

Cashflow analysis for the period

Total interest received	765,952	
Interest received on transaction accounts	(4,415)	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	117,304	
Total funds available		8,678,841
Company management expenses	2,310	
Administration fee	1,966	
MPT fee	26,267	
Third party fees	4,549	
Liquidity Facility fee	5,520	
Payments under hedging arrangements	325,134	
Interest on the Notes	476,431	
Shortfall Class A PDL Repayment	36,664	
Deferred Purchase Price Installment	-	
Total funds distributed		878,841
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	104,827,176	
Principal redemptions and repayments	(3,524,046)	
Repurchase of loans with Non-NHG part July September 2022	-	
Substitution of loans in the quarter July September 2022	-	
Losses for the period	(36,664)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 October 2022		101,266,466
Balance Reset Participation	-	
Balance Further Advance Participation	654,595	
Total balance E-MAC NL 2005-NHG II		101,921,060

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	36,664	36,664	-
Total	-	36,664	36,664	-

Performance

	Last period	This period	Since issue
Prepayment rate	15.72%	12.33%	9.53%

Delinquency table	Number of loans	Balance	Percentage of total
Current	767	99,877,153	98.63%
31 - 60 days	3	503,086	0.50%
61 - 90 days	1	113,896	0.11%
91 - 120 days	-	-	0.00%
120+ days	5	772,331	0.76%
In repossession			
Total	776	101,266,466	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	36,664	1,460	1,073,584

