

Cashflow analysis for the period

Total interest received	1,499,168	
Interest received on transaction accounts	(10,537)	
Liquidity available	4,909,349	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		10,597,980
Company management expenses	3,456	
Administration fee	3,068	
MPT fee	40,118	
Third party fees	19,022	
Liquidity Facility fee	7,528	
Payments under hedging arrangements	1,090,940	
Interest on the Notes	249,307	
Shortfall Class A PDL Repayment	75,192	
Deferred Purchase Price Installment	-	
Total funds distributed		1,488,631
Available after distribution of funds		9,109,349
Undrawn Liquidity Facility	4,909,349	
Reserve account	4,200,000	
Available liquidity		9,109,349
Net cashflow		-

Collateral

Starting principal balance	163,644,983
Principal redemptions and repayments	(4,501,512)
Repurchase of loans with Non-NHG part July September 2019	-
Substitution of loans in the quarter July September 2019	-
Losses for the period	(75,192)
Total balance collateral E-MAC NL 2005-NHG II as per 01 October 2019	159,068,279
Balance Reset Participation	-
Balance Further Advance Participation	893,745
Total balance E-MAC NL 2005-NHG II	159,962,024

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	75,192	75,192	-
Total	-	75,192	75,192	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.23%	10.22%	8.61%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,121	156,719,550	98.52%
31 - 60 days	7	1,105,479	0.69%
61 - 90 days	7	975,383	0.61%
91 - 120 days	-	-	0.00%
120+ days	2	267,866	0.17%
In repossession	-	-	-
Total	1,137	159,068,279	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	75,192	75,780	1,053,773

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1137		
Number of loanparts	2203		
	(weighted) average	Minimum	Maximum
Loan size borrower	139,902	2,500	250,000
Loan part size	72,205	2,068	239,680
Coupon	3.23%	0.25%	6.15%
Remaining maturity (months)	179	1	298
Remaining interest period (months)	92	1	222
Original interest period (months)	168	1	360
Seasoning (months)	139.6	1.0	186.0
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	80,580	0.05%	1	0.05%	80,579.54	2.85%	182.00
Annuity	12,650,324	7.95%	217	9.85%	58,296.42	3.28%	181.97
Hybrid (switch)	232,948	0.15%	2	0.09%	116,473.86	5.42%	221.68
Interest Only	71,821,960	45.15%	1,142	51.84%	62,891.38	3.28%	188.59
Investment	1,238,010	0.78%	18	0.82%	68,778.34	3.59%	184.47
Life	55,711,416	35.02%	608	27.60%	91,630.62	3.13%	168.38
Linear	420,286	0.26%	10	0.45%	42,028.60	3.63%	174.27
Savings	3,225,130	2.03%	57	2.59%	56,581.23	3.75%	179.34
Universal Life	13,687,626	8.60%	148	6.72%	92,483.96	3.13%	167.30
Total	159,068,279	100.00%	2,203	100.00%	72,205.30	3.23%	178.94

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,369,953	2.12%	47	2.13%	71,701.14	1.08%	170.42
12	3,228,722	2.03%	47	2.13%	68,696.21	1.46%	183.27
24	1,779,733	1.12%	28	1.27%	63,561.89	1.76%	178.90
36	1,945,520	1.22%	27	1.23%	72,056.30	2.21%	175.76
48	-	0.00%	-	0.00%	-	0.00%	-
60	17,462,556	10.98%	228	10.35%	76,590.16	2.42%	179.63
72	5,487,945	3.45%	83	3.77%	66,119.82	2.92%	182.43
84	6,772,572	4.26%	84	3.81%	80,625.86	2.60%	175.38
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	29,666,232	18.65%	414	18.79%	71,657.57	3.21%	177.32
132	-	0.00%	-	0.00%	-	0.00%	-
144	164,374	0.10%	2	0.09%	82,187.14	4.90%	188.09
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	16,299,832	10.25%	238	10.80%	68,486.69	3.44%	160.24
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	68,075,987	42.80%	940	42.67%	72,421.26	3.63%	182.09
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	707,395	0.44%	9	0.41%	78,599.44	4.93%	181.98
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	4,107,457	2.58%	56	2.54%	73,347.44	4.93%	215.25
>	-	0.00%	-	0.00%	-	0.00%	-
Total	159,068,279	100.00%	2,203	100.00%	72,205.30	3.23%	178.94

