

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

Cashflow analysis for the period

Total interest received	1,089,628	
Interest received on transaction accounts	(12,986)	
Liquidity available	3,877,620	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		9,154,262
Company management expenses	5,738	
Administration fee	2,424	
MPT fee	32,081	
Third party fees	35,020	
Liquidity Facility fee	5,881	
Payments under hedging arrangements	830,576	
Interest on the Notes	164,687	
Shortfall Class A PDL Repayment	236	
Deferred Purchase Price Installment	-	
Total funds distributed		1,076,641
Available after distribution of funds		8,077,620
Undrawn Liquidity Facility	3,877,620	
Reserve account	4,200,000	
Available liquidity		8,077,620
Net cashflow		-

Collateral

Starting principal balance	129,254,008	
Principal redemptions and repayments	(4,617,316)	
Repurchase of loans with Non-NHG part April June 2021	-	
Substitution of loans in the quarter April June 2021	-	
Losses for the period	(236)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2021		124,636,456
Balance Reset Participation	-	
Balance Further Advance Participation	771,641	
Total balance E-MAC NL 2005-NHG II		125,408,098

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available		End balance
			Amount		
Class A	-	236	236		-
Total	-	236	236		-

Performance

	Last period	This period	Since issue
Prepayment rate	12.63%	13.07%	9.08%

Delinquency table	Number of loans	Balance	Percentage of total
Current	920	123,445,233	99.04%
31 - 60 days	1	134,921	0.11%
61 - 90 days	1	147,136	0.12%
91 - 120 days	-	-	0.00%
120+ days	6	909,166	0.73%
In repossession			
Total	928	124,636,456	100.00%

	Last period	This period	Recovered	Total loss balance	
Aggregate principal losses	61	236	3,676	1,050,403	Losses filed for compensation with NHG

