

Cashflow analysis for the period

Total interest received	1,134,101	
Interest received on transaction accounts	(13,202)	
Liquidity available	3,602,553	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
Total funds available		8,923,451
Company management expenses	2,360	
Administration fee	2,252	
MPT fee	29,962	
Third party fees	3,235	
Liquidity Facility fee	5,524	
Payments under hedging arrangements	788,455	
Interest on the Notes	289,111	
Shortfall Class A PDL Repayment	-	
Deferred Purchase Price Installment	-	
Total funds distributed		1,120,899
Available after distribution of funds		7,802,553
Undrawn Liquidity Facility	3,602,553	
Reserve account	4,200,000	
Available liquidity		7,802,553
Net cashflow		-

Collateral

Starting principal balance	120,085,088	
Principal redemptions and repayments	(4,903,488)	
Repurchase of loans with Non-NHG part October December 2021	-	
Substitution of loans in the quarter October December 2021	-	
Losses for the period	-	
Total balance collateral E-MAC NL 2005-NHG II as per 01 January 2022		115,181,599
Balance Reset Participation	-	
Balance Further Advance Participation	745,409	
Total balance E-MAC NL 2005-NHG II		115,927,008

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	13.11%	14.79%	9.25%

Delinquency table	Number of loans	Balance	Percentage of total
Current	857	113,831,020	98.83%
31 - 60 days	4	443,293	0.38%
61 - 90 days	2	253,987	0.22%
91 - 120 days	-	-	0.00%
120+ days	4	653,300	0.57%
In repossession	-	-	-
Total	867	115,181,599	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	2,699	-	3,906	1,048,280

