

E-MAC NL 2005-NHG II Investor report July 2020

Cashflow analysis for the period

Total interest received	1,462,259	
Interest received on transaction accounts	(10,535)	
Liquidity available	4,517,886	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		10,169,611
Company management expenses	2,220	
Administration fee	2,792	
MPT fee	36,738	
Third party fees	27,483	
Liquidity Facility fee	6,777	
Payments under hedging arrangements	1,063,345	
Interest on the Notes	311,933	
Shortfall Class A PDL Repayment	436	
Deferred Purchase Price Installment	-	
Total funds distributed		1,451,725
Available after distribution of funds		8,717,886
Undrawn Liquidity Facility	4,517,886	
Reserve account	4,200,000	
Available liquidity		8,717,886
Net cashflow		-

Collateral

Starting principal balance	150,596,212	
Principal redemptions and repayments	(5,438,375)	
Repurchase of loans with Non-NHG part April June 2020	-	
Substitution of loans in the quarter April June 2020	-	
Losses for the period	(436)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2020		145,157,401
Balance Reset Participation	-	
Balance Further Advance Participation	825,871	
Total balance E-MAC NL 2005-NHG II		145,983,272

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from		End balance
			Interest Available	Amount	
Class A	-	436	436		-
Total	-	436	436		-

Performance

	Last period	This period	Since issue
Prepayment rate	9.28%	13.16%	8.75%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,044	143,534,611	98.88%
31 - 60 days	3	430,096	0.30%
61 - 90 days	3	397,528	0.27%
91 - 120 days	2	327,300	0.23%
120+ days	3	467,866	0.32%
In repossession			
Total	1,055	145,157,401	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	115,280	436	30,188	1,069,223

