

Cashflow analysis for the period

Total interest received	1,172,710	
Interest received on transaction accounts	(12,877)	
Liquidity available	4,181,310	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		9,541,143
Company management expenses	2,220	
Administration fee	2,584	
MPT fee	34,091	
Third party fees	4,274	
Liquidity Facility fee	6,342	
Payments under hedging arrangements	863,518	
Interest on the Notes	233,563	
Shortfall Class A PDL Repayment	13,241	
Deferred Purchase Price Installment	-	
Total funds distributed		1,159,833
Available after distribution of funds		8,381,310
Undrawn Liquidity Facility	4,181,310	
Reserve account	4,200,000	
Available liquidity		8,381,310
Net cashflow		-

Collateral

Starting principal balance	139,376,995	
Principal redemptions and repayments	(5,450,126)	
Repurchase of loans with Non-NHG part October December 2020	-	
Substitution of loans in the quarter October December 2020	-	
Losses for the period	(13,241)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 January 2021		133,913,628
Balance Reset Participation	-	
Balance Further Advance Participation	819,767	
Total balance E-MAC NL 2005-NHG II		134,733,395

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	13,241	13,241	-
Total	-	13,241	13,241	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.49%	14.23%	8.95%

Delinquency table	Number of loans	Balance	Percentage of total
Current	975	132,454,635	98.91%
31 - 60 days	3	354,583	0.26%
61 - 90 days	1	132,284	0.10%
91 - 120 days	1	190,000	0.14%
120+ days	5	782,126	0.58%
In repossession			
Total	985	133,913,628	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	80	13,241	14,291	1,061,837

Losses filed for compensation with NHG

Characteristics

Number of borrowers	985		
Number of loanparts	1885		
	(weighted) average	Minimum	Maximum
Loan size borrower	135,953	6,019	250,000
Loan part size	71,042	1,938	239,680
Coupon	3.08%	0.09%	6.15%
Remaining maturity (months)	164	2	283
Remaining interest period (months)	91	1	207
Original interest period (months)	171	1	360
Seasoning (months)	153.3	1.0	201.0
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 part: WAC	WAM
Alternative Savings	75,158	0.06%	1	0.05%	75,157.96	2.85%
Annuity	10,817,214	8.08%	201	10.66%	53,816.99	3.19%
Hybride (switch)	223,519	0.17%	2	0.11%	111,759.48	5.42%
Interest Only	60,556,735	45.22%	978	51.88%	61,918.95	3.13%
Investment	983,363	0.73%	14	0.74%	70,240.23	3.47%
Life	47,032,154	35.12%	511	27.11%	92,039.44	2.98%
Linear	312,238	0.23%	8	0.42%	39,029.79	3.15%
Savings	2,497,336	1.88%	45	2.39%	55,496.36	3.81%
Universal Life	11,415,910	8.52%	125	6.63%	91,327.28	2.97%
Total	133,913,628	100.00%	1,885	100.00%	71,041.71	3.08%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan part: WAC	WAM
1	2,597,629	1.94%	37	1.96%	70,206.19	0.75%
12	2,207,465	1.65%	33	1.75%	66,892.88	1.27%
24	1,152,505	0.86%	17	0.90%	67,794.40	1.51%
36	949,995	0.71%	14	0.74%	67,856.77	1.89%
48	-	0.00%	-	0.00%	-	0.00%
60	11,560,767	8.63%	154	8.17%	75,069.92	2.25%
72	5,294,498	3.95%	82	4.35%	64,567.04	2.80%
84	5,971,359	4.46%	77	4.08%	77,550.12	2.45%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	27,851,722	20.80%	389	20.64%	71,598.26	2.98%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.12%	2	0.11%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	13,902,538	10.38%	205	10.88%	67,817.26	2.74%
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	58,514,933	43.70%	822	43.61%	71,186.05	3.57%
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	363,641	0.27%	5	0.27%	72,728.17	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	3,382,202	2.53%	48	2.55%	70,462.55	4.94%
>	-	0.00%	-	0.00%	-	0.00%
Total	133,913,628	100.00%	1,885	100.00%	71,041.71	3.08%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan part: WAC	WAM
<	2.50%	26,763,914	19.99%	377	20.00%	70,991.81	1.68%
2.50%	2.75%	24,449,969	18.26%	333	17.67%	73,423.33	2.73%
2.75%	3.00%	33,492,709	25.01%	457	24.24%	73,288.20	2.88%
3.00%	3.25%	3,908,116	2.92%	53	2.81%	73,738.03	3.16%
3.25%	3.50%	2,871,554	2.14%	43	2.28%	66,780.32	3.38%
3.50%	3.75%	4,093,424	3.06%	52	2.76%	78,719.69	3.75%
3.75%	4.00%	11,023,570	8.23%	154	8.17%	71,581.62	3.89%
4.00%	4.25%	11,812,857	8.82%	177	9.39%	66,739.31	4.18%
4.25%	4.50%	5,367,230	4.01%	85	4.51%	63,143.88	4.38%
4.50%	4.75%	2,153,090	1.61%	39	2.07%	55,207.43	4.62%
4.75%	5.00%	3,068,478	2.29%	46	2.44%	66,706.04	4.91%
5.00%	5.25%	2,672,469	2.00%	34	1.80%	78,602.04	5.11%
5.25%	5.50%	1,481,201	1.11%	23	1.22%	64,400.03	5.39%
5.50%	5.75%	167,199	0.12%	3	0.16%	55,732.90	5.68%
5.75%	6.00%	462,125	0.35%	7	0.37%	66,017.81	5.86%
6.00%	6.25%	125,724	0.09%	2	0.11%	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	-	133,913,628	100.00%	1,885	100.00%	71,041.71	3.08%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan part: WAC	WAM
Floating	-	2,756,629	2.06%	39	2.07%	70,682.79	0.72%
<	01/01/2021	129,946	0.10%	4	0.21%	32,486.48	4.24%
01/01/2021	01/01/2022	9,555,847	7.14%	137	7.27%	69,750.71	2.46%
01/01/2022	01/01/2023	5,572,740	4.16%	76	4.03%	73,325.53	2.89%
01/01/2023	01/01/2024	7,935,974	5.93%	119	6.31%	66,688.86	2.81%
01/01/2024	01/01/2025	5,628,627	4.20%	79	4.19%	71,248.44	3.66%
01/01/2025	01/01/2026	31,550,774	23.56%	451	23.93%	69,957.37	3.57%
01/01/2026	01/01/2027	11,042,210	8.25%	161	8.54%	68,585.15	3.34%
01/01/2027	01/01/2028	4,508,072	3.37%	66	3.50%	68,304.12	3.58%
01/01/2028	01/01/2029	1,979,985	1.48%	29	1.54%	68,275.33	3.24%
01/01/2029	01/01/2030	2,795,796	2.09%	34	1.80%	82,229.29	2.49%
01/01/2030	01/01/2031	5,386,691	4.02%	75	3.98%	71,822.54	2.60%
01/01/2031	01/01/2032	2,497,537	1.87%	37	1.96%	67,500.99	2.96%
01/01/2032	01/01/2033	2,444,366	1.83%	33	1.75%	74,071.70	3.26%
01/01/2033	01/01/2034	1,307,707	0.98%	15	0.80%	87,180.49	3.21%
01/01/2034	01/01/2035	4,126,378	3.08%	59	3.13%	69,938.62	3.09%
01/01/2035	01/01/2036	31,042,487	23.18%	419	22.23%	74,087.08	2.81%
01/01/2036	01/01/2037	360,159	0.27%	5	0.27%	72,031.72	3.12%
01/01/2037	01/01/2038	1,913,552	1.43%	30	1.59%	63,785.07	4.82%
01/01/2038	01/01/2039	1,378,152	1.03%	17	0.90%	81,067.76	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	-	133,913,628	100.00%	1,885	100.00%	71,041.71	3.08%

