

Cashflow analysis for the period

Total interest received	1,385,458	
Interest received on transaction accounts	(10,770)	
Liquidity available	4,635,966	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		10,210,655
Company management expenses	22,504	
Administration fee	2,930	
MPT fee	38,441	
Third party fees	26,426	
Liquidity Facility fee	7,108	
Payments under hedging arrangements	1,070,462	
Interest on the Notes	91,538	
Shortfall Class A PDL Repayment	115,280	
Deferred Purchase Price Installment	-	
Total funds distributed		1,374,689
Available after distribution of funds		8,835,966
Undrawn Liquidity Facility	4,635,966	
Reserve account	4,200,000	
Available liquidity		8,835,966
Net cashflow		-

Collateral

Starting principal balance	154,532,198
Principal redemptions and repayments	(3,820,705)
Repurchase of loans with Non-NHG part January March 2020	-
Substitution of loans in the quarter January March 2020	-
Losses for the period	(115,280)
Total balance collateral E-MAC NL 2005-NHG II as per 01 April 2020	150,596,212
Balance Reset Participation	-
Balance Further Advance Participation	830,042
Total balance E-MAC NL 2005-NHG II	151,426,255

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	115,280	115,280	-
Total	-	115,280	115,280	-

Performance

	Last period	This period	Since issue
Prepayment rate	10.39%	9.28%	8.67%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,080	148,830,197	98.83%
31 - 60 days	6	834,908	0.55%
61 - 90 days	3	397,557	0.26%
91 - 120 days	1	176,960	0.12%
120+ days	2	356,866	0.24%
In repossession			
Total	1,092	150,596,489	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	19,653	115,280	68,502	1,098,975

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1092		
Number of loanparts	2101		
	(weighted) average	Minimum	Maximum
Loan size borrower	137,909	2,500	250,000
Loan part size	71,678	1,938	239,680
Coupon	3.17%	0.20%	6.15%
Remaining maturity (months)	173	2	292
Remaining interest period (months)	91	2	216
Original interest period (months)	168	1	360
Seasoning (months)	145.2	2.0	192.0
Loan to Original Foreclosure Value (1)	98.8%	1.5%	151.1%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Alternative Savings	78,463	0.05%	1	0.05%	78,462.58	2.85%	176.00
Annuity	11,834,193	7.86%	211	10.04%	56,086.22	3.24%	176.70
Hybrid (switch)	229,253	0.15%	2	0.10%	114,626.50	5.42%	215.68
Interest Only	67,908,867	45.09%	1,087	51.74%	62,473.66	3.21%	182.56
Investment	1,132,508	0.75%	17	0.81%	66,518.12	3.47%	181.01
Life	53,334,276	35.42%	582	27.70%	91,638.65	3.09%	162.51
Linear	397,238	0.26%	9	0.43%	44,137.53	3.62%	170.66
Savings	2,963,091	1.97%	53	2.52%	55,907.39	3.70%	174.22
Universal Life	12,718,600	8.45%	139	6.62%	91,500.72	3.03%	161.41
Total	150,596,489	100.00%	2,101	100.00%	71,678.48	3.17%	173.05

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1	3,154,229	2.09%	44	2.09%	71,687.02	0.99%	166.21
12	2,798,255	1.86%	41	1.95%	68,250.12	1.38%	175.92
24	1,728,900	1.15%	27	1.29%	64,033.34	1.67%	174.40
36	1,619,487	1.08%	23	1.09%	70,412.50	2.18%	168.59
48	-	0.00%	-	0.00%	-	0.00%	-
60	15,087,587	10.02%	199	9.47%	75,817.02	2.30%	172.43
72	5,496,982	3.65%	84	4.00%	65,440.26	2.91%	176.43
84	6,771,318	4.50%	87	4.14%	77,831.24	2.49%	169.18
96	-	0.00%	-	0.00%	-	0.00%	-
108	-	0.00%	-	0.00%	-	0.00%	-
120	29,246,988	19.42%	409	19.47%	71,508.53	3.14%	171.58
132	-	0.00%	-	0.00%	-	0.00%	-
144	164,374	0.11%	2	0.10%	82,187.14	1.56%	182.09
156	-	0.00%	-	0.00%	-	0.00%	-
168	-	0.00%	-	0.00%	-	0.00%	-
180	15,658,940	10.40%	231	10.99%	67,787.62	3.19%	155.17
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	64,665,027	42.94%	897	42.69%	72,090.33	3.61%	176.26
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	383,108	0.25%	5	0.24%	76,621.52	4.97%	204.51
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	3,821,294	2.54%	52	2.48%	73,486.42	4.93%	209.09
>	-	0.00%	-	0.00%	-	0.00%	-
Total	150,596,489	100.00%	2,101	100.00%	71,678.48	3.17%	173.05

