

Cashflow analysis for the period

Total interest received	2,043,044	
Interest received on transaction accounts	(10,980)	
Liquidity available	6,578,102	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		12,810,166
Company management expenses	17,581	
Administration fee	4,111	
MPT fee	53,040	
Third party fees	30,236	
Liquidity Facility fee	9,977	
Payments under hedging arrangements	1,440,519	
Interest on the Notes	366,403	
Shortfall Class A PDL Repayment	110,195	
Deferred Purchase Price Installment	-	
Total funds distributed		2,032,064
Available after distribution of funds		10,778,102
Undrawn Liquidity Facility	6,578,102	
Reserve account	4,200,000	
Available liquidity		10,778,102
Net cashflow		-

Collateral

Starting principal balance	219,270,079
Principal redemptions and repayments	(5,840,115)
Repurchase of loans with Non-NHG part April June 2017	-
Substitution of loans in the quarter April June 2017	-
Losses for the period	(110,195)
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2017	213,319,769
Balance Reset Participation	-
Balance Further Advance Participation	1,551,189
Total balance E-MAC NL 2005-NHG II	214,870,958

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	110,195	110,195	-
Total	-	110,195	110,195	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.27%	10.07%	7.96%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,455	211,081,253	98.95%
31 - 60 days	8	1,246,831	0.58%
61 - 90 days	1	137,200	0.06%
91 - 120 days	2	303,690	0.14%
120+ days	4	550,795	0.26%
In repossession			
Total	1,470	213,319,769	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	110,392	110,195	54,769	1,073,865

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1470		
Number of loanparts	2864		
	(weighted) average	Minimum	Maximum
Loan size borrower	145,115	4,954	264,320
Loan part size	74,483	2,487	240,000
Coupon	3.54%	0.27%	6.20%
Remaining maturity (months)	206	2	325
Remaining interest period (months)	100	1	249
Original interest period (months)	162	1	360
Seasoning (months)	115.1	1.0	175.0
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	89,564	0.04%	1	0.03%	89,564.34	2.85%	209.00
Annuitly	13,589,595	6.37%	225	7.86%	60,398.20	3.53%	207.78
Hybride (switch)	326,563	0.15%	3	0.10%	108,854.39	5.43%	249.00
Interest Only	95,308,108	44.68%	1,478	51.61%	64,484.51	3.57%	215.41
Investment	1,895,973	0.89%	27	0.94%	70,221.24	3.83%	218.48
Life	76,600,433	35.91%	824	28.77%	92,961.69	3.43%	195.59
Linear	507,519	0.24%	11	0.38%	46,138.06	3.45%	186.46
Savings	4,679,813	2.19%	72	2.51%	64,997.40	3.97%	206.79
Universal Life	20,322,201	9.53%	223	7.79%	91,130.94	3.65%	193.80
Total	213,319,769	100.00%	2,864	100.00%	74,483.16	3.54%	205.57

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	4,110,591	1.93%	61	2.13%	67,386.74	2.55%	202.55
12	5,099,210	2.39%	70	2.44%	72,845.86	2.16%	207.35
24	1,391,714	0.65%	21	0.73%	66,272.11	2.29%	206.64
36	4,157,103	1.95%	60	2.09%	69,285.04	2.49%	200.22
48	-	0.00%	-	0.00%	-	0.00%	-
60	26,956,264	12.64%	349	12.19%	77,238.58	3.01%	206.67
72	11,676,771	5.47%	167	5.83%	69,920.78	4.17%	212.24
84	8,590,574	4.03%	106	3.70%	81,043.15	3.64%	202.03
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	38,761,530	18.17%	518	18.09%	74,829.21	3.37%	204.73
132	-	0.00%	-	0.00%	-	0.00%	-
144	238,023	0.11%	4	0.14%	59,505.82	4.86%	176.08
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	19,925,019	9.34%	278	9.71%	71,672.73	3.70%	186.57
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	86,172,373	40.40%	1,149	40.12%	74,997.71	3.74%	207.39
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	742,167	0.35%	9	0.31%	82,463.04	4.93%	210.11
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	5,498,431	2.58%	72	2.51%	76,367.10	4.94%	242.57
>	-	0.00%	-	0.00%	-	0.00%	-
Total	213,319,769	100.00%	2,864	100.00%	74,483.16	3.54%	205.57