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%
01-Jan-2020 - 31-Dec-2020	8,341	0.01%	1	0.05%	8,340.89	3.50%
01-Jan-2021 - 31-Dec-2021	81,120	0.06%	2	0.11%	40,560.00	2.26%
01-Jan-2022 - 31-Dec-2022	74,086	0.08%	2	0.11%	37,042.93	2.75%
01-Jan-2023 - 31-Dec-2023	369,568	0.28%	7	0.37%	52,795.43	3.17%
01-Jan-2024 - 31-Dec-2024	494,003	0.37%	10	0.53%	49,400.34	2.29%
01-Jan-2025 - 31-Dec-2025	1,518,580	1.13%	22	1.17%	69,026.37	2.89%
01-Jan-2026 - 31-Dec-2026	794,062	0.59%	15	0.80%	52,937.44	3.76%
01-Jan-2027 - 31-Dec-2027	1,612,744	1.20%	21	1.11%	76,797.31	2.69%
01-Jan-2028 - 31-Dec-2028	1,450,351	1.08%	20	1.06%	72,517.54	2.97%
01-Jan-2029 - 31-Dec-2029	3,001,784	2.24%	44	2.33%	68,222.37	3.25%
01-Jan-2030 - 31-Dec-2030	4,105,890	3.07%	56	2.97%	73,319.46	3.08%
01-Jan-2031 - 31-Dec-2031	2,718,372	2.03%	42	2.23%	64,723.14	3.29%
01-Jan-2032 - 31-Dec-2032	2,494,624	1.88%	34	1.80%	73,371.31	3.20%
01-Jan-2033 - 31-Dec-2033	2,598,527	1.94%	30	1.59%	86,617.57	3.00%
01-Jan-2034 - 31-Dec-2034	14,215,832	10.62%	200	10.61%	71,079.16	2.82%
01-Jan-2035 - 31-Dec-2035	85,270,066	63.68%	1,188	63.02%	71,776.15	2.98%
01-Jan-2036 - 31-Dec-2036	6,592,987	4.92%	94	4.99%	70,138.16	3.57%
01-Jan-2037 - 31-Dec-2037	4,126,932	3.08%	66	3.50%	62,529.28	4.14%
01-Jan-2038 - 31-Dec-2038	2,208,611	1.65%	28	1.49%	78,878.97	4.93%
01-Jan-2040 - 31-Dec-2040	74,543	0.06%	1	0.05%	74,543.00	1.39%
01-Jan-2044 - 31-Dec-2044	84,000	0.06%	1	0.05%	84,000.00	4.95%
Total	133,913,628	100.00%	1,885	100.00%	71,041.71	3.08%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part: WAC	WAM
NHG		133,913,628	100.00%	1,885	100.00%	71,041.71	3.08%
<	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		133,913,628	100.00%	1,885	100.00%	71,041.71	3.08%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,860,202	3.63%	35	3.55%	138,862.90	3.24%	153.98
Utrecht	5,718,148	4.27%	40	4.06%	142,953.70	3.03%	167.74
Zeeland	2,716,972	2.03%	22	2.23%	123,498.74	3.33%	176.24
Zuid-Holland	46,840,167	34.98%	354	35.94%	132,316.86	2.94%	164.11
Flevoland	3,139,957	2.34%	24	2.44%	130,831.53	2.84%	173.20
Friesland	5,729,780	4.28%	44	4.47%	130,222.27	3.10%	160.34
Gelderland	11,006,033	8.22%	80	8.12%	137,575.41	3.23%	162.59
Groningen	4,019,454	3.00%	33	3.35%	121,801.62	3.38%	164.72
Limburg	11,278,207	8.42%	82	8.32%	137,539.11	3.22%	161.53
Noord-Brabant	14,563,814	10.88%	104	10.56%	140,036.67	3.12%	160.94
Noord-Holland	15,530,037	11.60%	105	10.66%	147,905.12	3.13%	166.20
Overijssel	8,510,857	6.36%	62	6.29%	137,271.89	3.13%	171.87
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	133,913,628	100.00%	985	100.00%	135,952.92	3.08%	164.26

