

Cashflow analysis for the period

Total interest received	1,053,795	
Interest received on transaction accounts	19,381	
Liquidity available	3,600,000	
Reserve account available	68,431	
Receivables under hedging arrangements	103,502	
Total funds available		4,845,109
Company management expenses	2,473	
MPT fee	19,755	
Administration fee	2,003	
Third party fees	41,761	
Liquidity Facility fee	5,530	
Payments under hedging arrangements	121,696	
Interest on the Notes	1,051,901	
Shortfall Class A PDL Repayment	-	
Redemption of Class B-Notes	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		1,245,109
Available after distribution of funds		3,600,000
Undrawn Liquidity Facility	3,600,000	
Reserve account	-	
Available liquidity		3,600,000
Net cashflow		-

Outstanding unpaid Subordinated swap amounts not paid by the transaction:	
Unpaid Swap Subordinated Amount	54,243,778
Claimed subrogation amount CMIS Nederland B.V.	5,436,590
Total	59,680,368

*** 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	106,813,003
Further Advances bought	-
Repurchase of loans in the Quarterly Calculation Period	-
Substitution of loans in the Quarterly Calculation Period	-
Principal redemptions and repayments	(2,363,382)
Losses for the period	-
Ending principal balance as per 01 October 2023	104,449,622
Balance Reset Participation	-
Total balance collateral E-MAC NL 2007-NHG II	104,449,622
Redemptions applied for purchase Further Advances in October 2023	-
Repurchase of loans with Non-NHG part in October 2023	-
Substitution of loans on October 2023	-
Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th October 2023	104,449,622

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	11.43%	7.78%	9.98%

Delinquency table	Number of loans	Balance	Percentage of total
Current	814	103,890,451	99.46%
31 - 60 days	1	213,371	0.20%
61 - 90 days	1	185,800	0.18%
91 - 120 days	1	160,000	0.15%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	817	104,449,622	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	163	-	510	678,088

Characteristics

Number of borrowers	817		
Number of loanparts	1584		
	(weighted) average	Minimum	Maximum
Loan size borrower	127,845	1,947	265,000
Loan part size	65,940	1,158	246,000
Coupon	4.01%	0.93%	6.15%
Remaining maturity (months)	150	6	211
Remaining interest period (months)	74	1	180
Original interest period (months)	238	1	360
Seasoning (months)	175.0	2.0	204.0
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	76,010	0.07%	1	0.06%	76,010.49	4.25%	160.00
Annuity	5,188,767	4.97%	141	8.90%	36,799.76	4.07%	145.41
Hybride (switch)	806,944	0.77%	17	1.07%	47,467.29	4.70%	144.39
Interest Only	59,482,095	56.95%	916	57.83%	64,936.79	4.01%	160.30
Investment	3,815,599	3.65%	46	2.90%	82,947.81	3.98%	159.91
Life	22,597,893	21.64%	276	17.42%	81,876.42	3.95%	132.90
Linear	28,095	0.03%	1	0.06%	28,095.47	4.87%	163.00
Savings	5,468,289	5.24%	106	6.68%	51,587.63	4.50%	147.42
Universal Life	6,985,929	6.69%	80	5.05%	87,324.11	3.80%	125.01
Total	104,449,622	100.00%	1,584	100.00%	65,940.42	4.01%	150.46

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	616,758	0.59%	16	1.01%	38,547.35	5.13%	158.24
12	474,693	0.45%	6	0.38%	79,115.49	4.85%	164.24
24	-	0.00%	-	0.00%	-	0.00%	-
36	981,548	0.94%	15	0.95%	65,436.53	2.00%	117.83
48	-	0.00%	-	0.00%	-	0.00%	-
60	1,412,839	1.35%	27	1.70%	52,327.38	2.05%	140.06
72	123,422	0.12%	2	0.13%	61,711.00	1.95%	137.57
84	1,108,205	1.06%	16	1.01%	69,262.82	2.85%	146.07
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	14,004,442	13.41%	209	13.19%	67,006.90	2.74%	154.47
132	-	0.00%	-	0.00%	-	0.00%	-
144	95,000	0.09%	2	0.13%	47,500.00	1.83%	170.00
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	5,447,018	5.21%	76	4.80%	71,671.29	1.79%	158.88
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	56,156,534	53.76%	864	54.55%	64,995.99	4.40%	146.87
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	2,747,712	2.63%	51	3.22%	53,876.70	4.61%	133.31
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	21,281,451	20.37%	300	18.94%	70,938.17	4.53%	159.24
>	-	0.00%	-	0.00%	-	0.00%	-
Total	104,449,622	100.00%	1,584	100.00%	65,940.42	4.01%	150.46