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	27,426,673	18.21%	383	18.23%	71,610.11	1.82%	170.21
2.50%	2.75%	27,251,918	18.10%	369	17.56%	73,853.44	2.73%	173.31
2.75%	3.00%	35,649,806	23.67%	479	22.80%	74,425.48	2.88%	173.82
3.00%	3.25%	4,922,705	3.27%	69	3.28%	71,343.55	3.16%	180.94
3.25%	3.50%	2,909,842	1.93%	43	2.05%	67,670.74	3.38%	175.01
3.50%	3.75%	4,528,968	3.01%	58	2.76%	78,085.65	3.75%	167.32
3.75%	4.00%	13,881,207	9.22%	198	9.42%	70,107.11	3.90%	165.07
4.00%	4.25%	14,606,400	9.70%	213	10.14%	68,574.65	4.17%	173.95
4.25%	4.50%	8,024,018	5.33%	120	5.71%	66,866.81	4.38%	169.24
4.50%	4.75%	2,506,640	1.66%	44	2.09%	56,969.09	4.62%	181.12
4.75%	5.00%	3,263,933	2.17%	48	2.28%	67,998.60	4.91%	194.04
5.00%	5.25%	2,892,079	1.92%	36	1.71%	80,335.53	5.10%	194.40
5.25%	5.50%	1,719,703	1.14%	25	1.19%	68,788.12	5.40%	170.24
5.50%	5.75%	167,778	0.11%	3	0.14%	55,926.11	5.88%	182.43
5.75%	6.00%	719,095	0.48%	11	0.52%	65,372.31	5.87%	180.23
6.00%	6.25%	125,724	0.08%	2	0.10%	62,861.80	6.15%	181.00
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		150,596,489	100.00%	2,101	100.00%	71,678.48	3.17%	173.05

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		3,313,229	2.20%	46	2.19%	72,026.72	0.97%	166.64
<	01/01/2021	8,490,548	5.64%	135	6.43%	62,892.95	2.89%	162.66
01/01/2021	01/01/2022	10,230,798	6.79%	143	6.81%	71,544.04	2.97%	170.10
01/01/2022	01/01/2023	6,469,308	4.30%	86	4.09%	75,224.51	2.97%	176.22
01/01/2023	01/01/2024	8,563,940	5.69%	125	5.95%	68,511.52	2.85%	174.16
01/01/2024	01/01/2025	6,444,201	4.28%	88	4.19%	73,229.56	3.64%	163.48
01/01/2025	01/01/2026	36,112,956	23.98%	508	24.18%	71,088.50	3.64%	167.43
01/01/2026	01/01/2027	12,567,753	8.35%	180	8.57%	69,820.85	3.39%	177.84
01/01/2027	01/01/2028	4,881,790	3.24%	70	3.33%	69,739.86	3.69%	178.35
01/01/2028	01/01/2029	1,870,083	1.24%	27	1.29%	69,262.32	3.38%	169.33
01/01/2029	01/01/2030	2,570,634	1.71%	31	1.48%	82,923.68	2.64%	137.87
01/01/2030	01/01/2031	3,942,192	2.62%	58	2.76%	67,968.82	2.97%	153.50
01/01/2031	01/01/2032	2,673,903	1.78%	39	1.86%	68,561.62	3.13%	163.03
01/01/2032	01/01/2033	2,579,195	1.71%	35	1.67%	73,691.29	3.19%	166.45
01/01/2033	01/01/2034	1,325,106	0.88%	15	0.71%	88,340.37	3.21%	168.87
01/01/2034	01/01/2035	4,357,416	2.89%	63	3.00%	69,165.33	3.04%	176.09
01/01/2035	01/01/2036	30,258,075	20.09%	397	18.90%	76,216.81	2.94%	182.16
01/01/2036	01/01/2037	367,688	0.24%	5	0.24%	73,537.67	3.12%	181.60
01/01/2037	01/01/2038	2,141,842	1.42%	32	1.52%	66,932.57	4.81%	208.02
01/01/2038	01/01/2039	1,435,832	0.95%	18	0.86%	79,768.46	5.10%	214.98
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	0.00%	-
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	0.00%	-
01/01/2041	01/01/2042	-	0.00%	-	0.00%	-	0.00%	-
01/01/2042	01/01/2043	-	0.00%	-	0.00%	-	0.00%	-
01/01/2043	01/01/2044	-	0.00%	-	0.00%	-	0.00%	-
01/01/2044	01/01/2045	-	0.00%	-	0.00%	-	0.00%	-
01/01/2045	01/01/2046	-	0.00%	-	0.00%	-	0.00%	-
01/01/2046	01/01/2047	-	0.00%	-	0.00%	-	0.00%	-
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	0.00%	-
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	0.00%	-
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	0.00%	-
01/01/2050	>	-	0.00%	-	0.00%	-	0.00%	-
Total		150,596,489	100.00%	2,101	100.00%	71,678.48	3.17%	173.05