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	122,159,270	91.22%	885	89.85%	138,033.07	3.10%	163.57
Shop/House	84,479	0.06%	1	0.10%	84,479.01	2.90%	173.00
Condominium	11,581,398	8.65%	98	9.95%	118,177.53	2.87%	171.44
Condominium with garage	88,481	0.07%	1	0.10%	88,480.84	2.89%	169.00
Unknown	-	0.00%	-	-	-	0.00%	-
Total	133,913,628	100.00%	985	100.00%	135,952.92	3.08%	164.26

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	0.17%	13	1.32%	17,530.24	3.49%	155.83
25,000	50,000	1.10%	37	3.76%	39,726.87	3.88%	169.45
50,000	75,000	3.63%	75	7.61%	64,897.73	3.39%	157.54
75,000	100,000	9.55%	144	14.62%	88,767.54	3.11%	163.95
100,000	125,000	11.58%	137	13.91%	113,196.39	3.10%	161.04
125,000	150,000	19.19%	186	18.88%	138,191.86	3.10%	163.43
150,000	175,000	19.64%	162	16.45%	162,342.14	3.13%	165.49
175,000	200,000	16.91%	121	12.28%	187,152.50	2.98%	165.99
200,000	225,000	10.50%	66	6.70%	213,130.91	3.13%	167.97
225,000	250,000	7.72%	44	4.47%	235,065.32	2.73%	162.23
250,000	275,000	0.00%	-	0.00%	-	0.00%	-
275,000	300,000	0.00%	-	0.00%	-	0.00%	-
300,000	325,000	0.00%	-	0.00%	-	0.00%	-
325,000	350,000	0.00%	-	0.00%	-	0.00%	-
350,000	375,000	0.00%	-	0.00%	-	0.00%	-
375,000	400,000	0.00%	-	0.00%	-	0.00%	-
400,000	425,000	0.00%	-	0.00%	-	0.00%	-
425,000	450,000	0.00%	-	0.00%	-	0.00%	-
450,000	475,000	0.00%	-	0.00%	-	0.00%	-
475,000	500,000	0.00%	-	0.00%	-	0.00%	-
500,000	525,000	0.00%	-	0.00%	-	0.00%	-
525,000	550,000	0.00%	-	0.00%	-	0.00%	-
550,000	575,000	0.00%	-	0.00%	-	0.00%	-
575,000	600,000	0.00%	-	0.00%	-	0.00%	-
600,000	625,000	0.00%	-	0.00%	-	0.00%	-
625,000	650,000	0.00%	-	0.00%	-	0.00%	-
650,000	>	0.00%	-	0.00%	-	0.00%	-
Total	133,913,628	100.00%	985	100.00%	135,952.92	3.08%	164.26