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	10,656,771	10.20%	161	10.16%	66,191.13	1.52%	150.52
2.50%	2.75%	2,777,982	2.66%	34	2.15%	81,705.34	2.75%	155.03
2.75%	3.00%	1,339,353	1.28%	15	0.95%	89,290.23	2.96%	160.33
3.00%	3.25%	7,374,449	7.06%	113	7.13%	65,260.61	3.25%	153.28
3.25%	3.50%	602,317	0.58%	10	0.63%	60,231.68	3.43%	164.11
3.50%	3.75%	-	0.00%	-	0.00%	-	0.00%	-
3.75%	4.00%	579,942	0.56%	9	0.57%	64,437.98	3.90%	135.14
4.00%	4.25%	11,923,334	11.42%	181	11.43%	65,874.77	4.25%	146.23
4.25%	4.50%	38,347,519	36.71%	578	36.49%	66,345.19	4.38%	147.06
4.50%	4.75%	25,691,951	24.60%	385	24.31%	66,732.34	4.63%	153.96
4.75%	5.00%	3,908,810	3.74%	66	4.17%	59,224.39	4.88%	156.67
5.00%	5.25%	754,044	0.72%	21	1.33%	35,906.85	5.12%	162.45
5.25%	5.50%	447,176	0.43%	7	0.44%	63,882.35	5.46%	170.31
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%	-
5.75%	6.00%	35,841	0.03%	2	0.13%	17,920.38	5.60%	211.00
6.00%	6.25%	10,133	0.01%	2	0.13%	5,066.75	6.09%	114.55
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%	-
Total	104,449,622	100.00%	1,584	100.00%	65,940.42	4.01%	150.46	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating	-	616,758	0.59%	16	1.01%	38,547.35	5.13%	158.24
<	01/01/2024	-	0.00%	-	0.00%	-	0.00%	-
01/01/2024	01/01/2025	1,829,834	1.75%	28	1.77%	65,351.22	2.86%	148.04
01/01/2025	01/01/2026	1,311,510	1.26%	23	1.45%	57,022.19	2.63%	102.19
01/01/2026	01/01/2027	13,003,016	12.45%	192	12.12%	67,724.04	4.04%	142.98
01/01/2027	01/01/2028	53,412,865	51.14%	822	51.89%	64,979.15	4.21%	147.83
01/01/2028	01/01/2029	904,492	0.87%	16	1.01%	56,530.76	3.50%	147.33
01/01/2029	01/01/2030	849,400	0.81%	16	1.01%	53,087.48	2.98%	118.28
01/01/2030	01/01/2031	1,069,732	1.02%	21	1.33%	50,939.63	2.08%	144.62
01/01/2031	01/01/2032	1,826,111	1.75%	29	1.83%	62,969.34	2.71%	150.22
01/01/2032	01/01/2033	2,861,482	2.74%	52	3.28%	55,028.50	4.16%	141.54
01/01/2033	01/01/2034	371,760	0.36%	4	0.25%	92,940.01	3.02%	116.25
01/01/2034	01/01/2035	467,725	0.45%	5	0.32%	93,545.09	3.50%	126.80
01/01/2035	01/01/2036	464,538	0.44%	6	0.38%	77,423.00	2.50%	153.83
01/01/2036	01/01/2037	2,301,635	2.20%	34	2.15%	67,695.15	3.82%	158.48
01/01/2037	01/01/2038	22,839,861	21.87%	311	19.63%	73,440.07	4.07%	162.03
01/01/2038	01/01/2039	318,902	0.31%	9	0.57%	35,433.54	5.11%	174.45
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	>	-	0.00%	-	0.00%	-	0.00%	-
Total	104,449,622	100.00%	1,584	100.00%	65,940.42	4.01%	150.46	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2024 - 31-Dec-2024	105,144	0.10%	2	0.13%	52,572.21	1.27%	6.10
01-Jan-2025 - 31-Dec-2025	365,410	0.35%	10	0.63%	36,541.01	3.19%	20.30
01-Jan-2026 - 31-Dec-2026	501,674	0.48%	12	0.76%	41,806.18	3.56%	33.67
01-Jan-2027 - 31-Dec-2027	1,434,665	1.37%	36	2.27%	39,851.79	4.26%	42.62
01-Jan-2028 - 31-Dec-2028	601,758	0.58%	13	0.82%	46,289.05	3.46%	55.21
01-Jan-2029 - 31-Dec-2029	1,554,631	1.49%	31	1.96%	50,149.38	4.42%	67.84
01-Jan-2030 - 31-Dec-2030	1,468,461	1.41%	32	2.02%	45,889.41	4.28%	78.36
01-Jan-2031 - 31-Dec-2031	2,816,613	2.70%	45	2.84%	62,591.40	4.03%	92.27
01-Jan-2032 - 31-Dec-2032	3,523,402	3.37%	59	3.72%	59,718.68	4.06%	103.22
01-Jan-2033 - 31-Dec-2033	2,223,241	2.13%	26	1.64%	85,509.27	3.94%	114.90
01-Jan-2034 - 31-Dec-2034	1,377,108	1.32%	17	1.07%	81,006.32	4.09%	126.28
01-Jan-2035 - 31-Dec-2035	1,574,166	1.51%	22	1.39%	71,552.98	4.15%	138.40
01-Jan-2036 - 31-Dec-2036	4,131,830	3.96%	64	4.04%	64,559.85	3.97%	156.85
01-Jan-2037 - 31-Dec-2037	81,233,218	77.77%	1,172	73.99%	69,311.62	4.00%	162.31
01-Jan-2038 - 31-Dec-2038	1,290,770	1.24%	30	1.89%	43,025.67	4.39%	173.25
01-Jan-2039 - 31-Dec-2039	147,708	0.14%	9	0.57%	16,411.95	3.90%	189.02
01-Jan-2040 - 31-Dec-2040	63,982	0.06%	2	0.13%	31,991.22	4.11%	198.44
01-Jan-2041 - 31-Dec-2041	35,841	0.03%	2	0.13%	17,920.38	5.80%	211.00
Total	104,449,622	100.00%	1,584	100.00%	65,940.42	4.01%	150.46