Losses filed for compensation with NHG

Characteristics

Number of borrowers	1055		
Number of loanparts	2027		
	(weighted) average	Minimum	Maximum
Loan size borrower	137,590	8,054	250,000
Loan part size	71,612	1,938	239,680
Coupon	3.14%	0.14%	6.15%
Remaining maturity (months)	170	1	289
Remaining interest period (months)	89	1	213
Original interest period (months)	168	1	360
Seasoning (months)	147.7	1.0	195.0
Loan to Original Foreclosure Value (1)	98.8%	3.3%	151.1%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Alternative Savings	77,378	0.05%	1	0.05%	77,378.44	2.85%
Annuity	11,776,726	8.11%	210	10.36%	56,079.65	3.21%
Hybride (switch)	227,367	0.16%	2	0.10%	113,683.43	5.42%
Interest Only	65,511,803	45.13%	1,049	51.75%	62,451.67	3.18%
Investment	1,053,146	0.73%	15	0.74%	70,209.73	3.50%
Life	51,154,941	35.24%	558	27.53%	91,675.52	3.06%
Linear	390,025	0.27%	9	0.44%	43,336.13	3.44%
Savings	2,734,034	1.88%	49	2.42%	55,796.62	3.69%
Universal Life	12,231,980	8.43%	134	6.61%	91,283.43	3.01%
Total	145,157,401	100.00%	2,027	100.00%	71,611.94	3.14%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	3,154,229	2.17%	44	2.17%	71,687.02	0.99%
12	3,074,362	2.12%	46	2.27%	66,833.97	1.37%
24	1,531,986	1.06%	23	1.13%	66,608.08	1.61%
36	1,613,672	1.11%	23	1.13%	70,159.67	2.18%
48	-	0.00%	-	0.00%	-	0.00%
60	14,053,531	9.68%	182	8.98%	77,217.21	2.29%
72	5,266,609	3.63%	82	4.05%	64,226.93	2.89%
84	6,846,521	4.72%	86	4.24%	79,610.71	2.47%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	28,331,002	19.52%	396	19.54%	71,542.93	3.12%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.11%	2	0.10%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	14,988,728	10.33%	221	10.90%	67,822.30	3.15%
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	62,359,441	42.98%	869	42.87%	71,760.00	3.69%
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	371,431	0.26%	5	0.25%	74,286.20	4.97%
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	3,401,514	2.34%	48	2.37%	70,864.88	4.94%
>	-	0.00%	-	0.00%	-	0.00%
Total	145,157,401	100.00%	2,027	100.00%	71,611.94	3.14%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	27,200,986	18.74%	379	18.70%	71,770.41	1.79%
2.50%	2.75%	26,393,941	18.18%	356	17.56%	74,140.28	2.73%
2.75%	3.00%	35,010,292	24.12%	472	23.29%	74,174.35	2.88%
3.00%	3.25%	4,588,456	3.16%	63	3.11%	72,832.64	3.16%
3.25%	3.50%	2,881,742	1.99%	43	2.12%	67,017.26	3.38%
3.50%	3.75%	4,254,343	2.93%	55	2.71%	77,351.68	3.75%
3.75%	4.00%	13,355,860	9.20%	189	9.32%	70,665.92	3.89%
4.00%	4.25%	13,642,565	9.40%	202	9.97%	67,537.45	4.17%
4.25%	4.50%	7,039,767	4.85%	106	5.23%	66,412.90	4.38%
4.50%	4.75%	2,238,282	1.54%	40	1.97%	55,957.06	4.62%
4.75%	5.00%	3,150,923	2.17%	47	2.32%	67,040.91	4.91%
5.00%	5.25%	2,678,912	1.85%	34	1.68%	78,791.52	5.11%
5.25%	5.50%	1,710,426	1.18%	25	1.23%	68,417.04	5.40%
5.50%	5.75%	167,588	0.12%	3	0.15%	55,862.60	5.68%
5.75%	6.00%	717,595	0.49%	11	0.54%	65,235.90	5.87%
6.00%	6.25%	125,724	0.09%	2	0.10%	62,861.80	6.15%
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		145,157,401	100.00%	2,027	100.00%	71,611.94	3.14%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating		3,313,229	2.28%	46	2.27%	72,026.72	0.97%
<	01/01/2021	7,059,017	4.86%	108	5.33%	65,361.27	2.83%
01/01/2021	01/01/2022	9,993,650	6.88%	140	6.91%	71,383.22	2.62%
01/01/2022	01/01/2023	6,455,293	4.45%	86	4.24%	75,061.54	2.97%
01/01/2023	01/01/2024	8,221,644	5.66%	119	5.87%	69,089.44	2.86%
01/01/2024	01/01/2025	6,083,798	4.19%	84	4.14%	72,426.17	3.63%
01/01/2025	01/01/2026	34,229,605	23.58%	482	23.78%	71,015.78	3.62%
01/01/2026	01/01/2027	11,890,696	8.19%	173	8.53%	68,732.35	3.39%
01/01/2027	01/01/2028	4,906,971	3.38%	71	3.50%	69,112.27	3.62%
01/01/2028	01/01/2029	1,913,748	1.32%	28	1.38%	68,348.16	3.31%
01/01/2029	01/01/2030	2,612,715	1.80%	31	1.53%	84,281.14	2.59%
01/01/2030	01/01/2031	4,323,236	2.98%	62	3.06%	69,729.61	2.87%
01/01/2031	01/01/2032	2,642,664	1.82%	39	1.92%	67,760.61	3.13%
01/01/2032	01/01/2033	2,513,907	1.73%	34	1.68%	73,938.43	3.24%
01/01/2033	01/01/2034	1,315,942	0.91%	15	0.74%	87,729.47	3.21%
01/01/2034	01/01/2035	4,222,540	2.91%	61	3.01%	69,221.97	3.07%
01/01/2035	01/01/2036	29,784,621	20.52%	396	19.54%	75,213.69	2.92%
01/01/2036	01/01/2037	365,200	0.25%	5	0.25%	73,040.05	3.12%
01/01/2037	01/01/2038	1,926,924	1.33%	30	1.48%	64,230.81	4.82%
01/01/2038	01/01/2039	1,382,000	0.95%	17	0.84%	81,294.10	5.10%
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		145,157,401	100.00%	2,027	100.00%	71,611.94	3.14%

