of Payments end above Item q.

Collateral

Starting principal balance	185,017,864	
Further Advances bought	-	
Repurchase of loans in the Quarterly Calculation Period	(363,178)	
Substitution of loans in the Quarterly Calculation Period	-	
Principal redemptions and repayments	(8,714,385)	
Losses for the period	(23,987)	
Ending principal balance as per 01 January 2021		175,916,315
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2007-NHG II		175,916,315
Redemptions applied for purchase Further Advances in January 2021	-	
Repurchase of loans with Non-NHG part in January 2021	-	
Substitution of loans on January 2021	-	
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th January 2021		175,916,315

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from	End balance
			Interest Available Amount	
Class A	-	23,987	23,987	-
Total	-	23,987	23,987	-

Performance

	Last period	This period	Since issue
Prepayment rate	17.89%	17.75%	8.46%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,241	173,872,939	98.84%
31 - 60 days	6	1,023,930	0.58%
61 - 90 days	2	300,046	0.17%
91 - 120 days	1	161,400	0.09%
120+ days	3	558,000	0.32%
In repossession			
Total	1,253	175,916,315	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	23,987	6,011	677,893

Characteristics

Number of borrowers	1253		
Number of loanparts	2462		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,396	1,688	265,000
Loan part size	71,453	1,431	246,000
Coupon	4.18%	-0.26%	6.15%
Remaining maturity (months)	182	2	244
Remaining interest period (months)	92	1	207
Original interest period (months)	239	1	360
Seasoning (months)	145.8	1.0	171.0
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	80,133	0.05%	1	0.04%	80,132.59	4.25%	193.00
Annuity	9,799,257	5.57%	215	8.73%	45,577.94	4.14%	176.21
Hybride (switch)	1,245,350	0.71%	22	0.89%	56,606.80	4.69%	170.36
Interest Only	99,153,692	56.36%	1,409	57.23%	70,371.68	4.19%	192.64
Investment	6,050,339	3.44%	73	2.97%	82,681.36	4.09%	193.51
Life	38,552,653	21.92%	465	18.80%	82,908.93	4.14%	162.34
Linear	68,117	0.04%	1	0.04%	68,116.80	4.75%	195.00
Savings	8,947,061	5.09%	141	5.73%	63,454.33	4.61%	180.36
Universal Life	12,019,713	6.83%	135	5.48%	89,034.91	4.01%	162.02
Total	175,916,315	100.00%	2,462	100.00%	71,452.61	4.18%	182.24

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	730,783	0.42%	22	0.89%	33,217.42	0.75%	194.44
12	425,825	0.24%	9	0.37%	47,313.92	1.30%	182.06
24	-	0.00%	-	0.00%	-	0.00%	-
36	1,297,612	0.74%	19	0.77%	68,295.36	1.69%	180.97
48	-	0.00%	-	0.00%	-	0.00%	-
60	3,285,670	1.87%	48	1.95%	68,451.46	2.52%	185.48
72	452,179	0.26%	6	0.24%	75,363.13	2.54%	162.26
84	1,650,782	0.94%	24	0.97%	68,782.58	3.03%	192.38
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	18,156,070	10.32%	256	10.40%	70,922.15	2.91%	186.82
132	-	0.00%	-	0.00%	-	0.00%	-
144	122,100	0.07%	4	0.16%	30,524.90	2.27%	190.55
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	13,444,213	7.64%	193	7.84%	69,659.14	4.37%	172.99
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	98,984,695	56.27%	1,380	56.05%	71,728.04	4.40%	179.71
252	-	0.00%	-	0.00%	-	0.00%	-
264	-	0.00%	-	0.00%	-	0.00%	-
276	-	0.00%	-	0.00%	-	0.00%	-
288	4,423,717	2.51%	69	2.80%	64,111.84	4.61%	164.53
300	-	0.00%	-	0.00%	-	0.00%	-
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	32,942,669	18.73%	432	17.55%	76,256.18	4.58%	192.68
>	-	0.00%	-	0.00%	-	0.00%	-
Total	175,916,315	100.00%	2,462	100.00%	71,452.61	4.18%	182.24

