

**Cashflow analysis for the period**

Total interest received	1,972,957	
Interest received on transaction accounts	(10,846)	
Liquidity available	6,399,593	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		12,561,704
Company management expenses	-	
Administration fee	4,000	
MPT fee	51,700	
Third party fees	44,961	
Liquidity Facility fee	9,813	
Payments under hedging arrangements	1,468,922	
Interest on the Notes	310,307	
Shortfall Class A PDL Repayment	72,408	
Deferred Purchase Price Installment	-	
Total funds distributed		1,962,111
Available after distribution of funds		10,599,593
Undrawn Liquidity Facility	6,399,593	
Reserve account	4,200,000	
Available liquidity		10,599,593
Net cashflow		-

**Collateral**

Starting principal balance	213,319,769	
Principal redemptions and repayments	(8,126,528)	
Repurchase of loans with Non-NHG part July September 2017	-	
Substitution of loans in the quarter July September 2017	-	
Losses for the period	(72,408)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 October 2017		205,120,833
Balance Reset Participation	-	
Balance Further Advance Participation	1,307,620	
Total balance E-MAC NL 2005-NHG II		206,428,454

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	72,408	72,408	-
Total	-	72,408	72,408	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	10.07%	14.14%	8.10%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,403	202,740,211	98.84%
31 - 60 days	4	821,298	0.40%
61 - 90 days	6	782,307	0.38%
91 - 120 days	3	386,223	0.19%
120+ days	3	390,795	0.19%
In repossession			
Total	1,419	205,120,833	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	110,195	72,408	60,157	1,086,116

Losses filed for compensation with NHG

**Characteristics**

	Number of borrowers	Number of loanparts	(weighted) average	Minimum	Maximum
Number of borrowers	1419				
Number of loanparts		2770			
Loan size borrower			144,553	4,954	250,000
Loan part size			74,051	371	240,000
Coupon			3,44%	0,28%	6,20%
Remaining maturity (months)			203	14	322
Remaining interest period (months)			103	1	246
Original interest period (months)			163	1	360
Seasoning (months)			117.8	1.0	178.0
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	88,611	0.04%	1	0.04%	86,611.05	2.85%	206.00
Annuity	14,080,400	6.86%	231	8.34%	60,954.11	3.39%	204.86
Hybrid (switch)	246,837	0.12%	2	0.07%	123,418.65	5.42%	245.68
Interest Only	92,023,153	44.86%	1,431	51.68%	64,306.89	3.48%	212.39
Investment	1,698,220	0.83%	25	0.90%	67,928.80	3.66%	212.66
Life	72,255,968	35.23%	783	28.27%	92,280.93	3.32%	192.81
Linear	498,345	0.24%	11	0.40%	45,304.10	3.44%	183.83
Savings	4,420,162	2.15%	70	2.53%	63,145.17	3.91%	202.07
Universal Life	19,809,137	9.66%	216	7.80%	91,708.97	3.58%	190.37
<b>Total</b>	<b>205,120,833</b>	<b>100.00%</b>	<b>2,770</b>	<b>100.00%</b>	<b>74,050.84</b>	<b>3.44%</b>	<b>202.60</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	4,123,113	2.01%	62	2.24%	66,501.82	2.56%	200.11
12	5,477,471	2.67%	77	2.78%	71,135.98	2.44%	208.16
24	1,390,523	0.68%	21	0.76%	66,215.39	2.37%	203.63
36	4,338,394	2.12%	62	2.24%	69,974.10	2.49%	199.66
48	-	0.00%	-	0.00%	-	0.00%	-
60	26,259,097	12.80%	341	12.31%	77,006.15	2.81%	203.78
72	7,587,546	3.70%	108	3.90%	70,255.06	3.25%	206.77
84	8,674,153	4.23%	107	3.86%	81,066.85	3.59%	199.37
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	36,767,422	17.92%	501	18.09%	73,388.07	3.30%	201.71
132	-	0.00%	-	0.00%	-	0.00%	-
144	238,023	0.12%	4	0.14%	59,505.82	4.86%	173.08
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	19,610,559	9.56%	275	9.93%	71,311.12	3.86%	183.76
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	84,648,072	41.27%	1,135	40.97%	74,579.80	3.72%	204.57
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	740,343	0.36%	9	0.32%	82,260.36	4.93%	207.19
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	5,266,117	2.57%	68	2.45%	77,442.89	4.94%	239.59
>	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>205,120,833</b>	<b>100.00%</b>	<b>2,770</b>	<b>100.00%</b>	<b>74,050.84</b>	<b>3.44%</b>	<b>202.60</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	19,976,435	9.74%	266	9.60%	75,099.38	2.05%	201.56
2.50%	2.75%	38,247,178	18.65%	514	18.56%	74,410.85	2.72%	203.70
2.75%	3.00%	45,073,037	21.97%	600	21.66%	75,121.73	2.89%	203.49
3.00%	3.25%	6,772,556	3.30%	89	3.21%	76,096.14	3.15%	206.38
3.25%	3.50%	2,734,286	1.33%	39	1.41%	70,109.90	3.39%	205.96
3.50%	3.75%	5,779,442	2.82%	74	2.67%	78,100.57	3.75%	193.50
3.75%	4.00%	23,580,825	11.50%	323	11.66%	73,005.65	3.92%	197.60
4.00%	4.25%	22,630,082	11.03%	307	11.08%	73,713.62	4.17%	201.60
4.25%	4.50%	14,827,171	7.23%	207	7.47%	71,628.84	4.38%	195.30
4.50%	4.75%	7,004,681	3.41%	107	3.86%	65,464.31	4.64%	204.60
4.75%	5.00%	8,774,309	4.28%	116	4.19%	75,640.59	4.90%	214.93
5.00%	5.25%	4,545,624	2.22%	56	2.02%	81,171.85	5.11%	222.35
5.25%	5.50%	3,584,713	1.75%	49	1.77%	73,157.41	5.39%	197.97
5.50%	5.75%	447,317	0.22%	6	0.22%	74,552.91	5.60%	212.31
5.75%	6.00%	1,003,001	0.49%	14	0.51%	71,642.90	5.86%	207.17
6.00%	6.25%	140,175	0.07%	3	0.11%	46,725.15	6.16%	204.09
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%	-
<b>Total</b>	<b>205,120,833</b>	<b>100.00%</b>	<b>2,770</b>	<b>100.00%</b>	<b>74,050.84</b>	<b>3.44%</b>	<b>202.60</b>	