Losses filed for compensation with NHG

Characteristics

	776		
Number of borrowers	776		
Number of loanparts	1454		
	(weighted) average	Minimum	Maximum
Loan size borrower	130,498	1,769	250,000
Loan part size	69,647	1,769	239,680
Coupon	2.96%	0.60%	6.15%
Remaining maturity (months)	144	8	262
Remaining interest period (months)	84	1	186
Original interest period (months)	173	1	360
Seasoning (months)	173.9	1.0	221.0
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	66,997	0.07%	1	0.07%	66,997.18	2.85%
Annuity	7,520,802	7.43%	158	10.87%	47,600.01	3.05%
Hybride (switch)	187,727	0.19%	2	0.14%	93,863.52	5.41%
Interest Only	45,896,019	45.32%	755	51.93%	60,789.43	3.02%
Investment	637,176	0.63%	10	0.69%	63,717.55	3.68%
Life	36,089,718	35.64%	388	26.69%	93,014.74	2.87%
Linear	179,639	0.18%	5	0.34%	35,927.80	5.22%
Savings	1,660,964	1.64%	34	2.34%	48,851.89	3.27%
Universal Life	9,027,423	8.91%	101	6.95%	89,380.43	2.81%
Total	101,266,466	100.00%	1,454	100.00%	69,646.81	2.96%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,342,549	2.31%	31	2.13%	75,566.11	2.39%
12	1,639,143	1.62%	24	1.65%	68,297.61	2.05%
24	668,885	0.66%	10	0.69%	66,888.48	1.28%
36	416,655	0.41%	7	0.48%	59,522.19	1.33%
48	-	0.00%	-	0.00%	-	0.00%
60	6,448,431	6.37%	86	5.91%	74,981.75	1.87%
72	4,682,242	4.62%	73	5.02%	64,140.30	2.78%
84	3,979,093	3.93%	53	3.65%	75,077.23	2.22%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	21,467,863	21.20%	302	20.77%	71,085.64	2.72%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.16%	2	0.14%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	14,182,580	14.01%	215	14.79%	65,965.49	2.44%
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	42,018,091	41.49%	604	41.54%	69,566.38	3.48%
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	339,376	0.34%	5	0.34%	67,875.27	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	2,917,182	2.88%	42	2.89%	69,456.72	4.95%
>	-	0.00%	-	0.00%	-	0.00%
Total	101,266,466	100.00%	1,454	100.00%	69,646.81	2.96%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	23,126,540	22.84%	331	22.76%	69,868.70	1.53%
2.50%	2.75%	15,879,755	15.68%	224	15.41%	70,891.76	2.74%
2.75%	3.00%	26,031,433	25.71%	360	24.76%	72,309.54	2.88%
3.00%	3.25%	4,459,655	4.40%	60	4.13%	74,327.59	3.17%
3.25%	3.50%	3,030,852	2.99%	45	3.09%	67,352.28	3.37%
3.50%	3.75%	2,904,054	2.87%	38	2.61%	76,422.48	3.73%
3.75%	4.00%	8,056,206	7.96%	115	7.91%	70,053.97	3.88%
4.00%	4.25%	8,013,062	7.91%	124	8.53%	64,621.47	4.19%
4.25%	4.50%	3,676,614	3.63%	59	4.06%	62,315.49	4.38%
4.50%	4.75%	1,810,569	1.79%	36	2.48%	50,293.59	4.62%
4.75%	5.00%	1,916,314	1.89%	28	1.93%	68,439.78	4.93%
5.00%	5.25%	1,640,535	1.62%	22	1.51%	74,569.78	5.10%
5.25%	5.50%	360,323	0.36%	6	0.41%	60,053.87	5.43%
5.50%	5.75%	21,335	0.02%	1	0.07%	21,334.88	5.55%
5.75%	6.00%	213,494	0.21%	3	0.21%	71,164.67	5.83%
6.00%	6.25%	125,724	0.12%	2	0.14%	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		101,266,466	100.00%	1,454	100.00%	69,646.81	2.96%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating	<	2,501,549	2.47%	33	2.27%	75,804.53	2.28%
<	01/01/2023	1,000,725	0.99%	15	1.03%	66,715.01	2.39%
01/01/2023	01/01/2024	7,623,268	7.53%	118	8.12%	64,603.96	2.65%
01/01/2024	01/01/2025	3,603,362	3.56%	53	3.65%	67,987.96	3.50%
01/01/2025	01/01/2026	20,768,950	20.51%	306	21.05%	67,872.39	3.48%
01/01/2026	01/01/2027	9,848,364	9.73%	147	10.11%	66,995.67	2.89%
01/01/2027	01/01/2028	5,230,767	5.17%	77	5.30%	67,932.04	3.32%
01/01/2028	01/01/2029	1,862,793	1.84%	28	1.93%	66,528.33	3.00%
01/01/2029	01/01/2030	2,219,254	2.19%	26	1.79%	85,355.94	2.32%
01/01/2030	01/01/2031	5,109,123	5.05%	71	4.88%	71,959.48	2.59%
01/01/2031	01/01/2032	3,169,170	3.13%	48	3.30%	66,024.37	2.43%
01/01/2032	01/01/2033	2,678,731	2.65%	38	2.61%	70,492.91	3.21%
01/01/2033	01/01/2034	1,188,460	1.17%	14	0.96%	84,889.97	3.23%
01/01/2034	01/01/2035	3,334,890	3.29%	47	3.23%	70,955.10	2.96%
01/01/2035	01/01/2036	27,791,851	27.44%	385	26.48%	72,186.63	2.67%
01/01/2036	01/01/2037	500,830	0.49%	7	0.48%	71,547.12	2.63%
01/01/2037	01/01/2038	1,697,141	1.68%	26	1.79%	65,274.64	4.83%
01/01/2038	01/01/2039	1,137,238	1.12%	15	1.03%	75,815.89	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		101,266,466	100.00%	1,454	100.00%	69,646.81	2.96%

