

E-MAC NL 2005-NHG II Investor report April 2021

Cashflow analysis for the period

Total interest received	1,222,277	
Interest received on transaction accounts	(13,663)	
Liquidity available	4,017,409	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		9,426,023
Company management expenses	20,857	
Administration fee	2,539	
MPT fee	33,578	
Third party fees	23,910	
Liquidity Facility fee	6,093	
Payments under hedging arrangements	971,581	
Interest on the Notes	149,997	
Shortfall Class A PDL Repayment	61	
Deferred Purchase Price Installment	-	
Total funds distributed		1,208,614
Available after distribution of funds		8,217,409
Undrawn Liquidity Facility	4,017,409	
Reserve account	4,200,000	
Available liquidity		8,217,409
Net cashflow		-

Collateral

Starting principal balance	133,913,628	
Principal redemptions and repayments	(4,659,560)	
Repurchase of loans with Non-NHG part January March 2021	-	
Substitution of loans in the quarter January March 2021	-	
Losses for the period	(61)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 April 2021		129,254,008
Balance Reset Participation	-	
Balance Further Advance Participation	814,386	
Total balance E-MAC NL 2005-NHG II		130,068,394

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from		End balance
			Interest Available	Amount	
Class A	-	61	61	-	-
Total	-	61	61	-	-

Performance

	Last period	This period	Since issue
Prepayment rate	14.23%	12.63%	9.01%

Delinquency table	Number of loans	Balance	Percentage of total
Current	949	127,702,815	98.80%
31 - 60 days	2	320,136	0.25%
61 - 90 days	1	127,237	0.10%
91 - 120 days	1	190,000	0.15%
120+ days	6	913,820	0.71%
In repossession			
Total	959	129,254,008	100.00%

	Last period	This period	Recovered	Total loss balance	
Aggregate principal losses	13,241	61	8,054	1,053,843	Losses filed for compensation with NHG

Characteristics

Number of borrowers	959		
Number of loanparts	1826		
	(weighted) average	Minimum	Maximum
Loan size borrower	134,780	1,926	250,000
Loan part size	70,785	1,210	239,680
Coupon	3.05%	0.10%	6.15%
Remaining maturity (months)	161	11	280
Remaining interest period (months)	90	1	204
Original interest period (months)	172	1	360
Seasoning (months)	156.5	1.0	204.0
Loan to Original Foreclosure Value (1)	97.8%	1.0%	151.1%

