

**Cashflow analysis for the period**

Total interest received	717,578	
Interest received on transaction accounts	41,803	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	436,171	
Total funds available		8,995,552
Company management expenses	2,473	
Administration fee	1,769	
MPT fee	23,736	
Third party fees	20,125	
Liquidity Facility fee	5,460	
Payments under hedging arrangements	998	
Interest on the Notes	1,140,930	
Shortfall Class A PDL Repayment	61	
Deferred Purchase Price Installment	-	
Total funds distributed		1,195,552
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	94,324,699	
Principal redemptions and repayments	(2,786,585)	
Repurchase of loans with Non-NHG part April June 2023	-	
Substitution of loans in the quarter April June 2023	-	
Losses for the period	(61)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2023		91,538,053
Balance Reset Participation	-	
Balance Further Advance Participation	562,360	
Total balance E-MAC NL 2005-NHG II		92,100,413

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	9.57%	10.68%	9.65%

Delinquency table	Number of loans	Balance	Percentage of total
Current	706	90,691,494	99.08%
31 - 60 days	3	342,662	0.37%
61 - 90 days	2	313,896	0.34%
91 - 120 days	1	190,000	0.21%
120+ days	-	-	0.00%
In repossession			
Total	712	91,538,053	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	61	1,982	1,056,129

Losses filed for compensation with NHG

**Characteristics**

Number of borrowers	712		
Number of loanparts	1327		
	(weighted) average	Minimum	Maximum
Loan size borrower	128,565	2,003	250,000
Loan part size	68,981	1,403	239,680
Coupon	3.07%	0.91%	6.15%
Remaining maturity (months)	135	1	253
Remaining interest period (months)	78	1	177
Original interest period (months)	172	1	360
Seasoning (months)	183.0	3.0	230.0
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	63,293	0.07%	1	0.08%	63,293.07	2.85%
Annuity	6,821,602	7.45%	151	11.38%	45,176.17	3.11%
Hybride (switch)	64,871	0.07%	1	0.08%	64,871.25	5.35%
Interest Only	41,715,720	45.57%	688	51.85%	60,633.31	3.13%
Investment	450,890	0.49%	8	0.60%	56,361.24	3.69%
Life	32,644,930	35.66%	352	26.53%	92,741.28	3.00%
Linear	169,115	0.18%	5	0.38%	33,823.07	2.52%
Savings	1,217,085	1.33%	27	2.03%	45,077.21	3.18%
Universal Life	8,390,546	9.17%	94	7.08%	89,261.13	2.85%
<b>Total</b>	<b>91,538,053</b>	<b>100.00%</b>	<b>1,327</b>	<b>100.00%</b>	<b>68,981.20</b>	<b>3.07%</b>

**Interest Term**

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,193,945	2.40%	29	2.19%	75,653.28	4.83%
12	2,225,115	2.43%	34	2.56%	65,444.55	3.92%
24	569,295	0.62%	8	0.60%	71,161.93	3.89%
36	320,310	0.35%	4	0.30%	80,077.50	1.34%
48	-	0.00%	-	0.00%	-	-
60	5,076,453	5.55%	71	5.35%	71,499.34	1.81%
72	3,767,858	4.12%	60	4.52%	62,797.64	3.54%
84	3,513,144	3.84%	48	3.62%	73,190.50	2.18%
96	-	0.00%	-	0.00%	-	-
108	-	0.00%	-	0.00%	-	-
120	19,888,079	21.73%	283	21.33%	70,275.90	2.70%
132	-	0.00%	-	0.00%	-	-
144	164,374	0.18%	2	0.15%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	-
168	-	0.00%	-	0.00%	-	-
180	12,982,013	14.18%	200	15.07%	64,910.07	2.36%
192	-	0.00%	-	0.00%	-	-
204	-	0.00%	-	0.00%	-	-
216	-	0.00%	-	0.00%	-	-
228	-	0.00%	-	0.00%	-	-
240	38,340,996	41.89%	550	41.45%	69,710.90	3.45%
252	-	0.00%	-	0.00%	-	-
264	-	0.00%	-	0.00%	-	-
276	-	0.00%	-	0.00%	-	-
288	-	0.00%	-	0.00%	-	-
300	201,540	0.22%	3	0.23%	67,180.13	4.98%
312	-	0.00%	-	0.00%	-	-
324	-	0.00%	-	0.00%	-	-
336	-	0.00%	-	0.00%	-	-
348	-	0.00%	-	0.00%	-	-
360	2,294,929	2.51%	35	2.64%	65,569.41	4.93%
>	-	0.00%	-	0.00%	-	-
<b>Total</b>	<b>91,538,053</b>	<b>100.00%</b>	<b>1,327</b>	<b>100.00%</b>	<b>68,981.20</b>	<b>3.07%</b>