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		4,282,113	2.09%	64	2.31%	66,908.01	2.50%	200.30
<	1-1-2018	3,064,431	1.49%	48	1.73%	63,842.31	3.26%	186.60
1-1-2018	1-1-2019	13,811,053	6.73%	183	6.61%	75,470.23	3.52%	207.48
1-1-2019	1-1-2020	8,372,944	4.08%	115	4.15%	72,808.21	3.49%	191.08
1-1-2020	1-1-2021	14,375,877	7.01%	202	7.29%	71,167.71	3.45%	192.54
1-1-2021	1-1-2022	10,851,790	5.29%	143	5.16%	75,886.64	3.02%	201.60
1-1-2022	1-1-2023	6,978,508	3.40%	93	3.36%	75,037.72	3.05%	204.75
1-1-2023	1-1-2024	8,824,307	4.30%	125	4.51%	70,594.46	2.99%	204.46
1-1-2024	1-1-2025	7,419,892	3.62%	97	3.50%	76,493.73	3.94%	193.34
1-1-2025	1-1-2026	49,122,279	23.95%	677	24.44%	72,558.76	3.76%	195.34
1-1-2026	1-1-2027	15,903,252	7.75%	213	7.69%	74,663.15	3.57%	210.30
1-1-2027	1-1-2028	6,164,093	3.01%	86	3.10%	71,675.51	4.00%	211.77
1-1-2028	1-1-2029	931,185	0.45%	12	0.43%	77,598.75	4.52%	205.83
1-1-2029	1-1-2030	1,751,892	0.85%	21	0.78%	83,423.42	3.05%	148.20
1-1-2030	1-1-2031	3,840,231	1.87%	52	1.88%	73,850.59	3.22%	177.10
1-1-2031	1-1-2032	3,576,685	1.74%	50	1.81%	71,533.71	3.07%	195.57
1-1-2032	1-1-2033	2,459,651	1.20%	30	1.08%	81,988.36	3.45%	193.56
1-1-2033	1-1-2034	1,108,824	0.54%	12	0.43%	92,402.02	3.63%	190.08
1-1-2034	1-1-2035	4,735,789	2.31%	60	2.17%	78,929.81	3.33%	205.52
1-1-2035	1-1-2036	32,127,168	15.66%	416	15.02%	77,228.77	3.00%	212.49
1-1-2036	1-1-2037	406,064	0.20%	5	0.18%	81,212.73	3.12%	211.60
1-1-2037	1-1-2038	3,021,417	1.47%	44	1.59%	68,668.56	4.83%	237.96
1-1-2038	1-1-2039	1,991,389	0.97%	22	0.79%	90,517.70	5.10%	245.35
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%	-
<b>Total</b>	<b>205,120,833</b>	<b>100.00%</b>	<b>2,770</b>	<b>100.00%</b>	<b>74,050.84</b>	<b>3.44%</b>	<b>202.60</b>	

