

**Cashflow analysis for the period**

Total interest received	1,163,240	
Interest received on transaction accounts	9,080	
Liquidity available	3,600,000	
Reserve account available	211,536	
Receivables under hedging arrangements	5,635	
Total funds available		4,989,491
Company management expenses	188	
MPT fee	21,846	
Administration fee	2,218	
Third party fees	15,743	
Liquidity Facility fee	5,520	
Payments under hedging arrangements	681,318	
Interest on the Notes	499,942	
Shortfall Class A PDL Repayment	-	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,226,775
Available after distribution of funds		3,762,715
Undrawn Liquidity Facility	3,600,000	
Reserve account	162,715	
Available liquidity		3,762,715
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	54,216,859
Claimed subrogation amount CMISS Nederland B.V.	5,436,590
<b>Total</b>	<b>59,653,449</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	118,319,937	
Further Advances bought	-	
Repurchase of loans in the Quarterly Calculation Period	-	
Substitution of loans in the Quarterly Calculation Period	-	
Principal redemptions and repayments	(4,637,814)	
Losses for the period	-	
Ending principal balance as per 01 January 2023		113,682,124
Balance Reset Participation		-
Total balance collateral E-MAC NL 2007-NHG II		113,682,124
Redemptions applied for purchase Further Advances in January 2023		-
Repurchase of loans with Non-NHG part in January 2023		-
Substitution of loans on January 2023		-
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th January 2023		113,682,124

**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	22.00%	14.09%	9.96%

Delinquency table	Number of loans	Balance	Percentage of total
Current	868	113,136,833	99.52%
31 - 60 days	1	147,291	0.13%
61 - 90 days	1	227,000	0.20%
91 - 120 days	-	-	0.00%
120+ days	1	171,000	0.15%
In repossession	-	-	-
<b>Total</b>	<b>871</b>	<b>113,682,124</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	-	676,988

