

Cashflow analysis for the period

Total interest received	1,671,728	
Interest received on transaction accounts	(3,562)	
Liquidity available	5,585,604	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		11,453,770
Company management expenses	-	
Administration fee	3,491	
MPT fee	45,443	
Third party fees	23,050	
Liquidity Facility fee	8,565	
Payments under hedging arrangements	1,099,926	
Interest on the Notes	308,996	
Shortfall Class A PDL Repayment	178,695	
Deferred Purchase Price Installment	-	
Total funds distributed		1,668,166
Available after distribution of funds		9,785,604
Undrawn Liquidity Facility	5,585,604	
Reserve account	4,200,000	
Available liquidity		9,785,604
Net cashflow		-

Collateral

Starting principal balance	186,186,802
Principal redemptions and repayments	(5,498,020)
Repurchase of loans with Non-NHG part July September 2018	-
Substitution of loans in the quarter July September 2018	-
Losses for the period	(178,695)
Total balance collateral E-MAC NL 2005-NHG II as per 01 October 2018	180,510,087
Balance Reset Participation	-
Balance Further Advance Participation	972,950
Total balance E-MAC NL 2005-NHG II	181,483,037

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	178,695	178,695	-
Total	-	178,695	178,695	-

Performance

	Last period	This period	Since issue
Prepayment rate	8.47%	11.19%	8.38%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,255	178,693,986	98.99%
31 - 60 days	6	930,037	0.52%
61 - 90 days	5	668,695	0.37%
91 - 120 days	1	103,690	0.06%
120+ days	1	113,680	0.06%
In repossession			
Total	1,268	180,510,087	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	11,169	178,695	34,959	1,157,001

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1268		
Number of loanparts	2467		
	(weighted) average	Minimum	Maximum
Loan size borrower	142,358	3,315	250,000
Loan part size	73,170	1,766	240,000
Coupon	3.32%	0.28%	6.20%
Remaining maturity (months)	190	2	310
Remaining interest period (months)	98	1	234
Original interest period (months)	166	1	360
Seasoning (months)	128.3	3.0	190.0
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	84,676	0.05%	1	0.04%	84,676.14	2.85%	194.00
Annuity	13,285,702	7.36%	226	9.16%	58,786.29	3.35%	192.57
Hybride (switch)	239,534	0.13%	2	0.08%	119,767.24	5.42%	233.68
Interest Only	81,375,890	45.08%	1,274	51.64%	63,874.33	3.37%	200.56
Investment	1,426,789	0.79%	20	0.81%	71,339.44	3.62%	199.22
Life	62,922,246	34.86%	684	27.73%	91,991.59	3.21%	179.54
Linear	567,342	0.31%	13	0.53%	43,641.70	3.81%	173.40
Savings	4,048,564	2.24%	67	2.72%	60,426.33	3.86%	190.24
Universal Life	16,559,343	9.17%	180	7.30%	91,996.35	3.27%	178.78
Total	180,510,087	100.00%	2,467	100.00%	73,169.88	3.32%	190.36

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,588,737	1.99%	51	2.07%	70,367.39	1.30%	184.96
12	4,131,025	2.29%	58	71,224.57	1.87%	196.43	
24	1,569,811	0.87%	24	0.97%	65,408.80	2.31%	192.93
36	3,253,059	1.80%	44	1.78%	73,933.17	2.26%	186.80
48	-	0.00%	-	0.00%	-	0.00%	-
60	21,062,995	11.67%	275	11.15%	76,592.71	2.51%	191.14
72	6,112,228	3.39%	90	3.65%	67,913.64	3.01%	194.72
84	7,600,860	4.21%	95	3.85%	80,009.05	3.11%	188.76
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	32,913,386	18.23%	457	18.52%	72,020.54	3.25%	188.34
132	-	0.00%	-	0.00%	-	0.00%	-
144	208,374	0.12%	3	0.12%	69,458.09	4.90%	166.50
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	19,137,207	10.60%	270	10.94%	70,878.54	3.60%	171.66
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	75,426,849	41.79%	1,029	41.71%	73,301.12	3.67%	193.25
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	730,818	0.40%	9	0.36%	81,201.96	4.93%	195.19
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	4,774,739	2.65%	62	2.51%	77,011.92	4.94%	227.83
>	-	0.00%	-	0.00%	-	0.00%	-
Total	180,510,087	100.00%	2,467	100.00%	73,169.88	3.32%	190.36

