

Cashflow analysis for the period

Total interest received	729,862	
Interest received on transaction accounts	30,630	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	319,900	
Total funds available		8,880,391
Company management expenses	30,779	
Administration fee	1,817	
MPT fee	24,330	
Third party fees	18,804	
Liquidity Facility fee	5,400	
Payments under hedging arrangements	56,309	
Interest on the Notes	942,952	
Shortfall Class A PDL Repayment	-	
Deferred Purchase Price Installment	-	
Total funds distributed		1,080,391
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	96,896,201	
Principal redemptions and repayments	(2,571,502)	
Repurchase of loans with Non-NHG part January March 2023	-	
Substitution of loans in the quarter January March 2023	-	
Losses for the period	-	
Total balance collateral E-MAC NL 2005-NHG II as per 01 April 2023		94,324,699
Balance Reset Participation	-	
Balance Further Advance Participation	596,897	
Total balance E-MAC NL 2005-NHG II		94,921,596

Principal Deficiency Ledger

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

Performance

	Last period	This period	Since issue
Prepayment rate	15.61%	9.57%	9.63%

Delinquency table	Number of loans	Balance	Percentage of total
Current	725	93,533,803	99.16%
31 - 60 days	-	-	0.00%
61 - 90 days	1	173,000	0.18%
91 - 120 days	2	303,896	0.32%
120+ days	2	314,000	0.33%
In repossession			
Total	730	94,324,699	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	-	3,931	1,058,050