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	6,928,425	3.94%	123	5.00%	56,328.66	1.68%	187.96
2.50%	2.75%	6,306,792	3.59%	83	3.37%	75,985.44	2.74%	187.25
2.75%	3.00%	2,534,883	1.44%	31	1.26%	81,770.41	2.95%	185.18
3.00%	3.25%	10,384,024	5.90%	146	5.93%	71,123.45	3.25%	184.89
3.25%	3.50%	902,400	0.51%	13	0.53%	69,415.40	3.43%	196.33
3.50%	3.75%	-	0.00%	-	0.00%	-	0.00%	-
3.75%	4.00%	1,161,842	0.66%	13	0.53%	89,372.45	3.99%	176.33
4.00%	4.25%	29,246,203	16.63%	400	16.25%	73,115.51	4.25%	178.94
4.25%	4.50%	68,179,714	38.76%	926	37.61%	73,628.20	4.38%	179.89
4.50%	4.75%	42,677,803	24.26%	592	24.05%	72,090.88	4.63%	184.52
4.75%	5.00%	6,179,723	3.51%	92	3.74%	67,170.91	4.88%	186.05
5.00%	5.25%	1,107,109	0.63%	28	1.14%	39,539.61	5.13%	197.30
5.25%	5.50%	91,493	0.05%	4	0.16%	22,873.21	5.35%	216.26
5.50%	5.75%	87,447	0.05%	4	0.16%	21,861.67	5.60%	190.54
5.75%	6.00%	75,829	0.04%	4	0.16%	18,957.23	5.85%	217.47
6.00%	6.25%	52,628	0.03%	3	0.12%	17,542.80	6.07%	200.72
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		175,916,315	100.00%	2,462	100.00%	71,452.61	4.18%	182.24

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		730,783	0.42%	22	0.89%	33,217.42	0.75%	194.44
<	01/01/2021	-	0.00%	-	0.00%	-	0.00%	-
01/01/2021	01/01/2022	2,867,161	1.63%	40	1.62%	71,679.01	3.02%	160.52
01/01/2022	01/01/2023	14,282,978	8.12%	207	8.41%	68,999.89	4.06%	171.29
01/01/2023	01/01/2024	1,399,096	0.80%	22	0.89%	63,595.25	3.07%	179.76
01/01/2024	01/01/2025	1,777,396	1.01%	28	1.14%	63,478.44	2.77%	179.30
01/01/2025	01/01/2026	1,088,572	0.62%	17	0.69%	64,033.66	3.03%	154.14
01/01/2026	01/01/2027	23,990,675	13.64%	334	13.57%	71,828.37	4.07%	177.55
01/01/2027	01/01/2028	87,993,815	50.02%	1,215	48.35%	72,422.89	4.28%	181.20
01/01/2028	01/01/2029	1,392,918	0.79%	27	1.10%	51,589.54	3.94%	196.00
01/01/2029	01/01/2030	912,938	0.52%	17	0.69%	53,702.21	3.01%	165.70
01/01/2030	01/01/2031	1,465,890	0.83%	25	1.02%	58,635.61	1.63%	182.74
01/01/2031	01/01/2032	768,734	0.44%	15	0.61%	51,248.96	4.43%	164.05
01/01/2032	01/01/2033	4,025,206	2.29%	61	2.48%	65,986.98	4.58%	172.96
01/01/2033	01/01/2034	248,784	0.14%	5	0.20%	49,756.73	4.08%	158.00
01/01/2034	01/01/2035	347,423	0.20%	4	0.16%	86,855.70	4.68%	161.25
01/01/2035	01/01/2036	417,476	0.24%	6	0.24%	69,579.35	3.05%	187.83
01/01/2036	01/01/2037	2,795,246	1.59%	41	1.67%	68,176.72	4.50%	191.53
01/01/2037	01/01/2038	29,072,060	16.53%	367	14.91%	79,215.42	4.57%	194.70
01/01/2038	01/01/2039	339,166	0.19%	9	0.37%	37,685.08	5.13%	205.66
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		175,916,315	100.00%	2,462	100.00%	71,452.61	4.18%	182.24

