

**Cashflow analysis for the period**

Total interest received	1,146,375	
Interest received on transaction accounts	(13,318)	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	-	
<b>Total funds available</b>		<b>8,933,057</b>
Company management expenses	22,851	
Administration fee	2,160	
MPT fee	28,737	
Third party fees	18,163	
Liquidity Facility fee	5,400	
Payments under hedging arrangements	646,445	
Interest on the Notes	409,301	
Shortfall Class A PDL Repayment	-	
Deferred Purchase Price Installment	-	
<b>Total funds distributed</b>		<b>1,133,057</b>
<b>Available after distribution of funds</b>		<b>7,800,000</b>
Undrawn Liquidity Facility	3,600,000	
Reserve account	4,200,000	
<b>Available liquidity</b>		<b>7,800,000</b>
<b>Net cashflow</b>		<b>-</b>

**Collateral**

Starting principal balance	115,181,599	
Principal redemptions and repayments	(5,576,812)	
Repurchase of loans with Non-NHG part January March 2022	-	
Substitution of loans in the quarter January March 2022	-	
Losses for the period	-	
<b>Total balance collateral E-MAC NL 2005-NHG II as per 01 April 2022</b>		<b>109,604,788</b>
Balance Reset Participation	-	
Balance Further Advance Participation	740,271	
<b>Total balance E-MAC NL 2005-NHG II</b>		<b>110,345,059</b>

**Principal Deficiency Ledger**

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

**Performance**

	Last period	This period	Since issue
Prepayment rate	14.73%	17.44%	9.38%

Delinquency table	Number of loans	Balance	Percentage of total
Current	822	108,160,419	98.68%
31 - 60 days	4	536,978	0.49%
61 - 90 days	-	-	0.00%
91 - 120 days	3	444,091	0.41%
120+ days	3	463,300	0.42%
In repossession	-	-	-
<b>Total</b>	<b>832</b>	<b>109,604,788</b>	<b>100.00%</b>

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	1,411	1,046,868

Losses filed for compensation with NHG

**Characteristics**

	832		
Number of borrowers	832		
Number of loanparts	1572		
	(weighted) average	Minimum	Maximum
Loan size borrower	131,737	1,826	250,000
Loan part size	69,723	1,826	239,680
Coupon	2.94%	0.09%	6.15%
Remaining maturity (months)	150	2	268
Remaining interest period (months)	86	1	192
Original interest period (months)	173	1	360
Seasoning (months)	168.4	5.0	216.0
Loan to Original Foreclosure Value (2)	0.0%	0.0%	0.0%



**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	728	0.00%	1	0.06%	728.11	0.79%
01-Jan-2023 - 31-Dec-2023	359,730	0.33%	7	0.45%	51,389.99	2.79%
01-Jan-2024 - 31-Dec-2024	269,112	0.25%	6	0.38%	44,852.05	1.68%
01-Jan-2025 - 31-Dec-2025	1,073,583	0.98%	16	1.02%	67,098.94	2.75%
01-Jan-2026 - 31-Dec-2026	737,466	0.67%	14	0.89%	52,676.15	3.51%
01-Jan-2027 - 31-Dec-2027	1,150,218	1.05%	14	0.89%	82,158.43	2.59%
01-Jan-2028 - 31-Dec-2028	1,367,060	1.25%	19	1.21%	71,950.51	3.00%
01-Jan-2029 - 31-Dec-2029	2,285,315	2.09%	31	1.97%	73,719.84	3.14%
01-Jan-2030 - 31-Dec-2030	3,434,937	3.13%	46	2.93%	74,672.54	2.92%
01-Jan-2031 - 31-Dec-2031	2,261,808	2.06%	37	2.35%	61,129.96	3.11%
01-Jan-2032 - 31-Dec-2032	1,945,985	1.78%	28	1.78%	69,499.46	2.84%
01-Jan-2033 - 31-Dec-2033	2,225,771	2.03%	26	1.65%	85,606.58	2.98%
01-Jan-2034 - 31-Dec-2034	12,016,085	10.96%	173	11.01%	69,457.14	2.80%
01-Jan-2035 - 31-Dec-2035	69,613,503	63.51%	996	63.36%	69,893.08	2.84%
01-Jan-2036 - 31-Dec-2036	5,110,575	4.68%	72	4.58%	70,980.21	3.39%
01-Jan-2037 - 31-Dec-2037	3,722,696	3.40%	59	3.75%	63,096.53	4.19%
01-Jan-2038 - 31-Dec-2038	1,853,068	1.69%	24	1.53%	77,211.18	4.89%
01-Jan-2040 - 31-Dec-2040	74,543	0.07%	1	0.06%	74,543.00	1.24%
01-Jan-2044 - 31-Dec-2044	84,000	0.08%	1	0.06%	84,000.00	4.95%
<b>Total</b>	<b>109,604,788</b>	<b>100.00%</b>	<b>1,572</b>	<b>100.00%</b>	<b>69,723.15</b>	<b>2.94%</b>

