

**Cashflow analysis for the period**

Total interest received	2,434,376	
Interest received on transaction accounts	(8,596)	
Liquidity available	7,356,332	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		13,982,112
Company management expenses	-	
Administration fee	4,598	
MPT fee	59,220	
Third party fees	36,562	
Liquidity Facility fee	11,157	
Payments under hedging arrangements	1,520,457	
Interest on the Notes	793,398	
Shortfall Class A PDL Repayment	389	
Deferred Purchase Price Installment	-	
Total funds distributed		2,425,780
Available after distribution of funds		11,556,332
Undrawn Liquidity Facility	7,356,332	
Reserve account	4,200,000	
Available liquidity		11,556,332
Net cashflow		-

**Collateral**

Starting principal balance	245,211,055
Principal redemptions and repayments	(5,144,399)
Repurchase of loans with Non-NHG part April June 2016	(160,000)
Substitution of loans in the quarter April June 2016	137,230
Losses for the period	(389)
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2016	240,043,496
Balance Reset Participation	-
Balance Further Advance Participation	1,753,329
Total balance E-MAC NL 2005-NHG II	241,796,826

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	389	389	-
Total	-	389	389	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	7.66%	7.86%	7.69%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,618	237,464,163	98.93%
31 - 60 days	7	1,029,588	0.43%
61 - 90 days	6	855,925	0.36%
91 - 120 days	1	106,375	0.04%
120+ days	5	587,445	0.24%
In repossession			
Total	1,637	240,043,496	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	314,360	389	87,391	931,042