**Characteristics**

Number of borrowers	871		
Number of loanparts	1692		
	(weighted) average	Minimum	Maximum
Loan size borrower	130,519	2,223	265,000
Loan part size	67,188	1,339	246,000
Coupon	3.99%	0.93%	6.15%
Remaining maturity (months)	159	3	220
Remaining interest period (months)	83	1	183
Original interest period (months)	240	1	360
Seasoning (months)	166.2	3.0	195.0
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	77,183	0.07%	1	0.06%	77,182.98	4.25%	169.00
Annuity	6,052,291	5.32%	152	8.98%	39,817.70	4.05%	154.87
Hybride (switch)	927,838	0.82%	18	1.06%	51,546.57	4.68%	149.46
Interest Only	64,606,049	56.83%	978	57.80%	66,059.35	3.99%	169.31
Investment	3,991,742	3.51%	48	2.84%	83,161.28	3.97%	168.92
Life	24,222,378	21.31%	296	17.45%	81,832.36	3.88%	139.78
Savings	5,988,324	5.27%	110	6.50%	54,439.31	4.51%	155.56
Universal Life	7,816,320	6.88%	89	5.26%	87,823.82	3.78%	136.21
<b>Total</b>	<b>113,682,124</b>	<b>100.00%</b>	<b>1,692</b>	<b>100.00%</b>	<b>67,188.02</b>	<b>3.99%</b>	<b>159.08</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	599,999	0.53%	16	0.95%	37,499.93	3.42%	164.82
12	267,614	0.24%	6	0.35%	44,602.41	1.42%	118.52
24	-	0.00%	-	0.00%	-	0.00%	-
36	1,176,617	1.04%	17	1.00%	69,212.74	1.37%	132.67
48	-	0.00%	-	0.00%	-	0.00%	-
60	1,765,820	1.55%	31	1.83%	56,961.94	1.74%	154.23
72	191,188	0.17%	3	0.18%	63,729.33	2.32%	94.26
84	1,107,209	0.97%	16	0.95%	69,200.55	2.80%	156.61
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,698,506	12.93%	218	12.88%	67,424.34	2.74%	163.53
132	-	0.00%	-	0.00%	-	0.00%	-
144	95,000	0.08%	2	0.12%	47,500.00	1.83%	179.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	5,783,088	5.09%	81	4.79%	71,396.15	1.83%	166.56
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	60,904,096	53.57%	923	54.55%	65,984.94	4.39%	155.32
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	2,940,781	2.59%	53	3.13%	55,486.42	4.62%	142.68
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	24,152,206	21.25%	326	19.27%	74,086.52	4.53%	168.53
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>113,682,124</b>	<b>100.00%</b>	<b>1,692</b>	<b>100.00%</b>	<b>67,188.02</b>	<b>3.99%</b>	<b>159.08</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,221,275	10.75%	183	10.82%	66,782.92	1.54%	159.02
2.50%	2.75%	3,176,784	2.79%	47	2.78%	67,591.14	2.74%	163.35
2.75%	3.00%	1,407,119	1.24%	16	0.95%	87,944.97	2.96%	161.13
3.00%	3.25%	7,793,054	6.86%	118	6.97%	66,042.83	3.25%	162.17
3.25%	3.50%	650,667	0.57%	11	0.65%	59,151.51	3.42%	174.46
3.50%	3.75%	-	0.00%	-	0.00%	-	0.00%	-
3.75%	4.00%	975,900	0.86%	15	0.88%	65,059.98	3.95%	155.32
4.00%	4.25%	13,954,781	12.28%	209	12.35%	66,769.29	4.25%	155.36
4.25%	4.50%	40,736,782	35.83%	592	34.99%	68,812.13	4.38%	156.18
4.50%	4.75%	28,038,389	24.66%	407	24.05%	68,890.39	4.63%	162.27
4.75%	5.00%	3,802,813	3.35%	64	3.78%	59,418.95	4.87%	164.21
5.00%	5.25%	728,780	0.64%	19	1.12%	38,356.85	5.12%	171.96
5.25%	5.50%	63,491	0.06%	3	0.18%	21,163.71	5.33%	202.06
5.50%	5.75%	45,564	0.04%	2	0.12%	22,782.22	5.65%	153.87
5.75%	6.00%	73,902	0.07%	4	0.24%	18,475.40	5.85%	195.81
6.00%	6.25%	12,823	0.01%	2	0.12%	6,411.50	6.10%	132.55
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%	-
<b>Total</b>		<b>113,682,124</b>	<b>100.00%</b>	<b>1,692</b>	<b>100.00%</b>	<b>67,188.02</b>	<b>3.99%</b>	<b>159.08</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		599,999	0.53%	16	0.95%	37,499.93	3.42%	164.82
<	01/01/2023	91,792	0.08%	2	0.12%	45,895.75	3.13%	3.00
01/01/2023	01/01/2024	1,412,099	1.24%	25	1.48%	56,483.96	2.71%	154.20
01/01/2024	01/01/2025	1,400,294	1.23%	23	1.36%	60,882.35	2.41%	146.33
01/01/2025	01/01/2026	1,297,430	1.14%	20	1.18%	64,871.48	2.35%	123.61
01/01/2026	01/01/2027	14,872,057	13.08%	219	12.94%	67,908.93	4.05%	150.80
01/01/2027	01/01/2028	56,594,916	49.78%	858	50.71%	65,961.44	4.21%	156.74
01/01/2028	01/01/2029	669,682	0.59%	13	0.77%	51,514.02	3.28%	145.12
01/01/2029	01/01/2030	870,028	0.77%	17	1.00%	51,178.14	2.93%	130.07
01/01/2030	01/01/2031	1,138,120	1.00%	20	1.18%	56,906.00	1.56%	164.39
01/01/2031	01/01/2032	1,835,230	1.61%	29	1.71%	63,283.79	2.71%	159.25
01/01/2032	01/01/2033	3,191,830	2.81%	56	3.31%	56,996.97	4.13%	149.52
01/01/2033	01/01/2034	371,760	0.33%	4	0.24%	92,940.01	3.02%	125.25
01/01/2034	01/01/2035	474,717	0.42%	5	0.30%	94,943.33	3.50%	135.80
01/01/2035	01/01/2036	466,480	0.41%	6	0.35%	77,746.66	2.50%	162.83
01/01/2036	01/01/2037	2,338,230	2.06%	34	2.01%	68,771.46	3.82%	167.47
01/01/2037	01/01/2038	25,754,036	22.65%	337	19.92%	76,421.47	4.10%	171.12
01/01/2038	01/01/2039	303,425	0.27%	8	0.47%	37,928.07	5.12%	181.50
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	01/01/2051	-	0.00%	-	0.00%	-	0.00%	-
01/01/2051	01/01/2052	-	0.00%	-	0.00%	-	0.00%	-
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>113,682,124</b>	<b>100.00%</b>	<b>1,692</b>	<b>100.00%</b>	<b>67,188.02</b>	<b>3.99%</b>	<b>159.08</b>