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Alternative Savings	74,021	0.06%	1	0.05%	74,021.19	2.85%
Annuity	10,480,352	8.11%	198	10.84%	52,931.07	3.16%
Hybride (switch)	221,556	0.17%	2	0.11%	110,778.13	5.42%
Interest Only	58,598,370	45.34%	946	51.81%	61,943.31	3.10%
Investment	898,242	0.69%	13	0.71%	69,095.57	3.52%
Life	45,170,442	34.95%	491	26.89%	91,996.83	2.96%
Linear	302,586	0.23%	8	0.44%	37,823.25	3.15%
Savings	2,459,688	1.90%	45	2.46%	54,659.73	3.61%
Universal Life	11,048,750	8.55%	122	6.68%	90,563.52	2.82%
Total	129,254,008	100.00%	1,826	100.00%	70,785.33	3.05%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,597,629	2.01%	37	2.03%	70,206.19	0.75%
12	1,931,165	1.49%	29	1.59%	66,591.90	1.23%
24	804,269	0.62%	13	0.71%	61,866.83	1.39%
36	911,138	0.70%	13	0.71%	70,087.55	1.76%
48	-	0.00%	-	0.00%	-	-
60	11,010,095	8.52%	146	8.00%	75,411.61	2.17%
72	5,127,599	3.97%	79	4.33%	64,906.32	2.79%
84	5,578,196	4.32%	71	3.89%	78,566.15	2.44%
96	-	0.00%	-	0.00%	-	-
108	-	0.00%	-	0.00%	-	-
120	26,905,247	20.82%	379	20.76%	70,990.10	2.87%
132	-	0.00%	-	0.00%	-	-
144	164,374	0.13%	2	0.11%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	-
168	-	0.00%	-	0.00%	-	-
180	14,211,338	10.99%	210	11.50%	67,673.04	2.67%
192	-	0.00%	-	0.00%	-	-
204	-	0.00%	-	0.00%	-	-
216	-	0.00%	-	0.00%	-	-
228	-	0.00%	-	0.00%	-	-
240	56,304,873	43.55%	794	43.48%	70,912.94	3.57%
252	-	0.00%	-	0.00%	-	-
264	-	0.00%	-	0.00%	-	-
276	-	0.00%	-	0.00%	-	-
288	-	0.00%	-	0.00%	-	-
300	361,965	0.28%	5	0.27%	72,392.94	4.97%
312	-	0.00%	-	0.00%	-	-
324	-	0.00%	-	0.00%	-	-
336	-	0.00%	-	0.00%	-	-
348	-	0.00%	-	0.00%	-	-
360	3,346,119	2.59%	48	2.63%	69,710.82	4.94%
>	-	0.00%	-	0.00%	-	-
Total	129,254,008	100.00%	1,826	100.00%	70,785.33	3.05%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	26,972,908	20.87%	378	20.70%	71,356.90	1.61%
2.50%	2.75%	23,228,597	17.97%	320	17.52%	72,589.36	2.73%
2.75%	3.00%	32,267,151	24.96%	443	24.26%	72,837.81	2.88%
3.00%	3.25%	3,740,885	2.89%	51	2.79%	73,350.68	3.16%
3.25%	3.50%	2,835,250	2.19%	42	2.30%	67,505.95	3.38%
3.50%	3.75%	3,846,498	2.98%	50	2.74%	76,929.96	3.75%
3.75%	4.00%	10,316,872	7.98%	145	7.94%	71,150.84	3.89%
4.00%	4.25%	11,432,532	8.85%	171	9.36%	66,856.91	4.18%
4.25%	4.50%	5,329,338	4.12%	84	4.60%	63,444.50	4.37%
4.50%	4.75%	2,077,165	1.61%	39	2.14%	53,260.64	4.62%
4.75%	5.00%	2,770,885	2.14%	41	2.25%	67,582.56	4.91%
5.00%	5.25%	2,583,985	2.00%	33	1.81%	78,302.59	5.10%
5.25%	5.50%	1,098,662	0.85%	17	0.93%	64,627.20	5.39%
5.50%	5.75%	167,000	0.13%	3	0.16%	55,666.70	5.68%
5.75%	6.00%	460,556	0.36%	7	0.38%	65,793.77	5.86%
6.00%	6.25%	125,724	0.10%	2	0.11%	62,861.80	6.15%
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%	-	-
Unknown	-	-	0.00%	-	0.00%	-	-
Total		129,254,008	100.00%	1,826	100.00%	70,785.33	3.05%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating		2,756,629	2.13%	39	2.14%	70,682.79	0.73%
<	01/01/2022	6,009,743	4.65%	88	4.82%	68,292.53	2.52%
01/01/2022	01/01/2023	6,176,000	4.78%	84	4.60%	73,523.81	2.74%
01/01/2023	01/01/2024	7,752,496	6.00%	116	6.35%	66,831.86	2.76%
01/01/2024	01/01/2025	5,401,548	4.18%	78	4.27%	69,250.62	3.60%
01/01/2025	01/01/2026	29,946,535	23.17%	430	23.55%	69,643.11	3.56%
01/01/2026	01/01/2027	11,732,852	9.08%	171	9.36%	68,613.17	3.21%
01/01/2027	01/01/2028	4,409,779	3.41%	64	3.50%	68,902.80	3.55%
01/01/2028	01/01/2029	1,962,654	1.52%	29	1.59%	67,577.74	3.24%
01/01/2029	01/01/2030	2,686,738	2.08%	33	1.81%	81,416.31	2.48%
01/01/2030	01/01/2031	5,372,133	4.16%	75	4.11%	71,628.44	2.60%
01/01/2031	01/01/2032	3,039,234	2.35%	45	2.46%	67,538.52	2.57%
01/01/2032	01/01/2033	2,436,172	1.88%	33	1.81%	73,823.39	3.26%
01/01/2033	01/01/2034	1,213,574	0.94%	14	0.77%	86,683.84	3.23%
01/01/2034	01/01/2035	4,224,603	3.27%	60	3.29%	70,410.06	3.04%
01/01/2035	01/01/2036	30,519,028	23.61%	415	22.73%	73,539.83	2.78%
01/01/2036	01/01/2037	357,605	0.28%	5	0.27%	71,520.92	3.12%
01/01/2037	01/01/2038	1,880,495	1.45%	30	1.64%	62,683.18	4.82%
01/01/2038	01/01/2039	1,376,189	1.06%	17	0.93%	80,952.30	5.10%
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	-
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	-
01/01/2041	01/01/2042	-	0.00%	-	0.00%	-	-
01/01/2042	01/01/2043	-	0.00%	-	0.00%	-	-
01/01/2043	01/01/2044	-	0.00%	-	0.00%	-	-
01/01/2044	01/01/2045	-	0.00%	-	0.00%	-	-
01/01/2045	01/01/2046	-	0.00%	-	0.00%	-	-
01/01/2046	01/01/2047	-	0.00%	-	0.00%	-	-
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	-
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	-
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	-
01/01/2050	01/01/2051	-	0.00%	-	0.00%	-	-
01/01/2051	>	-	0.00%	-	0.00%	-	-
Total		129,254,008	100.00%	1,826	100.00%	70,785.33	3.05%

