

Cashflow analysis for the period

Total interest received	1,460,482	
Interest received on transaction accounts	(9,557)	
Liquidity available	5,050,456	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		10,701,380
Company management expenses	2,160	
Administration fee	3,157	
MPT fee	41,148	
Third party fees	18,030	
Liquidity Facility fee	7,660	
Payments under hedging arrangements	1,109,773	
Interest on the Notes	268,997	
Shortfall Class A PDL Repayment	-	
Deferred Purchase Price Installment	-	
Total funds distributed		1,450,925
Available after distribution of funds		9,250,456
Undrawn Liquidity Facility	5,050,456	
Reserve account	4,200,000	
Available liquidity		9,250,456
Net cashflow		-

Collateral

Starting principal balance	168,348,524
Principal redemptions and repayments	(4,703,541)
Repurchase of loans with Non-NHG part April June 2019	-
Substitution of loans in the quarter April June 2019	-
Losses for the period	-
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2019	163,644,983
Balance Reset Participation	
Balance Further Advance Participation	932,718
Total balance E-MAC NL 2005-NHG II	164,577,700

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	12.44%	10.23%	8.58%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,148	161,278,582	98.56%
31 - 60 days	13	1,805,003	1.10%
61 - 90 days	3	419,531	0.26%
91 - 120 days	1	141,866	0.09%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	1,165	163,644,983	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	43,897	-	34,051	1,054,361

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1165		
Number of loanparts	2263		
	(weighted) average	Minimum	Maximum
Loan size borrower	140,468	10,000	250,000
Loan part size	72,313	371	239,680
Coupon	3.28%	0.25%	6.20%
Remaining maturity (months)	182	1	301
Remaining interest period (months)	93	1	225
Original interest period (months)	168	1	360
Seasoning (months)	136.5	2.0	183.0
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	81,645	0.05%	1	0.04%	81,644.67	2.85%	185.00
Annuity	12,717,261	7.77%	220	9.72%	57,805.73	3.31%	184.39
Hybride (switch)	234,758	0.14%	2	0.03%	117,379.13	5.43%	224.68
Interest Only	73,561,726	44.95%	1,170	51.70%	62,873.27	3.33%	191.60
Investment	1,239,011	0.76%	18	0.80%	68,833.93	3.59%	187.42
Life	57,416,616	35.09%	623	27.53%	92,161.50	3.16%	171.46
Linear	428,118	0.26%	10	0.44%	42,811.76	3.80%	177.03
Savings	3,356,243	2.05%	60	2.65%	55,937.38	3.84%	181.17
Universal Life	14,609,605	8.93%	159	7.03%	91,884.31	3.30%	169.57
Total	163,644,983	100.00%	2,263	100.00%	72,313.29	3.28%	181.77

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,286,337	2.01%	46	2.03%	71,442.11	1.12%	175.58
12	3,057,157	1.87%	45	1.99%	67,936.82	1.58%	185.50
24	1,923,166	1.18%	29	1.28%	66,316.06	1.75%	182.77
36	2,101,606	1.28%	29	1.28%	72,469.17	2.19%	176.20
48	-	0.00%	-	0.00%	-	0.00%	-
60	19,106,118	11.68%	250	11.05%	76,424.47	2.50%	181.48
72	5,510,105	3.37%	83	3.67%	66,386.81	2.92%	185.44
84	6,387,616	3.90%	77	3.40%	82,956.05	2.96%	179.85
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	30,151,864	18.43%	421	18.60%	71,619.63	3.24%	179.97
132	-	0.00%	-	0.00%	-	0.00%	-
144	164,374	0.10%	2	0.09%	82,187.14	4.90%	191.09
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	17,478,545	10.68%	254	11.22%	68,813.17	3.55%	163.29
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	69,223,598	42.30%	958	42.33%	72,258.45	3.64%	184.96
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	715,908	0.44%	9	0.40%	79,545.35	4.93%	185.95
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	4,538,590	2.77%	60	2.65%	75,643.16	4.94%	218.81
>	-	0.00%	-	0.00%	-	0.00%	-
Total	163,644,983	100.00%	2,263	100.00%	72,313.29	3.28%	181.77

