

**Cashflow analysis for the period**

Total interest received	1,271,193	
Interest received on transaction accounts	2,369	
Liquidity available	3,600,000	
Reserve account available	228,465	
Receivables under hedging arrangements	-	
<b>Total funds available</b>		<b>5,102,027</b>
Company management expenses	2,491	
MPT fee	23,294	
Administration fee	2,365	
Third party fees	6,916	
Liquidity Facility fee	5,520	
Payments under hedging arrangements	1,183,392	
Interest on the Notes	66,513	
Shortfall Class A PDL Repayment	-	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
<b>Total funds distributed</b>		<b>1,290,491</b>
<b>Available after distribution of funds</b>		<b>3,811,536</b>
Undrawn Liquidity Facility	3,600,000	
Reserve account	211,536	
<b>Available liquidity</b>		<b>3,811,536</b>
<b>Net cashflow</b>		<b>-</b>

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	54,196,063
Claimed subrogation amount CMISS Nederland B.V.	5,436,590
<b>Total</b>	<b>59,632,653</b>

**\* 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	126,144,337
Further Advances bought	-
Repurchase of loans in the Quarterly Calculation Period	-
Substitution of loans in the Quarterly Calculation Period	-
Principal redemptions and repayments	(7,824,400)
Losses for the period	-
<b>Ending principal balance as per 01 October 2022</b>	<b>118,319,937</b>
Balance Reset Participation	-
<b>Total balance collateral E-MAC NL 2007-NHG II</b>	<b>118,319,937</b>
Redemptions applied for purchase Further Advances in October 2022	-
Repurchase of loans with Non-NHG part in October 2022	-
Substitution of loans on October 2022	-
<b>Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th October 2022</b>	<b>118,319,937</b>

**Principal Deficiency Ledger**

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

**Performance**

	Last period	This period	Since issue
Prepayment rate	22.03%	22.00%	9.88%

Delinquency table	Number of loans	Balance	Percentage of total
Current	890	117,427,793	99.25%
31 - 60 days	2	334,144	0.28%
61 - 90 days	-	-	0.00%
91 - 120 days	1	227,000	0.19%
120+ days	2	331,000	0.28%
In repossession	-	-	-
<b>Total</b>	<b>895</b>	<b>118,319,937</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	23,748	-	25,091	676,988

**Characteristics**

Number of borrowers	895		
Number of loanparts	1744		
	(weighted) average	Minimum	Maximum
Loan size borrower	132,201	2,258	265,000
Loan part size	67,844	1,357	246,000
Coupon	4.00%	0.93%	6.15%
Remaining maturity (months)	162	2	223
Remaining interest period (months)	85	1	186
Original interest period (months)	240	1	360
Seasoning (months)	163.4	1.0	192.0
Loan to Original Foreclosure Value (2)	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-2022 - 31-Dec-2022	91,792	0.08%	2	0.11%	45,895.75	3.07%	0.95
01-Jan-2023 - 31-Dec-2023	190,000	0.16%	2	0.11%	95,000.00	2.93%	7.05
01-Jan-2024 - 31-Dec-2024	151,389	0.13%	3	0.17%	50,462.84	1.78%	18.51
01-Jan-2025 - 31-Dec-2025	338,155	0.29%	7	0.40%	48,307.81	3.08%	32.17
01-Jan-2026 - 31-Dec-2026	682,699	0.58%	16	0.92%	42,668.67	3.84%	45.40
01-Jan-2027 - 31-Dec-2027	1,618,491	1.37%	38	2.18%	42,591.86	4.29%	54.65
01-Jan-2028 - 31-Dec-2028	733,754	0.62%	16	0.92%	45,859.64	3.59%	67.81
01-Jan-2029 - 31-Dec-2029	1,786,233	1.51%	34	1.95%	52,536.26	4.26%	79.45
01-Jan-2030 - 31-Dec-2030	1,555,730	1.31%	31	1.78%	50,184.83	4.30%	90.43
01-Jan-2031 - 31-Dec-2031	2,982,318	2.52%	46	2.64%	64,833.01	4.01%	104.32
01-Jan-2032 - 31-Dec-2032	4,226,288	3.57%	67	3.84%	63,078.92	4.02%	115.11
01-Jan-2033 - 31-Dec-2033	2,362,677	2.00%	29	1.66%	81,471.62	3.97%	126.85
01-Jan-2034 - 31-Dec-2034	1,609,317	1.36%	21	1.20%	76,634.16	4.10%	137.97
01-Jan-2035 - 31-Dec-2035	1,683,013	1.42%	23	1.32%	73,174.48	4.18%	150.68
01-Jan-2036 - 31-Dec-2036	4,982,148	4.21%	75	4.30%	66,428.63	3.95%	168.64
01-Jan-2037 - 31-Dec-2037	91,401,501	77.25%	1,280	73.39%	71,407.42	4.00%	174.26
01-Jan-2038 - 31-Dec-2038	1,558,931	1.32%	37	2.12%	42,133.27	4.01%	185.22
01-Jan-2039 - 31-Dec-2039	265,444	0.22%	13	0.75%	20,418.73	2.17%	200.05
01-Jan-2040 - 31-Dec-2040	63,982	0.05%	2	0.11%	31,991.22	4.11%	210.44
01-Jan-2041 - 31-Dec-2041	36,078	0.03%	2	0.11%	18,038.86	5.80%	223.00
<b>Total</b>	<b>118,319,937</b>	<b>100.00%</b>	<b>1,744</b>	<b>100.00%</b>	<b>67,844.00</b>	<b>4.00%</b>	<b>162.03</b>

