E-MAC NL 2005-NHG II Investor report July 2026

Cashflow analysis for the period

Total interest received	552,755	
Interest received on transaction accounts	27,437	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	130,374	
Total funds available		8,510,565
Company management expenses	6,829	
Administration fee	1,296	
MPT fee	17,775	
Third party fees	22,862	
Liquidity Facility fee	5,400	
Payments under hedging arrangements	53,506	
Interest on the Notes	602,837	
Shortfall Class A PDL Repayment	61	
Deferred Purchase Price Installment	-	
Total funds distributed		710,565
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	69,917,484	
Principal redemptions and repayments	(2,008.049)	
Repurchase of loans with Non-NHG part April June 2026	-	
Substitution of loans in the quarter April June 2026	-	
Losses for the period	(61)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2026		67,909,374
Balance Reset Participation	-	
Balance Further Advance Participation	409,610	
Total balance E-MAC NL 2005-NHG II		68,318,984

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	9.48%	10.26%	9.62%

Delinquency table	Number of loans	Balance	Percentage of total
Current	561	67,346,618	99.17%
31 - 60 days	1	134,921	0.20%
61 - 90 days	1	96,163	0.14%
91 - 120 days	-	-	0.00%
120+ days	2	331,672	0.49%
In repossession			
Total	565	67,909,374	100.00%

	Last period	This period	Recovered	Total loss balance	
Aggregate principal losses	-	61	935	1,032,572	Losses filed for compensation with NHG

Characteristics

Number of borrowers	565		
Number of loanparts	1027		
	(weighted) average	Minimum	Maximum
Loan size borrower	120,194	2,400	250,000
Loan part size	66,124	1,734	239,680
Coupon	3.21%	0.91%	6.15%
Remaining maturity (months)	101	1	217
Remaining interest period (months)	71	1	140
Original interest period (months)	160	1	360
Seasoning (months)	211.1	2.0	266.0
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	47,511	0.07%	1	0.10%	47,511.04	2.85%	101.00
Annuity	4,310,805	6.35%	120	11.68%	35,923.38	3.20%	104.04
Hybride (switch)	55,466	0.08%	1	0.10%	55,465.52	5.35%	140.00
Interest Only	32,521,179	47.89%	551	53.65%	59,022.10	3.25%	107.80
Investment	399,044	0.59%	7	0.68%	57,006.32	4.23%	107.95
Life	24,503,832	36.08%	264	25.71%	92,817.54	3.09%	92.78
Linear	122,947	0.18%	5	0.49%	24,589.39	3.07%	108.61
Savings	693,179	1.02%	17	1.66%	40,775.21	3.52%	107.50
Universal Life	5,255,412	7.74%	61	5.94%	86,154.29	3.49%	89.73
Total	67,909,374	100.00%	1,027	100.00%	66,124.03	3.21%	100.76

Interest Term

Interest Term		Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
1		1,932,861	2.85%	23	2.24%	84,037.45	3.57%	97.02
1	12	2,978,312	4.39%	43	4.19%	69,263.08	3.82%	94.20
12	24	761,423	1.12%	12	1.17%	63,451.94	4.43%	97.44
24	36	274,560	0.40%	3	0.29%	91,520.00	4.16%	74.33
36	48	-	0.00%	-	0.00%	-	0.00%	-
48	60	5,489,259	8.08%	85	8.28%	64,579.51	3.40%	87.74
60	72	3,042,710	4.48%	50	4.87%	60,854.20	4.12%	100.79
72	84	2,433,580	3.58%	38	3.70%	64,041.57	2.63%	91.16
84	96	-	0.00%	-	0.00%	-	0.00%	-
96	108	-	0.00%	-	0.00%	-	0.00%	-
108	120	14,708,984	21.66%	227	22.10%	64,797.29	3.27%	101.82
120	132	-	0.00%	-	0.00%	-	0.00%	-
132	144	164,374	0.24%	2	0.19%	82,187.14	1.56%	107.09
144	156	-	0.00%	-	0.00%	-	0.00%	-
156	168	-	0.00%	-	0.00%	-	0.00%	-
168	180	11,063,520	16.29%	174	16.94%	63,583.45	2.32%	91.76
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	23,128,534	34.06%	338	32.91%	68,427.61	3.21%	107.09
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	184,569	0.27%	3	0.29%	61,523.09	4.98%	143.14
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	1,746,688	2.57%	29	2.82%	60,230.61	4.94%	135.32
360	>	-	0.00%	-	0.00%	-	0.00%	-
Total		67,909,374	100.00%	1,027	100.00%	66,124.03	3.21%	100.76

