

Cashflow analysis for the period

Total interest received	884,942	
Interest received on transaction accounts	(11,703)	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	123,500	
Total funds available		8,796,739
Company management expenses	6,435	
Administration fee	2,055	
MPT fee	27,411	
Third party fees	30,863	
Liquidity Facility fee	5,460	
Payments under hedging arrangements	495,325	
Interest on the Notes	429,129	
Shortfall Class A PDL Repayment	61	
Deferred Purchase Price Installment	-	
Total funds distributed		996,739
Available after distribution of funds		7,800,000
Undrawn Liquidity Facility	3,600,000	
Reserve account	4,200,000	
Available liquidity		7,800,000
Net cashflow		-

Collateral

Starting principal balance	109,604,788	
Principal redemptions and repayments	(4,777,552)	
Repurchase of loans with Non-NHG part April June 2022	-	
Substitution of loans in the quarter April June 2022	-	
Losses for the period	(61)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2022		104,827,176
Balance Reset Participation	-	
Balance Further Advance Participation	700,801	
Total balance E-MAC NL 2005-NHG II		105,527,977

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	17.44%	15.72%	9.48%

Delinquency table	Number of loans	Balance	Percentage of total
Current	790	103,595,162	98.82%
31 - 60 days	2	327,758	0.31%
61 - 90 days	2	321,925	0.31%
91 - 120 days	1	128,240	0.12%
120+ days	3	454,091	0.43%
In repossession			
Total	798	104,827,176	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	61	8,549	1,038,380