**Legal Maturity**

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	49,156	0.02%	1	0.04%	49,155.96	2.75%	23.00
01-Jan-2017 - 31-Dec-2017	32,419	0.02%	2	0.07%	16,209.68	1.85%	0.21
01-Jan-2018 - 31-Dec-2018	596	0.00%	1	0.04%	596.19	2.55%	14.00
01-Jan-2019 - 31-Dec-2019	409,062	0.20%	7	0.25%	58,437.37	3.11%	24.79
01-Jan-2020 - 31-Dec-2020	329,073	0.16%	13	0.47%	25,313.33	3.37%	34.26
01-Jan-2021 - 31-Dec-2021	145,460	0.07%	4	0.14%	36,364.95	2.88%	41.76
01-Jan-2022 - 31-Dec-2022	294,611	0.14%	6	0.22%	49,101.75	3.92%	56.48
01-Jan-2023 - 31-Dec-2023	445,891	0.22%	10	0.36%	44,589.09	3.51%	69.17
01-Jan-2024 - 31-Dec-2024	745,184	0.36%	13	0.47%	57,321.83	2.99%	83.61
01-Jan-2025 - 31-Dec-2025	2,362,781	1.15%	37	1.34%	63,858.94	3.74%	92.54
01-Jan-2026 - 31-Dec-2026	1,205,191	0.59%	19	0.69%	63,431.10	3.89%	107.11
01-Jan-2027 - 31-Dec-2027	2,647,021	1.29%	35	1.26%	75,629.16	3.53%	118.05
01-Jan-2028 - 31-Dec-2028	2,096,333	1.02%	28	1.01%	74,869.05	3.73%	130.21
01-Jan-2029 - 31-Dec-2029	4,067,890	1.98%	61	2.20%	66,686.72	3.59%	141.73
01-Jan-2030 - 31-Dec-2030	6,294,288	3.07%	78	2.82%	80,695.99	3.46%	153.20
01-Jan-2031 - 31-Dec-2031	5,757,210	2.81%	80	2.89%	71,965.13	3.71%	165.44
01-Jan-2032 - 31-Dec-2032	4,646,287	2.27%	59	2.13%	78,750.63	3.67%	177.55
01-Jan-2033 - 31-Dec-2033	3,868,821	1.89%	44	1.59%	87,927.75	3.30%	188.71
01-Jan-2034 - 31-Dec-2034	19,030,106	9.28%	256	9.24%	74,336.35	3.47%	203.97
01-Jan-2035 - 31-Dec-2035	128,023,955	62.41%	1,717	61.99%	74,562.58	3.28%	212.61
01-Jan-2036 - 31-Dec-2036	11,175,168	5.45%	145	5.23%	77,070.12	3.72%	229.45
01-Jan-2037 - 31-Dec-2037	7,408,968	3.61%	105	3.79%	70,561.60	4.34%	237.76
01-Jan-2038 - 31-Dec-2038	3,890,321	1.90%	46	1.66%	84,572.19	5.06%	245.33
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.04%	17,500.00	6.00%	264.00
01-Jan-2040 - 31-Dec-2040	74,543	0.04%	1	0.04%	74,543.00	2.65%	269.00
01-Jan-2044 - 31-Dec-2044	103,000	0.05%	1	0.04%	103,000.00	4.95%	322.00
<b>Total</b>	<b>205,120,833</b>	<b>100.00%</b>	<b>2,770</b>	<b>100.00%</b>	<b>74,050.84</b>	<b>3.44%</b>	<b>202.60</b>