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	26,739,228	14.81%	358	14.51%	74,690.58	2.06%	189.73
2.50%	2.75%	31,798,119	17.62%	431	73,777.54	2.73%	191.30	
2.75%	3.00%	41,296,818	22.88%	553	74,677.79	2.89%	191.57	
3.00%	3.25%	6,638,937	3.68%	88	75,442.46	3.14%	193.78	
3.25%	3.50%	3,057,157	1.69%	45	67,936.82	3.38%	193.38	
3.50%	3.75%	5,214,699	2.89%	67	77,831.34	3.75%	180.04	
3.75%	4.00%	17,387,934	9.63%	238	73,058.55	3.90%	183.43	
4.00%	4.25%	18,291,542	10.13%	260	70,352.09	4.17%	189.95	
4.25%	4.50%	11,660,749	6.46%	168	69,409.22	4.38%	184.23	
4.50%	4.75%	4,903,382	2.72%	75	65,378.43	4.62%	192.71	
4.75%	5.00%	6,036,225	3.34%	84	71,859.82	4.91%	201.55	
5.00%	5.25%	3,505,478	1.94%	43	81,522.75	5.11%	213.51	
5.25%	5.50%	2,455,485	1.36%	35	70,156.72	5.40%	185.72	
5.50%	5.75%	387,855	0.21%	5	77,571.09	5.61%	201.41	
5.75%	6.00%	997,141	0.55%	14	71,224.36	5.86%	195.14	
6.00%	6.25%	139,338	0.08%	3	46,445.84	6.15%	192.45	
6.25%	6.50%	-	0.00%	-	-	0.00%	-	
6.50%	6.75%	-	0.00%	-	-	0.00%	-	
6.75%	7.00%	-	0.00%	-	-	0.00%	-	
7.00%	7.25%	-	0.00%	-	-	0.00%	-	
7.25%	7.50%	-	0.00%	-	-	0.00%	-	
7.50%	>	-	0.00%	-	-	0.00%	-	
Total	180,510,087	100.00%	2,467	100.00%	73,169.88	3.32%	190.36	

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,747,737	2.08%	53	2.15%	70,712.02	1.27%	185.30
<	1-1-2019	1,109,431	0.61%	15	0.61%	73,962.04	2.62%	180.37
1-1-2019	1-1-2020	11,517,790	6.38%	159	6.45%	72,438.93	2.96%	183.41
1-1-2020	1-1-2021	13,081,891	7.25%	189	7.66%	69,216.35	3.36%	180.24
1-1-2021	1-1-2022	10,558,458	5.85%	140	5.67%	75,417.56	2.99%	186.84
1-1-2022	1-1-2023	7,056,870	3.91%	94	3.81%	75,073.08	3.02%	194.74
1-1-2023	1-1-2024	9,426,709	5.22%	136	5.51%	69,314.03	2.91%	192.36
1-1-2024	1-1-2025	6,765,004	3.75%	89	3.61%	76,011.28	3.85%	182.80
1-1-2025	1-1-2026	43,112,162	23.88%	603	24.44%	71,496.12	3.74%	184.51
1-1-2026	1-1-2027	13,610,677	7.54%	188	7.62%	72,397.22	3.55%	197.88
1-1-2027	1-1-2028	5,249,410	2.91%	75	3.04%	69,992.13	3.91%	196.10
1-1-2028	1-1-2029	1,730,969	0.96%	24	0.97%	72,123.71	3.57%	192.91
1-1-2029	1-1-2030	1,743,146	0.97%	21	0.85%	83,006.97	3.05%	136.20
1-1-2030	1-1-2031	3,816,680	2.11%	52	2.11%	73,397.69	3.22%	164.83
1-1-2031	1-1-2032	3,451,707	1.91%	48	1.95%	71,910.57	3.11%	181.80
1-1-2032	1-1-2033	2,677,397	1.48%	35	1.42%	76,497.05	3.42%	182.42
1-1-2033	1-1-2034	1,645,503	0.91%	19	0.77%	86,605.43	3.36%	185.53
1-1-2034	1-1-2035	4,555,507	2.52%	59	2.39%	77,211.98	3.33%	193.69
1-1-2035	1-1-2036	30,731,042	17.02%	403	16.34%	76,255.69	3.00%	200.47
1-1-2036	1-1-2037	396,820	0.22%	5	0.20%	79,364.06	3.12%	199.60
1-1-2037	1-1-2038	2,737,554	1.52%	39	1.58%	70,193.70	4.83%	226.68
1-1-2038	1-1-2039	1,787,623	0.99%	21	0.85%	85,124.91	5.10%	233.37
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	180,510,087	100.00%	2,467	100.00%	73,169.88	3.32%	190.36	