Losses filed for compensation with NHG

Characteristics

Number of borrowers	798		
Number of loanparts	1504		
	(weighted) average	Minimum	Maximum
Loan size borrower	131,362	1,797	250,000
Loan part size	69,699	1,797	239,680
Coupon	2.93%	0.15%	6.15%
Remaining maturity (months)	147	11	265
Remaining interest period (months)	84	1	189
Original interest period (months)	172	1	360
Seasoning (months)	171.2	1.0	218.0
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	68,207	0.07%	1	0.07%	68,207.22	2.85%
Annuity	8,045,993	7.68%	167	11.10%	48,179.60	3.01%
Hybride (switch)	190,188	0.18%	2	0.13%	95,093.76	5.41%
Interest Only	47,653,385	45.46%	780	51.86%	61,094.08	2.99%
Investment	637,176	0.61%	10	0.66%	63,717.55	3.37%
Life	37,042,887	35.34%	400	26.60%	92,607.22	2.85%
Linear	198,568	0.19%	6	0.40%	33,094.67	2.62%
Savings	1,691,655	1.61%	34	2.26%	49,754.55	3.27%
Universal Life	9,299,117	8.87%	104	6.91%	89,414.59	2.76%
Total	104,827,176	100.00%	1,504	100.00%	69,698.92	2.93%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,342,549	2.23%	31	2.06%	75,566.11	1.46%
12	1,599,377	1.53%	24	1.60%	66,640.70	1.14%
24	671,417	0.64%	10	0.66%	67,141.70	1.28%
36	417,166	0.40%	7	0.47%	59,595.21	1.33%
48	-	0.00%	-	0.00%	-	0.00%
60	7,416,593	7.08%	98	6.52%	75,679.52	1.81%
72	4,970,578	4.74%	77	5.12%	64,552.96	2.71%
84	4,243,487	4.05%	56	3.72%	75,776.55	2.29%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	21,676,580	20.68%	303	20.15%	71,539.87	2.72%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.16%	2	0.13%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	14,373,996	13.71%	217	14.43%	66,239.61	2.48%
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	43,519,515	41.52%	630	41.89%	69,078.60	3.50%
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	342,183	0.33%	5	0.33%	68,436.62	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	3,089,358	2.95%	44	2.93%	70,212.69	4.93%
>	-	0.00%	-	0.00%	-	0.00%
Total	104,827,176	100.00%	1,504	100.00%	69,698.92	2.93%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	25,463,321	24.29%	361	24.00%	70,535.51	1.52%
2.50%	2.75%	17,476,761	16.67%	243	16.16%	71,920.83	2.73%
2.75%	3.00%	27,088,538	25.84%	374	24.87%	72,429.25	2.82%
3.00%	3.25%	3,292,640	3.14%	45	2.99%	73,169.78	3.17%
3.25%	3.50%	2,596,398	2.48%	39	2.59%	66,574.31	3.36%
3.50%	3.75%	2,579,148	2.46%	34	2.26%	75,857.30	3.75%
3.75%	4.00%	8,507,118	8.12%	123	8.18%	69,163.56	3.88%
4.00%	4.25%	7,454,379	7.11%	120	7.98%	62,119.83	4.18%
4.25%	4.50%	3,689,856	3.52%	61	4.06%	60,489.44	4.38%
4.50%	4.75%	1,815,100	1.73%	36	2.39%	50,419.45	4.62%
4.75%	5.00%	2,136,402	2.04%	30	1.99%	71,213.38	4.92%
5.00%	5.25%	1,682,549	1.61%	22	1.46%	76,479.48	5.10%
5.25%	5.50%	539,784	0.51%	8	0.53%	67,472.96	5.40%
5.50%	5.75%	165,965	0.16%	3	0.20%	55,321.57	5.68%
5.75%	6.00%	213,494	0.20%	3	0.20%	71,164.67	5.83%
6.00%	6.25%	125,724	0.12%	2	0.13%	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		104,827,176	100.00%	1,504	100.00%	69,698.92	2.93%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating	<	2,501,549	2.39%	33	2.19%	75,804.53	1.39%
<	01/01/2023	4,069,414	3.88%	57	3.79%	71,393.22	2.39%
01/01/2023	01/01/2024	7,240,344	6.91%	110	7.31%	65,821.31	2.64%
01/01/2024	01/01/2025	3,612,219	3.45%	53	3.52%	68,155.07	3.50%
01/01/2025	01/01/2026	21,521,206	20.53%	320	21.28%	67,253.77	3.52%
01/01/2026	01/01/2027	10,164,842	9.70%	152	10.11%	66,873.96	2.90%
01/01/2027	01/01/2028	4,795,445	4.57%	70	4.65%	68,506.36	3.25%
01/01/2028	01/01/2029	1,677,336	1.60%	26	1.73%	64,512.93	2.91%
01/01/2029	01/01/2030	2,116,780	2.02%	26	1.73%	81,414.63	2.44%
01/01/2030	01/01/2031	5,305,477	5.06%	73	4.85%	72,677.76	2.56%
01/01/2031	01/01/2032	3,205,322	3.06%	48	3.19%	66,777.55	2.43%
01/01/2032	01/01/2033	2,527,930	2.41%	36	2.39%	70,217.51	3.12%
01/01/2033	01/01/2034	1,189,660	1.13%	14	0.93%	84,975.75	3.23%
01/01/2034	01/01/2035	3,619,179	3.45%	52	3.46%	69,599.60	3.01%
01/01/2035	01/01/2036	27,770,253	26.49%	384	25.53%	72,318.37	2.67%
01/01/2036	01/01/2037	504,899	0.48%	7	0.47%	72,128.44	2.63%
01/01/2037	01/01/2038	1,825,543	1.74%	28	1.86%	65,197.97	4.81%
01/01/2038	01/01/2039	1,179,876	1.13%	15	1.00%	78,658.41	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	01/01/2052	-	0.00%	-	0.00%	-	0.00%
01/01/2052	>	-	0.00%	-	0.00%	-	0.00%
Total		104,827,176	100.00%	1,504	100.00%	69,698.92	2.93%