**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	0.12%	45,895.75	3.07%	2.05
01-Jan-2023 - 31-Dec-2023	190,000	0.17%	2	0.12%	95,000.00	2.93%	4.05
01-Jan-2024 - 31-Dec-2024	144,972	0.13%	3	0.18%	48,324.12	1.81%	15.44
01-Jan-2025 - 31-Dec-2025	337,238	0.30%	7	0.41%	48,176.79	3.08%	29.18
01-Jan-2026 - 31-Dec-2026	651,897	0.57%	16	0.95%	40,743.57	3.80%	42.51
01-Jan-2027 - 31-Dec-2027	1,579,179	1.39%	38	2.25%	41,557.35	4.28%	51.67
01-Jan-2028 - 31-Dec-2028	718,780	0.63%	16	0.95%	44,923.75	3.61%	64.78
01-Jan-2029 - 31-Dec-2029	1,694,246	1.49%	32	1.89%	52,945.19	4.32%	76.53
01-Jan-2030 - 31-Dec-2030	1,465,915	1.29%	30	1.77%	48,863.85	4.28%	87.34
01-Jan-2031 - 31-Dec-2031	2,860,956	2.52%	45	2.66%	63,576.79	4.04%	101.26
01-Jan-2032 - 31-Dec-2032	3,847,615	3.38%	64	3.78%	60,118.98	3.99%	112.18
01-Jan-2033 - 31-Dec-2033	2,360,065	2.08%	29	1.71%	81,381.54	3.97%	123.85
01-Jan-2034 - 31-Dec-2034	1,568,736	1.38%	20	1.18%	78,436.81	4.10%	134.96
01-Jan-2035 - 31-Dec-2035	1,609,556	1.42%	22	1.30%	73,161.63	4.14%	147.38
01-Jan-2036 - 31-Dec-2036	4,652,734	4.09%	72	4.26%	64,621.30	3.94%	165.73
01-Jan-2037 - 31-Dec-2037	88,186,209	77.57%	1,245	73.58%	70,832.30	3.99%	171.28
01-Jan-2038 - 31-Dec-2038	1,427,059	1.26%	34	2.01%	41,972.31	3.92%	182.15
01-Jan-2039 - 31-Dec-2039	195,175	0.17%	11	0.65%	17,743.14	2.64%	198.14
01-Jan-2040 - 31-Dec-2040	63,982	0.06%	2	0.12%	31,991.22	4.11%	207.44
01-Jan-2041 - 31-Dec-2041	36,020	0.03%	2	0.12%	18,009.88	5.80%	220.00
<b>Total</b>	<b>113,682,124</b>	<b>100.00%</b>	<b>1,692</b>	<b>100.00%</b>	<b>67,188.02</b>	<b>3.99%</b>	<b>159.08</b>