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	26,514,516	16.67%	366	16.61%	72,444.03	1.92%	176.58
2.50%	2.75%	28,529,155	17.94%	388	17.61%	73,528.75	2.73%	179.36
2.75%	3.00%	37,481,480	23.56%	500	22.70%	74,962.96	2.88%	179.92
3.00%	3.25%	5,474,699	3.44%	74	3.38%	73,982.42	3.15%	185.85
3.25%	3.50%	2,919,778	1.84%	43	1.95%	67,901.81	3.38%	180.99
3.50%	3.75%	4,654,662	2.93%	60	2.72%	77,577.71	3.75%	173.49
3.75%	4.00%	14,423,839	9.07%	204	9.26%	70,705.09	3.90%	171.64
4.00%	4.25%	15,892,966	9.99%	231	10.49%	68,800.72	4.17%	179.74
4.25%	4.50%	9,395,020	5.91%	138	6.26%	68,079.85	4.38%	171.15
4.50%	4.75%	3,160,488	1.99%	52	2.36%	60,778.62	4.63%	187.85
4.75%	5.00%	4,654,510	2.93%	66	3.00%	70,522.88	4.90%	195.73
5.00%	5.25%	3,043,816	1.91%	38	1.72%	80,100.42	5.11%	199.72
5.25%	5.50%	1,899,443	1.19%	27	1.23%	70,349.76	5.40%	170.54
5.50%	5.75%	168,152	0.11%	3	0.14%	56,050.53	5.68%	188.51
5.75%	6.00%	730,031	0.46%	11	0.50%	66,366.46	5.87%	186.24
6.00%	6.25%	125,724	0.08%	2	0.09%	62,861.80	6.15%	187.00
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		159,068,279	100.00%	2,203	100.00%	72,205.30	3.23%	178.94

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,528,953	2.22%	49	2.22%	72,019.46	1.05%	170.90
<	1/1/2020	1,142,299	0.72%	15	0.68%	76,153.27	3.00%	148.43
1/1/2020	1/1/2021	13,848,482	8.71%	202	9.17%	68,556.84	2.89%	171.00
1/1/2021	1/1/2022	10,516,741	6.61%	143	6.49%	73,543.84	2.97%	175.70
1/1/2022	1/1/2023	7,126,545	4.48%	95	4.31%	75,016.27	2.97%	183.17
1/1/2023	1/1/2024	8,549,157	5.37%	123	5.58%	69,505.34	2.87%	181.37
1/1/2024	1/1/2025	6,611,087	4.16%	90	4.09%	73,456.52	3.64%	168.21
1/1/2025	1/1/2026	36,208,515	22.76%	513	23.29%	70,581.90	3.73%	173.25
1/1/2026	1/1/2027	13,479,064	8.47%	190	8.62%	70,942.44	3.42%	183.66
1/1/2027	1/1/2028	4,872,625	3.06%	71	3.22%	68,628.52	3.88%	184.82
1/1/2028	1/1/2029	1,761,669	1.11%	25	1.13%	70,466.78	3.53%	181.23
1/1/2029	1/1/2030	2,307,996	1.45%	30	1.36%	76,933.21	2.67%	142.33
1/1/2030	1/1/2031	3,468,126	2.18%	50	2.27%	69,362.51	3.22%	154.79
1/1/2031	1/1/2032	3,042,660	1.91%	43	1.95%	70,759.53	3.15%	169.03
1/1/2032	1/1/2033	2,625,688	1.65%	35	1.59%	75,019.67	3.38%	170.42
1/1/2033	1/1/2034	1,523,877	0.96%	18	0.82%	84,659.86	3.39%	173.94
1/1/2034	1/1/2035	4,150,292	2.61%	59	2.68%	70,343.92	3.13%	181.93
1/1/2035	1/1/2036	30,070,087	18.90%	393	17.84%	76,514.22	2.98%	188.45
1/1/2036	1/1/2037	372,600	0.23%	5	0.23%	74,519.98	3.12%	187.60
1/1/2037	1/1/2038	2,400,498	1.51%	36	1.63%	66,680.49	4.83%	214.57
1/1/2038	1/1/2039	1,461,315	0.92%	18	0.82%	81,184.18	5.10%	220.98
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		159,068,279	100.00%	2,203	100.00%	72,205.30	3.23%	178.94