Losses filed for compensation with NHG

Characteristics

Number of borrowers	867		
Number of loanparts	1646		
	(weighted) average	Minimum	Maximum
Loan size borrower	132,851	1,810	250,000
Loan part size	69,977	1,210	239,680
Coupon	2.97%	0.03%	6.15%
Remaining maturity (months)	152	2	271
Remaining interest period (months)	87	1	195
Original interest period (months)	173	1	360
Seasoning (months)	165.4	2.0	213.0
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	70,573	0.06%	1	0.06%	70,572.56	2.85%
Annuity	9,201,420	7.99%	185	11.24%	49,737.40	3.05%
Hybride (switch)	195,010	0.17%	2	0.12%	97,505.10	5.41%
Interest Only	52,389,840	45.48%	851	51.70%	61,562.68	3.03%
Investment	691,437	0.60%	11	0.67%	62,857.91	3.44%
Life	40,618,641	35.26%	440	26.73%	92,315.09	2.89%
Linear	212,100	0.18%	7	0.43%	30,299.95	2.62%
Savings	1,959,120	1.70%	38	2.31%	51,555.80	3.42%
Universal Life	9,843,460	8.55%	111	6.74%	88,679.82	2.73%
Total	115,181,599	100.00%	1,646	100.00%	69,976.67	2.97%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,545,392	2.21%	34	2.07%	74,864.47	0.79%
12	1,931,000	1.68%	29	1.76%	66,586.19	1.18%
12	676,380	0.59%	10	0.61%	67,637.95	1.28%
24	375,684	0.33%	6	0.36%	62,614.08	1.48%
36	48	0.00%	-	0.00%	-	0.00%
48	8,695,276	7.55%	115	6.99%	75,611.10	1.97%
60	5,131,178	4.45%	79	4.80%	64,951.62	2.72%
72	4,694,000	4.08%	63	3.83%	74,507.93	2.32%
84	-	0.00%	-	0.00%	-	0.00%
96	-	0.00%	-	0.00%	-	0.00%
108	23,389,868	20.31%	326	19.81%	71,748.06	2.76%
120	-	0.00%	-	0.00%	-	0.00%
132	164,374	0.14%	2	0.12%	82,187.14	1.56%
144	-	0.00%	-	0.00%	-	0.00%
156	-	0.00%	-	0.00%	-	0.00%
168	14,671,998	12.74%	221	13.43%	66,389.13	2.53%
180	-	0.00%	-	0.00%	-	0.00%
180	-	0.00%	-	0.00%	-	0.00%
192	-	0.00%	-	0.00%	-	0.00%
204	-	0.00%	-	0.00%	-	0.00%
204	-	0.00%	-	0.00%	-	0.00%
216	-	0.00%	-	0.00%	-	0.00%
228	49,429,257	42.91%	710	43.13%	69,618.67	3.55%
240	-	0.00%	-	0.00%	-	0.00%
252	-	0.00%	-	0.00%	-	0.00%
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%
288	348,730	0.30%	5	0.30%	69,745.90	4.97%
300	-	0.00%	-	0.00%	-	0.00%
312	-	0.00%	-	0.00%	-	0.00%
324	-	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%
348	3,128,464	2.72%	46	2.79%	68,010.08	4.94%
360	-	0.00%	-	0.00%	-	0.00%
Total	115,181,599	100.00%	1,646	100.00%	69,976.67	2.97%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	25,549,075	22.18%	358	21.75%	71,366.13	1.47%
2.50%	2.75%	20,069,894	17.42%	279	16.99%	71,935.11	2.73%
2.75%	3.00%	29,783,776	25.86%	414	25.15%	71,941.49	2.82%
3.00%	3.25%	3,444,767	2.99%	47	2.86%	73,292.91	3.17%
3.25%	3.50%	2,524,307	2.19%	39	2.37%	64,725.82	3.37%
3.50%	3.75%	3,161,004	2.74%	41	2.49%	77,097.67	3.75%
3.75%	4.00%	9,605,337	8.34%	136	8.26%	70,627.48	3.89%
4.00%	4.25%	9,168,340	7.96%	144	8.75%	63,669.02	4.18%
4.25%	4.50%	4,214,545	3.66%	70	4.25%	60,207.78	4.38%
4.50%	4.75%	1,882,133	1.63%	36	2.19%	52,281.46	4.62%
4.75%	5.00%	2,464,254	2.14%	36	2.19%	68,451.50	4.91%
5.00%	5.25%	2,155,783	1.87%	28	1.70%	76,992.25	5.10%
5.25%	5.50%	552,638	0.48%	8	0.48%	69,079.73	5.40%
5.50%	5.75%	166,387	0.14%	3	0.18%	55,462.49	5.68%
5.75%	6.00%	313,636	0.27%	5	0.30%	62,727.23	5.85%
6.00%	6.25%	125,724	0.11%	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		115,181,599	100.00%	1,646	100.00%	69,976.67	2.97%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating		2,704,392	2.35%	36	2.19%	75,122.00	0.76%
<	01/01/2022	18,605	0.02%	1	0.00%	18,605.01	3.75%
01/01/2022	01/01/2023	6,584,270	5.72%	95	5.77%	69,308.11	2.40%
01/01/2023	01/01/2024	7,281,698	6.32%	110	6.68%	66,197.25	2.75%
01/01/2024	01/01/2025	4,440,949	3.86%	65	3.95%	68,322.30	3.53%
01/01/2025	01/01/2026	25,259,940	21.93%	367	22.30%	68,828.17	3.55%
01/01/2026	01/01/2027	11,609,648	10.08%	170	10.33%	68,292.05	2.99%
01/01/2027	01/01/2028	4,385,526	3.81%	64	3.89%	68,523.84	3.50%
01/01/2028	01/01/2029	1,890,875	1.64%	29	1.76%	65,202.59	2.90%
01/01/2029	01/01/2030	2,285,118	1.98%	28	1.70%	81,611.34	2.46%
01/01/2030	01/01/2031	5,438,443	4.72%	76	4.62%	71,558.46	2.58%
01/01/2031	01/01/2032	3,270,078	2.84%	49	2.98%	66,736.29	2.44%
01/01/2032	01/01/2033	2,289,260	1.99%	32	1.94%	71,539.38	3.27%
01/01/2033	01/01/2034	1,192,028	1.03%	14	0.85%	85,144.85	3.23%
01/01/2034	01/01/2035	3,667,281	3.18%	52	3.16%	70,524.63	3.01%
01/01/2035	01/01/2036	29,308,245	25.45%	406	24.67%	72,187.79	2.72%
01/01/2036	01/01/2037	512,955	0.45%	7	0.43%	73,279.25	2.63%
01/01/2037	01/01/2038	1,851,083	1.61%	30	1.82%	61,702.76	4.82%
01/01/2038	01/01/2039	1,191,207	1.03%	15	0.91%	79,413.81	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		115,181,599	100.00%	1,646	100.00%	69,976.67	2.97%