Characteristics

Number of borrowers	928		
Number of loanparts	1763		
	(weighted) average	Minimum	Maximum
Loan size borrower	134,307	1,926	250,000
Loan part size	70,696	1,210	239,680
Coupon	3.03%	0.10%	6.15%
Remaining maturity (months)	159	8	277
Remaining interest period (months)	89	1	201
Original interest period (months)	173	1	360
Seasoning (months)	159.6	2.0	207.0
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	72,913	0.06%	1	0.06%	72,912.63	2.85%
Annuity	10,251,644	8.23%	196	11.12%	52,304.31	3.13%
Hybride (switch)	219,565	0.18%	2	0.11%	109,782.46	5.42%
Interest Only	56,493,207	45.33%	912	51.73%	61,944.31	3.09%
Investment	898,242	0.72%	13	0.74%	69,095.57	3.52%
Life	43,683,746	35.05%	473	26.83%	92,354.64	2.93%
Linear	286,753	0.23%	8	0.45%	35,844.10	3.17%
Savings	2,218,509	1.78%	41	2.33%	54,109.95	3.58%
Universal Life	10,511,878	8.43%	117	6.64%	89,845.11	2.83%
Total	124,636,456	100.00%	1,763	100.00%	70,695.66	3.03%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,597,629	2.08%	37	2.10%	70,206.19	0.82%
12	1,931,165	1.55%	29	1.64%	66,591.90	1.22%
24	681,318	0.55%	10	0.57%	68,131.83	1.28%
36	567,252	0.46%	9	0.51%	63,028.05	1.53%
48	-	0.00%	-	0.00%	-	-
60	9,955,294	7.99%	131	7.43%	75,994.61	2.13%
72	5,294,719	4.25%	81	4.59%	65,366.90	2.73%
84	5,354,559	4.30%	69	3.91%	77,602.30	2.43%
96	-	0.00%	-	0.00%	-	-
108	-	0.00%	-	0.00%	-	-
120	25,260,179	20.27%	353	20.02%	71,558.58	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	14,483,121	11.62%	214	12.14%	67,678.14	2.61%
192	-	0.00%	-	0.00%	-	-
204	-	0.00%	-	0.00%	-	-
216	-	0.00%	-	0.00%	-	-
228	-	0.00%	-	0.00%	-	-
240	54,658,933	43.85%	775	43.96%	70,527.66	3.56%
252	-	0.00%	-	0.00%	-	-
264	-	0.00%	-	0.00%	-	-
276	-	0.00%	-	0.00%	-	-
288	-	0.00%	-	0.00%	-	-
300	360,267	0.29%	5	0.28%	72,053.48	4.97%
312	-	0.00%	-	0.00%	-	-
324	-	0.00%	-	0.00%	-	-
336	-	0.00%	-	0.00%	-	-
348	-	0.00%	-	0.00%	-	-
360	3,327,644	2.67%	48	2.72%	69,325.92	4.94%
>	-	0.00%	-	0.00%	-	-
Total	124,636,456	100.00%	1,763	100.00%	70,695.66	3.03%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	25,976,994	20.84%	362	20.53%	71,759.65	1.57%
2.50%	2.75%	22,169,908	17.79%	303	17.19%	73,168.01	2.74%
2.75%	3.00%	31,660,946	25.40%	436	24.73%	72,616.85	2.88%
3.00%	3.25%	3,692,430	2.96%	50	2.84%	73,848.59	3.16%
3.25%	3.50%	2,813,666	2.26%	42	2.38%	66,992.05	3.38%
3.50%	3.75%	3,654,246	2.93%	48	2.72%	76,130.13	3.75%
3.75%	4.00%	9,999,457	8.02%	141	8.00%	70,918.14	3.89%
4.00%	4.25%	10,608,952	8.51%	160	9.08%	66,305.95	4.18%
4.25%	4.50%	5,126,135	4.11%	84	4.76%	61,025.42	4.38%
4.50%	4.75%	2,072,767	1.66%	39	2.21%	53,147.88	4.62%
4.75%	5.00%	2,764,763	2.22%	41	2.33%	67,433.23	4.91%
5.00%	5.25%	2,507,161	2.01%	32	1.82%	78,348.79	5.10%
5.25%	5.50%	837,544	0.67%	13	0.74%	64,426.44	5.38%
5.50%	5.75%	166,799	0.13%	3	0.17%	55,599.57	5.68%
5.75%	6.00%	458,965	0.37%	7	0.40%	65,566.42	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		124,636,456	100.00%	1,763	100.00%	70,695.66	3.03%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating		2,756,629	2.21%	39	2.21%	70,682.79	0.79%
<	01/01/2022	4,101,871	3.29%	64	3.63%	64,091.73	2.55%
01/01/2022	01/01/2023	5,953,435	4.78%	82	4.65%	72,602.87	2.70%
01/01/2023	01/01/2024	7,866,948	6.31%	118	6.69%	66,669.05	2.73%
01/01/2024	01/01/2025	5,237,347	4.20%	75	4.25%	69,831.29	3.65%
01/01/2025	01/01/2026	28,214,616	22.64%	407	23.09%	69,323.38	3.58%
01/01/2026	01/01/2027	11,571,953	9.28%	166	9.42%	69,710.56	3.20%
01/01/2027	01/01/2028	4,507,913	3.62%	65	3.69%	69,352.50	3.49%
01/01/2028	01/01/2029	1,758,332	1.41%	25	1.42%	70,333.30	3.13%
01/01/2029	01/01/2030	2,327,463	1.87%	28	1.59%	83,123.67	2.46%
01/01/2030	01/01/2031	5,364,670	4.30%	75	4.25%	71,528.94	2.60%
01/01/2031	01/01/2032	2,891,534	2.32%	43	2.44%	67,244.97	2.59%
01/01/2032	01/01/2033	2,427,913	1.95%	33	1.87%	73,573.14	3.26%
01/01/2033	01/01/2034	1,212,429	0.97%	14	0.79%	86,602.08	3.23%
01/01/2034	01/01/2035	3,937,651	3.16%	56	3.18%	70,315.19	3.03%
01/01/2035	01/01/2036	30,911,439	24.80%	421	23.88%	73,423.85	2.75%
01/01/2036	01/01/2037	355,028	0.28%	5	0.28%	71,005.64	3.12%
01/01/2037	01/01/2038	1,871,572	1.50%	30	1.70%	62,385.74	4.82%
01/01/2038	01/01/2039	1,367,712	1.10%	17	0.96%	80,453.66	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		124,636,456	100.00%	1,763	100.00%	70,695.66	3.03%