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	23,175,676	10.86%	309	10.79%	75,002.19	2.05%	205.22
2.50%	2.75%	33,765,172	15.83%	448	15.64%	75,368.69	2.73%	204.09
2.75%	3.00%	43,017,240	20.17%	570	19.90%	75,468.84	2.88%	205.77
3.00%	3.25%	4,958,887	2.32%	65	2.27%	76,290.56	3.13%	206.61
3.25%	3.50%	1,247,489	0.58%	19	0.68%	65,657.29	3.43%	199.49
3.50%	3.75%	5,910,815	2.77%	75	2.62%	78,810.87	3.75%	196.05
3.75%	4.00%	24,304,562	11.39%	331	11.56%	73,427.68	3.92%	200.27
4.00%	4.25%	24,022,988	11.26%	324	11.31%	74,145.02	4.17%	204.89
4.25%	4.50%	16,082,357	7.54%	224	7.82%	71,796.24	4.38%	199.45
4.50%	4.75%	8,258,593	3.87%	121	4.22%	68,252.83	4.63%	206.06
4.75%	5.00%	16,207,288	7.60%	216	7.54%	75,033.74	4.90%	218.44
5.00%	5.25%	6,647,502	3.12%	84	2.93%	79,136.93	5.13%	226.27
5.25%	5.50%	4,128,411	1.94%	55	1.92%	75,062.03	5.39%	203.53
5.50%	5.75%	447,963	0.21%	6	0.21%	74,660.45	5.60%	215.32
5.75%	6.00%	1,004,451	0.47%	14	0.49%	71,746.49	5.86%	210.18
6.00%	6.25%	140,377	0.07%	3	0.10%	46,792.32	6.16%	207.01
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		213,319,769	100.00%	2,864	100.00%	74,483.16	3.54%	205.57

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,398,591	2.06%	65	2.27%	67,670.63	2.43%	202.98
<	1-1-2018	16,907,551	7.93%	232	8.10%	72,877.37	4.09%	211.65
1-1-2018	1-1-2019	11,229,878	5.26%	146	5.10%	76,916.97	3.80%	209.65
1-1-2019	1-1-2020	8,401,068	3.94%	115	4.02%	73,052.77	3.59%	193.86
1-1-2020	1-1-2021	14,307,450	6.71%	201	7.02%	71,181.34	3.50%	194.26
1-1-2021	1-1-2022	11,441,090	5.36%	150	5.24%	76,273.94	3.01%	205.32
1-1-2022	1-1-2023	4,772,240	2.24%	62	2.16%	76,971.61	3.24%	200.45
1-1-2023	1-1-2024	6,425,372	3.01%	92	3.21%	69,841.00	2.98%	205.50
1-1-2024	1-1-2025	7,295,016	3.42%	96	3.35%	75,989.75	3.97%	195.46
1-1-2025	1-1-2026	51,177,795	23.99%	699	24.41%	73,215.73	3.77%	197.84
1-1-2026	1-1-2027	16,776,489	7.86%	222	7.75%	75,569.77	3.55%	212.87
1-1-2027	1-1-2028	4,836,240	2.27%	69	2.41%	70,090.43	4.18%	212.19
1-1-2028	1-1-2029	1,477,045	0.69%	18	0.63%	82,058.06	4.76%	222.74
1-1-2029	1-1-2030	1,754,033	0.82%	21	0.73%	83,525.40	3.05%	151.20
1-1-2030	1-1-2031	3,982,087	1.87%	54	1.89%	73,742.34	3.20%	180.23
1-1-2031	1-1-2032	3,583,692	1.68%	50	1.75%	71,673.84	3.07%	198.56
1-1-2032	1-1-2033	1,716,307	0.80%	21	0.73%	81,728.90	3.51%	187.85
1-1-2033	1-1-2034	1,110,404	0.52%	12	0.42%	92,533.70	3.63%	193.08
1-1-2034	1-1-2035	4,743,635	2.22%	60	2.09%	79,600.59	3.33%	208.51
1-1-2035	1-1-2036	31,331,253	14.69%	404	14.11%	77,552.61	2.98%	215.45
1-1-2036	1-1-2037	408,325	0.19%	5	0.17%	81,664.96	3.12%	214.60
1-1-2037	1-1-2038	3,244,733	1.52%	47	1.64%	69,036.87	4.84%	241.02
1-1-2038	1-1-2039	1,999,475	0.94%	23	0.80%	86,933.71	5.10%	248.34
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total		213,319,769	100.00%	2,864	100.00%	74,483.16	3.54%	205.57