Losses filed for compensation with NHG

Characteristics

	730		
Number of borrowers	730		
Number of loanparts	1363		
	(weighted) average	Minimum	Maximum
Loan size borrower	129,212	2,400	250,000
Loan part size	69,204	2,021	239,680
Coupon	3.05%	0.91%	6.15%
Remaining maturity (months)	138	1	256
Remaining interest period (months)	81	1	180
Original interest period (months)	172	1	360
Seasoning (months)	179.9	6.0	227.0
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	64,559	0.07%	1	0.07%	64,558.70	2.85%
Annuity	7,009,044	7.43%	152	11.15%	46,112.13	3.07%
Hybride (switch)	182,707	0.19%	2	0.15%	91,353.46	5.41%
Interest Only	43,033,993	45.62%	706	51.80%	60,954.66	3.11%
Investment	519,890	0.55%	9	0.66%	57,765.54	3.79%
Life	33,337,170	35.34%	361	26.49%	92,346.73	2.97%
Linear	172,623	0.18%	5	0.37%	34,524.65	2.52%
Savings	1,392,864	1.48%	29	2.13%	48,029.79	3.30%
Universal Life	8,611,848	9.13%	98	7.18%	87,876.00	2.50%
Total	94,324,699	100.00%	1,363	100.00%	69,203.74	3.05%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,259,112	2.40%	30	2.20%	75,303.72	3.71%
12	2,328,024	2.47%	34	2.49%	68,471.30	3.67%
24	570,646	0.60%	8	0.59%	71,330.80	2.93%
36	414,809	0.44%	7	0.51%	59,258.49	1.33%
48	-	0.00%	-	0.00%	-	0.00%
60	5,087,802	5.39%	71	5.21%	71,659.18	1.73%
72	4,052,020	4.30%	64	4.70%	63,312.81	3.49%
84	3,516,155	3.73%	48	3.52%	73,253.23	2.18%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	20,288,686	21.51%	288	21.13%	70,446.83	2.71%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.17%	2	0.15%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	13,609,108	14.43%	206	15.11%	66,063.63	2.42%
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	39,344,370	41.71%	565	41.45%	69,636.05	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	202,645	0.21%	3	0.22%	67,548.19	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	2,486,947	2.64%	37	2.71%	67,214.79	4.96%
>	-	0.00%	-	0.00%	-	0.00%
Total	94,324,699	100.00%	1,363	100.00%	69,203.74	3.05%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	19,242,496	20.40%	279	20.47%	68,969.52	1.52%
2.50%	2.75%	14,193,255	15.05%	199	14.80%	71,322.89	2.75%
2.75%	3.00%	24,214,081	25.67%	334	24.50%	72,497.25	2.82%
3.00%	3.25%	2,454,250	2.60%	33	2.42%	74,371.22	3.18%
3.25%	3.50%	4,437,753	4.70%	64	4.70%	69,339.89	3.38%
3.50%	3.75%	2,779,212	2.95%	38	2.79%	73,137.15	3.72%
3.75%	4.00%	8,890,245	9.43%	125	9.17%	71,121.96	3.89%
4.00%	4.25%	6,893,536	7.31%	108	7.92%	63,829.04	4.18%
4.25%	4.50%	4,210,983	4.46%	69	5.06%	61,028.74	4.39%
4.50%	4.75%	2,445,226	2.59%	42	3.08%	58,219.68	4.66%
4.75%	5.00%	2,749,697	2.92%	45	3.30%	61,104.38	4.91%
5.00%	5.25%	1,164,954	1.24%	17	1.25%	68,526.68	5.12%
5.25%	5.50%	312,292	0.33%	5	0.37%	62,458.43	5.44%
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%
5.75%	6.00%	210,994	0.22%	3	0.22%	70,331.33	5.83%
6.00%	6.25%	125,724	0.13%	2	0.15%	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		94,324,699	100.00%	1,363	100.00%	69,203.74	3.05%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating	<	2,402,212	2.55%	32	2.35%	75,069.11	3.67%
<	01/01/2024	4,201,790	4.45%	69	5.08%	60,895.51	2.64%
01/01/2024	01/01/2025	4,731,851	5.02%	68	4.99%	69,586.04	3.72%
01/01/2025	01/01/2026	19,638,773	20.82%	290	21.28%	67,719.91	3.49%
01/01/2026	01/01/2027	8,617,721	9.14%	131	9.61%	65,784.13	2.86%
01/01/2027	01/01/2028	4,848,535	5.14%	73	5.36%	66,418.29	3.26%
01/01/2028	01/01/2029	1,819,729	1.93%	30	2.20%	60,657.64	3.16%
01/01/2029	01/01/2030	3,503,974	3.71%	48	3.52%	72,999.47	3.56%
01/01/2030	01/01/2031	4,750,784	5.04%	66	4.84%	71,981.57	2.55%
01/01/2031	01/01/2032	3,061,996	3.25%	46	3.37%	66,565.13	2.42%
01/01/2032	01/01/2033	2,524,870	2.68%	36	2.64%	70,135.27	3.11%
01/01/2033	01/01/2034	1,163,068	1.23%	14	1.03%	83,076.32	3.23%
01/01/2034	01/01/2035	3,152,752	3.34%	45	3.30%	70,061.15	2.97%
01/01/2035	01/01/2036	26,810,489	28.42%	370	27.15%	72,460.78	2.67%
01/01/2036	01/01/2037	457,907	0.49%	7	0.51%	65,415.36	2.63%
01/01/2037	01/01/2038	1,566,023	1.66%	24	1.76%	65,250.94	4.83%
01/01/2038	01/01/2039	1,072,225	1.14%	14	1.03%	76,587.47	5.10%
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	>	-	0.00%	-	0.00%	-	0.00%
Total		94,324,699	100.00%	1,363	100.00%	69,203.74	3.05%