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%
01-Jan-2022 - 31-Dec-2022	73,051	0.06%	2	0.11%	36,525.54	2.73%
01-Jan-2023 - 31-Dec-2023	369,568	0.29%	7	0.38%	52,795.43	3.17%
01-Jan-2024 - 31-Dec-2024	492,178	0.38%	10	0.55%	49,217.76	2.29%
01-Jan-2025 - 31-Dec-2025	1,502,990	1.15%	22	1.20%	68,317.71	2.70%
01-Jan-2026 - 31-Dec-2026	768,979	0.59%	14	0.77%	54,927.10	3.49%
01-Jan-2027 - 31-Dec-2027	1,611,172	1.25%	21	1.15%	76,722.50	2.69%
01-Jan-2028 - 31-Dec-2028	1,378,217	1.07%	19	1.04%	72,537.73	3.00%
01-Jan-2029 - 31-Dec-2029	2,889,204	2.24%	43	2.35%	67,190.80	3.26%
01-Jan-2030 - 31-Dec-2030	4,088,789	3.16%	54	2.96%	75,718.32	3.05%
01-Jan-2031 - 31-Dec-2031	2,615,751	2.02%	41	2.25%	63,798.81	3.10%
01-Jan-2032 - 31-Dec-2032	2,484,502	1.92%	34	1.86%	73,073.59	3.08%
01-Jan-2033 - 31-Dec-2033	2,427,946	1.88%	28	1.53%	86,712.36	3.02%
01-Jan-2034 - 31-Dec-2034	14,022,482	10.85%	198	10.84%	70,820.62	2.76%
01-Jan-2035 - 31-Dec-2035	81,675,927	63.19%	1,144	62.65%	71,395.04	2.95%
01-Jan-2036 - 31-Dec-2036	6,422,494	4.97%	92	5.04%	69,809.71	3.57%
01-Jan-2037 - 31-Dec-2037	4,060,496	3.14%	66	3.61%	61,522.66	4.13%
01-Jan-2038 - 31-Dec-2038	2,193,113	1.70%	28	1.53%	78,325.46	4.93%
01-Jan-2040 - 31-Dec-2040	74,543	0.06%	1	0.05%	74,543.00	1.31%
01-Jan-2044 - 31-Dec-2044	84,000	0.06%	1	0.05%	84,000.00	4.95%
Total	129,254,008	100.00%	1,826	100.00%	70,785.33	3.05%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part: WAC	WAM
NHG		129,254,008	100.00%	1,826	100.00%	70,785.33	3.05%
<	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		129,254,008	100.00%	1,826	100.00%	70,785.33	3.05%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,609,784	3.57%	34	3.55%	135,581.88	3.25%	150.06
Utrecht	5,631,091	4.36%	39	4.07%	144,386.95	3.02%	164.56
Zeeland	2,708,790	2.10%	22	2.29%	123,126.80	3.33%	173.23
Zuid-Holland	44,852,621	34.70%	343	35.77%	130,765.66	2.92%	161.34
Flevoland	3,017,487	2.33%	23	2.40%	131,195.10	2.71%	170.21
Friesland	5,692,989	4.40%	44	4.59%	129,386.11	2.95%	157.31
Gelderland	10,643,654	8.23%	78	8.13%	136,457.10	3.24%	159.76
Groningen	3,981,257	3.08%	33	3.44%	120,644.15	3.39%	161.68
Limburg	11,149,541	8.63%	81	8.45%	137,648.66	3.19%	158.60
Noord-Brabant	13,950,577	10.79%	101	10.53%	138,124.52	3.09%	157.59
Noord-Holland	14,692,195	11.37%	100	10.43%	146,921.95	3.03%	162.69
Overijssel	8,324,022	6.44%	61	6.36%	136,459.37	3.10%	168.86
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	129,254,008	100.00%	959	100.00%	134,779.99	3.05%	161.24

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	117,663,563	91.03%	860	89.68%	136,818.10	3.07%	160.55
Shop/House	84,346	0.07%	1	0.10%	84,346.08	2.90%	170.00
Condominium	11,418,896	8.83%	97	10.11%	117,720.58	2.85%	168.19
Condominium with garage	87,203	0.07%	1	0.10%	87,203.05	2.89%	166.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	129,254,008	100.00%	959	100.00%	134,779.99	3.05%	161.24

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	0.02%	17	1.77%	16,212.66	3.40%	158.53
25,000	50,000	1.11%	36	3.75%	39,786.90	3.82%	165.71
50,000	75,000	3.67%	74	7.72%	64,171.91	3.32%	155.48
75,000	100,000	9.32%	136	14.18%	88,529.66	3.06%	162.04
100,000	125,000	11.69%	134	13.97%	112,725.72	3.09%	157.78
125,000	150,000	20.09%	188	19.60%	138,132.76	3.07%	160.22
150,000	175,000	19.85%	158	16.48%	162,350.15	3.10%	162.79
175,000	200,000	16.23%	112	11.68%	187,352.32	2.91%	162.08
200,000	225,000	10.56%	64	6.67%	213,190.73	3.11%	164.31
225,000	250,000	7.28%	40	4.17%	235,102.80	2.69%	160.30
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	129,254,008	100.00%	959	100.00%	134,779.99	3.05%	161.24