

Cashflow analysis for the period

Total interest received	753,266	
Interest received on transaction accounts	15,354	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	260,683	
Total funds available		8,829,294
Company management expenses	-	
Administration fee	1,899	
MPT fee	25,363	
Third party fees	18,449	
Liquidity Facility fee	5,520	
Payments under hedging arrangements	131,893	
Interest on the Notes	846,110	
Shortfall Class A PDL Repayment	61	
Deferred Purchase Price Installment	-	
Total funds distributed		1,029,294
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	101,266,466	
Principal redemptions and repayments	(4,370,205)	
Repurchase of loans with Non-NHG part October December 2022	-	
Substitution of loans in the quarter October December 2022	-	
Losses for the period	(61)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 January 2023		96,896,201
Balance Reset Participation	-	
Balance Further Advance Participation	633,148	
Total balance E-MAC NL 2005-NHG II		97,529,349

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	12.33%	15.61%	9.63%

Delinquency table	Number of loans	Balance	Percentage of total
Current	739	95,480,602	98.54%
31 - 60 days	3	356,372	0.37%
61 - 90 days	2	286,896	0.30%
91 - 120 days	-	-	0.00%
120+ days	5	772,331	0.80%
In repossession	-	-	-
Total	749	96,896,201	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	36,664	61	11,663	1,061,981