**Loan to Foreclosure Value**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
NHG		-	0.00%	-	0.00%	-	0.00%	-
<	50.00%	12,309,130	6.00%	157	11.06%	78,402.10	3.89%	201.67
50.00%	55.00%	4,949,373	2.41%	45	3.17%	109,986.06	3.82%	201.37
55.00%	60.00%	4,744,134	2.31%	43	3.03%	110,328.69	3.71%	189.69
60.00%	65.00%	3,727,806	1.82%	33	2.33%	112,963.81	3.65%	179.76
65.00%	70.00%	4,422,858	2.16%	36	2.54%	122,857.17	3.74%	178.13
70.00%	75.00%	6,466,894	3.15%	45	3.17%	143,708.75	3.77%	185.81
75.00%	80.00%	7,833,060	3.82%	53	3.74%	147,793.59	3.42%	197.12
80.00%	85.00%	5,116,164	2.49%	35	2.47%	146,176.11	3.57%	187.33
85.00%	90.00%	7,978,470	3.89%	55	3.88%	145,063.08	3.60%	190.03
90.00%	95.00%	6,554,922	3.20%	44	3.10%	148,975.50	3.32%	200.18
95.00%	100.00%	8,473,075	4.13%	57	4.02%	148,650.44	3.47%	197.33
100.00%	105.00%	11,393,468	5.55%	73	5.14%	156,074.91	3.34%	203.81
105.00%	110.00%	17,309,742	8.44%	107	7.54%	161,773.29	3.28%	202.04
110.00%	115.00%	15,746,160	7.68%	96	6.77%	164,022.50	3.33%	206.63
115.00%	120.00%	17,321,985	8.44%	106	7.47%	163,415.05	3.45%	205.05
120.00%	125.00%	41,834,900	20.40%	254	17.90%	164,704.33	3.35%	210.44
125.00%	130.00%	18,684,397	9.11%	115	8.10%	162,473.02	3.19%	210.06
130.00%	>	10,254,286	5.00%	65	4.58%	157,758.25	3.45%	210.86
Unknown		-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>		<b>205,120,833</b>	<b>100.00%</b>	<b>1,419</b>	<b>100.00%</b>	<b>74,050.84</b>	<b>3.44%</b>	<b>202.60</b>

**Province**

Province	Value	As % of total	no.loans	As % of total	Average Loans	WAC	WAM
Drenthe	7,085,082	3.45%	49	3.45%	144,593.51	3.55%	198.04
Utrecht	8,208,665	4.00%	55	3.88%	149,248.45	3.42%	207.21
Zeeland	4,949,959	2.41%	38	2.68%	130,262.09	3.83%	209.67
Zuid-Holland	69,983,834	34.12%	495	34.88%	141,381.48	3.29%	202.42
Flevoland	5,031,001	2.45%	35	2.47%	143,742.88	3.24%	208.71
Friesland	9,738,708	4.75%	70	4.93%	139,124.40	3.55%	201.81
Gelderland	18,771,361	9.15%	122	8.60%	153,863.62	3.57%	201.42
Groningen	8,703,287	4.24%	61	4.30%	142,676.84	3.51%	203.63
Limburg	15,303,942	7.46%	109	7.68%	140,403.14	3.51%	199.74
Noord-Brabant	21,708,781	10.58%	147	10.36%	147,678.78	3.53%	200.39
Noord-Holland	22,203,431	10.82%	145	10.22%	153,127.11	3.43%	200.91
Overijssel	13,432,782	6.55%	93	6.55%	144,438.51	3.63%	209.36
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>205,120,833</b>	<b>100.00%</b>	<b>1,419</b>	<b>100.00%</b>	<b>144,553.09</b>	<b>3.44%</b>	<b>202.60</b>

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	185,817,135	90.59%	1,261	88.87%	147,356.97	3.46%	201.82
Shop/House	86,056	0.04%	1	0.07%	86,056.44	4.40%	212.00
Condominium	18,627,279	9.08%	153	10.78%	121,746.92	3.25%	209.87
Condominium with garage	590,363	0.29%	4	0.28%	147,590.64	2.69%	215.81
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>205,120,833</b>	<b>100.00%</b>	<b>1,419</b>	<b>100.00%</b>	<b>144,553.09</b>	<b>3.44%</b>	<b>202.60</b>

**Net Size**

Net Size	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
<	0	0.00%	-	0.00%	-	0.00%	-
0	25,000	124,625	9	0.63%	13,847.21	3.34%	140.55
25,000	50,000	915,964	23	1.62%	39,824.52	4.01%	202.91
50,000	75,000	4,960,426	78	5.50%	63,595.20	3.80%	200.81
75,000	100,000	15,225,883	170	11.98%	89,564.02	3.48%	199.27
100,000	125,000	27,179,159	240	16.91%	113,246.50	3.44%	199.20
125,000	150,000	36,014,374	260	18.32%	138,516.82	3.47%	202.76
150,000	175,000	37,013,468	228	16.07%	162,339.77	3.47%	201.31
175,000	200,000	38,897,664	208	14.66%	187,008.00	3.39%	204.04
200,000	225,000	28,120,365	132	9.30%	213,033.07	3.43%	205.82
225,000	250,000	16,668,905	71	5.00%	234,773.31	3.30%	205.85
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%	-
<b>Total</b>	<b>205,120,833</b>	<b>100.00%</b>	<b>1,419</b>	<b>100.00%</b>	<b>144,553.09</b>	<b>3.44%</b>	<b>202.60</b>