Losses filed for compensation with NHG

**Characteristics**

Number of borrowers	1637		
Number of loanparts	3179		
	(weighted) average	Minimum	Maximum
Loan size borrower	146,636	4,954	264,999
Loan part size	75,509	371	240,000
Coupon	3.78%	0.55%	6.20%
Remaining maturity (months)	217	2	337
Remaining interest period (months)	93	1	261
Original interest period (months)	153	1	360
Seasoning (months)	107.2	1.0	163.0
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-2015 - 31-Dec-2015	49,284	0.02%	1	0.03%	49,283.66	2.75%	8.00
01-Jan-2016 - 31-Dec-2016	25,400	0.01%	1	0.03%	25,400.00	1.85%	2.00
01-Jan-2017 - 31-Dec-2017	52,485	0.02%	2	0.06%	26,242.69	1.85%	14.49
01-Jan-2018 - 31-Dec-2018	1,216	0.00%	1	0.03%	1,216.17	4.15%	29.00
01-Jan-2019 - 31-Dec-2019	497,506	0.21%	9	0.28%	55,278.42	3.19%	39.57
01-Jan-2020 - 31-Dec-2020	344,691	0.14%	12	0.38%	28,724.28	3.30%	49.25
01-Jan-2021 - 31-Dec-2021	199,880	0.08%	5	0.16%	39,976.07	3.22%	58.40
01-Jan-2022 - 31-Dec-2022	401,603	0.17%	8	0.25%	50,200.32	3.55%	71.27
01-Jan-2023 - 31-Dec-2023	448,303	0.19%	10	0.31%	44,830.28	3.52%	84.16
01-Jan-2024 - 31-Dec-2024	781,141	0.33%	13	0.41%	60,087.75	3.45%	98.60
01-Jan-2025 - 31-Dec-2025	3,095,595	1.29%	47	1.48%	65,863.73	3.78%	107.59
01-Jan-2026 - 31-Dec-2026	1,466,911	0.61%	22	0.69%	66,677.79	3.98%	122.22
01-Jan-2027 - 31-Dec-2027	2,944,417	1.23%	39	1.23%	75,497.88	3.66%	132.95
01-Jan-2028 - 31-Dec-2028	2,748,943	1.15%	36	1.13%	76,359.53	3.84%	144.86
01-Jan-2029 - 31-Dec-2029	4,349,364	1.81%	64	2.01%	67,958.82	3.74%	156.48
01-Jan-2030 - 31-Dec-2030	8,047,280	3.35%	98	3.08%	82,115.10	3.64%	168.18
01-Jan-2031 - 31-Dec-2031	6,745,172	2.81%	89	2.80%	75,788.45	3.86%	180.80
01-Jan-2032 - 31-Dec-2032	5,407,291	2.25%	65	2.04%	83,189.09	3.87%	192.49
01-Jan-2033 - 31-Dec-2033	4,112,239	1.71%	46	1.45%	89,396.51	3.80%	203.65
01-Jan-2034 - 31-Dec-2034	21,472,261	8.95%	282	8.87%	76,142.77	3.86%	218.97
01-Jan-2035 - 31-Dec-2035	149,920,519	62.46%	1,980	62.28%	75,717.43	3.66%	227.58
01-Jan-2036 - 31-Dec-2036	13,442,224	5.60%	169	5.32%	79,539.79	4.09%	244.49
01-Jan-2037 - 31-Dec-2037	8,464,857	3.53%	121	3.81%	69,957.50	4.69%	252.86
01-Jan-2038 - 31-Dec-2038	4,829,869	2.01%	56	1.76%	86,247.65	5.07%	260.35
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.03%	17,500.00	6.00%	279.00
01-Jan-2040 - 31-Dec-2040	74,543	0.03%	1	0.03%	74,543.00	2.15%	284.00
01-Jan-2044 - 31-Dec-2044	103,000	0.04%	1	0.03%	103,000.00	4.95%	337.00
<b>Total</b>	<b>240,043,496</b>	<b>100.00%</b>	<b>3,179</b>	<b>100.00%</b>	<b>75,509.12</b>	<b>3.78%</b>	<b>217.43</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		240,043,496	100.00%	3,179	100.00%	75,509.12	3.78%	217.43
<	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>240,043,496</b>	<b>100.00%</b>	<b>3,179</b>	<b>100.00%</b>	<b>75,509.12</b>	<b>3.78%</b>	<b>217.43</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	10,409,431	4.34%	71	4.34%	146,611.71	3.67%	219.64
Zeeland	5,989,445	2.50%	46	2.81%	130,205.33	4.19%	221.36
Noord-Brabant	25,865,111	10.78%	171	10.45%	151,257.96	3.89%	214.84
Limburg	17,431,688	7.26%	122	7.45%	142,882.69	3.89%	213.82
Friesland	10,829,457	4.51%	79	4.83%	137,081.74	3.78%	216.34
Drenthe	7,582,497	3.16%	53	3.24%	143,065.97	3.74%	212.97
Overijssel	15,161,541	6.32%	104	6.35%	145,784.05	3.94%	225.46
Gelderland	22,210,538	9.25%	143	8.74%	155,318.45	3.80%	215.83
Flevoland	6,443,518	2.68%	43	2.63%	149,849.25	3.64%	222.61
Utrecht	10,639,166	4.43%	70	4.28%	151,988.08	3.76%	219.83
Noord-Holland	25,041,845	10.43%	162	9.90%	154,579.29	3.74%	216.44
Zuid-Holland	82,200,259	34.24%	572	34.94%	143,706.75	3.71%	217.49
unspecified	239,000	0.10%	1	0.06%	239,000.00	2.85%	229.00
<b>Total</b>	<b>240,043,496</b>	<b>100.00%</b>	<b>1,637</b>	<b>100.00%</b>	<b>146,636.22</b>	<b>3.78%</b>	<b>217.43</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	86,560	0.04%	1	0.06%	86,560.23	4.40%	227.00
Farm house	-	0.00%	-	0.00%	-	0.00%	-
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	641,244	0.27%	5	0.31%	128,248.72	2.76%	229.97
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	21,691,001	9.04%	174	10.63%	124,660.92	3.88%	225.28
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	217,624,692	90.66%	1,457	89.00%	149,364.92	3.77%	216.60
Private Shop	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>240,043,496</b>	<b>100.00%</b>	<b>1,637</b>	<b>100.00%</b>	<b>146,636.22</b>	<b>3.78%</b>	<b>217.43</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	202,548	13	0.79%	15,580.64	3.48%	160.88
25,000	50,000	873,746	21	1.28%	41,606.94	3.91%	206.92
50,000	75,000	5,491,542	86	5.29%	63,855.14	3.98%	213.50
75,000	100,000	15,902,168	177	10.81%	89,842.76	3.77%	215.81
100,000	125,000	30,671,214	270	12.78%	113,597.09	3.78%	214.01
125,000	150,000	42,749,010	309	17.81%	138,346.31	3.89%	217.03
150,000	175,000	43,340,100	267	18.06%	162,322.47	3.84%	215.58
175,000	200,000	46,930,932	250	19.55%	187,723.73	3.67%	218.81
200,000	225,000	33,666,430	158	14.03%	213,078.67	3.75%	220.55
225,000	250,000	19,696,986	84	8.21%	234,487.93	3.67%	221.90
250,000	275,000	518,820	2	0.22%	259,410.00	4.93%	240.30
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>240,043,496</b>	<b>100.00%</b>	<b>1,637</b>	<b>100.00%</b>	<b>146,636.22</b>	<b>3.78%</b>	<b>217.43</b>