

Cashflow analysis for the period

Total interest received	1,517,757	
Interest received on transaction accounts	(10,526)	
Liquidity available	5,227,996	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		10,935,226
Company management expenses	28,624	
Administration fee	3,267	
MPT fee	42,655	
Third party fees	10,977	
Liquidity Facility fee	7,842	
Payments under hedging arrangements	1,159,865	
Interest on the Notes	210,103	
Shortfall Class A PDL Repayment	43,897	
Deferred Purchase Price Installment	-	
Total funds distributed		1,507,230
Available after distribution of funds		9,427,996
Undrawn Liquidity Facility	5,227,996	
Reserve account	4,200,000	
Available liquidity		9,427,996
Net cashflow		-

Collateral

Starting principal balance	174,266,539
Principal redemptions and repayments	(5,874,118)
Repurchase of loans with Non-NHG part January March 2019	-
Substitution of loans in the quarter January March 2019	-
Losses for the period	(43,897)
Total balance collateral E-MAC NL 2005-NHG II as per 01 April 2019	168,348,524
Balance Reset Participation	-
Balance Further Advance Participation	937,625
Total balance E-MAC NL 2005-NHG II	169,286,149

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	43,897	43,897	-
Total	-	43,897	43,897	-

Performance

	Last period	This period	Since issue
Prepayment rate	12.68%	12.44%	8.54%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,185	166,672,551	99.00%
31 - 60 days	7	978,182	0.58%
61 - 90 days	2	285,888	0.17%
91 - 120 days	2	255,866	0.15%
120+ days	1	156,037	0.09%
In repossession			
Total	1,197	168,348,524	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	40,880	43,897	25,206	1,088,412

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1197		
Number of loanparts	2325		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,642	10,000	250,000
Loan part size	72,408	371	239,680
Coupon	3.30%	0.28%	6.20%
Remaining maturity (months)	185	4	304
Remaining interest period (months)	95	1	228
Original interest period (months)	167	1	360
Seasoning (months)	133.2	1.0	196.0
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	82,672	0.05%	1	0.04%	82,671.60	2.85%	188.00
Annuity	12,872,501	7.65%	222	9.55%	57,984.24	3.31%	186.89
Hybrid (switch)	236,017	0.14%	2	0.09%	118,008.49	5.42%	227.68
Interest Only	75,825,670	45.04%	1,203	51.74%	63,030.48	3.34%	194.58
Investment	1,318,786	0.78%	19	0.82%	69,409.77	3.51%	190.76
Life	58,503,367	34.75%	636	27.35%	91,986.43	3.17%	174.49
Linear	506,091	0.30%	12	0.52%	42,174.26	3.81%	171.55
Savings	3,591,235	2.13%	63	2.71%	57,003.73	3.88%	183.58
Universal Life	15,412,186	9.15%	167	7.18%	92,288.54	3.31%	172.44
Total	168,348,524	100.00%	2,325	100.00%	72,407.97	3.30%	184.69

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,451,337	2.05%	48	2.06%	71,902.85	1.33%	179.17
12	3,057,157	1.82%	45	1.94%	67,936.82	1.63%	188.50
24	1,672,165	0.99%	25	1.08%	66,886.61	1.88%	187.50
36	2,558,203	1.52%	36	1.55%	71,061.20	2.20%	179.83
48	-	0.00%	-	0.00%	-	0.00%	-
60	19,934,379	11.84%	259	11.14%	76,966.71	2.51%	184.80
72	5,692,596	3.38%	85	3.66%	66,971.72	2.97%	188.67
84	6,700,623	3.98%	82	3.53%	81,714.91	2.94%	183.35
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	31,376,310	18.64%	439	18.88%	71,472.23	3.25%	182.78
132	-	0.00%	-	0.00%	-	0.00%	-
144	164,374	0.10%	2	0.09%	82,187.14	4.90%	194.09
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	17,694,704	10.51%	256	11.01%	69,119.94	3.57%	166.41
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	70,702,869	42.00%	978	42.06%	72,293.32	3.65%	187.61
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	719,897	0.43%	9	0.39%	79,988.52	4.93%	189.19
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	4,623,910	2.75%	61	2.62%	75,801.81	4.94%	221.74
>	-	0.00%	-	0.00%	-	0.00%	-
Total	168,348,524	100.00%	2,325	100.00%	72,407.97	3.30%	184.69