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	49,182	0.02%	1	0.03%	49,181.85	2.75%	20.00
01-Jan-2017 - 31-Dec-2017	32,419	0.02%	2	0.07%	16,209.68	1.85%	2.79
01-Jan-2018 - 31-Dec-2018	722	0.00%	1	0.03%	722.10	2.05%	17.00
01-Jan-2019 - 31-Dec-2019	409,062	0.19%	7	0.24%	58,437.37	3.11%	27.79
01-Jan-2020 - 31-Dec-2020	331,381	0.16%	13	0.45%	25,490.81	3.37%	37.24
01-Jan-2021 - 31-Dec-2021	145,874	0.07%	4	0.14%	36,468.58	2.88%	44.76
01-Jan-2022 - 31-Dec-2022	296,649	0.14%	6	0.21%	49,441.57	3.92%	59.50
01-Jan-2023 - 31-Dec-2023	446,384	0.21%	10	0.35%	44,638.36	3.51%	72.17
01-Jan-2024 - 31-Dec-2024	766,118	0.36%	13	0.45%	58,932.15	2.99%	86.61
01-Jan-2025 - 31-Dec-2025	2,454,067	1.15%	38	1.33%	64,580.72	3.72%	95.60
01-Jan-2026 - 31-Dec-2026	1,208,518	0.57%	19	0.68%	63,606.21	3.89%	110.11
01-Jan-2027 - 31-Dec-2027	2,649,740	1.24%	35	1.22%	75,706.85	3.53%	121.05
01-Jan-2028 - 31-Dec-2028	2,374,108	1.11%	31	1.08%	76,584.12	3.64%	133.44
01-Jan-2029 - 31-Dec-2029	4,182,745	1.96%	62	2.16%	67,463.63	3.60%	144.66
01-Jan-2030 - 31-Dec-2030	7,048,939	3.30%	85	2.97%	82,928.69	3.48%	156.04
01-Jan-2031 - 31-Dec-2031	5,963,676	2.80%	82	2.86%	72,727.76	3.75%	168.54
01-Jan-2032 - 31-Dec-2032	5,189,083	2.43%	63	2.20%	82,366.39	3.74%	180.45
01-Jan-2033 - 31-Dec-2033	3,990,244	1.87%	45	1.57%	88,672.09	3.42%	191.54
01-Jan-2034 - 31-Dec-2034	19,517,822	9.15%	262	9.15%	74,495.50	3.52%	206.95
01-Jan-2035 - 31-Dec-2035	132,216,861	61.98%	1,771	61.84%	74,656.61	3.38%	215.62
01-Jan-2036 - 31-Dec-2036	11,488,866	5.39%	148	5.17%	77,627.47	3.80%	232.47
01-Jan-2037 - 31-Dec-2037	7,762,777	3.64%	109	3.81%	71,218.14	4.63%	240.85
01-Jan-2038 - 31-Dec-2038	4,599,490	2.16%	54	1.89%	85,175.74	5.08%	248.36
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.03%	17,500.00	6.00%	267.00
01-Jan-2040 - 31-Dec-2040	74,543	0.03%	1	0.03%	74,543.00	2.65%	272.00
01-Jan-2044 - 31-Dec-2044	103,000	0.05%	1	0.03%	103,000.00	4.95%	325.00
Total	213,319,769	100.00%	2,864	100.00%	74,483.16	3.54%	205.57

Loan to Foreclosure Value

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
NHG		213,319,769	100.00%	2,864	100.00%	74,483.16	3.54%	205.57
<	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		213,319,769	100.00%	2,864	100.00%	74,483.16	3.54%	205.57

Province

Province	Value	As % of total	no.loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,090,870	3.32%	49	3.33%	144,711.63	3.54%	201.04
Utrecht	8,573,096	4.02%	57	3.88%	150,405.20	3.57%	209.44
Zeeland	5,109,063	2.40%	39	2.65%	131,001.63	3.87%	211.25
Zuid-Holland	73,136,381	34.28%	516	35.10%	141,737.17	3.42%	205.38
Flevoland	5,191,744	2.43%	37	2.52%	140,317.41	3.36%	211.97
Friesland	9,894,048	4.64%	72	4.90%	137,417.33	3.63%	204.46
Gelderland	19,416,962	9.10%	126	8.57%	154,102.87	3.61%	204.28
Groningen	9,008,305	4.22%	63	4.29%	142,988.97	3.52%	206.40
Limburg	16,234,493	7.61%	114	7.76%	142,407.83	3.63%	203.34
Noord-Brabant	23,114,439	10.84%	154	10.48%	150,093.76	3.57%	203.16
Noord-Holland	22,616,900	10.60%	147	10.00%	153,856.46	3.50%	204.29
Overijssel	13,933,468	6.53%	96	6.53%	145,140.29	3.82%	212.67
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	213,319,769	100.00%	1,470	100.00%	145,115.49	3.54%	205.57

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	193,454,705	90.69%	1,308	88.98%	147,901.15	3.54%	204.79
Shop/House	86,159	0.04%	1	0.07%	86,159.42	4.40%	215.00
Condominium	19,186,842	8.99%	157	10.69%	122,209.18	3.52%	212.92
Condominium with garage	592,062	0.28%	4	0.27%	148,015.61	2.69%	218.80
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	213,319,769	100.00%	1,470	100.00%	145,115.49	3.54%	205.57

Net Size

Net Size	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
<	0	-	-	0.00%	-	0.00%	-
0	25,000	155,473	11	0.07%	14,133.95	3.50%	157.13
25,000	50,000	880,099	22	0.41%	40,004.51	3.99%	205.30
50,000	75,000	5,006,886	79	2.35%	63,378.30	3.90%	203.58
75,000	100,000	15,480,058	173	7.26%	89,480.11	3.54%	202.29
100,000	125,000	27,499,924	243	12.89%	113,168.41	3.58%	202.09
125,000	150,000	36,903,210	267	17.30%	138,214.27	3.56%	206.04
150,000	175,000	39,903,600	246	18.71%	162,209.75	3.56%	203.98
175,000	200,000	40,280,866	215	18.88%	187,352.86	3.46%	206.86
200,000	225,000	29,819,884	140	13.98%	212,999.17	3.52%	208.77
225,000	250,000	17,125,448	73	8.03%	234,595.18	3.43%	208.95
250,000	275,000	264,320	1	0.12%	264,320.00	5.00%	219.37
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	213,319,769	100.00%	1,470	100.00%	145,115.49	3.54%	205.57