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	24,468,909	14.95%	332	14.67%	73,701.53	1.98%	180.20
2.50%	2.75%	28,883,464	17.65%	392	17.32%	73,682.31	2.73%	182.50
2.75%	3.00%	39,365,648	24.06%	526	23.24%	74,839.64	2.88%	182.65
3.00%	3.25%	6,175,368	3.77%	84	3.71%	73,516.29	3.15%	184.74
3.25%	3.50%	2,924,684	1.79%	43	1.90%	68,015.90	3.38%	183.98
3.50%	3.75%	4,784,252	2.92%	62	2.74%	77,165.36	3.75%	173.13
3.75%	4.00%	15,470,303	9.45%	220	9.72%	70,319.56	3.90%	175.19
4.00%	4.25%	16,251,885	9.93%	237	10.47%	68,573.35	4.17%	182.54
4.25%	4.50%	9,500,672	5.81%	139	6.14%	68,350.16	4.38%	174.28
4.50%	4.75%	3,517,029	2.15%	58	2.56%	60,638.44	4.63%	187.87
4.75%	5.00%	5,671,231	3.47%	80	3.54%	70,890.39	4.91%	193.86
5.00%	5.25%	3,314,034	2.03%	41	1.81%	80,830.10	5.11%	203.74
5.25%	5.50%	2,047,556	1.25%	29	1.28%	70,605.37	5.40%	174.61
5.50%	5.75%	382,306	0.23%	5	0.22%	76,461.17	5.61%	192.36
5.75%	6.00%	748,967	0.46%	12	0.53%	62,413.90	5.87%	190.51
6.00%	6.25%	138,674	0.08%	3	0.13%	46,224.74	6.15%	183.74
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	163,644,983	100.00%	2,263	100.00%	72,313.29	3.28%	181.77	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,445,337	2.11%	48	2.12%	71,777.85	1.09%	175.97
<	1-1-2020	6,062,659	3.70%	88	3.89%	68,893.86	3.07%	169.29
1-1-2020	1-1-2021	12,767,980	7.80%	185	8.17%	69,016.11	3.16%	172.11
1-1-2021	1-1-2022	10,929,723	6.68%	148	6.54%	73,849.48	2.84%	176.48
1-1-2022	1-1-2023	7,146,185	4.37%	95	4.20%	75,223.00	2.97%	186.12
1-1-2023	1-1-2024	8,728,656	5.33%	125	5.52%	69,829.25	2.86%	184.41
1-1-2024	1-1-2025	6,237,637	3.81%	82	3.62%	76,068.74	3.85%	173.42
1-1-2025	1-1-2026	37,538,792	22.94%	532	23.51%	70,561.64	3.73%	176.20
1-1-2026	1-1-2027	12,587,959	7.70%	179	7.91%	70,379.66	3.57%	188.24
1-1-2027	1-1-2028	4,879,871	2.98%	71	3.14%	68,730.58	3.88%	187.82
1-1-2028	1-1-2029	1,924,922	1.18%	27	1.19%	71,293.39	3.45%	184.23
1-1-2029	1-1-2030	1,736,395	1.06%	21	0.93%	82,685.47	3.05%	127.20
1-1-2030	1-1-2031	3,470,707	2.12%	50	2.21%	69,414.15	3.22%	157.80
1-1-2031	1-1-2032	3,154,031	1.93%	45	1.99%	70,089.57	3.14%	172.89
1-1-2032	1-1-2033	2,634,418	1.61%	35	1.55%	75,269.07	3.38%	173.42
1-1-2033	1-1-2034	1,525,570	0.93%	18	0.80%	84,753.89	3.39%	176.94
1-1-2034	1-1-2035	4,053,662	2.48%	55	2.43%	73,702.95	3.24%	184.65
1-1-2035	1-1-2036	30,143,505	18.42%	396	17.50%	76,119.96	2.99%	191.45
1-1-2036	1-1-2037	375,024	0.23%	5	0.22%	75,004.77	3.12%	190.60
1-1-2037	1-1-2038	2,617,338	1.60%	38	1.68%	68,877.30	4.83%	217.75
1-1-2038	1-1-2039	1,674,613	1.02%	20	0.88%	83,730.65	5.11%	224.39
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	163,644,983	100.00%	2,263	100.00%	72,313.29	3.28%	181.77	