**Mortgage Coupons**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	18,543,809	20.26%	268	20.20%	69,193.32	1.52%
2.50%	2.75%	14,148,294	15.46%	199	15.00%	71,096.95	2.75%
2.75%	3.00%	23,745,983	25.94%	325	24.40%	73,064.26	2.82%
3.00%	3.25%	2,146,375	2.34%	29	2.19%	74,012.95	3.18%
3.25%	3.50%	3,582,821	3.91%	53	3.99%	67,600.39	3.37%
3.50%	3.75%	2,460,420	2.69%	34	2.56%	72,365.28	3.72%
3.75%	4.00%	7,513,304	8.21%	106	7.99%	70,880.23	3.88%
4.00%	4.25%	7,422,003	8.11%	116	8.74%	63,982.78	4.16%
4.25%	4.50%	3,945,617	4.31%	66	4.97%	59,782.08	4.40%
4.50%	4.75%	2,207,614	2.41%	40	3.01%	55,190.36	4.65%
4.75%	5.00%	3,111,986	3.40%	52	3.92%	59,845.88	4.90%
5.00%	5.25%	1,012,219	1.11%	15	1.13%	67,481.25	5.12%
5.25%	5.50%	1,369,740	1.50%	19	1.43%	72,091.59	5.47%
5.50%	5.75%	-	0.00%	-	0.00%	-	-
5.75%	6.00%	202,244	0.22%	3	0.23%	67,414.67	5.83%
6.00%	6.25%	125,724	0.14%	2	0.15%	62,861.80	6.15%
6.25%	6.50%	-	0.00%	-	0.00%	-	-
6.50%	6.75%	-	0.00%	-	0.00%	-	-
6.75%	7.00%	-	0.00%	-	0.00%	-	-
7.00%	7.25%	-	0.00%	-	0.00%	-	-
7.25%	7.50%	-	0.00%	-	0.00%	-	-
7.50%	>	-	0.00%	-	0.00%	-	-
Unknown	-	-	0.00%	-	0.00%	-	-
<b>Total</b>		<b>91,538,053</b>	<b>100.00%</b>	<b>1,327</b>	<b>100.00%</b>	<b>68,981.20</b>	<b>3.07%</b>