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2015 - 31-Dec-2015	49,051	0.03%	1	0.04%	49,050.60	2.75%	35.00
01-Jan-2018 - 31-Dec-2018	86	0.00%	1	0.04%	86.24	1.60%	2.00
01-Jan-2019 - 31-Dec-2019	406,212	0.23%	7	0.28%	58,030.31	3.09%	12.79
01-Jan-2020 - 31-Dec-2020	193,786	0.11%	9	0.36%	21,531.73	3.09%	22.95
01-Jan-2021 - 31-Dec-2021	143,802	0.08%	4	0.16%	35,950.44	2.86%	29.76
01-Jan-2022 - 31-Dec-2022	242,645	0.13%	5	0.20%	48,528.92	3.76%	43.93
01-Jan-2023 - 31-Dec-2023	443,867	0.25%	10	0.41%	44,386.72	3.51%	57.17
01-Jan-2024 - 31-Dec-2024	734,054	0.41%	13	0.53%	56,465.67	2.88%	71.62
01-Jan-2025 - 31-Dec-2025	2,244,169	1.24%	36	1.46%	62,338.04	3.64%	80.51
01-Jan-2026 - 31-Dec-2026	1,018,396	0.56%	18	0.73%	56,577.58	3.85%	95.69
01-Jan-2027 - 31-Dec-2027	2,167,335	1.20%	31	1.28%	69,914.03	3.22%	106.12
01-Jan-2028 - 31-Dec-2028	2,053,502	1.14%	27	1.09%	76,055.62	3.66%	118.25
01-Jan-2029 - 31-Dec-2029	3,658,364	2.03%	55	2.23%	66,515.71	3.52%	129.76
01-Jan-2030 - 31-Dec-2030	5,844,588	3.24%	74	3.00%	78,980.92	3.39%	141.23
01-Jan-2031 - 31-Dec-2031	4,515,400	2.50%	63	2.55%	71,673.02	3.58%	153.54
01-Jan-2032 - 31-Dec-2032	3,881,813	2.15%	49	1.99%	79,220.67	3.54%	165.52
01-Jan-2033 - 31-Dec-2033	3,315,665	1.84%	38	1.54%	87,254.35	3.16%	176.34
01-Jan-2034 - 31-Dec-2034	17,842,913	9.88%	243	9.85%	73,427.62	3.18%	191.99
01-Jan-2035 - 31-Dec-2035	112,712,185	62.44%	1,525	61.82%	73,909.63	3.19%	200.57
01-Jan-2036 - 31-Dec-2036	9,523,198	5.28%	128	5.19%	74,399.98	3.53%	217.56
01-Jan-2037 - 31-Dec-2037	6,132,666	3.40%	89	3.61%	68,906.36	4.30%	225.92
01-Jan-2038 - 31-Dec-2038	3,193,348	1.77%	38	1.54%	84,035.47	4.77%	233.25
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.04%	17,500.00	6.00%	252.00
01-Jan-2040 - 31-Dec-2040	74,543	0.04%	1	0.04%	74,543.00	2.15%	257.00
01-Jan-2044 - 31-Dec-2044	101,000	0.06%	1	0.04%	101,000.00	4.95%	310.00
Total	180,510,087	100.00%	2,467	100.00%	73,169.88	3.32%	190.36

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		180,510,087	100.00%	2,467	100.00%	73,169.88	3.32%	190.36
<	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		180,510,087	100.00%	2,467	100.00%	73,169.88	3.32%	190.36

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	6,615,855	3.67%	47	3.71%	140,762.87	3.37%	185.34
Utrecht	7,111,271	3.94%	48	3.79%	148,151.47	3.44%	197.17
Zeeland	3,860,029	2.14%	31	2.44%	124,517.07	3.71%	199.80
Zuid-Holland	61,273,708	33.94%	441	34.78%	138,942.65	3.14%	189.95
Flevoland	4,442,932	2.46%	32	2.52%	138,841.63	3.03%	196.34
Friesland	8,374,020	4.64%	61	4.81%	137,279.01	3.50%	188.90
Guelderland	16,144,121	8.94%	106	8.36%	152,303.03	3.49%	189.25
Groningen	6,900,296	3.82%	50	3.94%	138,005.92	3.46%	190.11
Limburg	14,441,564	8.00%	102	8.04%	141,583.97	3.43%	187.42
Noord-Brabant	19,228,242	10.65%	134	10.57%	143,494.34	3.43%	187.26
Noord-Holland	20,008,610	11.08%	132	10.41%	151,580.38	3.28%	190.13
Overijssel	12,109,439	6.71%	84	6.62%	144,159.99	3.46%	197.39
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	180,510,087	100.00%	1,268	100.00%	142,358.11	3.32%	190.36

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	163,718,160	90.70%	1,129	89.04%	145,011.66	3.35%	189.65
Shop/House	85,633	0.05%	1	0.00%	85,633.02	4.40%	200.00
Condominium	16,297,352	8.03%	135	10.65%	120,721.13	3.01%	197.07
Condominium with garage	408,942	0.23%	3	0.24%	136,314.09	2.66%	206.35
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	180,510,087	100.00%	1,268	100.00%	142,358.11	3.32%	190.36

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	141,008	10	0.79%	14,100.83	3.28%	136.82
25,000	50,000	1,052,620	26	2.05%	40,485.39	4.01%	195.87
50,000	75,000	4,799,969	76	5.99%	63,157.49	3.74%	185.82
75,000	100,000	14,913,328	166	8.26%	89,839.32	3.40%	188.27
100,000	125,000	23,146,184	205	12.82%	112,908.21	3.34%	186.35
125,000	150,000	31,677,442	228	17.55%	138,936.15	3.32%	190.24
150,000	175,000	33,889,161	208	18.77%	162,928.66	3.35%	190.14
175,000	200,000	33,612,752	180	18.62%	186,737.51	3.24%	192.85
200,000	225,000	23,425,131	110	12.98%	212,955.73	3.34%	193.38
225,000	250,000	13,852,493	59	7.67%	234,788.02	3.10%	190.68
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	180,510,087	100.00%	1,268	100.00%	142,358.11	3.32%	190.36