

Cashflow analysis for the period

Total interest received	1,756,785	
Interest received on transaction accounts	(9,525)	
Liquidity available	5,717,515	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		11,664,774
Company management expenses	-	
Administration fee	3,573	
MPT fee	46,481	
Third party fees	42,549	
Liquidity Facility fee	8,672	
Payments under hedging arrangements	1,290,119	
Interest on the Notes	344,697	
Shortfall Class A PDL Repayment	11,169	
Deferred Purchase Price Installment	-	
Total funds distributed		1,747,259
Available after distribution of funds		9,917,515
Undrawn Liquidity Facility	5,717,515	
Reserve account	4,200,000	
Available liquidity		9,917,515
Net cashflow		-

Collateral

Starting principal balance	190,583,827
Principal redemptions and repayments	(4,385,856)
Repurchase of loans with Non-NHG part April June 2018	-
Substitution of loans in the quarter April June 2018	-
Losses for the period	(11,169)
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2018	186,186,802
Balance Reset Participation	-
Balance Further Advance Participation	991,562
Total balance E-MAC NL 2005-NHG II	187,178,365

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	11,169	11,169	-
Total	-	11,169	11,169	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.33%	8.47%	8.32%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,289	184,046,417	98.86%
31 - 60 days	4	638,580	0.34%
61 - 90 days	4	688,768	0.37%
91 - 120 days	5	495,065	0.27%
120+ days	2	317,972	0.17%
In repossession			
Total	1,304	186,186,802	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	36,598	11,169	38,347	1,013,264

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1304		
Number of loanparts	2540		
	(weighted) average	Minimum	Maximum
Loan size borrower	142,781	4,136	250,000
Loan part size	73,302	215	240,000
Coupon	3.36%	0.28%	6.20%
Remaining maturity (months)	193	5	313
Remaining interest period (months)	100	1	237
Original interest period (months)	166	1	360
Seasoning (months)	125.4	1.0	187.0
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	85,685	0.05%	1	0.04%	85,684.56	2.85%	197.00
Annuity	13,650,839	7.33%	230	9.06%	59,351.48	3.39%	195.97
Hybrid (switch)	241,827	0.13%	2	0.00%	120,913.61	5.42%	236.68
Interest Only	83,221,581	44.70%	1,308	51.50%	63,625.06	3.40%	203.54
Investment	1,427,542	0.77%	20	0.79%	71,377.11	3.62%	202.24
Life	65,747,017	35.31%	713	28.07%	92,211.80	3.23%	182.90
Linear	415,390	0.22%	11	0.43%	37,762.69	3.62%	172.84
Savings	4,211,676	2.26%	69	2.72%	61,038.78	3.90%	193.35
Universal Life	17,185,246	9.23%	186	7.32%	92,393.79	3.42%	181.91
Total	186,186,802	100.00%	2,540	100.00%	73,301.89	3.36%	193.43

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,604,737	1.94%	52	2.05%	69,321.87	1.22%	189.11
12	4,314,880	2.32%	62	2.44%	69,594.84	2.37%	200.48
24	1,571,727	0.84%	24	0.94%	65,488.64	2.36%	195.94
36	3,260,294	1.75%	45	1.77%	72,450.98	2.25%	189.82
48	-	0.00%	-	0.00%	-	0.00%	-
60	22,340,372	12.00%	291	11.46%	76,771.04	2.58%	194.60
72	6,535,514	3.51%	97	3.82%	67,376.43	3.10%	198.15
84	8,698,729	4.67%	108	4.25%	80,543.78	3.46%	191.58
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	33,166,090	17.81%	459	18.07%	72,257.28	3.28%	191.29
132	-	0.00%	-	0.00%	-	0.00%	-
144	208,374	0.11%	3	0.12%	69,458.09	4.90%	169.50
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	19,266,814	10.35%	272	10.71%	70,833.88	3.81%	174.96
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	77,571,767	41.66%	1,054	41.50%	73,597.50	3.67%	195.97
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	734,734	0.39%	9	0.35%	81,637.11	4.93%	198.42
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	4,912,769	2.64%	64	2.52%	76,762.02	4.94%	230.72
>	-	0.00%	-	0.00%	-	0.00%	-
Total	186,186,802	100.00%	2,540	100.00%	73,301.89	3.36%	193.43