Losses filed for compensation with NHG

Characteristics

	(weighted) average	Minimum	Maximum
Number of borrowers	749		
Number of loanparts	1399		
Loan size borrower	129,367	1,740	250,000
Loan part size	69,261	1,740	239,680
Coupon	2.98%	0.91%	6.15%
Remaining maturity (months)	141	1	259
Remaining interest period (months)	82	1	183
Original interest period (months)	173	1	360
Seasoning (months)	176.6	1.0	224.0
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	65,781	0.07%	1	0.07%	65,780.95	2.85%
Annuity	7,210,908	7.44%	153	10.94%	47,130.12	3.04%
Hybride (switch)	185,234	0.19%	2	0.14%	92,616.81	5.41%
Interest Only	44,238,163	45.66%	730	52.18%	60,600.22	3.04%
Investment	528,459	0.55%	9	0.64%	58,717.63	3.73%
Life	34,142,435	35.24%	369	26.38%	92,526.92	2.91%
Linear	176,131	0.18%	5	0.36%	35,226.22	2.52%
Savings	1,455,572	1.50%	30	2.14%	48,519.06	3.13%
Universal Life	8,893,518	9.15%	100	7.15%	88,935.18	2.82%
Total	96,896,201	100.00%	1,399	100.00%	69,261.04	2.98%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,335,449	2.41%	31	2.22%	75,337.06	3.33%
12	1,604,563	1.66%	24	1.72%	66,856.78	2.36%
24	825,389	0.85%	12	0.86%	68,782.38	2.41%
36	415,752	0.43%	7	0.50%	59,393.20	1.33%
48	-	0.00%	-	0.00%	-	0.00%
60	5,493,870	5.67%	75	5.36%	73,251.60	1.75%
72	4,302,669	4.44%	68	4.86%	63,274.55	2.85%
84	3,841,200	3.96%	52	3.72%	73,869.22	2.21%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	20,768,424	21.43%	292	20.87%	71,124.74	2.70%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.17%	2	0.14%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	13,886,874	14.33%	210	15.01%	66,127.97	2.43%
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	40,393,534	41.69%	583	41.67%	69,285.65	3.47%
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	204,735	0.21%	3	0.21%	68,245.08	4.98%
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	2,659,368	2.74%	40	2.86%	66,484.19	4.95%
>	-	0.00%	-	0.00%	-	0.00%
Total	96,896,201	100.00%	1,399	100.00%	69,261.04	2.98%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	20,810,585	21.48%	301	21.52%	69,138.16	1.54%
2.50%	2.75%	16,040,553	16.55%	225	16.08%	71,291.35	2.73%
2.75%	3.00%	25,174,024	25.98%	348	24.81%	72,339.15	2.82%
3.00%	3.25%	3,115,318	3.22%	43	3.07%	72,449.26	3.17%
3.25%	3.50%	3,595,310	3.71%	53	3.79%	67,836.04	3.37%
3.50%	3.75%	2,707,796	2.79%	36	2.57%	75,216.57	3.72%
3.75%	4.00%	9,200,175	9.49%	129	9.22%	71,319.19	3.89%
4.00%	4.25%	7,080,041	7.31%	113	8.08%	62,655.23	4.18%
4.25%	4.50%	3,688,883	3.81%	61	4.36%	60,473.49	4.37%
4.50%	4.75%	1,799,479	1.86%	36	2.57%	49,985.54	4.62%
4.75%	5.00%	1,725,297	1.78%	26	1.86%	66,357.56	4.93%
5.00%	5.25%	1,296,691	1.34%	18	1.29%	72,038.38	5.12%
5.25%	5.50%	322,830	0.33%	5	0.36%	64,565.95	5.44%
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%
5.75%	6.00%	213,494	0.22%	3	0.21%	71,164.67	5.83%
6.00%	6.25%	125,724	0.13%	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		96,896,201	100.00%	1,399	100.00%	69,261.04	2.98%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating		2,494,449	2.57%	33	2.36%	75,589.36	3.25%
<	01/01/2023	561,767	0.58%	8	0.57%	70,220.91	2.74%
01/01/2023	01/01/2024	6,903,244	7.12%	108	7.72%	63,918.93	2.63%
01/01/2024	01/01/2025	3,699,817	3.82%	54	3.86%	68,515.13	3.47%
01/01/2025	01/01/2026	20,088,359	20.73%	298	21.30%	67,410.60	3.51%
01/01/2026	01/01/2027	8,927,884	9.21%	135	9.65%	66,132.47	2.86%
01/01/2027	01/01/2028	4,972,046	5.13%	75	5.36%	66,293.94	3.29%
01/01/2028	01/01/2029	1,800,751	1.86%	28	2.00%	64,312.53	3.04%
01/01/2029	01/01/2030	2,196,487	2.27%	26	1.86%	84,480.28	2.32%
01/01/2030	01/01/2031	4,930,459	5.09%	68	4.86%	72,506.74	2.58%
01/01/2031	01/01/2032	3,121,063	3.22%	48	3.43%	65,022.15	2.43%
01/01/2032	01/01/2033	2,536,120	2.62%	36	2.57%	70,447.79	3.11%
01/01/2033	01/01/2034	1,164,293	1.20%	14	1.00%	83,163.76	3.23%
01/01/2034	01/01/2035	3,164,005	3.27%	45	3.22%	70,311.22	2.97%
01/01/2035	01/01/2036	27,282,918	28.16%	377	26.95%	72,368.48	2.67%
01/01/2036	01/01/2037	461,848	0.48%	7	0.50%	65,978.33	2.63%
01/01/2037	01/01/2038	1,661,536	1.71%	26	1.86%	63,905.25	4.83%
01/01/2038	01/01/2039	929,155	0.96%	13	0.93%	71,473.46	5.12%
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		96,896,201	100.00%	1,399	100.00%	69,261.04	2.98%