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Parts	WAC	WAM
01-Jan-2019 - 31-Dec-2019	18,605	0.01%	1	0.05%	18,605.01	3.75%	4.00
01-Jan-2020 - 31-Dec-2020	178,949	0.12%	7	0.33%	25,564.16	3.16%	5.07
01-Jan-2021 - 31-Dec-2021	139,657	0.09%	3	0.14%	46,552.33	2.82%	11.75
01-Jan-2022 - 31-Dec-2022	91,564	0.06%	3	0.14%	30,521.19	3.01%	24.72
01-Jan-2023 - 31-Dec-2023	416,050	0.28%	8	0.38%	52,006.25	3.27%	39.25
01-Jan-2024 - 31-Dec-2024	578,432	0.38%	11	0.52%	52,584.70	2.45%	53.81
01-Jan-2025 - 31-Dec-2025	1,730,166	1.15%	24	1.14%	72,090.26	2.93%	62.08
01-Jan-2026 - 31-Dec-2026	899,538	0.60%	16	0.76%	56,221.14	3.93%	77.72
01-Jan-2027 - 31-Dec-2027	1,702,654	1.13%	23	1.09%	74,028.43	2.81%	88.02
01-Jan-2028 - 31-Dec-2028	1,656,557	1.10%	23	1.09%	72,024.23	3.24%	99.77
01-Jan-2029 - 31-Dec-2029	3,311,806	2.20%	49	2.33%	67,587.88	3.43%	111.72
01-Jan-2030 - 31-Dec-2030	4,580,492	3.04%	61	2.90%	75,090.03	3.26%	123.20
01-Jan-2031 - 31-Dec-2031	3,555,684	2.36%	53	2.52%	67,088.38	3.52%	135.00
01-Jan-2032 - 31-Dec-2032	2,677,835	1.78%	36	1.71%	74,384.29	3.16%	146.88
01-Jan-2033 - 31-Dec-2033	2,747,171	1.82%	31	1.48%	88,618.40	3.00%	158.58
01-Jan-2034 - 31-Dec-2034	15,719,002	10.44%	219	10.42%	71,776.26	2.99%	173.93
01-Jan-2035 - 31-Dec-2035	95,279,081	63.27%	1,318	62.73%	72,290.65	3.06%	182.55
01-Jan-2036 - 31-Dec-2036	7,764,237	5.16%	107	5.09%	72,562.97	3.56%	199.56
01-Jan-2037 - 31-Dec-2037	4,938,060	3.28%	75	3.57%	65,840.80	4.19%	207.88
01-Jan-2038 - 31-Dec-2038	2,445,906	1.62%	31	1.48%	78,900.20	4.76%	215.10
01-Jan-2040 - 31-Dec-2040	74,543	0.05%	1	0.05%	74,543.00	1.39%	239.00
01-Jan-2044 - 31-Dec-2044	90,500	0.06%	1	0.05%	90,500.00	4.95%	292.00
Total	150,596,489	100.00%	2,101	100.00%	71,678.48	3.17%	173.05

