E-MAC NL 2005-NHG II Investor report January 2025

Cashflow analysis for the period

Total interest received	656,418	
Interest received on transaction accounts	47,294	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	315,444	
Total funds available		8,819,156
Company management expenses	3,328	
Administration fee	1,568	
MPT fee	21,193	
Third party fees	7,130	
Liquidity Facility fee	5,640	
Payments under hedging arrangements	36,812	
Interest on the Notes	943,486	
Shortfall Class A PDL Repayment	-	
Deferred Purchase Price Installment	-	
Total funds distributed		1,019,156
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	81,808,148	
Principal redemptions and repayments	(1,722,231)	
Repurchase of loans with Non-NHG part October December 2024	-	
Substitution of loans in the quarter October December 2024	-	
Losses for the period	-	
Total balance collateral E-MAC NL 2005-NHG II as per 01 January 2025		80,085,917
Balance Reset Participation	-	
Balance Further Advance Participation	506,209	
Total balance E-MAC NL 2005-NHG II		80,592,126

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	6.10%	7.44%	9.56%

Delinquency table	Number of loans	Balance	Percentage of total
Current	632	79,215,061	98.91%
31 - 60 days	2	390,000	0.49%
61 - 90 days	-	-	0.00%
91 - 120 days	2	290,856	0.36%
120+ days	1	190,000	0.24%
In repossession			
Total	637	80,085,917	100.00%

	Last period	This period	Recovered	Total loss balance	
Aggregate principal losses	-	-	1,424	1,042,411	Losses filed for compensation with NHG

Characteristics

Number of borrowers	637		
Number of loanparts	1181		
	(weighted) average	Minimum	Maximum
Loan size borrower	125,724	2,400	250,000
Loan part size	67,812	1,079	239,680
Coupon	3.15%	0.91%	6.15%
Remaining maturity (months)	117	1	235
Remaining interest period (months)	67	1	159
Original interest period (months)	173	1	360
Seasoning (months)	201.2	3.0	248.0
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	55,898	0.07%	1	0.08%	55,898.44	2.85%	119.00
Annuity	5,748,890	7.18%	137	11.60%	41,962.70	3.17%	121.54
Hybride (switch)	60,357	0.08%	1	0.08%	60,356.74	5.35%	158.00
Interest Only	37,354,518	46.64%	621	52.58%	60,152.20	3.18%	125.06
Investment	406,770	0.51%	7	0.59%	58,109.95	4.00%	125.78
Life	28,501,923	35.59%	308	26.08%	92,538.71	3.12%	108.21
Linear	143,327	0.18%	5	0.42%	28,665.49	3.07%	126.60
Savings	993,969	1.24%	24	2.03%	41,415.39	3.20%	123.21
Universal Life	6,820,265	8.52%	77	6.52%	88,574.86	3.05%	103.87
Total	80,085,917	100.00%	1,181	100.00%	67,811.95	3.15%	117.01

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		2,031,092	2.54%	26	2.20%	78,118.94	4.15%	120.70
1	12	1,782,092	2.23%	28	2.37%	63,646.16	5.17%	115.46
12	24	770,049	0.96%	12	1.02%	64,170.76	4.80%	115.13
24	36	199,560	0.25%	2	0.17%	99,780.00	2.65%	110.12
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	4,379,101	5.47%	65	5.50%	67,370.79	2.40%	109.96
60	72	2,864,164	3.58%	47	3.98%	60,939.66	4.18%	122.26
72	84	2,270,992	2.84%	33	2.79%	68,817.94	2.40%	106.33
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	17,990,331	22.46%	256	21.68%	70,274.73	2.71%	113.84
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	164,374	0.21%	2	0.17%	82,187.14	1.56%	125.09
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	12,154,904	15.18%	190	16.09%	63,973.18	2.35%	109.13
180	192	-	0.00%	-	0.00%	-	0.00%	-
192	204	-	0.00%	-	0.00%	-	0.00%	-
204	216	-	0.00%	-	0.00%	-	0.00%	-
216	228	-	0.00%	-	0.00%	-	0.00%	-
228	240	33,371,714	41.67%	487	41.24%	68,525.08	3.44%	120.36
240	252	-	0.00%	-	0.00%	-	0.00%	-
252	264	-	0.00%	-	0.00%	-	0.00%	-
264	276	-	0.00%	-	0.00%	-	0.00%	-
276	288	-	0.00%	-	0.00%	-	0.00%	-
288	300	193,821	0.24%	3	0.25%	64,607.00	4.98%	159.91
300	312	-	0.00%	-	0.00%	-	0.00%	-
312	324	-	0.00%	-	0.00%	-	0.00%	-
324	336	-	0.00%	-	0.00%	-	0.00%	-
336	348	-	0.00%	-	0.00%	-	0.00%	-
348	360	1,913,722	2.39%	30	2.54%	63,790.72	4.93%	153.21
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		80,085,917	100.00%	1,181	100.00%	67,811.95	3.15%	117.01