Loanparts to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		104,449,622	100.00%	1,584	100.00%	65,940.42	4.01%	150.46
<	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		104,449,622	100.00%	1,584	100.00%	65,940.42	4.01%	150.46

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,106,156	2.02%	18	2.20%	117,008.67	4.18%	153.18
Utrecht	6,171,654	5.91%	44	5.39%	140,264.87	4.12%	149.96
Zeeland	3,032,320	2.90%	26	3.18%	116,627.71	4.45%	146.57
Zuid-Holland	24,537,956	23.49%	184	22.52%	133,358.46	3.95%	151.31
Flevoland	2,450,193	2.35%	20	2.45%	122,509.67	4.09%	157.14
Friesland	4,167,281	3.99%	35	4.29%	119,065.17	3.80%	152.17
Gelderland	11,064,528	10.59%	79	9.67%	140,057.31	3.98%	150.16
Groningen	4,801,366	4.60%	46	5.63%	104,377.53	3.99%	153.75
Limburg	9,556,497	9.15%	82	10.04%	116,542.65	4.06%	147.22
Noord-Brabant	15,919,689	15.24%	119	14.57%	133,778.90	3.99%	149.12
Noord-Holland	13,239,130	12.68%	106	12.97%	124,897.45	4.04%	150.20
Overijssel	7,402,851	7.09%	58	7.10%	127,635.36	4.07%	151.55
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	104,449,622	100.00%	817	100.00%	127,845.31	4.01%	150.46

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	93,930,071	89.93%	730	89.35%	128,671.33	4.05%	150.17
Shop/House	237,818	0.23%	1	0.12%	237,818.00	4.25%	158.00
Condominium	9,986,293	9.56%	84	10.28%	118,884.44	3.65%	153.56
Farm House	191,440	0.18%	1	0.12%	191,439.56	4.25%	113.16
Condominium with garage	104,000	0.10%	1	0.12%	104,000.00	4.65%	165.00
Unknown	-	0.00%	-	0.00%	-	-	0.00%
Total	104,449,622	100.00%	817	100.00%	127,845.31	4.01%	150.46

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	0.66%	53	6.49%	12,981.46	3.69%	144.56
25,000	50,000	2.20%	59	7.22%	38,964.06	4.08%	153.70
50,000	75,000	3.83%	63	7.71%	63,555.66	4.03%	149.45
75,000	100,000	8.28%	99	12.12%	87,311.80	4.07%	151.01
100,000	125,000	12.52%	117	14.32%	111,776.82	4.03%	150.23
125,000	150,000	15.82%	120	14.69%	137,719.23	4.02%	149.72
150,000	175,000	15.78%	102	12.44%	161,557.89	4.02%	151.77
175,000	200,000	16.60%	92	11.26%	188,460.52	4.17%	147.61
200,000	225,000	11.40%	56	6.85%	212,626.43	3.79%	149.02
225,000	250,000	10.93%	48	5.88%	237,741.31	3.88%	155.39
250,000	275,000	1.99%	8	0.98%	259,339.88	4.31%	150.45
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%	-
Total	104,449,622	100.00%	817	100.00%	127,845.31	4.01%	150.46