

Cashflow analysis for the period

Total interest received	3,032,440	
Interest received on transaction accounts	(5,104)	
Liquidity available	7,954,462	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		15,181,798
Company management expenses	-	
Administration fee	4,916	
MPT fee	63,232	
Third party fees	16,908	
Liquidity Facility fee	12,064	
Payments under hedging arrangements	1,806,319	
Interest on the Notes	998,647	
Shortfall Class A PDL Repayment	125,249	
Deferred Purchase Price Installment	-	
Total funds distributed		3,027,336
Available after distribution of funds		12,154,462
Undrawn Liquidity Facility	7,954,462	
Reserve account	4,200,000	
Available liquidity		12,154,462
Net cashflow		-

Collateral

Starting principal balance	265,148,718	
Principal redemptions and repayments	(8,063,276)	
Repurchase of loans with Non-NHG part July September 2015	-	
Substitution of loans in the quarter July September 2015	-	
Losses for the period	(125,249)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 October 2015		256,960,193
Balance Reset Participation	-	
Balance Further Advance Participation	1,976,403	
Total balance E-MAC NL 2005-NHG II		258,936,596

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	125,249	125,249	-
Total	-	125,249	125,249	-

Performance

	Last period	This period	Since issue
Prepayment rate	9.82%	11.57%	7.63%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,703	253,177,174	98.53%
31 - 60 days	14	2,053,647	0.80%
61 - 90 days	5	662,645	0.26%
91 - 120 days	-	-	0.00%
120+ days	8	1,066,727	0.42%
In repossession	-	-	-
Total	1,730	256,960,193	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	157,275	125,249	286,439	915,530

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1730		
Number of loanparts	3370		
	(weighted) average	Minimum	Maximum
Loan size borrower	148,532	7,000	264,320
Loan part size	76,249	371	240,000
Coupon	3.98%	0.65%	6.20%
Remaining maturity (months)	226	1	346
Remaining interest period (months)	84	1	270
Original interest period (months)	141	1	360
Seasoning (months)	103.0	1.0	140.0
Loan to Foreclosure Value (non-NHG loans)	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	49,350	0.02%	1	0.03%	49,350.00	2.95%	1.00
01-Jan-2016 - 31-Dec-2016	25,400	0.01%	1	0.03%	25,400.00	3.75%	11.00
01-Jan-2017 - 31-Dec-2017	122,367	0.05%	3	0.09%	40,789.13	3.93%	22.64
01-Jan-2018 - 31-Dec-2018	1,569	0.00%	1	0.03%	1,569.45	4.15%	38.00
01-Jan-2019 - 31-Dec-2019	501,927	0.20%	9	0.27%	55,769.70	3.43%	48.56
01-Jan-2020 - 31-Dec-2020	359,857	1.44%	12	0.38%	29,988.05	3.32%	58.25
01-Jan-2021 - 31-Dec-2021	217,838	0.08%	6	0.18%	36,306.41	4.07%	67.05
01-Jan-2022 - 31-Dec-2022	413,216	0.16%	8	0.24%	51,651.98	3.54%	80.36
01-Jan-2023 - 31-Dec-2023	464,690	0.18%	11	0.33%	42,244.51	4.17%	93.09
01-Jan-2024 - 31-Dec-2024	967,792	0.38%	16	0.47%	60,487.03	3.67%	107.90
01-Jan-2025 - 31-Dec-2025	3,106,014	1.21%	48	1.42%	64,708.62	3.84%	116.75
01-Jan-2026 - 31-Dec-2026	1,512,946	0.59%	22	0.65%	68,770.25	3.99%	131.19
01-Jan-2027 - 31-Dec-2027	3,163,615	1.23%	41	1.22%	77,161.34	3.78%	141.96
01-Jan-2028 - 31-Dec-2028	2,945,681	1.15%	38	1.13%	77,517.92	3.94%	153.78
01-Jan-2029 - 31-Dec-2029	4,573,706	1.78%	67	1.99%	68,264.27	3.81%	165.39
01-Jan-2030 - 31-Dec-2030	8,464,415	3.29%	104	3.09%	81,388.61	3.81%	177.16
01-Jan-2031 - 31-Dec-2031	7,766,405	3.02%	99	2.94%	78,448.54	3.92%	189.64
01-Jan-2032 - 31-Dec-2032	5,948,184	2.31%	69	2.05%	86,205.56	3.99%	201.31
01-Jan-2033 - 31-Dec-2033	4,184,711	1.63%	46	1.36%	90,971.99	3.87%	212.69
01-Jan-2034 - 31-Dec-2034	22,995,744	8.95%	298	8.84%	77,166.93	4.16%	227.93
01-Jan-2035 - 31-Dec-2035	160,767,047	62.56%	2,106	62.49%	76,337.63	3.90%	236.58
01-Jan-2036 - 31-Dec-2036	14,007,685	5.45%	176	5.22%	79,589.12	4.16%	253.46
01-Jan-2037 - 31-Dec-2037	8,980,427	3.49%	126	3.74%	71,273.23	4.70%	261.99
01-Jan-2038 - 31-Dec-2038	5,224,562	2.03%	59	1.75%	88,551.90	5.06%	269.28
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.03%	17,500.00	6.00%	288.00
01-Jan-2040 - 31-Dec-2040	74,543	0.03%	1	0.03%	74,543.00	1.85%	293.00
01-Jan-2044 - 31-Dec-2044	103,000	0.04%	1	0.03%	103,000.00	4.95%	346.00
Total	256,960,193	100.00%	3,370	100.00%	76,249.32	3.98%	226.39