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
<	2.50%	12,923,456	19.03%	194	18.89%	66,615.75	1.51%	97.72
2.50%	2.75%	5,384,111	7.93%	83	8.08%	64,868.81	2.75%	97.66
2.75%	3.00%	16,411,781	24.17%	231	22.49%	71,046.67	2.87%	100.58
3.00%	3.25%	527,669	0.78%	9	0.88%	58,629.86	3.20%	113.14
3.25%	3.50%	2,319,598	3.42%	37	3.60%	62,691.83	3.37%	99.87
3.50%	3.75%	2,485,018	3.66%	43	4.19%	57,791.11	3.70%	93.29
3.75%	4.00%	11,803,983	17.38%	174	16.94%	67,838.98	3.90%	95.45
4.00%	4.25%	7,771,998	11.44%	116	11.30%	66,999.98	4.14%	105.07
4.25%	4.50%	1,884,081	2.77%	31	3.02%	60,776.81	4.40%	106.15
4.50%	4.75%	1,413,469	2.08%	27	2.63%	52,350.72	4.64%	116.27
4.75%	5.00%	2,758,584	4.06%	48	4.67%	57,470.51	4.91%	120.33
5.00%	5.25%	1,436,597	2.12%	18	1.75%	79,810.94	5.06%	109.47
5.25%	5.50%	597,705	0.88%	13	1.27%	45,977.33	5.32%	105.65
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%	-
5.75%	6.00%	67,500	0.10%	1	0.10%	67,500.00	5.85%	107.00
6.00%	6.25%	123,824	0.18%	2	0.19%	61,911.80	6.15%	106.00
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		67,909,374	100.00%	1,027	100.00%	66,124.03	3.21%	100.76

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts	WAC	WAM
Floating		2,038,061	3.00%	25	2.43%	81,522.46	3.52%	97.34
<	01/01/2027	5,498,309	8.10%	88	8.57%	62,480.78	3.10%	99.99
01/01/2027	01/01/2028	6,136,366	9.04%	93	9.06%	65,982.43	3.46%	97.93
01/01/2028	01/01/2029	2,469,743	3.64%	39	3.80%	63,326.75	3.73%	88.27
01/01/2029	01/01/2030	3,858,218	5.68%	60	5.84%	64,303.64	3.84%	83.06
01/01/2030	01/01/2031	5,270,474	7.76%	76	7.40%	69,348.34	3.07%	89.13
01/01/2031	01/01/2032	3,916,548	5.77%	62	6.04%	63,170.13	2.91%	92.07
01/01/2032	01/01/2033	2,525,762	3.72%	39	3.80%	64,763.13	3.28%	98.16
01/01/2033	01/01/2034	1,045,993	1.54%	16	1.56%	65,374.56	3.47%	97.06
01/01/2034	01/01/2035	3,061,324	4.51%	47	4.58%	65,134.55	3.46%	101.61
01/01/2035	01/01/2036	30,148,850	44.40%	449	43.72%	67,146.66	3.05%	107.80
01/01/2036	01/01/2037	198,989	0.29%	5	0.49%	39,797.76	2.89%	110.60
01/01/2037	01/01/2038	1,326,242	1.95%	21	2.04%	63,154.38	4.86%	133.72
01/01/2038	01/01/2039	414,495	0.61%	7	0.68%	59,213.54	5.06%	139.57
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	01/01/2055	-	0.00%	-	0.00%	-	0.00%	-
01/01/2055	01/01/2056	-	0.00%	-	0.00%	-	0.00%	-
01/01/2056	>	-	0.00%	-	0.00%	-	0.00%	-
Total		67,909,374	100.00%	1,027	100.00%	66,124.03	3.21%	100.76