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	15,481,104	19.33%	226	19.14%	68,500.46	1.48%	112.50
2.50%	2.75%	12,319,831	15.38%	177	14.99%	69,603.57	2.75%	114.07
2.75%	3.00%	19,738,358	24.65%	276	23.37%	71,515.79	2.87%	118.28
3.00%	3.25%	1,236,420	1.54%	17	1.44%	72,730.57	3.21%	128.71
3.25%	3.50%	3,096,355	3.87%	45	3.81%	68,807.89	3.39%	117.01
3.50%	3.75%	1,348,797	1.68%	20	1.69%	67,439.86	3.68%	123.28
3.75%	4.00%	6,870,257	8.58%	96	8.13%	71,565.18	3.88%	109.07
4.00%	4.25%	5,660,482	7.07%	86	7.28%	65,819.56	4.19%	120.64
4.25%	4.50%	3,467,919	4.33%	60	5.08%	57,798.65	4.39%	114.65
4.50%	4.75%	2,120,095	2.65%	40	3.39%	53,002.37	4.62%	123.29
4.75%	5.00%	4,433,896	5.54%	71	6.01%	62,449.24	4.89%	132.73
5.00%	5.25%	2,420,891	3.02%	34	2.88%	71,202.68	5.12%	120.71
5.25%	5.50%	1,570,206	1.96%	27	2.29%	58,155.79	5.32%	121.12
5.50%	5.75%	4,588	0.01%	1	0.08%	4,588.08	5.72%	1.00)
5.75%	6.00%	190,994	0.24%	3	0.25%	63,664.67	5.82%	123.94
6.00%	6.25%	125,724	0.16%	2	0.17%	62,861.80	6.15%	124.00
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		80,085,917	100.00%	1,181	100.00%	67,811.95	3.15%	117.01

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		2,148,292	2.68%	28	2.37%	76,724.73	4.14%	120.57
<	01/01/2025	857,049	1.07%	12	1.02%	71,420.75	4.04%	101.36
01/01/2025	01/01/2026	17,502,646	21.85%	266	22.52%	65,799.42	3.62%	108.72
01/01/2026	01/01/2027	7,926,707	9.90%	119	10.08%	66,610.98	2.99%	118.74
01/01/2027	01/01/2028	4,335,725	5.41%	67	5.67%	64,712.32	3.27%	120.29
01/01/2028	01/01/2029	2,313,630	2.89%	38	3.22%	60,885.01	3.66%	107.77
01/01/2029	01/01/2030	4,022,107	5.02%	61	5.17%	65,936.17	3.87%	105.12
01/01/2030	01/01/2031	4,388,828	5.48%	63	5.33%	69,663.94	2.67%	102.86
01/01/2031	01/01/2032	3,386,093	4.23%	51	4.32%	66,393.98	2.68%	112.71
01/01/2032	01/01/2033	2,440,536	3.05%	36	3.05%	67,792.65	3.10%	114.11
01/01/2033	01/01/2034	981,232	1.23%	14	1.19%	70,088.02	3.39%	113.93
01/01/2034	01/01/2035	3,501,970	4.37%	51	4.32%	68,666.07	3.37%	119.37
01/01/2035	01/01/2036	24,040,768	30.02%	340	28.79%	70,708.14	2.68%	125.68
01/01/2036	01/01/2037	361,956	0.45%	6	0.51%	60,325.98	2.61%	131.00
01/01/2037	01/01/2038	1,383,530	1.73%	21	1.78%	65,882.36	4.86%	151.71
01/01/2038	01/01/2039	494,848	0.62%	8	0.68%	61,856.06	5.07%	157.88
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	01/01/2053	-	0.00%	-	0.00%	-	0.00%	-
01/01/2053	01/01/2054	-	0.00%	-	0.00%	-	0.00%	-
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%	-
Total		80,085,917	100.00%	1,181	100.00%	67,811.95	3.15%	117.01