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	0.07%	18,605.01	3.75%
01-Jan-2023 - 31-Dec-2023	359,730	0.34%	7	0.47%	51,389.99	2.79%
01-Jan-2024 - 31-Dec-2024	267,217	0.25%	6	0.40%	44,536.14	1.67%
01-Jan-2025 - 31-Dec-2025	1,070,567	1.02%	16	1.06%	66,910.47	2.74%
01-Jan-2026 - 31-Dec-2026	641,106	0.61%	12	0.80%	53,425.52	3.46%
01-Jan-2027 - 31-Dec-2027	1,072,868	1.02%	13	0.86%	82,528.31	2.67%
01-Jan-2028 - 31-Dec-2028	1,274,376	1.22%	18	1.20%	70,798.65	3.01%
01-Jan-2029 - 31-Dec-2029	2,122,092	2.02%	29	1.93%	73,175.60	3.13%
01-Jan-2030 - 31-Dec-2030	3,395,140	3.24%	45	2.99%	75,447.56	2.83%
01-Jan-2031 - 31-Dec-2031	1,973,009	1.88%	32	2.13%	61,656.54	3.08%
01-Jan-2032 - 31-Dec-2032	1,935,714	1.85%	28	1.86%	69,132.64	2.84%
01-Jan-2033 - 31-Dec-2033	2,186,560	2.09%	26	1.73%	84,098.47	2.98%
01-Jan-2034 - 31-Dec-2034	11,782,911	11.24%	170	11.30%	69,311.24	2.57%
01-Jan-2035 - 31-Dec-2035	66,510,372	63.45%	952	63.30%	69,863.84	2.84%
01-Jan-2036 - 31-Dec-2036	4,658,403	4.44%	66	4.39%	70,581.87	3.40%
01-Jan-2037 - 31-Dec-2037	3,553,382	3.39%	57	3.79%	62,340.03	4.23%
01-Jan-2038 - 31-Dec-2038	1,849,579	1.76%	24	1.60%	77,065.80	4.89%
01-Jan-2040 - 31-Dec-2040	74,543	0.07%	1	0.07%	74,543.00	1.24%
01-Jan-2044 - 31-Dec-2044	81,000	0.08%	1	0.07%	81,000.00	4.95%
Total	104,827,176	100.00%	1,504	100.00%	69,698.92	2.93%

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		104,827,176	100.00%	1,504	100.00%	69,698.92	2.93%	146.75
<	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		104,827,176	100.00%	1,504	100.00%	69,698.92	2.93%	146.75

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,557,974	3.39%	26	3.26%	136,845.14	3.22%	140.05
Utrecht	4,255,542	4.06%	29	3.63%	146,742.84	2.90%	152.04
Zeeland	2,525,562	2.41%	21	2.63%	120,264.87	3.37%	158.47
Zuid-Holland	37,349,496	35.63%	290	36.34%	128,791.36	2.79%	146.84
Flevoland	2,155,997	2.06%	18	2.26%	119,777.59	2.50%	155.45
Friesland	4,792,305	4.57%	37	4.64%	129,521.75	2.90%	141.90
Gelderland	8,132,978	7.76%	61	7.64%	133,327.51	3.09%	145.59
Groningen	3,312,615	3.16%	29	3.63%	114,228.09	3.28%	148.64
Limburg	7,979,968	7.61%	61	7.64%	130,819.15	2.95%	141.19
Noord-Brabant	11,420,942	10.90%	86	10.78%	132,801.65	2.99%	143.26
Noord-Holland	12,989,578	12.39%	90	11.28%	144,328.64	3.00%	147.81
Overijssel	6,354,221	6.06%	50	6.27%	127,084.41	2.97%	154.09
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	104,827,176	100.00%	798	100.00%	131,362.38	2.93%	146.75

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	95,077,729	90.70%	714	89.47%	133,162.09	2.95%	146.25
Shop/House	83,667	0.08%	1	0.13%	83,666.83	2.90%	155.00
Condominium	9,585,106	9.14%	82	10.28%	116,891.53	2.76%	151.65
Condominium with garage	80,674	0.08%	1	0.13%	80,673.99	2.89%	151.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	104,827,176	100.00%	798	100.00%	131,362.38	2.93%	146.75

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	324,616	21	2.63%	15,457.89	3.49%	153.09
25,000	50,000	1,220,307	31	3.88%	39,364.73	3.56%	146.76
50,000	75,000	4,793,326	75	9.40%	63,911.01	3.23%	143.34
75,000	100,000	9,445,198	107	13.41%	88,272.88	2.96%	148.96
100,000	125,000	13,018,552	116	14.54%	112,228.90	3.00%	143.50
125,000	150,000	22,159,706	161	20.18%	137,637.93	2.92%	145.31
150,000	175,000	19,187,592	118	14.79%	162,606.71	2.98%	150.41
175,000	200,000	15,590,939	83	10.40%	187,842.64	2.74%	146.82
200,000	225,000	11,089,741	52	6.52%	213,264.26	3.10%	147.64
225,000	250,000	7,997,198	34	4.26%	235,211.71	2.52%	145.06
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	104,827,176	100.00%	798	100.00%	131,362.38	2.93%	146.75