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	349,730	0.36%	7	0.50%	49,961.42	2.74%
01-Jan-2024 - 31-Dec-2024	263,392	0.27%	6	0.43%	43,898.61	1.66%
01-Jan-2025 - 31-Dec-2025	964,445	1.00%	15	1.07%	64,296.33	2.62%
01-Jan-2026 - 31-Dec-2026	633,106	0.65%	12	0.86%	52,758.86	3.49%
01-Jan-2027 - 31-Dec-2027	1,072,868	1.11%	13	0.93%	82,528.31	2.97%
01-Jan-2028 - 31-Dec-2028	1,171,447	1.21%	17	1.22%	68,908.63	3.08%
01-Jan-2029 - 31-Dec-2029	1,801,850	1.86%	25	1.79%	72,073.99	3.03%
01-Jan-2030 - 31-Dec-2030	2,938,849	3.03%	37	2.64%	79,428.36	2.72%
01-Jan-2031 - 31-Dec-2031	1,944,820	2.01%	32	2.29%	60,775.63	3.08%
01-Jan-2032 - 31-Dec-2032	1,877,417	1.94%	27	1.93%	69,533.97	2.83%
01-Jan-2033 - 31-Dec-2033	1,871,678	1.93%	21	1.50%	89,127.53	3.12%
01-Jan-2034 - 31-Dec-2034	10,977,452	11.33%	159	11.37%	69,040.58	2.82%
01-Jan-2035 - 31-Dec-2035	62,639,104	64.65%	898	64.19%	69,754.01	2.89%
01-Jan-2036 - 31-Dec-2036	3,825,070	3.95%	57	4.07%	67,106.48	3.46%
01-Jan-2037 - 31-Dec-2037	2,946,344	3.04%	51	3.65%	57,771.46	4.46%
01-Jan-2038 - 31-Dec-2038	1,445,481	1.49%	19	1.36%	76,077.94	4.83%
01-Jan-2040 - 31-Dec-2040	74,543	0.08%	1	0.07%	74,543.00	1.24%
01-Jan-2044 - 31-Dec-2044	80,000	0.08%	1	0.07%	80,000.00	4.95%
Total	96,896,201	100.00%	1,399	100.00%	69,261.04	2.98%

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
NHG		96,896,201	100.00%	1,399	100.00%	69,261.04	2.98%	140.58
<	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		96,896,201	100.00%	1,399	100.00%	69,261.04	2.98%	140.58

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,197,385	3.30%	24	3.20%	133,224.36	3.13%	133.98
Utrecht	4,137,833	4.27%	28	3.74%	147,779.76	2.98%	146.09
Zeeland	2,499,792	2.58%	21	2.80%	119,037.74	3.43%	152.48
Zuid-Holland	34,070,903	35.16%	267	35.65%	127,606.38	2.84%	140.90
Overijssel	5,860,550	6.05%	47	6.28%	124,692.56	3.02%	147.35
Flevoland	2,137,127	2.21%	18	2.40%	118,729.30	2.62%	149.33
Friesland	4,398,234	4.54%	35	4.67%	125,663.82	2.84%	134.97
Gelderland	7,557,706	7.80%	58	7.74%	130,305.28	3.10%	139.13
Groningen	2,972,035	3.07%	26	3.47%	114,309.05	3.45%	144.25
Limburg	7,680,097	7.93%	58	7.74%	132,415.46	3.00%	134.61
Noord-Brabant	10,203,901	10.53%	81	10.81%	125,974.09	3.02%	137.10
Noord-Holland	12,180,636	12.57%	86	11.48%	141,635.31	3.14%	140.99
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	96,896,201	100.00%	749	100.00%	129,367.42	2.98%	140.58

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	87,784,406	90.60%	670	89.45%	131,021.50	2.98%	140.14
Shop/House	83,388	0.09%	1	0.13%	83,388.15	2.90%	149.00
Condominium	9,028,406	9.32%	78	10.41%	115,748.80	3.01%	144.78
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	96,896,201	100.00%	749	100.00%	129,367.42	2.98%	140.58

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	-	-	0.00%	-	0.00%	-
0	25,000	322,694	22	0.33%	14,667.90	3.49%	146.23
25,000	50,000	1,324,932	34	1.37%	38,968.58	3.51%	141.61
50,000	75,000	4,823,734	75	4.98%	64,316.46	3.26%	139.06
75,000	100,000	8,695,905	98	8.97%	88,733.73	3.06%	142.03
100,000	125,000	12,353,393	110	12.75%	112,303.57	3.06%	138.59
125,000	150,000	20,786,080	151	21.45%	137,656.16	3.01%	139.55
150,000	175,000	17,173,404	106	17.72%	162,013.25	2.95%	143.59
175,000	200,000	13,920,789	74	14.37%	188,118.77	2.93%	141.25
200,000	225,000	10,229,821	48	10.56%	213,121.27	3.07%	141.60
225,000	250,000	7,265,448	31	7.50%	234,369.29	2.47%	135.89
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	96,896,201	100.00%	749	100.00%	129,367.42	2.98%	140.58