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	25,238,924	14.99%	341	14.67%	74,014.44	2.03%	183.50
2.50%	2.75%	29,479,973	17.51%	399	17.16%	73,884.64	2.73%	185.62
2.75%	3.00%	40,000,544	23.76%	535	23.01%	74,767.37	2.89%	185.64
3.00%	3.25%	6,500,517	3.86%	87	3.74%	74,718.59	3.14%	187.78
3.25%	3.50%	2,929,548	1.74%	43	1.85%	68,129.03	3.38%	186.97
3.50%	3.75%	5,061,275	3.01%	67	2.88%	75,541.41	3.75%	176.65
3.75%	4.00%	15,772,625	9.37%	224	9.63%	70,413.51	3.90%	178.09
4.00%	4.25%	16,824,250	9.99%	245	10.54%	68,670.41	4.17%	185.05
4.25%	4.50%	10,232,652	6.08%	150	6.45%	68,217.68	4.38%	177.16
4.50%	4.75%	3,727,832	2.21%	62	2.67%	60,126.32	4.63%	191.08
4.75%	5.00%	5,823,557	3.46%	81	3.48%	71,895.77	4.91%	195.67
5.00%	5.25%	3,318,448	1.97%	41	1.76%	80,937.74	5.11%	206.72
5.25%	5.50%	2,141,322	1.27%	30	1.29%	71,377.39	5.40%	178.08
5.50%	5.75%	382,486	0.23%	5	0.22%	76,497.23	5.61%	195.37
5.75%	6.00%	775,671	0.46%	12	0.52%	64,639.22	5.87%	188.06
6.00%	6.25%	138,899	0.08%	3	0.13%	46,299.58	6.15%	186.64
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								
Total		168,348,524	100.00%	2,325	100.00%	72,407.97	3.30%	184.69

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,610,337	2.14%	50	2.15%	72,206.74	1.30%	179.52
<	1-1-2020	7,294,734	4.33%	105	4.52%	69,473.66	3.02%	175.02
1-1-2020	1-1-2021	12,917,068	7.67%	187	8.04%	69,075.23	3.19%	175.27
1-1-2021	1-1-2022	10,825,563	6.43%	144	6.19%	75,177.52	2.97%	181.77
1-1-2022	1-1-2023	7,261,349	4.31%	96	4.13%	75,639.05	2.97%	188.27
1-1-2023	1-1-2024	9,179,230	5.45%	133	5.72%	69,016.76	2.86%	185.62
1-1-2024	1-1-2025	6,610,913	3.93%	87	3.74%	75,987.50	3.86%	176.99
1-1-2025	1-1-2026	39,071,836	23.21%	554	23.83%	70,526.78	3.73%	178.96
1-1-2026	1-1-2027	12,916,789	7.67%	182	7.83%	70,971.37	3.57%	191.36
1-1-2027	1-1-2028	4,972,275	2.95%	73	3.14%	68,113.36	3.91%	189.05
1-1-2028	1-1-2029	1,928,520	1.15%	27	1.16%	71,426.66	3.45%	187.24
1-1-2029	1-1-2030	1,738,664	1.03%	21	0.90%	82,793.52	3.05%	130.20
1-1-2030	1-1-2031	3,473,273	2.06%	50	2.15%	69,465.46	3.22%	160.80
1-1-2031	1-1-2032	3,163,432	1.88%	45	1.94%	70,298.49	3.14%	175.90
1-1-2032	1-1-2033	2,611,591	1.55%	34	1.46%	76,811.51	3.44%	176.86
1-1-2033	1-1-2034	1,527,248	0.91%	18	0.77%	84,847.12	3.39%	179.94
1-1-2034	1-1-2035	4,219,719	2.51%	58	2.49%	72,753.78	3.25%	186.45
1-1-2035	1-1-2036	30,272,270	17.98%	397	17.08%	76,252.57	2.99%	194.48
1-1-2036	1-1-2037	377,427	0.22%	5	0.22%	75,485.35	3.12%	193.60
1-1-2037	1-1-2038	2,700,415	1.60%	39	1.68%	69,241.40	4.83%	220.68
1-1-2038	1-1-2039	1,675,872	1.00%	20	0.86%	83,793.59	5.11%	227.39
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	1-1-2049	-	0.00%	-	0.00%	-	0.00%	-
1-1-2049	>	-	0.00%	-	0.00%	-	0.00%	-
Total		168,348,524	100.00%	2,325	100.00%	72,407.97	3.30%	184.69