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	0.06%	18,605.01	3.75%	19.00
01-Jan-2022 - 31-Dec-2022	72,005	0.06%	2	0.11%	36,002.37	2.70%	8.16
01-Jan-2023 - 31-Dec-2023	363,231	0.29%	7	0.40%	51,890.12	3.18%	24.13
01-Jan-2024 - 31-Dec-2024	484,325	0.39%	10	0.57%	48,432.49	2.83%	38.48
01-Jan-2025 - 31-Dec-2025	1,402,570	1.13%	22	1.25%	63,753.18	2.61%	47.67
01-Jan-2026 - 31-Dec-2026	767,382	0.62%	14	0.79%	54,813.02	3.49%	62.50
01-Jan-2027 - 31-Dec-2027	1,400,764	1.12%	18	1.02%	77,820.20	2.68%	72.89
01-Jan-2028 - 31-Dec-2028	1,375,455	1.10%	19	1.08%	72,392.36	3.00%	84.80
01-Jan-2029 - 31-Dec-2029	2,553,698	2.05%	37	2.10%	69,018.85	3.25%	96.77
01-Jan-2030 - 31-Dec-2030	3,798,293	3.05%	50	2.84%	75,965.86	3.04%	108.16
01-Jan-2031 - 31-Dec-2031	2,477,106	1.99%	39	2.21%	63,515.55	3.08%	120.06
01-Jan-2032 - 31-Dec-2032	2,370,758	1.90%	32	1.82%	74,086.20	3.02%	131.63
01-Jan-2033 - 31-Dec-2033	2,303,327	1.85%	27	1.53%	85,308.40	2.97%	143.14
01-Jan-2034 - 31-Dec-2034	13,121,345	10.53%	184	10.44%	71,311.66	2.75%	158.90
01-Jan-2035 - 31-Dec-2035	79,870,129	64.08%	1,123	63.70%	71,122.11	2.94%	167.49
01-Jan-2036 - 31-Dec-2036	6,113,419	4.91%	86	4.88%	71,086.27	3.60%	184.61
01-Jan-2037 - 31-Dec-2037	3,920,406	3.15%	64	3.63%	61,256.35	4.17%	193.10
01-Jan-2038 - 31-Dec-2038	2,065,095	1.66%	26	1.47%	79,426.73	4.91%	199.98
01-Jan-2040 - 31-Dec-2040	74,543	0.06%	1	0.06%	74,543.00	1.31%	224.00
01-Jan-2044 - 31-Dec-2044	84,000	0.07%	1	0.06%	84,000.00	4.95%	277.00
Total	124,636,456	100.00%	1,763	100.00%	70,695.66	3.03%	158.53

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part: WAC	WAM	
NHG		124,636,456	100.00%	1,763	100.00%	70,695.66	3.03%	158.53
<	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		124,636,456	100.00%	1,763	100.00%	70,695.66	3.03%	158.53

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,459,664	3.58%	33	3.56%	135,141.33	3.26%	147.64
Utrecht	5,153,974	4.14%	36	3.88%	143,165.95	2.97%	163.25
Zeeland	2,699,836	2.17%	22	2.37%	122,719.82	3.33%	170.22
Zuid-Holland	43,456,080	34.87%	332	35.78%	130,891.81	2.88%	158.42
Flevoland	2,788,631	2.24%	22	2.37%	126,755.95	2.74%	167.55
Friesland	5,390,321	4.32%	42	4.53%	128,340.97	3.01%	154.47
Gelderland	10,324,837	8.28%	75	8.08%	137,664.49	3.23%	157.52
Groningen	3,789,055	3.04%	32	3.45%	118,407.96	3.32%	158.79
Limburg	10,645,996	8.54%	78	8.41%	136,487.13	3.14%	155.74
Noord-Brabant	13,647,494	10.95%	99	10.67%	137,853.47	3.08%	155.25
Noord-Holland	14,016,165	11.25%	96	10.34%	146,001.72	3.07%	159.44
Overijssel	8,264,404	6.63%	61	6.57%	135,482.04	3.10%	166.48
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	124,636,456	100.00%	928	100.00%	134,306.53	3.03%	158.53

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	113,658,279	91.19%	834	89.87%	136,280.91	3.05%	157.99
Shop/House	84,212	0.07%	1	0.11%	84,212.19	2.90%	167.00
Condominium	10,808,049	8.67%	92	9.91%	117,478.79	2.83%	164.17
Condominium with garage	85,916	0.07%	1	0.11%	85,916.00	2.89%	163.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	124,636,456	100.00%	928	100.00%	134,306.53	3.03%	158.53

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	1.83%	15,375.00	3.42%	156.22
25,000	50,000	1.12%	36	3.88%	38,819.71	3.82%	162.94
50,000	75,000	3.84%	75	8.08%	63,845.61	3.33%	152.12
75,000	100,000	9.01%	127	13.69%	88,402.68	3.06%	159.00
100,000	125,000	11.84%	131	14.12%	112,622.50	3.08%	155.00
125,000	150,000	20.06%	181	19.50%	138,146.12	3.07%	157.70
150,000	175,000	20.04%	154	16.59%	162,160.24	3.07%	160.55
175,000	200,000	16.10%	107	11.53%	187,489.60	2.87%	159.50
200,000	225,000	10.24%	60	6.47%	212,763.96	3.11%	161.25
225,000	250,000	7.55%	40	4.31%	235,102.80	2.69%	157.30
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	124,636,456	100.00%	928	100.00%	134,306.53	3.03%	158.53