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	23,824,536	12.80%	318	12.52%	74,919.92	2.08%	192.13
2.50%	2.75%	34,842,685	18.71%	472	18.58%	73,819.25	2.72%	194.88
2.75%	3.00%	42,412,143	22.78%	566	22.28%	74,933.12	2.89%	194.76
3.00%	3.25%	6,730,282	3.61%	89	3.50%	75,621.14	3.14%	196.83
3.25%	3.50%	3,351,319	1.80%	49	1.93%	68,394.27	3.38%	196.49
3.50%	3.75%	5,377,454	2.89%	69	2.72%	77,934.12	3.75%	183.47
3.75%	4.00%	17,883,036	9.60%	247	9.72%	72,400.96	3.90%	186.35
4.00%	4.25%	18,907,591	10.16%	267	10.51%	70,814.95	4.17%	192.48
4.25%	4.50%	11,710,514	6.29%	168	6.61%	69,705.44	4.38%	187.29
4.50%	4.75%	5,659,698	3.04%	87	3.43%	65,054.00	4.63%	193.52
4.75%	5.00%	6,797,943	3.65%	93	3.66%	73,096.17	4.91%	204.33
5.00%	5.25%	3,850,635	2.07%	48	1.89%	80,221.56	5.11%	214.64
5.25%	5.50%	3,259,481	1.75%	44	1.73%	74,079.11	5.39%	192.13
5.50%	5.75%	441,315	0.24%	6	0.24%	73,552.47	5.60%	203.29
5.75%	6.00%	998,618	0.54%	14	0.55%	71,329.85	5.86%	198.15
6.00%	6.25%	139,552	0.07%	3	0.12%	46,517.29	6.15%	195.36
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	186,186,802	100.00%	2,540	100.00%	73,301.89	3.36%	193.43	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,763,737	2.02%	54	2.13%	69,698.83	1.20%	189.40
<	1-1-2019	6,188,073	3.32%	87	3.43%	71,127.27	3.36%	196.08
1-1-2019	1-1-2020	9,177,087	4.93%	125	4.92%	73,416.70	3.30%	182.98
1-1-2020	1-1-2021	13,167,572	7.07%	190	7.48%	69,303.01	3.39%	183.11
1-1-2021	1-1-2022	11,102,945	5.96%	147	5.79%	75,530.24	2.99%	192.02
1-1-2022	1-1-2023	7,444,721	4.00%	99	3.90%	75,199.20	3.01%	197.87
1-1-2023	1-1-2024	9,460,220	5.08%	136	5.35%	69,560.44	2.94%	195.42
1-1-2024	1-1-2025	6,788,266	3.65%	89	3.50%	76,272.65	3.88%	185.23
1-1-2025	1-1-2026	43,886,770	23.57%	615	24.21%	71,360.60	3.75%	187.07
1-1-2026	1-1-2027	14,100,473	7.57%	195	7.68%	72,310.12	3.54%	200.30
1-1-2027	1-1-2028	5,264,747	2.83%	75	2.95%	70,196.62	3.91%	199.11
1-1-2028	1-1-2029	1,009,708	0.54%	13	0.51%	77,669.87	4.38%	190.69
1-1-2029	1-1-2030	1,745,360	0.94%	21	0.83%	83,112.38	3.05%	139.20
1-1-2030	1-1-2031	3,819,197	2.05%	52	2.05%	73,446.10	3.22%	167.83
1-1-2031	1-1-2032	3,390,332	1.82%	48	1.89%	70,631.91	3.13%	185.62
1-1-2032	1-1-2033	2,684,290	1.44%	35	1.38%	76,694.01	3.42%	185.42
1-1-2033	1-1-2034	1,647,139	0.88%	19	0.75%	86,691.50	3.36%	188.53
1-1-2034	1-1-2035	4,686,699	2.52%	60	2.36%	78,111.66	3.33%	196.54
1-1-2035	1-1-2036	31,798,049	17.08%	413	16.28%	76,992.86	2.99%	203.46
1-1-2036	1-1-2037	399,161	0.21%	5	0.20%	79,832.27	3.12%	202.60
1-1-2037	1-1-2038	2,872,339	1.54%	41	1.61%	70,057.05	4.84%	229.55
1-1-2038	1-1-2039	1,789,916	0.96%	21	0.83%	85,234.09	5.10%	236.36
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	>	-	0.00%	-	0.00%	-	0.00%	-
Total	186,186,802	100.00%	2,540	100.00%	73,301.89	3.36%	193.43	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	49,077	0.03%	1	0.04%	49,077.21	2.75%	32.00
01-Jan-2018 - 31-Dec-2018	215	0.00%	1	0.04%	214.95	2.55%	5.00
01-Jan-2019 - 31-Dec-2019	406,212	0.22%	7	0.28%	58,030.31	3.09%	15.79
01-Jan-2020 - 31-Dec-2020	198,575	0.11%	9	0.35%	22,063.94	3.07%	25.86
01-Jan-2021 - 31-Dec-2021	144,216	0.08%	4	0.16%	36,054.07	2.87%	32.76
01-Jan-2022 - 31-Dec-2022	244,771	0.13%	5	0.20%	48,954.26	3.77%	46.96
01-Jan-2023 - 31-Dec-2023	444,381	0.24%	10	0.39%	44,438.12	3.51%	60.17
01-Jan-2024 - 31-Dec-2024	735,759	0.40%	13	0.51%	56,596.84	2.88%	74.61
01-Jan-2025 - 31-Dec-2025	2,250,143	1.21%	36	1.42%	62,503.98	3.64%	83.51
01-Jan-2026 - 31-Dec-2026	973,628	0.52%	17	0.67%	57,272.24	3.77%	98.77
01-Jan-2027 - 31-Dec-2027	2,374,633	1.28%	32	1.28%	74,207.27	3.28%	109.17
01-Jan-2028 - 31-Dec-2028	2,058,870	1.11%	27	1.08%	76,254.45	3.68%	121.25
01-Jan-2029 - 31-Dec-2029	3,762,362	2.02%	57	2.24%	66,006.35	3.54%	132.79
01-Jan-2030 - 31-Dec-2030	5,879,485	3.16%	74	2.91%	79,452.50	3.39%	144.22
01-Jan-2031 - 31-Dec-2031	4,694,149	2.52%	65	2.56%	72,217.68	3.73%	156.30
01-Jan-2032 - 31-Dec-2032	4,115,010	2.21%	53	2.09%	77,641.69	3.61%	168.47
01-Jan-2033 - 31-Dec-2033	3,490,250	1.87%	40	1.57%	87,256.25	3.20%	179.53
01-Jan-2034 - 31-Dec-2034	18,192,707	9.77%	247	9.77%	73,654.68	3.32%	194.96
01-Jan-2035 - 31-Dec-2035	116,737,022	62.70%	1,579	62.17%	73,930.98	3.22%	203.57
01-Jan-2036 - 31-Dec-2036	9,759,969	5.24%	131	5.16%	74,503.58	3.59%	220.56
01-Jan-2037 - 31-Dec-2037	6,279,204	3.37%	91	3.58%	69,002.25	4.31%	228.87
01-Jan-2038 - 31-Dec-2038	3,201,121	1.72%	38	1.50%	84,240.02	4.77%	236.24
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.04%	17,500.00	6.00%	255.00
01-Jan-2040 - 31-Dec-2040	74,543	0.04%	1	0.04%	74,543.00	2.15%	260.00
01-Jan-2044 - 31-Dec-2044	103,000	0.06%	1	0.04%	103,000.00	4.95%	313.00
Total	186,186,802	100.00%	2,540	100.00%	73,301.89	3.36%	193.43