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part:	WAC	WAM
01-Jan-2024 - 31-Dec-2024	4,588	0.01%	1	0.08%	4,588.08	5.72%	1.00)
01-Jan-2025 - 31-Dec-2025	681,645	0.85%	11	0.93%	61,967.68	2.41%	5.33
01-Jan-2026 - 31-Dec-2026	531,606	0.66%	10	0.85%	53,160.63	3.48%	20.60
01-Jan-2027 - 31-Dec-2027	925,118	1.16%	11	0.93%	84,101.64	2.89%	30.91
01-Jan-2028 - 31-Dec-2028	970,638	1.21%	13	1.10%	74,664.46	3.29%	43.33
01-Jan-2029 - 31-Dec-2029	1,593,096	1.99%	23	1.95%	69,265.03	2.92%	54.92
01-Jan-2030 - 31-Dec-2030	2,576,099	3.22%	32	2.71%	80,503.10	2.66%	65.77
01-Jan-2031 - 31-Dec-2031	1,739,016	2.17%	25	2.12%	69,560.62	3.10%	78.05
01-Jan-2032 - 31-Dec-2032	1,615,235	2.02%	26	2.20%	62,124.41	3.22%	89.72
01-Jan-2033 - 31-Dec-2033	1,435,575	1.79%	19	1.61%	75,556.59	3.23%	101.17
01-Jan-2034 - 31-Dec-2034	9,038,417	11.29%	135	11.43%	66,951.24	3.25%	116.95
01-Jan-2035 - 31-Dec-2035	52,972,681	66.14%	779	65.96%	68,000.87	3.06%	125.53
01-Jan-2036 - 31-Dec-2036	2,700,835	3.37%	41	3.47%	65,874.02	3.74%	142.65
01-Jan-2037 - 31-Dec-2037	2,402,885	3.00%	41	3.47%	58,606.96	4.53%	151.12
01-Jan-2038 - 31-Dec-2038	820,284	1.02%	13	1.10%	63,098.78	4.59%	157.78
01-Jan-2044 - 31-Dec-2044	78,200	0.10%	1	0.08%	78,200.00	4.95%	235.00
Total	80,085,917	100.00%	1,181	100.00%	67,811.95	3.15%	117.01

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part:	WAC	WAM
NHG		80,085,917	100.00%	1,181	100.00%	67,811.95	3.15%	117.01
<	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		80,085,917	100.00%	1,181	100.00%	67,811.95	3.15%	117.01

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,258,951	2.82%	18	2.83%	125,497.28	3.57%	108.29
Utrecht	3,234,799	4.04%	23	3.61%	140,643.45	3.02%	124.29
Zeeland	1,712,900	2.14%	15	2.35%	114,193.33	3.85%	127.43
Zuid-Holland	28,402,821	35.47%	232	36.42%	122,425.95	3.04%	116.90
Flevoland	1,858,653	2.32%	16	2.51%	116,165.80	3.17%	125.52
Friesland	3,797,192	4.74%	32	5.02%	118,662.26	3.04%	112.80
Gelderland	5,991,497	7.48%	44	6.91%	136,170.38	3.13%	114.35
Groningen	2,468,084	3.08%	21	3.30%	117,527.82	3.75%	119.20
Limburg	6,540,905	8.17%	52	8.16%	125,786.64	3.19%	112.84
Noord-Brabant	8,233,732	10.28%	66	10.36%	124,753.51	3.18%	114.93
Noord-Holland	10,678,092	13.33%	78	12.24%	136,898.62	3.27%	117.73
Overijssel	4,908,292	6.13%	40	6.28%	122,707.29	2.97%	122.87
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	80,085,917	100.00%	637	100.00%	125,723.58	3.15%	117.01

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	73,070,837	91.24%	574	90.11%	127,301.11	3.14%	116.69
Shop/House	82,232	0.10%	1	0.16%	82,232.21	2.90%	125.00
Condominium	6,932,849	8.66%	62	9.73%	111,820.14	3.28%	120.27
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	80,085,917	100.00%	637	100.00%	125,723.58	3.15%	117.01

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	410,824	0.51%	27	4.24%	15,215.69	3.64%	122.70
25,000	50,000	986,369	1.23%	26	4.08%	37,937.27	3.49%	120.66
50,000	75,000	4,114,233	5.14%	66	10.36%	62,336.86	3.44%	121.07
75,000	100,000	8,283,276	10.34%	93	14.60%	89,067.49	3.19%	117.70
100,000	125,000	11,770,087	14.70%	104	16.33%	113,173.92	3.31%	116.55
125,000	150,000	16,689,335	20.84%	121	19.00%	137,928.39	3.27%	117.53
150,000	175,000	12,142,927	15.16%	75	11.77%	161,905.69	3.13%	118.84
175,000	200,000	11,519,309	14.38%	61	9.58%	188,841.14	3.08%	115.90
200,000	225,000	8,306,901	10.37%	39	6.12%	212,997.46	3.00%	116.63
225,000	250,000	5,862,656	7.32%	25	3.92%	234,506.24	2.59%	110.51
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		80,085,917	100.00%	637	100.00%	125,723.58	3.15%	117.01