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	328,648	0.20%	6	0.26%	54,774.70	2.95%	6.51
01-Jan-2020 - 31-Dec-2020	187,809	0.11%	7	0.30%	26,829.93	3.12%	16.99
01-Jan-2021 - 31-Dec-2021	142,973	0.08%	4	0.17%	35,743.18	2.86%	23.76
01-Jan-2022 - 31-Dec-2022	100,484	0.06%	3	0.13%	33,494.78	3.12%	37.13
01-Jan-2023 - 31-Dec-2023	442,823	0.26%	10	0.43%	44,282.27	3.51%	51.18
01-Jan-2024 - 31-Dec-2024	664,602	0.39%	12	0.52%	55,383.52	2.71%	65.50
01-Jan-2025 - 31-Dec-2025	2,043,948	1.21%	32	1.38%	63,873.38	3.59%	74.27
01-Jan-2026 - 31-Dec-2026	938,451	0.56%	17	0.73%	55,202.99	3.95%	89.64
01-Jan-2027 - 31-Dec-2027	2,099,916	1.25%	30	1.29%	69,997.20	3.21%	100.15
01-Jan-2028 - 31-Dec-2028	1,744,513	1.04%	24	1.03%	72,688.06	3.65%	111.90
01-Jan-2029 - 31-Dec-2029	3,561,186	2.12%	54	2.32%	65,947.89	3.51%	123.76
01-Jan-2030 - 31-Dec-2030	5,179,640	3.08%	68	2.92%	76,171.18	3.39%	135.19
01-Jan-2031 - 31-Dec-2031	3,972,057	2.36%	58	2.49%	68,483.74	3.60%	147.31
01-Jan-2032 - 31-Dec-2032	3,524,213	2.09%	44	1.89%	80,095.76	3.52%	159.44
01-Jan-2033 - 31-Dec-2033	3,010,503	1.79%	35	1.51%	86,014.36	3.10%	170.30
01-Jan-2034 - 31-Dec-2034	17,319,057	10.29%	237	10.19%	73,076.19	3.19%	186.02
01-Jan-2035 - 31-Dec-2035	105,822,973	62.86%	1,444	62.11%	73,284.61	3.15%	194.59
01-Jan-2036 - 31-Dec-2036	8,505,928	5.05%	117	5.03%	72,700.24	3.64%	211.56
01-Jan-2037 - 31-Dec-2037	5,852,724	3.48%	87	3.74%	67,272.68	4.28%	220.07
01-Jan-2038 - 31-Dec-2038	2,715,032	1.61%	33	1.42%	82,273.71	4.93%	227.37
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.04%	17,500.00	6.00%	246.00
01-Jan-2040 - 31-Dec-2040	74,543	0.04%	1	0.04%	74,543.00	1.56%	251.00
01-Jan-2044 - 31-Dec-2044	99,000	0.06%	1	0.04%	99,000.00	4.95%	304.00
Total	168,348,524	100.00%	2,325	100.00%	72,407.97	3.30%	184.69

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		168,348,524	100.00%	2,325	100.00%	72,407.97	3.30%	184.69
<	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		168,348,524	100.00%	2,325	100.00%	72,407.97	3.30%	184.69

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,058,192	3.60%	43	3.59%	140,888.18	3.33%	178.12
Utrecht	7,130,971	4.24%	49	4.09%	145,530.02	3.36%	189.78
Zeeland	3,384,342	2.01%	27	2.26%	125,345.98	3.60%	194.64
Zuid-Holland	56,516,477	33.57%	412	34.42%	137,175.91	3.15%	184.63
Flevoland	3,973,652	2.36%	29	2.42%	137,022.49	2.99%	190.78
Friesland	7,443,783	4.42%	55	4.59%	135,341.51	3.44%	182.37
Gelderland	14,446,784	8.58%	98	8.19%	147,416.16	3.45%	183.99
Groningen	6,120,067	3.64%	46	3.84%	133,044.93	3.50%	183.87
Limburg	14,205,162	8.44%	101	8.44%	140,645.17	3.39%	181.28
Noord-Brabant	18,282,740	10.86%	129	10.78%	141,726.67	3.39%	181.92
Noord-Holland	19,444,167	11.55%	129	10.78%	150,729.98	3.23%	184.36
Overijssel	11,103,188	6.60%	78	6.52%	142,348.56	3.45%	192.27
Unspecified	239,000	0.14%	1	0.08%	239,000.00	2.85%	196.00
Total	168,348,524	100.00%	1,197	100.00%	140,642.04	3.30%	184.69

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	153,096,925	90.94%	1,068	89.22%	143,349.18	3.33%	183.93
Shop/House	85,383	0.05%	1	0.00%	85,383.04	2.90%	194.00
Condominium	14,931,666	8.87%	126	10.53%	118,505.29	2.99%	192.17
Condominium with garage	234,550	0.14%	2	0.17%	117,275.24	2.81%	202.90
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	168,348,524	100.00%	1,197	100.00%	140,642.04	3.30%	184.69

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	141,388	9	0.75%	15,709.80	3.52%	138.85
25,000	50,000	1,465,948	36	3.01%	40,720.79	4.02%	190.92
50,000	75,000	4,455,067	70	5.85%	63,643.81	3.69%	177.59
75,000	100,000	14,464,908	163	8.59%	88,741.77	3.42%	183.58
100,000	125,000	20,593,320	183	12.23%	112,531.80	3.30%	180.83
125,000	150,000	30,628,792	221	18.19%	138,591.82	3.28%	183.56
150,000	175,000	32,361,541	199	19.22%	162,620.81	3.32%	185.41
175,000	200,000	30,277,112	162	17.98%	186,895.75	3.21%	186.37
200,000	225,000	21,277,602	100	12.64%	212,776.02	3.34%	188.17
225,000	250,000	12,682,845	54	7.53%	234,867.50	3.05%	185.52
250,000	275,000	-	-	0.00%	-	0.00%	-
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%	-
Total	168,348,524	100.00%	1,197	100.00%	140,642.04	3.30%	184.69