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	159,878	0.10%	5	0.23%	31,975.55	2.35%	0.92
01-Jan-2020 - 31-Dec-2020	179,634	0.11%	7	0.32%	25,662.07	3.16%	11.05
01-Jan-2021 - 31-Dec-2021	142,144	0.09%	4	0.18%	35,535.93	2.85%	17.76
01-Jan-2022 - 31-Dec-2022	96,071	0.06%	3	0.14%	32,023.66	3.07%	30.93
01-Jan-2023 - 31-Dec-2023	419,700	0.26%	8	0.36%	52,462.50	3.47%	45.24
01-Jan-2024 - 31-Dec-2024	587,979	0.37%	11	0.50%	53,452.67	2.47%	59.80
01-Jan-2025 - 31-Dec-2025	1,920,779	1.21%	28	1.27%	68,599.25	3.42%	68.00
01-Jan-2026 - 31-Dec-2026	904,397	0.57%	16	0.73%	56,524.82	3.93%	83.73
01-Jan-2027 - 31-Dec-2027	1,854,631	1.17%	26	1.18%	71,331.95	2.79%	94.05
01-Jan-2028 - 31-Dec-2028	1,736,606	1.09%	24	1.09%	72,358.58	3.63%	105.91
01-Jan-2029 - 31-Dec-2029	3,390,799	2.13%	51	2.32%	66,486.25	3.44%	117.76
01-Jan-2030 - 31-Dec-2030	4,887,436	3.07%	64	2.91%	76,366.19	3.38%	129.22
01-Jan-2031 - 31-Dec-2031	3,852,981	2.42%	56	2.54%	68,803.24	3.55%	141.24
01-Jan-2032 - 31-Dec-2032	2,980,834	1.87%	39	1.77%	76,431.65	3.25%	153.12
01-Jan-2033 - 31-Dec-2033	2,887,849	1.82%	33	1.50%	87,510.58	3.10%	164.45
01-Jan-2034 - 31-Dec-2034	16,275,392	10.23%	224	10.17%	72,658.00	3.02%	179.96
01-Jan-2035 - 31-Dec-2035	100,219,386	63.00%	1,372	62.28%	73,046.20	3.11%	188.57
01-Jan-2036 - 31-Dec-2036	8,349,220	5.25%	114	5.17%	73,238.77	3.63%	205.55
01-Jan-2037 - 31-Dec-2037	5,542,286	3.48%	84	3.81%	65,979.59	4.25%	213.96
01-Jan-2038 - 31-Dec-2038	2,497,733	1.57%	31	1.41%	80,572.04	4.91%	221.09
01-Jan-2039 - 31-Dec-2039	17,500	0.01%	1	0.05%	17,500.00	1.42%	240.00
01-Jan-2040 - 31-Dec-2040	74,543	0.05%	1	0.05%	74,543.00	1.56%	245.00
01-Jan-2044 - 31-Dec-2044	90,500	0.06%	1	0.05%	90,500.00	4.95%	298.00
Total	159,068,279	100.00%	2,203	100.00%	72,205.30	3.23%	178.94

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Parts	WAC	WAM
NHG		159,068,279	100.00%	2,203	100.00%	72,205.30	3.23%	178.94
<	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		159,068,279	100.00%	2,203	100.00%	72,205.30	3.23%	178.94

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,697,184	3.58%	40	3.52%	142,429.59	3.32%	173.05
Utrecht	6,397,187	4.02%	45	3.96%	142,159.72	3.32%	183.28
Zeeland	3,268,756	2.05%	26	2.29%	125,721.38	3.58%	188.69
Zuid-Holland	54,093,176	34.01%	398	35.00%	135,912.50	3.06%	178.84
Flevoland	3,575,306	2.25%	26	2.29%	137,511.77	2.98%	188.03
Friesland	7,336,213	4.61%	55	4.84%	133,385.69	3.39%	176.71
Guelderland	13,600,820	8.55%	93	8.18%	146,245.38	3.48%	177.42
Groningen	5,514,683	3.47%	42	3.69%	131,301.97	3.40%	178.72
Limburg	13,444,438	8.45%	95	8.36%	141,520.40	3.34%	176.01
Noord-Brabant	17,377,953	10.92%	122	10.73%	142,442.24	3.32%	175.60
Noord-Holland	18,671,657	11.74%	124	10.91%	150,577.88	3.18%	179.42
Overijssel	10,090,906	6.34%	71	6.24%	142,125.43	3.32%	186.29
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	159,068,279	100.00%	1,137	100.00%	139,901.74	3.23%	178.94

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	145,202,681	91.28%	1,019	89.62%	142,495.27	3.26%	178.21
Shop/House	85,129	0.05%	1	0.0%	85,129.40	2.90%	188.00
Condominium	13,548,230	8.52%	115	10.11%	117,810.69	2.96%	186.47
Condominium with garage	232,239	0.15%	2	0.18%	116,119.28	2.81%	197.03
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	159,068,279	100.00%	1,137	100.00%	139,901.74	3.23%	178.94

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	129,442	9	0.79%	14,382.45	3.61%	142.82
25,000	50,000	1,549,012	38	3.34%	40,763.47	4.00%	183.84
50,000	75,000	4,220,507	66	5.80%	63,947.07	3.67%	171.86
75,000	100,000	13,932,296	157	13.81%	88,740.74	3.39%	178.30
100,000	125,000	18,956,405	169	14.86%	112,168.08	3.25%	175.39
125,000	150,000	29,153,582	211	18.56%	138,168.63	3.19%	178.26
150,000	175,000	31,719,205	195	17.15%	162,662.59	3.27%	179.47
175,000	200,000	27,837,648	149	13.10%	186,829.85	3.15%	180.68
200,000	225,000	19,813,679	93	8.18%	213,050.31	3.26%	181.76
225,000	250,000	11,756,503	50	4.40%	235,130.06	2.94%	179.15
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	159,068,279	100.00%	1,137	100.00%	139,901.74	3.23%	178.94