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%	34.00
01-Jan-2023 - 31-Dec-2023	359,730	0.36%	7	0.48%	51,389.99	2.79%	9.14
01-Jan-2024 - 31-Dec-2024	265,310	0.26%	6	0.41%	44,218.33	1.67%	23.31
01-Jan-2025 - 31-Dec-2025	967,521	0.96%	15	1.03%	64,501.43	2.62%	32.16
01-Jan-2026 - 31-Dec-2026	641,106	0.63%	12	0.83%	53,425.52	3.46%	47.09
01-Jan-2027 - 31-Dec-2027	1,072,868	1.06%	13	0.89%	82,528.31	2.82%	58.01
01-Jan-2028 - 31-Dec-2028	1,271,522	1.26%	18	1.24%	70,640.09	3.05%	70.30
01-Jan-2029 - 31-Dec-2029	1,948,187	1.92%	26	1.79%	74,930.28	3.07%	82.43
01-Jan-2030 - 31-Dec-2030	3,240,997	3.20%	42	2.89%	77,166.60	2.70%	92.70
01-Jan-2031 - 31-Dec-2031	1,968,988	1.94%	32	2.20%	61,530.88	3.09%	105.05
01-Jan-2032 - 31-Dec-2032	1,925,679	1.90%	28	1.93%	68,774.24	2.87%	116.86
01-Jan-2033 - 31-Dec-2033	1,942,762	1.92%	22	1.51%	88,307.35	3.11%	128.73
01-Jan-2034 - 31-Dec-2034	11,503,121	11.36%	166	11.42%	69,295.91	2.66%	144.02
01-Jan-2035 - 31-Dec-2035	64,579,450	63.77%	924	63.55%	69,891.18	2.86%	152.52
01-Jan-2036 - 31-Dec-2036	4,366,501	4.31%	63	4.33%	69,309.54	3.51%	169.49
01-Jan-2037 - 31-Dec-2037	3,233,707	3.19%	53	3.65%	61,013.35	4.46%	178.06
01-Jan-2038 - 31-Dec-2038	1,805,868	1.78%	24	1.65%	75,244.49	4.89%	184.96
01-Jan-2040 - 31-Dec-2040	74,543	0.07%	1	0.07%	74,543.00	1.24%	209.00
01-Jan-2044 - 31-Dec-2044	80,000	0.08%	1	0.07%	80,000.00	4.95%	262.00
Total	101,266,466	100.00%	1,454	100.00%	69,646.81	2.96%	143.75

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		101,266,466	100.00%	1,454	100.00%	69,646.81	2.96%	143.75
<	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		101,266,466	100.00%	1,454	100.00%	69,646.81	2.96%	143.75

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,376,326	3.33%	25	3.22%	135,053.02	3.12%	138.00
Utrecht	4,253,644	4.20%	29	3.74%	146,677.38	2.94%	149.04
Zeeland	2,517,278	2.49%	21	2.71%	119,870.40	3.37%	155.46
Zuid-Holland	35,819,712	35.37%	279	36.95%	128,386.07	2.81%	144.04
Flevoland	2,151,577	2.12%	18	2.32%	119,532.03	2.63%	152.40
Friesland	4,612,414	4.55%	36	4.64%	128,122.62	2.88%	138.37
Gelderland	7,893,658	7.79%	60	7.73%	131,560.97	3.08%	142.44
Groningen	3,168,745	3.13%	28	3.61%	113,169.45	3.28%	145.70
Limburg	7,840,953	7.74%	60	7.73%	130,682.55	3.01%	138.06
Noord-Brabant	10,793,902	10.66%	83	10.70%	130,047.01	3.04%	140.52
Noord-Holland	12,543,782	12.39%	88	11.34%	142,542.97	3.08%	143.87
Overijssel	6,294,475	6.22%	49	6.31%	128,458.68	3.08%	151.04
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	101,266,466	100.00%	776	100.00%	130,498.02	2.96%	143.75

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	91,792,703	90.64%	694	89.43%	132,266.14	2.97%	143.29
Shop/House	83,528	0.08%	1	0.13%	83,527.99	2.90%	152.00
Condominium	9,310,895	9.19%	80	10.31%	116,386.18	2.93%	148.24
Condominium with garage	79,340	0.08%	1	0.13%	79,339.70	2.89%	148.00
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	101,266,466	100.00%	776	100.00%	130,498.02	2.96%	143.75

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	0.32%	21	2.71%	15,600.60	3.53%	149.61
25,000	50,000	1.19%	31	3.99%	39,942.11	3.48%	144.53
50,000	75,000	4.77%	75	9.66%	63,699.11	3.26%	140.30
75,000	100,000	9.39%	106	13.66%	88,600.24	3.02%	146.21
100,000	125,000	12.42%	111	14.30%	111,980.71	3.03%	141.05
125,000	150,000	21.31%	157	20.23%	137,463.62	2.97%	142.32
150,000	175,000	18.27%	114	14.69%	162,300.96	2.96%	146.57
175,000	200,000	14.67%	79	10.18%	188,063.83	2.86%	144.94
200,000	225,000	10.30%	49	6.31%	212,931.46	3.07%	144.63
225,000	250,000	7.66%	33	4.25%	235,089.33	2.55%	140.74
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	101,266,466	100.00%	776	100.00%	130,498.02	2.96%	143.75