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2020 - 31-Dec-2020	7,592	0.00%	1	0.04%	7,592.40	1.46%	10.00
01-Jan-2021 - 31-Dec-2021	153,572	0.09%	5	0.20%	30,714.47	3.34%	5.00
01-Jan-2022 - 31-Dec-2022	536,265	0.30%	12	0.49%	44,688.77	4.03%	18.81
01-Jan-2023 - 31-Dec-2023	254,892	0.14%	4	0.16%	63,723.12	4.51%	28.04
01-Jan-2024 - 31-Dec-2024	246,741	0.14%	5	0.20%	49,348.15	4.35%	40.73
01-Jan-2025 - 31-Dec-2025	421,450	0.24%	8	0.32%	52,681.23	4.21%	53.48
01-Jan-2026 - 31-Dec-2026	870,114	0.49%	20	0.81%	43,505.70	4.39%	66.72
01-Jan-2027 - 31-Dec-2027	2,300,293	1.31%	47	1.91%	48,942.41	4.32%	75.24
01-Jan-2028 - 31-Dec-2028	852,231	0.48%	17	0.69%	50,131.22	4.16%	88.54
01-Jan-2029 - 31-Dec-2029	2,774,793	1.58%	46	1.87%	60,321.58	4.26%	100.60
01-Jan-2030 - 31-Dec-2030	2,445,352	1.39%	44	1.79%	55,576.19	4.30%	110.99
01-Jan-2031 - 31-Dec-2031	4,018,215	2.28%	64	2.60%	62,784.61	4.12%	124.96
01-Jan-2032 - 31-Dec-2032	7,405,448	4.21%	101	4.10%	73,321.26	4.21%	135.65
01-Jan-2033 - 31-Dec-2033	3,707,568	2.11%	48	1.95%	77,241.00	4.24%	147.70
01-Jan-2034 - 31-Dec-2034	3,157,356	1.79%	42	1.71%	75,175.14	4.33%	159.50
01-Jan-2035 - 31-Dec-2035	2,099,373	1.19%	29	1.18%	72,392.17	4.42%	171.50
01-Jan-2036 - 31-Dec-2036	6,994,069	3.98%	97	3.94%	72,103.81	3.96%	189.58
01-Jan-2037 - 31-Dec-2037	135,098,196	76.80%	1,800	73.11%	75,054.55	4.19%	195.17
01-Jan-2038 - 31-Dec-2038	1,970,083	1.12%	47	1.91%	41,916.66	4.14%	206.14
01-Jan-2039 - 31-Dec-2039	453,367	0.26%	19	0.77%	23,861.44	1.49%	220.96
01-Jan-2040 - 31-Dec-2040	112,883	0.06%	4	0.16%	28,220.76	3.35%	233.01
01-Jan-2041 - 31-Dec-2041	36,461	0.02%	2	0.08%	18,230.39	5.60%	244.00
Total	175,916,315	100.00%	2,462	100.00%	71,452.61	4.18%	182.24

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		175,916,315	100.00%	2,462	100.00%	71,452.61	4.18%	182.24
<	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		175,916,315	100.00%	2,462	100.00%	71,452.61	4.18%	182.24