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		256,960,193	100.00%	3,370	100.00%	76,249.32	3.98%	226.39
<	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		256,960,193	100.00%	3,370	100.00%	76,249.32	3.98%	226.39

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	11,570,893	4.50%	78	4.51%	148,344.78	3.89%	228.27
Zeeland	6,645,651	2.59%	50	2.89%	132,913.02	4.38%	231.14
Noord-Brabant	27,998,427	10.90%	182	10.52%	153,837.51	3.96%	223.36
Limburg	18,910,757	7.36%	129	7.46%	146,595.01	4.02%	223.19
Friesland	11,527,353	4.49%	83	4.80%	138,883.77	4.00%	225.73
Drenthe	7,739,603	3.01%	54	3.12%	143,325.98	3.82%	222.27
Overijssel	15,898,912	6.19%	108	6.24%	147,212.15	4.01%	234.24
Gelderland	23,446,654	9.12%	151	8.73%	155,275.85	3.96%	223.98
Flevoland	7,483,212	2.91%	49	2.83%	152,718.61	4.00%	231.42
Utrecht	12,046,368	4.69%	77	4.45%	156,446.33	4.00%	227.67
Noord-Holland	26,987,874	10.50%	173	10.00%	155,999.27	3.89%	226.16
Zuid-Holland	86,333,567	33.60%	594	34.34%	145,342.70	4.00%	226.53
unspecified	370,925	0.14%	2	0.12%	185,462.50	3.61%	236.58
Total	256,960,193	100.00%	1,730	100.00%	148,531.90	3.98%	226.39

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	86,849	0.03%	1	0.00%	86,849.49	4.40%	236.00
Farm house	-	0.00%	-	0.00%	-	0.00%	-
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	645,887	0.25%	5	0.29%	129,177.49	3.33%	238.95
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	23,513,398	9.15%	184	10.64%	127,790.21	4.08%	235.00
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	232,714,058	90.56%	1,540	89.02%	151,113.02	3.98%	225.48
Private Shop	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	256,960,193	100.00%	1,730	100.00%	148,531.90	3.98%	226.39

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	121,184	9	0.52%	13,464.86	3.96%	172.89
25,000	50,000	807,913	21	1.21%	38,472.04	3.85%	213.63
50,000	75,000	5,251,076	82	4.74%	64,037.52	4.10%	218.39
75,000	100,000	16,839,047	187	6.55%	90,048.38	4.07%	224.91
100,000	125,000	31,670,100	278	12.32%	113,921.22	4.03%	222.88
125,000	150,000	43,530,932	315	16.94%	138,193.44	4.08%	225.84
150,000	175,000	48,748,876	300	18.97%	162,496.25	4.04%	224.69
175,000	200,000	50,589,689	269	19.69%	188,065.76	3.90%	227.72
200,000	225,000	37,083,586	174	14.43%	213,124.06	3.92%	230.28
225,000	250,000	21,798,971	93	8.48%	234,397.53	3.80%	229.96
250,000	275,000	518,820	2	0.20%	259,410.00	4.93%	249.30
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%	-
Total	256,960,193	100.00%	1,730	100.00%	148,531.90	3.98%	226.39