

**Cashflow analysis for the period**

Total interest received	1,097,938	
Interest received on transaction accounts	(13,751)	
Liquidity available	3,739,094	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		9,023,280
Company management expenses	2,249	
Administration fee	2,311	
MPT fee	30,701	
Third party fees	20,408	
Liquidity Facility fee	5,671	
Payments under hedging arrangements	826,734	
Interest on the Notes	193,414	
Shortfall Class A PDL Repayment	2,699	
Deferred Purchase Price Installment	-	
Total funds distributed		1,084,187
Available after distribution of funds		7,939,094
Undrawn Liquidity Facility	3,739,094	
Reserve account	4,200,000	
Available liquidity		7,939,094
Net cashflow		-

**Collateral**

Starting principal balance	124,636,456	
Principal redemptions and repayments	(4,548,669)	
Repurchase of loans with Non-NHG part July September 2021	-	
Substitution of loans in the quarter July September 2021	-	
Losses for the period	(2,699)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 October 2021		120,085,088
Balance Reset Participation	-	
Balance Further Advance Participation	750,512	
Total balance E-MAC NL 2005-NHG II		120,835,600

**Principal Deficiency Ledger**

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	2,699	2,699	-
Total	-	2,699	2,699	-

**Performance**

	Last period	This period	Since issue
Prepayment rate	13.07%	13.11%	9.15%

Delinquency table	Number of loans	Balance	Percentage of total
Current	891	118,821,275	98.95%
31 - 60 days	3	354,646	0.30%
61 - 90 days	1	114,000	0.09%
91 - 120 days	-	-	0.00%
120+ days	5	795,166	0.66%
In repossession			
Total	900	120,085,088	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	236	2,699	916	1,052,186

Losses filed for compensation with NHG

**Characteristics**

Number of borrowers	900		
Number of loanparts	1706		
	(weighted) average	Minimum	Maximum
Loan size borrower	133,428	1,926	250,000
Loan part size	70,390	1,210	239,680
Coupon	2.99%	0.09%	6.15%
Remaining maturity (months)	155	5	274
Remaining interest period (months)	89	1	198
Original interest period (months)	173	1	360
Seasoning (months)	163.1	6.0	210.0
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	71,728	0.06%	1	0.06%	71,728.29	2.85%
Annuity	9,675,816	8.06%	189	11.08%	51,194.79	3.07%
Hybride (switch)	197,372	0.16%	2	0.12%	98,686.18	5.41%
Interest Only	54,534,618	45.41%	884	51.82%	61,690.74	3.05%
Investment	845,527	0.70%	12	0.70%	70,460.57	3.57%
Life	42,054,326	35.02%	455	26.67%	92,427.09	2.90%
Linear	216,022	0.18%	7	0.41%	30,860.26	2.62%
Savings	2,090,462	1.74%	40	2.34%	52,261.54	3.47%
Universal Life	10,399,217	8.68%	116	6.80%	89,648.42	2.75%
Total	120,085,088	100.00%	1,706	100.00%	70,389.85	2.99%

# Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,475,629	2.06%	34	1.99%	72,812.62	0.78%
12	1,931,165	1.61%	29	1.70%	66,591.90	1.18%
24	678,852	0.57%	10	0.59%	67,885.19	1.28%
36	564,800	0.47%	9	0.53%	62,755.51	1.49%
48	-	0.00%	-	0.00%	-	0.00%
60	8,778,242	7.31%	116	6.80%	75,674.50	1.97%
72	5,286,501	4.40%	81	4.75%	65,265.44	2.73%
84	5,002,526	4.17%	65	3.81%	76,961.94	2.32%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	24,621,933	20.50%	342	20.05%	71,993.96	2.78%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.14%	2	0.12%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	14,683,630	12.23%	220	12.90%	66,743.77	2.54%
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	52,389,492	43.63%	747	43.79%	70,133.19	3.55%
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	358,549	0.30%	5	0.29%	71,709.76	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	3,149,396	2.62%	46	2.70%	68,465.12	4.93%
>	-	0.00%	-	0.00%	-	0.00%
Total	120,085,088	100.00%	1,706	100.00%	70,389.85	2.99%

# Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	25,933,460	21.60%	366	21.45%	70,856.45	1.47%
2.50%	2.75%	21,378,106	17.80%	293	17.17%	72,962.82	2.74%
2.75%	3.00%	30,729,929	25.59%	423	24.79%	72,647.59	2.88%
3.00%	3.25%	3,599,740	3.00%	49	2.87%	73,464.07	3.16%
3.25%	3.50%	2,533,449	2.11%	39	2.29%	64,960.23	3.37%
3.50%	3.75%	3,436,100	2.86%	44	2.58%	78,093.18	3.75%
3.75%	4.00%	9,768,785	8.13%	139	8.15%	70,279.03	3.89%
4.00%	4.25%	10,062,003	8.38%	153	8.97%	65,764.72	4.18%
4.25%	4.50%	4,389,372	3.66%	74	4.34%	59,315.84	4.38%
4.50%	4.75%	1,974,520	1.64%	38	2.23%	51,961.05	4.62%
4.75%	5.00%	2,549,158	2.12%	37	2.17%	68,896.15	4.91%
5.00%	5.25%	2,352,782	1.98%	30	1.76%	78,426.05	5.11%
5.25%	5.50%	628,018	0.52%	9	0.53%	69,779.76	5.40%
5.50%	5.75%	166,595	0.14%	3	0.18%	55,531.50	5.68%
5.75%	6.00%	457,350	0.38%	7	0.41%	65,335.69	5.86%
6.00%	6.25%	125,724	0.10%	2	0.12%	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	-	120,085,088	100.00%	1,706	100.00%	70,389.85	2.99%

# Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating	-	2,634,629	2.19%	36	2.11%	73,184.14	0.75%
<	01/01/2022	33,605	0.03%	2	0.12%	16,802.51	3.00%
01/01/2022	01/01/2023	6,892,314	5.74%	98	5.74%	70,329.73	2.45%
01/01/2023	01/01/2024	7,505,943	6.25%	114	6.68%	65,841.61	2.74%
01/01/2024	01/01/2025	5,195,401	4.33%	73	4.28%	71,169.88	3.62%
01/01/2025	01/01/2026	26,506,814	22.07%	384	22.51%	69,028.16	3.57%
01/01/2026	01/01/2027	12,049,100	10.03%	175	10.26%	68,852.00	3.00%
01/01/2027	01/01/2028	4,496,760	3.74%	65	3.81%	69,180.93	3.49%
01/01/2028	01/01/2029	1,999,222	1.66%	29	1.70%	68,938.68	2.89%
01/01/2029	01/01/2030	2,324,801	1.94%	28	1.64%	83,028.61	2.46%
01/01/2030	01/01/2031	5,467,255	4.55%	76	4.45%	71,937.56	2.58%
01/01/2031	01/01/2032	3,567,333	2.97%	54	3.17%	66,061.73	2.35%
01/01/2032	01/01/2033	2,380,373	1.98%	33	1.93%	72,132.51	3.26%
01/01/2033	01/01/2034	1,211,274	1.01%	14	0.82%	86,519.54	3.23%
01/01/2034	01/01/2035	3,802,736	3.17%	54	3.17%	70,421.03	3.03%
01/01/2035	01/01/2036	30,438,463	25.35%	419	24.56%	72,645.50	2.73%
01/01/2036	01/01/2037	516,942	0.43%	7	0.41%	73,848.81	2.63%
01/01/2037	01/01/2038	1,866,603	1.55%	30	1.76%	62,220.11	4.82%
01/01/2038	01/01/2039	1,195,520	1.00%	15	0.88%	79,701.31	5.11%
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	01/01/2051	-	0.00%	-	0.00%	-	0.00%
01/01/2051	>	-	0.00%	-	0.00%	-	0.00%
Total	-	120,085,088	100.00%	1,706	100.00%	70,389.85	2.99%

# Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part: WAC	WAM
01-Jan-2019 - 31-Dec-2019	18,605	0.02%	1	0.06%	18,605.01	3.75%
01-Jan-2022 - 31-Dec-2022	70,947	0.06%	2	0.12%	35,473.36	2.68%
01-Jan-2023 - 31-Dec-2023	359,730	0.30%	7	0.41%	51,389.99	3.17%
01-Jan-2024 - 31-Dec-2024	482,474	0.40%	10	0.59%	48,247.39	1.97%
01-Jan-2025 - 31-Dec-2025	1,302,184	1.08%	20	1.17%	65,109.19	2.61%
01-Jan-2026 - 31-Dec-2026	765,770	0.64%	14	0.82%	54,697.87	3.49%
01-Jan-2027 - 31-Dec-2027	1,232,017	1.03%	15	0.88%	82,134.47	2.61%
01-Jan-2028 - 31-Dec-2028	1,372,675	1.14%	19	1.11%	72,246.04	3.00%
01-Jan-2029 - 31-Dec-2029	2,538,313	2.11%	37	2.17%	68,603.06	3.17%
01-Jan-2030 - 31-Dec-2030	3,699,190	3.08%	49	2.87%	75,493.68	2.99%
01-Jan-2031 - 31-Dec-2031	2,378,764	1.98%	38	2.23%	62,599.06	3.09%
01-Jan-2032 - 31-Dec-2032	2,275,976	1.90%	31	1.82%	73,418.59	2.96%
01-Jan-2033 - 31-Dec-2033	2,299,048	1.91%	27	1.58%	85,149.93	2.96%
01-Jan-2034 - 31-Dec-2034	12,878,502	10.72%	181	10.61%	71,151.94	2.65%
01-Jan-2035 - 31-Dec-2035	76,730,274	63.90%	1,084	63.54%	70,784.39	2.91%
01-Jan-2036 - 31-Dec-2036	5,721,305	4.78%	81	4.75%	70,633.39	3.44%
01-Jan-2037 - 31-Dec-2037	3,908,888	3.26%	64	3.75%	61,076.38	4.17%
01-Jan-2038 - 31-Dec-2038	1,891,882	1.58%	24	1.41%	78,828.41	4.90%
01-Jan-2040 - 31-Dec-2040	74,543	0.06%	1	0.06%	74,543.00	1.31%
01-Jan-2044 - 31-Dec-2044	84,000	0.07%	1	0.06%	84,000.00	4.95%
Total	120,085,088	100.00%	1,706	100.00%	70,389.85	2.99%

# Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part: WAC	WAM
NHG		120,085,088	100.00%	1,706	100.00%	70,389.85	2.99%
<	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		120,085,088	100.00%	1,706	100.00%	70,389.85	2.99%

# Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,208,285	3.50%	32	3.56%	131,508.90	3.28%	143.53
Utrecht	5,066,146	4.22%	35	3.89%	144,747.04	2.86%	160.82
Zeeland	2,689,145	2.24%	22	2.44%	122,233.87	3.28%	167.22
Zuid-Holland	42,247,980	35.18%	325	36.11%	129,993.79	2.84%	155.38
Flevoland	2,784,784	2.32%	22	2.44%	126,581.11	2.65%	164.55
Friesland	5,222,735	4.35%	41	4.56%	127,383.78	2.91%	151.06
Gelderland	10,109,089	8.42%	73	8.11%	138,480.67	3.21%	154.24
Groningen	3,776,802	3.15%	32	3.56%	118,025.07	3.25%	155.77
Limburg	9,549,275	7.95%	71	7.89%	134,496.83	3.03%	151.47
Noord-Brabant	13,175,635	10.97%	96	10.67%	137,246.20	3.05%	152.64
Noord-Holland	13,683,844	11.40%	94	10.44%	145,572.81	3.04%	156.43
Overijssel	7,571,367	6.31%	57	6.33%	132,830.99	3.11%	164.26
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	120,085,088	100.00%	900	100.00%	133,427.88	2.99%	155.47

**Property Type**

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	109,385,709	91.09%	808	89.78%	135,378.35	3.01%	154.90
Shop/House	84,077	0.07%	1	0.11%	84,077.32	2.90%	164.00
Condominium	10,530,682	8.77%	90	10.00%	117,007.58	2.73%	161.21
Condominium with garage	84,620	0.07%	1	0.11%	84,619.63	2.89%	160.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>120,085,088</b>	<b>100.00%</b>	<b>900</b>	<b>100.00%</b>	<b>133,427.88</b>	<b>2.99%</b>	<b>155.47</b>

**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	0.23%	18	2.00%	15,361.76	3.46%	155.47
25,000	50,000	1.10%	34	3.78%	38,755.43	3.81%	159.48
50,000	75,000	4.08%	77	8.56%	63,651.23	3.29%	148.57
75,000	100,000	9.21%	125	13.89%	88,510.31	3.02%	156.60
100,000	125,000	11.99%	128	14.22%	112,476.01	3.01%	152.47
125,000	150,000	20.43%	178	19.78%	137,843.89	3.01%	153.80
150,000	175,000	18.96%	140	15.56%	162,607.69	3.03%	158.54
175,000	200,000	16.25%	104	11.56%	187,670.13	2.83%	156.32
200,000	225,000	10.11%	57	6.33%	213,086.54	3.09%	157.66
225,000	250,000	7.63%	39	4.33%	234,977.23	2.65%	154.02
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%	-
<b>Total</b>	<b>120,085,088</b>	<b>100.00%</b>	<b>900</b>	<b>100.00%</b>	<b>133,427.88</b>	<b>2.99%</b>	<b>155.47</b>