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	69,877	0.06%	2	0.12%	34,938.45	2.65%
01-Jan-2023 - 31-Dec-2023	359,730	0.31%	7	0.43%	51,389.99	3.17%
01-Jan-2024 - 31-Dec-2024	480,610	0.42%	10	0.61%	48,061.03	1.97%
01-Jan-2025 - 31-Dec-2025	1,241,084	1.08%	18	1.09%	68,949.14	2.51%
01-Jan-2026 - 31-Dec-2026	745,126	0.65%	14	0.85%	53,223.31	3.52%
01-Jan-2027 - 31-Dec-2027	1,232,017	1.07%	15	0.91%	82,134.47	2.60%
01-Jan-2028 - 31-Dec-2028	1,369,876	1.19%	19	1.15%	72,098.76	3.00%
01-Jan-2029 - 31-Dec-2029	2,422,278	2.10%	35	2.13%	69,207.95	3.16%
01-Jan-2030 - 31-Dec-2030	3,576,041	3.10%	48	2.92%	74,500.86	2.96%
01-Jan-2031 - 31-Dec-2031	2,357,383	2.05%	38	2.31%	62,036.41	3.09%
01-Jan-2032 - 31-Dec-2032	2,057,892	1.79%	29	1.76%	70,961.79	2.89%
01-Jan-2033 - 31-Dec-2033	2,229,362	1.94%	26	1.58%	85,744.70	2.98%
01-Jan-2034 - 31-Dec-2034	12,203,947	10.60%	173	10.51%	70,543.05	2.59%
01-Jan-2035 - 31-Dec-2035	73,257,240	63.60%	1,042	63.30%	70,304.45	2.89%
01-Jan-2036 - 31-Dec-2036	5,638,825	4.90%	79	4.80%	71,377.53	3.47%
01-Jan-2037 - 31-Dec-2037	3,876,625	3.37%	64	3.89%	60,572.27	4.16%
01-Jan-2038 - 31-Dec-2038	1,886,536	1.64%	24	1.46%	78,605.65	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	115,181,599	100.00%	1,646	100.00%	69,976.67	2.97%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part: WAC	WAM
NHG		115,181,599	100.00%	1,646	100.00%	69,976.67	2.97%
<	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		115,181,599	100.00%	1,646	100.00%	69,976.67	2.97%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	4,139,445	3.59%	31	3.58%	133,530.48	3.26%	141.13
Utrecht	4,849,600	4.21%	34	3.92%	142,635.29	2.81%	158.71
Zeeland	2,670,906	2.32%	22	2.54%	121,404.84	3.27%	164.23
Zuid-Holland	40,460,293	35.13%	311	35.87%	130,097.41	2.82%	152.41
Flevoland	2,642,630	2.29%	21	2.42%	125,839.53	2.64%	161.53
Friesland	5,187,368	4.50%	41	4.73%	126,521.18	2.91%	148.00
Gelderland	9,369,402	8.13%	69	7.96%	135,788.44	3.18%	150.45
Groningen	3,598,730	3.12%	30	3.46%	119,957.66	3.32%	153.23
Limburg	9,034,650	7.84%	68	7.84%	132,862.49	3.06%	148.23
Noord-Brabant	12,542,994	10.89%	92	10.61%	136,336.89	3.02%	149.10
Noord-Holland	13,274,381	11.52%	92	10.61%	144,286.75	3.00%	153.42
Overtijssel	7,411,200	6.43%	56	6.46%	132,342.86	3.09%	161.34
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	115,181,599	100.00%	867	100.00%	132,850.75	2.97%	152.42

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	104,807,256	90.99%	778	89.73%	134,713.70	2.99%	151.86
Shop/House	83,941	0.07%	1	0.12%	83,941.48	2.90%	161.00
Condominium	10,207,088	8.86%	87	10.03%	117,322.85	2.71%	158.05
Condominium with garage	83,314	0.07%	1	0.12%	83,313.88	2.89%	157.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	115,181,599	100.00%	867	100.00%	132,850.75	2.97%	152.42

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	311,250	20	2.31%	15,562.52	3.44%	156.26
25,000	50,000	1,280,216	33	3.81%	38,794.41	3.77%	154.37
50,000	75,000	4,966,472	78	9.00%	63,672.72	3.33%	147.66
75,000	100,000	10,290,467	116	13.38%	88,710.93	3.01%	153.67
100,000	125,000	13,697,653	122	14.07%	112,275.84	2.99%	149.10
125,000	150,000	24,411,135	177	20.42%	137,916.02	3.00%	151.12
150,000	175,000	21,192,189	130	14.99%	163,016.84	2.98%	155.04
175,000	200,000	18,191,605	97	11.19%	187,542.32	2.82%	153.54
200,000	225,000	12,144,771	57	6.57%	213,066.16	3.07%	154.66
225,000	250,000	8,695,840	37	4.27%	235,022.70	2.60%	150.30
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	115,181,599	100.00%	867	100.00%	132,850.75	2.97%	152.42