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,442,697	3.09%	36	2.87%	151,186.04	4.31%	181.92
Utrecht	9,011,453	5.12%	66	5.27%	136,537.16	4.23%	183.16
Zeeoland	5,502,953	3.13%	40	3.19%	137,573.81	4.45%	178.92
Zuid-Holland	38,973,623	22.15%	268	21.39%	145,423.97	4.10%	182.36
Flevoland	4,609,176	2.62%	32	2.55%	144,036.76	4.20%	179.75
Friesland	7,278,580	4.14%	57	4.55%	127,694.38	3.93%	185.59
Gelderland	19,255,279	10.95%	124	9.90%	155,284.51	4.14%	182.68
Groningen	9,047,253	5.14%	72	5.75%	125,656.29	4.23%	185.13
Limburg	16,258,396	9.24%	120	9.58%	135,486.63	4.31%	180.93
Noord-Brabant	26,475,618	15.05%	187	14.92%	141,580.85	4.15%	179.82
Noord-Holland	21,935,220	12.47%	163	13.01%	134,571.90	4.24%	184.12
Overijssel	12,126,067	6.89%	88	7.02%	137,796.21	4.22%	182.59
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	175,916,315	100.00%	1,253	100.00%	140,396.10	4.18%	182.24

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	158,978,547	90.37%	1,121	89.47%	141,818.51	4.21%	181.81
Shop/House	237,818	0.14%	1	0.08%	237,818.00	4.25%	191.00
Condominium	16,404,510	9.33%	129	10.30%	127,166.75	3.91%	186.60
Farm House	191,440	0.11%	1	0.08%	191,439.56	4.25%	146.16
Condominium with garage	104,000	0.06%	1	0.08%	104,000.00	4.65%	198.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	175,916,315	100.00%	1,253	100.00%	140,396.10	4.18%	182.24

Net Size

Net Size	Value	As % of total	no.of loans	As % of total	Average Loans	WAC	WAM
<	-	0.00%	-	0.00%	-	0.00%	-
0	25,000	0.040%	44	3.51%	15,971.61	4.30%	174.27
25,000	50,000	0.028%	54	4.31%	39,963.70	4.21%	186.77
50,000	75,000	0.043%	91	7.26%	63,258.62	4.34%	179.50
75,000	100,000	0.057%	137	10.93%	88,414.37	4.23%	182.10
100,000	125,000	0.071%	173	13.81%	113,046.52	4.15%	181.18
125,000	150,000	0.084%	182	14.53%	138,537.29	4.20%	182.17
150,000	175,000	0.099%	201	16.04%	162,713.78	4.19%	180.77
175,000	200,000	0.114%	161	12.85%	187,947.60	4.20%	183.01
200,000	225,000	0.128%	107	8.54%	211,415.37	4.06%	180.54
225,000	250,000	0.142%	84	6.70%	237,041.98	4.21%	187.23
250,000	275,000	0.156%	19	1.52%	258,809.60	4.29%	182.25
275,000	300,000	0.000%	-	0.00%	-	0.00%	-
300,000	325,000	0.000%	-	0.00%	-	0.00%	-
325,000	350,000	0.000%	-	0.00%	-	0.00%	-
350,000	375,000	0.000%	-	0.00%	-	0.00%	-
375,000	400,000	0.000%	-	0.00%	-	0.00%	-
400,000	425,000	0.000%	-	0.00%	-	0.00%	-
425,000	450,000	0.000%	-	0.00%	-	0.00%	-
450,000	475,000	0.000%	-	0.00%	-	0.00%	-
475,000	500,000	0.000%	-	0.00%	-	0.00%	-
500,000	525,000	0.000%	-	0.00%	-	0.00%	-
525,000	550,000	0.000%	-	0.00%	-	0.00%	-
550,000	575,000	0.000%	-	0.00%	-	0.00%	-
575,000	600,000	0.000%	-	0.00%	-	0.00%	-
600,000	625,000	0.000%	-	0.00%	-	0.00%	-
625,000	650,000	0.000%	-	0.00%	-	0.00%	-
650,000	>	0.000%	-	0.00%	-	0.00%	-
Total	175,916,315	100.00%	1,253	100.00%	140,396.10	4.18%	182.24