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%	7.00
01-Jan-2020 - 31-Dec-2020	69,012	0.05%	3	0.15%	23,003.96	3.40%	2.06
01-Jan-2021 - 31-Dec-2021	139,657	0.10%	3	0.15%	46,552.33	2.82%	8.75
01-Jan-2022 - 31-Dec-2022	76,121	0.05%	2	0.10%	38,060.63	2.80%	20.32
01-Jan-2023 - 31-Dec-2023	416,050	0.28%	8	0.33%	52,006.25	3.27%	36.25
01-Jan-2024 - 31-Dec-2024	576,643	0.40%	11	0.54%	52,422.08	2.45%	50.81
01-Jan-2025 - 31-Dec-2025	1,727,382	1.19%	24	1.18%	71,974.25	2.86%	59.09
01-Jan-2026 - 31-Dec-2026	897,073	0.62%	16	0.79%	56,067.06	3.82%	74.72
01-Jan-2027 - 31-Dec-2027	1,620,377	1.12%	22	1.09%	73,653.51	2.74%	84.97
01-Jan-2028 - 31-Dec-2028	1,573,785	1.08%	22	1.09%	71,535.70	3.19%	96.56
01-Jan-2029 - 31-Dec-2029	3,156,672	2.17%	47	2.32%	67,163.24	3.39%	108.80
01-Jan-2030 - 31-Dec-2030	4,422,303	3.05%	59	2.91%	74,954.29	3.21%	120.22
01-Jan-2031 - 31-Dec-2031	3,105,881	2.14%	47	2.32%	66,082.57	3.40%	132.02
01-Jan-2032 - 31-Dec-2032	2,746,788	1.89%	37	1.83%	74,237.50	3.09%	143.71
01-Jan-2033 - 31-Dec-2033	2,757,570	1.90%	31	1.53%	89,953.88	3.00%	155.56
01-Jan-2034 - 31-Dec-2034	15,173,313	10.45%	210	10.36%	72,253.87	2.97%	170.94
01-Jan-2035 - 31-Dec-2035	91,952,180	63.35%	1,274	62.85%	72,175.97	3.04%	179.55
01-Jan-2036 - 31-Dec-2036	7,455,168	5.14%	105	5.18%	71,001.60	3.56%	196.57
01-Jan-2037 - 31-Dec-2037	4,719,139	3.25%	73	3.60%	64,645.74	4.17%	205.00
01-Jan-2038 - 31-Dec-2038	2,390,639	1.65%	30	1.48%	79,687.97	4.76%	212.11
01-Jan-2040 - 31-Dec-2040	74,543	0.05%	1	0.05%	74,543.00	1.39%	236.00
01-Jan-2044 - 31-Dec-2044	88,500	0.06%	1	0.05%	88,500.00	4.95%	289.00
Total	145,157,401	100.00%	2,027	100.00%	71,611.94	3.14%	170.17

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		145,157,401	100.00%	2,027	100.00%	71,611.94	3.14%	170.17
<	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		145,157,401	100.00%	2,027	100.00%	71,611.94	3.14%	170.17

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	5,323,952	3.67%	38	3.60%	140,103.99	3.26%	163.38
Utrecht	6,024,670	4.15%	42	3.98%	143,444.52	3.03%	173.74
Zeeland	2,907,087	2.00%	24	2.27%	121,128.61	3.36%	182.62
Zuid-Holland	50,280,176	34.64%	376	35.64%	133,723.87	3.01%	170.12
Flevoland	3,158,050	2.18%	24	2.27%	131,585.42	2.97%	179.40
Friesland	6,360,130	4.38%	48	4.55%	132,502.71	3.16%	166.14
Gelderland	12,073,878	8.32%	85	8.06%	142,045.63	3.41%	168.91
Groningen	4,396,368	3.03%	36	3.41%	122,121.34	3.40%	171.54
Limburg	12,599,560	8.68%	91	8.63%	138,456.70	3.24%	166.56
Noord-Brabant	15,483,532	10.67%	109	10.33%	142,050.75	3.20%	166.87
Noord-Holland	17,560,600	12.10%	117	11.09%	150,090.59	3.16%	171.72
Overijssel	8,989,400	6.19%	65	6.16%	138,298.46	3.16%	176.48
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	145,157,401	100.00%	1,055	100.00%	137,589.95	3.14%	170.17

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	132,403,736	91.21%	946	89.67%	139,961.67	3.17%	169.45
Shop/House	84,742	0.06%	1	0.09%	84,742.00	2.90%	179.00
Condominium	12,577,915	8.67%	107	10.14%	117,550.60	2.90%	177.69
Condominium with garage	91,009	0.06%	1	0.09%	91,009.01	2.89%	175.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	145,157,401	100.00%	1,055	100.00%	137,589.95	3.14%	170.17

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	0.11%	10	0.95%	16,524.09	3.49%	147.01
25,000	50,000	1.477,671	37	3.51%	39,537.07	3.94%	175.41
50,000	75,000	4,842,657	75	7.11%	64,568.76	3.50%	163.41
75,000	100,000	13,357,534	151	14.31%	88,460.49	3.24%	169.18
100,000	125,000	16,768,525	149	14.12%	112,540.43	3.20%	166.63
125,000	150,000	27,953,727	202	19.15%	138,384.79	3.12%	170.16
150,000	175,000	28,104,127	173	16.40%	162,451.60	3.18%	171.00
175,000	200,000	25,265,141	135	12.80%	187,149.20	3.04%	172.39
200,000	225,000	16,409,456	77	7.30%	213,109.82	3.23%	172.15
225,000	250,000	10,813,321	46	4.36%	235,072.19	2.76%	169.25
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	145,157,401	100.00%	1,055	100.00%	137,589.95	3.14%	170.17