Loan to Foreclosure Value

from	until	Value	As % of total	no loan parts	As % of total	Average Loanparts	WAC	WAM
NHG		186,186,802	100.00%	2,540	100.00%	73,301.89	3.36%	193.43
<	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%	-
Total		186,186,802	100.00%	2,540	100.00%	73,301.89	3.36%	193.43

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,622,126	3.56%	47	3.60%	140,896.29	3.45%	188.34
Utrecht	7,364,198	3.96%	50	3.83%	147,283.97	3.41%	200.38
Zeeland	3,923,500	2.11%	31	2.38%	126,564.52	3.70%	202.83
Zuid-Holland	63,655,767	34.19%	456	34.97%	139,595.98	3.19%	193.22
Overijssel	12,244,858	6.58%	85	6.52%	144,057.15	3.57%	200.03
Flevoland	4,448,647	2.39%	32	2.45%	139,020.23	3.04%	199.40
Friesland	8,700,609	4.67%	64	4.91%	135,947.02	3.51%	191.49
Gelderland	17,062,530	9.16%	111	8.51%	153,716.49	3.54%	192.63
Groningen	7,404,996	3.98%	53	4.06%	139,716.91	3.43%	192.36
Limburg	14,729,834	7.91%	104	7.98%	141,633.02	3.43%	190.69
Noord-Brabant	19,687,378	10.57%	137	10.51%	143,703.49	3.44%	190.41
Noord-Holland	20,342,358	10.93%	134	10.28%	151,808.64	3.34%	192.93
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	186,186,802	100.00%	1,304	100.00%	142,781.29	3.36%	193.43

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	168,519,390	90.51%	1,159	88.88%	145,400.68	3.39%	192.70
Shop/House	85,741	0.05%	1	0.00%	85,740.61	4.40%	203.00
Condominium	17,170,981	9.22%	141	10.81%	121,780.01	3.08%	200.22
Condominium with garage	410,691	0.22%	3	0.23%	136,896.88	2.66%	209.33
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	186,186,802	100.00%	1,304	100.00%	142,781.29	3.36%	193.43

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	166,813	11	0.84%	15,164.80	3.16%	147.07
25,000	50,000	959,859	24	1.84%	39,994.13	4.08%	198.56
50,000	75,000	4,882,933	77	5.90%	63,414.71	3.73%	189.40
75,000	100,000	14,886,055	165	12.65%	90,218.51	3.41%	191.29
100,000	125,000	24,624,078	218	13.23%	112,954.48	3.41%	190.08
125,000	150,000	32,302,418	233	17.35%	138,636.99	3.37%	193.87
150,000	175,000	34,839,093	214	18.71%	162,799.50	3.36%	192.16
175,000	200,000	34,949,074	187	18.77%	186,893.45	3.30%	196.31
200,000	225,000	24,493,809	115	13.16%	212,989.64	3.35%	195.87
225,000	250,000	14,082,670	60	7.56%	234,711.17	3.14%	193.91
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	186,186,802	100.00%	1,304	100.00%	142,781.29	3.36%	193.43