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loans	As % of total	Average Loan Part	WAC	WAM
NHG		-	0.00%	-	0.00%	-	0.00%	-
<	50.00%	11,306,399	7.51%	156	14.29%	72,476.91	3.82%	174.11
50.00%	55.00%	3,736,497	2.48%	37	3.39%	100,986.40	3.30%	165.80
55.00%	60.00%	3,003,972	1.99%	28	2.56%	107,284.73	3.40%	158.99
60.00%	65.00%	2,452,566	1.63%	24	2.20%	102,190.25	3.38%	154.42
65.00%	70.00%	2,918,555	1.94%	25	2.29%	116,742.18	3.48%	159.54
70.00%	75.00%	5,181,753	3.44%	37	3.39%	140,047.37	3.11%	160.87
75.00%	80.00%	5,873,160	3.90%	41	3.75%	143,247.79	3.10%	159.69
80.00%	85.00%	5,759,562	3.82%	38	3.48%	151,567.41	3.42%	161.71
85.00%	90.00%	5,372,457	3.57%	37	3.39%	145,201.54	3.28%	163.28
90.00%	95.00%	6,175,823	4.10%	45	4.12%	137,240.52	3.29%	175.95
95.00%	100.00%	8,715,422	5.79%	60	5.49%	145,257.03	3.21%	169.92
100.00%	105.00%	9,758,692	6.48%	63	5.77%	154,899.88	3.08%	175.08
105.00%	110.00%	11,233,264	7.46%	68	6.23%	165,195.05	3.19%	175.85
110.00%	115.00%	8,794,198	5.84%	57	5.22%	154,284.17	3.00%	176.19
115.00%	120.00%	11,919,003	7.91%	76	6.96%	156,828.99	2.87%	174.17
120.00%	125.00%	28,521,795	18.94%	175	16.03%	162,981.69	3.07%	179.71
125.00%	130.00%	13,044,269	8.66%	80	7.33%	163,053.36	2.93%	179.16
130.00%	>	6,829,103	4.53%	45	4.12%	151,757.84	3.10%	180.33
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		150,596,489	100.00%	1,092	100.00%	71,678.48	3.17%	173.05

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,588,611	3.71%	39	3.57%	143,297.71	3.30%	166.46
Utrecht	6,109,885	4.06%	43	3.94%	142,090.35	3.05%	176.80
Zeeland	3,202,032	2.13%	26	2.38%	123,155.08	3.42%	182.74
Zuid-Holland	51,671,123	34.31%	386	35.35%	133,863.01	3.03%	173.08
Flevoland	3,289,706	2.18%	25	2.29%	131,588.23	3.03%	183.25
Friesland	6,652,551	4.42%	51	4.67%	130,442.18	3.18%	170.05
Gelderland	12,762,555	8.47%	89	8.15%	143,399.49	3.44%	171.90
Groningen	4,571,892	3.04%	37	3.39%	123,564.65	3.43%	173.17
Limburg	13,069,309	8.68%	94	8.61%	139,035.21	3.23%	169.88
Noord-Brabant	15,799,377	10.49%	113	10.35%	139,817.50	3.23%	169.27
Noord-Holland	18,131,723	12.04%	120	10.99%	151,097.69	3.17%	173.97
Overijssel	9,747,725	6.47%	69	6.32%	141,271.38	3.23%	179.91
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	150,596,489	100.00%	1,092	100.00%	137,908.87	3.17%	173.05

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	137,328,715	91.19%	979	89.65%	140,274.48	3.19%	172.31
Shop/House	84,872	0.06%	1	0.00%	84,872.07	2.90%	182.00
Condominium	12,953,137	8.60%	110	10.07%	117,755.79	2.81%	180.58
Condominium with garage	229,764	0.15%	2	0.18%	114,882.25	2.81%	191.17
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	150,596,489	100.00%	1,092	100.00%	137,908.87	3.17%	173.05

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	142,645	11	1.01%	12,967.72	3.87%	160.90
25,000	50,000	1,492,546	38	3.48%	39,277.51	3.94%	179.04
50,000	75,000	4,858,155	75	6.87%	64,775.39	3.52%	165.25
75,000	100,000	13,366,577	151	13.83%	88,520.38	3.27%	173.08
100,000	125,000	18,219,782	162	14.84%	112,467.79	3.19%	169.46
125,000	150,000	28,488,006	206	18.86%	138,291.29	3.13%	173.24
150,000	175,000	29,052,528	179	16.39%	162,304.63	3.24%	172.99
175,000	200,000	25,603,685	137	12.55%	186,888.21	3.05%	174.98
200,000	225,000	18,323,245	86	7.88%	213,060.99	3.25%	175.71
225,000	250,000	11,049,321	47	4.30%	235,091.94	2.79%	172.55
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	150,596,489	100.00%	1,092	100.00%	137,908.87	3.17%	173.05