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part:	WAC	WAM
01-Jan-2026 - 31-Dec-2026	389,916	0.57%	7	0.68%	55,702.32	3.85%	2.60
01-Jan-2027 - 31-Dec-2027	786,373	1.16%	9	0.88%	87,374.78	2.85%	13.50
01-Jan-2028 - 31-Dec-2028	712,050	1.05%	9	0.88%	79,116.61	3.34%	26.28
01-Jan-2029 - 31-Dec-2029	1,295,257	1.91%	19	1.85%	68,171.43	2.79%	37.36
01-Jan-2030 - 31-Dec-2030	2,025,482	2.98%	26	2.53%	77,903.15	2.59%	47.59
01-Jan-2031 - 31-Dec-2031	1,399,265	2.06%	21	2.04%	66,631.66	3.16%	59.49
01-Jan-2032 - 31-Dec-2032	1,137,477	1.67%	19	1.85%	59,867.21	3.04%	72.29
01-Jan-2033 - 31-Dec-2033	1,029,872	1.52%	15	1.46%	68,658.16	3.51%	84.08
01-Jan-2034 - 31-Dec-2034	7,625,942	11.23%	116	11.30%	65,740.88	3.20%	99.17
01-Jan-2035 - 31-Dec-2035	46,372,745	68.29%	699	68.06%	66,341.55	3.15%	107.43
01-Jan-2036 - 31-Dec-2036	2,022,262	2.98%	34	3.31%	59,478.30	3.64%	124.68
01-Jan-2037 - 31-Dec-2037	2,325,692	3.42%	40	3.89%	58,142.31	4.52%	133.14
01-Jan-2038 - 31-Dec-2038	710,141	1.05%	12	1.17%	59,178.43	4.52%	139.63
01-Jan-2044 - 31-Dec-2044	76,900	0.11%	1	0.10%	76,900.00	4.95%	217.00
Total	67,909,374	100.00%	1,027	100.00%	66,124.03	3.21%	100.76

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part:	WAC	WAM
NHG		67,909,374	100.00%	1,027	100.00%	66,124.03	3.21%	100.76
<	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		67,909,374	100.00%	1,027	100.00%	66,124.03	3.21%	100.76

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,706,327	2.51%	15	2.65%	113,755.14	3.63%	97.54
Utrecht	3,169,228	4.67%	23	4.07%	137,792.53	3.18%	106.32
Zeeland	1,596,081	2.35%	13	2.30%	122,775.44	3.73%	109.22
Zuid-Holland	24,476,413	36.04%	207	36.64%	118,243.54	3.12%	99.31
Flevoland	1,540,507	2.27%	14	2.48%	110,036.21	3.41%	107.69
Friesland	3,185,652	4.69%	29	5.13%	109,850.08	3.21%	102.78
Gelderland	5,515,190	8.12%	42	7.43%	131,314.05	3.18%	97.16
Groningen	1,968,018	2.90%	18	3.19%	109,334.33	3.47%	108.61
Limburg	5,441,012	8.01%	45	7.96%	120,911.38	3.16%	97.00
Noord-Brabant	6,394,271	9.42%	56	9.91%	114,183.41	3.16%	97.64
Noord-Holland	8,841,578	13.02%	68	12.04%	130,023.21	3.35%	102.94
Overijssel	4,075,097	6.00%	35	6.19%	116,431.34	3.13%	105.30
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	67,909,374	100.00%	565	100.00%	120,193.58	3.21%	100.76

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	62,473,590	92.00%	513	90.80%	121,780.88	3.19%	100.65
Shop/House	81,320	0.12%	1	0.18%	81,320.26	2.90%	107.00
Condominium	5,354,464	7.88%	51	9.03%	104,989.50	3.53%	102.01
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	67,909,374	100.00%	565	100.00%	120,193.58	3.21%	100.76

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	547,720	0.81%	35	6.19%	15,649.14	3.60%	108.44
25,000	50,000	1,134,434	1.67%	29	5.13%	39,118.42	3.49%	110.07
50,000	75,000	3,882,704	5.72%	63	11.15%	61,630.22	3.27%	103.49
75,000	100,000	8,018,057	11.81%	90	15.93%	89,089.52	3.31%	102.91
100,000	125,000	9,843,351	14.49%	87	15.40%	113,141.97	3.27%	100.12
125,000	150,000	12,847,733	18.92%	94	16.64%	136,678.01	3.24%	101.52
150,000	175,000	9,852,020	14.51%	61	10.80%	161,508.52	3.24%	101.29
175,000	200,000	9,629,135	14.18%	51	9.03%	188,806.58	3.17%	98.98
200,000	225,000	7,445,456	10.96%	35	6.19%	212,727.32	3.09%	98.72
225,000	250,000	4,708,764	6.93%	20	3.54%	235,438.20	2.93%	96.78
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		67,909,374	100.00%	565	100.00%	120,193.58	3.21%	100.76