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	249,899	0.26%	6	0.44%	41,649.82	3.17%
01-Jan-2024 - 31-Dec-2024	255,442	0.27%	6	0.44%	42,573.74	1.60%
01-Jan-2025 - 31-Dec-2025	957,332	1.01%	15	1.10%	63,822.13	3.03%
01-Jan-2026 - 31-Dec-2026	633,106	0.67%	12	0.88%	52,758.86	3.49%
01-Jan-2027 - 31-Dec-2027	972,868	1.03%	12	0.88%	81,072.33	2.94%
01-Jan-2028 - 31-Dec-2028	1,168,555	1.24%	17	1.25%	68,738.51	3.08%
01-Jan-2029 - 31-Dec-2029	1,685,478	1.79%	24	1.76%	70,228.23	2.96%
01-Jan-2030 - 31-Dec-2030	2,795,658	2.96%	36	2.64%	77,657.16	2.66%
01-Jan-2031 - 31-Dec-2031	1,857,836	1.97%	29	2.13%	64,063.32	3.09%
01-Jan-2032 - 31-Dec-2032	1,868,022	1.98%	27	1.98%	69,186.00	2.83%
01-Jan-2033 - 31-Dec-2033	1,868,519	1.98%	21	1.54%	88,977.09	3.12%
01-Jan-2034 - 31-Dec-2034	10,658,464	11.30%	157	11.52%	67,888.30	2.93%
01-Jan-2035 - 31-Dec-2035	61,300,962	64.99%	876	64.27%	69,978.27	2.96%
01-Jan-2036 - 31-Dec-2036	3,761,023	3.99%	56	4.11%	67,161.13	3.47%
01-Jan-2037 - 31-Dec-2037	2,774,229	2.94%	48	3.52%	57,796.44	4.48%
01-Jan-2038 - 31-Dec-2038	1,345,157	1.43%	18	1.32%	74,730.97	4.80%
01-Jan-2040 - 31-Dec-2040	74,543	0.08%	1	0.07%	74,543.00	4.83%
01-Jan-2044 - 31-Dec-2044	79,000	0.08%	1	0.07%	79,000.00	4.95%
Total	94,324,699	100.00%	1,363	100.00%	69,203.74	3.05%

Loanpart to Foreclosure Value

From	until	Value	As % of total	no. loans	As % of total	Average Loan Part: WAC	WAM
NHG		94,324,699	100.00%	1,363	100.00%	69,203.74	3.05%
<	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		94,324,699	100.00%	1,363	100.00%	69,203.74	3.05%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	3,073,119	3.26%	23	3.15%	133,613.88	3.42%	130.20
Utrecht	3,981,972	4.22%	27	3.70%	147,980.44	2.98%	145.26
Zeeland	2,490,558	2.64%	21	2.88%	118,598.01	3.43%	149.47
Zuid-Holland	33,484,407	35.50%	264	36.16%	126,834.87	2.91%	138.44
Flevoland	2,113,842	2.24%	18	2.47%	117,435.65	2.98%	146.32
Friesland	4,378,111	4.64%	35	4.79%	125,088.89	2.87%	131.95
Gelderland	7,342,583	7.78%	56	7.67%	131,117.55	3.10%	135.78
Groningen	2,720,394	2.88%	23	3.15%	118,278.00	3.54%	140.66
Limburg	7,634,858	8.09%	58	7.95%	131,635.48	3.02%	131.56
Noord-Brabant	9,642,466	10.22%	76	10.41%	126,874.56	3.18%	133.70
Noord-Holland	11,666,668	12.37%	83	11.37%	140,562.26	3.15%	138.20
Overijssel	5,795,721	6.14%	46	6.30%	125,993.93	3.00%	144.23
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	94,324,699	100.00%	730	100.00%	129,211.92	3.05%	137.77

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	85,506,396	90.65%	654	89.59%	130,743.73	3.04%	137.30
Shop/House	83,247	0.09%	1	0.14%	83,247.29	2.90%	146.00
Condominium	8,735,055	9.26%	75	10.27%	116,467.40	3.11%	142.28
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	94,324,699	100.00%	730	100.00%	129,211.92	3.05%	137.77

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	329,324	22	3.01%	14,969.29	3.51%	142.24
25,000	50,000	1,252,476	33	4.52%	37,953.82	3.50%	139.36
50,000	75,000	4,693,094	73	10.00%	64,288.96	3.23%	133.55
75,000	100,000	8,417,373	95	13.01%	88,603.92	3.14%	139.75
100,000	125,000	12,211,688	109	14.93%	112,033.84	3.17%	136.91
125,000	150,000	20,106,848	146	20.00%	137,718.14	3.07%	137.35
150,000	175,000	16,697,667	103	14.11%	162,113.27	3.00%	139.72
175,000	200,000	13,362,024	71	9.73%	188,197.53	3.01%	138.79
200,000	225,000	10,451,584	49	6.71%	213,297.64	3.03%	138.80
225,000	250,000	6,802,619	29	3.97%	234,573.07	2.64%	132.13
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	94,324,699	100.00%	730	100.00%	129,211.92	3.05%	137.77