**Loanparts to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		118,319,937	100.00%	1,744	100.00%	67,844.00	4.00%	162.03
<	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>118,319,937</b>	<b>100.00%</b>	<b>1,744</b>	<b>100.00%</b>	<b>67,844.00</b>	<b>4.00%</b>	<b>162.03</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,497,746	2.11%	20	2.23%	124,887.28	4.14%	164.49
Utrecht	6,900,043	5.83%	49	5.47%	140,817.20	4.14%	162.69
Zeeland	3,521,803	2.98%	29	3.24%	121,441.49	4.48%	159.29
Zuid-Holland	27,858,464	23.55%	201	22.46%	138,599.32	3.92%	162.21
Flevoland	2,760,672	2.33%	22	2.46%	125,485.07	4.12%	168.75
Friesland	4,799,439	4.06%	40	4.47%	119,985.97	3.82%	164.45
Gelderland	12,760,432	10.78%	87	9.72%	146,671.63	4.01%	160.92
Groningen	5,466,873	4.62%	49	5.47%	111,568.84	3.87%	163.46
Limburg	10,778,342	9.11%	88	9.83%	122,481.16	4.07%	160.06
Noord-Brabant	18,040,593	15.25%	129	14.41%	139,849.56	3.93%	160.64
Noord-Holland	14,642,782	12.38%	117	13.07%	125,151.99	3.97%	162.97
Overijssel	8,292,750	7.01%	64	7.15%	129,574.21	4.10%	162.38
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>118,319,937</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>	<b>132,201.05</b>	<b>4.00%</b>	<b>162.03</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	106,477,976	89.99%	799	89.27%	133,264.05	4.03%	161.71
Shop/House	237,818	0.20%	1	0.11%	237,818.00	4.25%	170.00
Condominium	11,308,704	9.56%	93	10.39%	121,598.97	3.66%	165.38
Farm House	191,440	0.16%	1	0.11%	191,439.56	4.25%	125.16
Condominium with garage	104,000	0.09%	1	0.11%	104,000.00	4.65%	177.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>118,319,937</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>	<b>132,201.05</b>	<b>4.00%</b>	<b>162.03</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	0.52%	44	4.92%	13,986.01	3.58%	155.02
25,000	50,000	1.91%	59	6.59%	38,259.52	4.06%	164.80
50,000	75,000	3.43%	64	7.15%	63,337.19	4.01%	161.60
75,000	100,000	8.54%	114	12.74%	88,685.26	4.01%	162.95
100,000	125,000	11.59%	122	13.63%	112,380.73	4.04%	160.82
125,000	150,000	15.67%	134	14.97%	138,336.57	3.97%	160.46
150,000	175,000	17.09%	125	13.87%	161,744.88	4.07%	162.24
175,000	200,000	15.93%	100	11.17%	188,430.22	4.11%	160.38
200,000	225,000	12.34%	69	7.71%	211,564.44	3.87%	162.31
225,000	250,000	11.24%	56	6.26%	237,539.21	3.80%	166.40
250,000	275,000	1.75%	8	0.89%	259,339.88	4.31%	162.45
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>118,319,937</b>	<b>100.00%</b>	<b>895</b>	<b>100.00%</b>	<b>132,201.05</b>	<b>4.00%</b>	<b>162.03</b>