**Loanpart to Foreclosure Value**

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		109,604,788	100.00%	1,572	100.00%	69,723.15	2.94%	149.71
<	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%	-
<b>Total</b>		<b>109,604,788</b>	<b>100.00%</b>	<b>1,572</b>	<b>100.00%</b>	<b>69,723.15</b>	<b>2.94%</b>	<b>149.71</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,880,767	3.54%	29	3.49%	133,819.54	3.29%	142.89
Utrecht	4,826,532	4.40%	33	3.97%	146,258.53	2.81%	155.57
Zeeland	2,660,443	2.43%	22	2.64%	120,929.22	3.27%	161.22
Zuid-Holland	38,996,957	35.58%	302	36.30%	129,129.00	2.79%	149.68
Flevoland	2,336,188	2.13%	19	2.28%	122,957.26	2.62%	158.52
Friesland	4,893,545	4.46%	38	4.57%	128,777.50	2.89%	145.10
Gelderland	8,749,636	7.98%	65	7.81%	134,609.79	3.12%	147.57
Groningen	3,324,132	3.03%	29	3.49%	114,625.23	3.28%	151.66
Limburg	8,384,789	7.65%	63	7.57%	133,091.88	3.08%	145.05
Noord-Brabant	11,643,574	10.62%	88	10.58%	132,313.35	3.00%	146.33
Noord-Holland	13,233,482	12.07%	92	11.06%	143,842.19	2.99%	150.35
Overtijssel	6,674,745	6.09%	52	6.25%	128,360.48	2.95%	157.59
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>109,604,788</b>	<b>100.00%</b>	<b>832</b>	<b>100.00%</b>	<b>131,736.52</b>	<b>2.94%</b>	<b>149.71</b>

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	99,510,524	90.79%	745	89.54%	133,571.17	2.97%	149.20
Shop/House	83,805	0.08%	1	0.12%	83,804.65	2.90%	158.00
Condominium	9,928,460	9.06%	85	10.22%	116,805.42	2.64%	154.71
Condominium with garage	81,999	0.07%	1	0.12%	81,998.69	2.89%	154.00
Unknown	-	0.00%	-	-	-	0.00%	-
<b>Total</b>	<b>109,604,788</b>	<b>100.00%</b>	<b>832</b>	<b>100.00%</b>	<b>131,736.52</b>	<b>2.94%</b>	<b>149.71</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	334,734	22	2.64%	15,215.17	3.47%	155.13
25,000	50,000	1,221,610	31	3.73%	39,406.76	3.64%	146.60
50,000	75,000	4,772,214	75	4.35%	63,629.52	3.24%	145.43
75,000	100,000	10,156,289	115	9.27%	88,315.56	3.01%	151.71
100,000	125,000	13,353,039	119	12.18%	112,210.41	2.95%	146.14
125,000	150,000	23,268,993	169	21.23%	137,686.35	2.96%	148.77
150,000	175,000	20,225,258	124	18.45%	163,106.92	2.96%	152.37
175,000	200,000	16,118,388	86	14.71%	187,423.12	2.78%	150.57
200,000	225,000	11,928,680	56	10.88%	213,012.15	3.07%	151.51
225,000	250,000	8,225,583	35	7.50%	235,016.66	2.53%	147.53
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%	-
<b>Total</b>	<b>109,604,788</b>	<b>100.00%</b>	<b>832</b>	<b>100.00%</b>	<b>131,736.52</b>	<b>2.94%</b>	<b>149.71</b>