**Loanparts to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loanparts	WAC	WAM
NHG		113,682,124	100.00%	1,692	100.00%	67,188.02	3.99%	159.08
<	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>113,682,124</b>	<b>100.00%</b>	<b>1,692</b>	<b>100.00%</b>	<b>67,188.02</b>	<b>3.99%</b>	<b>159.08</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,248,884	1.98%	19	2.18%	118,362.30	4.19%	162.53
Utrecht	6,663,076	5.86%	47	5.40%	141,767.58	4.15%	159.82
Zeeland	3,378,945	2.97%	28	3.21%	120,676.60	4.47%	156.82
Zuid-Holland	27,100,103	23.84%	198	22.73%	136,869.21	3.91%	159.63
Flevoland	2,752,138	2.42%	22	2.53%	125,097.19	4.12%	165.75
Friesland	4,758,780	4.19%	40	4.59%	118,969.50	3.82%	161.73
Gelderland	11,747,179	10.33%	82	9.41%	143,258.28	3.98%	157.85
Groningen	5,097,030	4.48%	47	5.40%	108,447.46	3.83%	159.87
Limburg	10,212,687	8.98%	86	9.87%	118,752.18	4.08%	156.48
Noord-Brabant	17,523,894	15.41%	126	14.47%	139,078.52	3.94%	157.80
Noord-Holland	14,108,445	12.41%	113	12.97%	124,853.50	3.97%	159.61
Overijssel	8,090,963	7.12%	63	7.23%	128,427.98	4.10%	159.18
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>113,682,124</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>	<b>130,519.09</b>	<b>3.98%</b>	<b>159.08</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	102,499,816	90.16%	779	89.44%	131,578.71	4.03%	158.77
Shop/House	237,818	0.21%	1	0.11%	237,818.00	4.25%	167.00
Condominium	10,649,050	9.37%	89	10.22%	119,652.25	3.64%	162.36
Farm House	191,440	0.17%	1	0.11%	191,439.56	4.25%	122.16
Condominium with garage	104,000	0.09%	1	0.11%	104,000.00	4.65%	174.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>113,682,124</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>	<b>130,519.09</b>	<b>3.99%</b>	<b>159.08</b>

**Net Size**

Net Size	Value	As % of total	no.of loans	As % of total	Average Loans	WAC	WAM
<	0	-	-	0.00%	-	-	-
0	25,000	691,551	48	5.51%	14,407.31	3.50%	152.56
25,000	50,000	2,197,338	57	6.54%	38,549.78	4.07%	162.03
50,000	75,000	4,017,758	64	7.35%	62,777.47	4.07%	159.21
75,000	100,000	9,823,318	112	12.86%	87,708.19	3.99%	159.36
100,000	125,000	13,128,467	117	13.43%	112,209.12	4.03%	158.20
125,000	150,000	18,760,425	136	16.50%	137,944.30	3.97%	157.35
150,000	175,000	19,098,217	118	13.55%	161,849.29	4.05%	159.78
175,000	200,000	17,705,354	94	10.79%	188,354.83	4.15%	157.58
200,000	225,000	13,351,283	63	7.23%	211,925.13	3.83%	158.91
225,000	250,000	12,833,694	54	6.20%	237,660.99	3.78%	163.21
250,000	275,000	2,074,719	8	0.92%	259,339.88	4.31%	159.45
275,000	300,000	-	-	0.00%	-	0.00%	-
300,000	325,000	-	-	0.00%	-	0.00%	-
325,000	350,000	-	-	0.00%	-	0.00%	-
350,000	375,000	-	-	0.00%	-	0.00%	-
375,000	400,000	-	-	0.00%	-	0.00%	-
400,000	425,000	-	-	0.00%	-	0.00%	-
425,000	450,000	-	-	0.00%	-	0.00%	-
450,000	475,000	-	-	0.00%	-	0.00%	-
475,000	500,000	-	-	0.00%	-	0.00%	-
500,000	525,000	-	-	0.00%	-	0.00%	-
525,000	550,000	-	-	0.00%	-	0.00%	-
550,000	575,000	-	-	0.00%	-	0.00%	-
575,000	600,000	-	-	0.00%	-	0.00%	-
600,000	625,000	-	-	0.00%	-	0.00%	-
625,000	650,000	-	-	0.00%	-	0.00%	-
650,000	>	-	-	0.00%	-	0.00%	-
<b>Total</b>	<b>113,682,124</b>	<b>100.00%</b>	<b>871</b>	<b>100.00%</b>	<b>130,519.09</b>	<b>3.99%</b>	<b>159.08</b>