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	0.27%	54,774.70	2.95%	3.51
01-Jan-2020 - 31-Dec-2020	187,473	0.11%	7	0.31%	26,781.89	3.12%	14.00
01-Jan-2021 - 31-Dec-2021	142,558	0.09%	4	0.18%	35,639.56	2.85%	20.76
01-Jan-2022 - 31-Dec-2022	98,289	0.06%	3	0.13%	32,763.10	3.09%	34.04
01-Jan-2023 - 31-Dec-2023	419,700	0.26%	8	0.35%	52,462.50	3.47%	48.24
01-Jan-2024 - 31-Dec-2024	662,862	0.41%	12	0.53%	55,238.47	2.71%	62.50
01-Jan-2025 - 31-Dec-2025	1,994,934	1.22%	30	1.33%	66,497.79	3.56%	71.17
01-Jan-2026 - 31-Dec-2026	935,224	0.57%	17	0.75%	55,013.16	3.95%	86.64
01-Jan-2027 - 31-Dec-2027	1,858,403	1.14%	26	1.15%	71,477.05	3.10%	97.05
01-Jan-2028 - 31-Dec-2028	1,739,072	1.06%	24	1.06%	72,461.34	3.65%	108.90
01-Jan-2029 - 31-Dec-2029	3,469,511	2.12%	53	2.34%	65,462.47	3.49%	120.80
01-Jan-2030 - 31-Dec-2030	5,067,315	3.10%	66	2.92%	76,777.50	3.36%	132.23
01-Jan-2031 - 31-Dec-2031	3,965,040	2.42%	58	2.56%	68,362.76	3.59%	144.31
01-Jan-2032 - 31-Dec-2032	3,320,126	2.03%	42	1.86%	79,050.63	3.40%	156.48
01-Jan-2033 - 31-Dec-2033	2,891,824	1.77%	33	1.46%	87,631.02	3.11%	167.46
01-Jan-2034 - 31-Dec-2034	16,738,254	10.23%	229	10.12%	73,092.81	3.14%	183.00
01-Jan-2035 - 31-Dec-2035	102,665,095	62.74%	1,406	62.13%	73,019.27	3.15%	191.58
01-Jan-2036 - 31-Dec-2036	8,496,024	5.19%	117	5.17%	72,615.59	3.63%	208.56
01-Jan-2037 - 31-Dec-2037	5,763,176	3.52%	86	3.80%	67,013.68	4.28%	217.11
01-Jan-2038 - 31-Dec-2038	2,712,411	1.66%	33	1.46%	82,194.28	4.93%	224.37
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.04%	17,500.00	6.00%	243.00
01-Jan-2040 - 31-Dec-2040	74,543	0.05%	1	0.04%	74,543.00	1.56%	248.00
01-Jan-2044 - 31-Dec-2044	97,000	0.06%	1	0.04%	97,000.00	4.95%	301.00
Total	163,644,983	100.00%	2,263	100.00%	72,313.29	3.28%	181.77

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		163,644,983	100.00%	2,263	100.00%	72,313.29	3.28%	181.77
<	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		163,644,983	100.00%	2,263	100.00%	72,313.29	3.28%	181.77

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,848,422	3.57%	41	3.52%	142,644.43	3.31%	174.68
Utrecht	6,565,787	4.01%	46	3.95%	142,734.49	3.40%	186.34
Zeeland	3,275,803	2.00%	26	2.23%	125,992.43	3.64%	191.71
Zuid-Holland	55,413,174	33.86%	405	34.76%	136,822.65	3.12%	181.69
Flevoland	3,845,218	2.35%	28	2.40%	137,329.23	2.95%	189.49
Friesland	7,431,077	4.54%	55	4.72%	135,110.50	3.44%	179.37
Geelderland	13,880,120	8.48%	95	8.15%	146,106.53	3.48%	180.52
Groningen	5,638,449	3.45%	43	3.69%	131,126.72	3.46%	181.84
Limburg	13,754,625	8.41%	97	8.33%	141,800.26	3.39%	177.98
Noord-Brabant	17,751,678	10.85%	125	10.73%	142,013.43	3.37%	179.26
Noord-Holland	19,316,583	11.80%	128	10.99%	150,910.81	3.23%	181.44
Overijssel	10,924,046	6.68%	76	6.52%	143,737.44	3.43%	190.08
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	163,644,983	100.00%	1,165	100.00%	140,467.80	3.28%	181.77

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	149,120,489	91.12%	1,041	89.36%	143,247.35	3.31%	181.00
Shop/House	85,257	0.05%	1	0.00%	85,256.68	2.90%	191.00
Condominium	14,205,775	8.68%	121	10.39%	117,403.10	2.98%	189.48
Condominium with garage	233,462	0.14%	2	0.17%	116,731.14	2.81%	199.96
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	163,644,983	100.00%	1,165	100.00%	140,467.80	3.28%	181.77

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	139,175	9	0.77%	15,463.89	3.52%	137.17
25,000	50,000	1,607,315	39	3.35%	41,213.21	4.02%	189.17
50,000	75,000	4,087,737	64	5.49%	63,870.89	3.67%	174.05
75,000	100,000	14,192,581	160	13.73%	88,703.63	3.41%	180.54
100,000	125,000	19,793,791	176	15.11%	112,464.72	3.30%	178.26
125,000	150,000	29,916,892	216	18.54%	138,504.13	3.26%	180.71
150,000	175,000	31,557,138	194	16.65%	162,665.66	3.31%	181.99
175,000	200,000	29,494,575	158	13.56%	186,674.53	3.20%	183.84
200,000	225,000	20,861,013	98	8.41%	212,867.48	3.36%	185.38
225,000	250,000	11,994,766	51	4.38%	235,191.49	2.97%	181.83
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	163,644,983	100.00%	1,165	100.00%	140,467.80	3.28%	181.77