**Interest Reset Date**

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating		2,337,045	2.55%	31	2.34%	75,388.55	4.76%
<	01/01/2024	3,350,091	3.66%	53	3.99%	63,209.26	2.78%
01/01/2024	01/01/2025	4,629,177	5.06%	67	5.05%	69,092.20	3.75%
01/01/2025	01/01/2026	19,054,800	20.82%	283	21.33%	67,331.45	3.47%
01/01/2026	01/01/2027	8,439,668	9.22%	128	9.65%	65,934.91	2.83%
01/01/2027	01/01/2028	4,656,762	5.09%	71	5.35%	65,588.19	3.26%
01/01/2028	01/01/2029	1,968,808	2.15%	32	2.41%	61,525.26	3.27%
01/01/2029	01/01/2030	3,326,028	3.63%	49	3.69%	67,878.12	3.61%
01/01/2030	01/01/2031	4,746,756	5.19%	66	4.97%	71,920.55	2.55%
01/01/2031	01/01/2032	3,050,296	3.33%	46	3.47%	66,310.77	2.42%
01/01/2032	01/01/2033	2,507,307	2.74%	36	2.71%	69,647.41	3.11%
01/01/2033	01/01/2034	1,161,932	1.27%	14	1.06%	82,988.03	3.23%
01/01/2034	01/01/2035	3,141,231	3.43%	45	3.39%	69,805.13	2.97%
01/01/2035	01/01/2036	26,486,095	28.93%	365	27.51%	72,564.64	2.67%
01/01/2036	01/01/2037	440,449	0.48%	7	0.53%	62,921.24	2.63%
01/01/2037	01/01/2038	1,558,125	1.70%	24	1.81%	64,921.86	4.83%
01/01/2038	01/01/2039	683,584	0.75%	10	0.75%	68,358.37	5.07%
01/01/2039	01/01/2040	-	0.00%	-	0.00%	-	-
01/01/2040	01/01/2041	-	0.00%	-	0.00%	-	-
01/01/2041	01/01/2042	-	0.00%	-	0.00%	-	-
01/01/2042	01/01/2043	-	0.00%	-	0.00%	-	-
01/01/2043	01/01/2044	-	0.00%	-	0.00%	-	-
01/01/2044	01/01/2045	-	0.00%	-	0.00%	-	-
01/01/2045	01/01/2046	-	0.00%	-	0.00%	-	-
01/01/2046	01/01/2047	-	0.00%	-	0.00%	-	-
01/01/2047	01/01/2048	-	0.00%	-	0.00%	-	-
01/01/2048	01/01/2049	-	0.00%	-	0.00%	-	-
01/01/2049	01/01/2050	-	0.00%	-	0.00%	-	-
01/01/2050	01/01/2051	-	0.00%	-	0.00%	-	-
01/01/2051	01/01/2052	-	0.00%	-	0.00%	-	-
01/01/2052	01/01/2053	-	0.00%	-	0.00%	-	-
01/01/2053	>	-	0.00%	-	0.00%	-	-
<b>Total</b>		<b>91,538,053</b>	<b>100.00%</b>	<b>1,327</b>	<b>100.00%</b>	<b>68,981.20</b>	<b>3.07%</b>

**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	0.08%	18,605.01	3.75%
01-Jan-2023 - 31-Dec-2023	52,189	0.06%	2	0.15%	26,094.50	1.53%
01-Jan-2024 - 31-Dec-2024	244,148	0.27%	5	0.38%	48,829.64	1.49%
01-Jan-2025 - 31-Dec-2025	753,248	0.82%	13	0.98%	57,942.17	2.62%
01-Jan-2026 - 31-Dec-2026	590,106	0.64%	11	0.83%	53,646.02	3.43%
01-Jan-2027 - 31-Dec-2027	972,868	1.06%	12	0.90%	81,072.33	2.99%
01-Jan-2028 - 31-Dec-2028	1,165,643	1.27%	17	1.28%	68,567.26	3.08%
01-Jan-2029 - 31-Dec-2029	1,684,114	1.84%	24	1.81%	70,171.42	2.96%
01-Jan-2030 - 31-Dec-2030	2,794,458	3.05%	36	2.71%	77,623.83	2.66%
01-Jan-2031 - 31-Dec-2031	1,854,589	2.03%	29	2.19%	63,951.36	3.10%
01-Jan-2032 - 31-Dec-2032	1,761,238	1.92%	26	1.96%	67,739.93	3.06%
01-Jan-2033 - 31-Dec-2033	1,701,329	1.86%	20	1.51%	85,066.44	3.05%
01-Jan-2034 - 31-Dec-2034	10,326,627	11.28%	151	11.38%	68,388.26	2.99%
01-Jan-2035 - 31-Dec-2035	60,082,426	65.64%	862	64.96%	69,701.19	2.99%
01-Jan-2036 - 31-Dec-2036	3,625,253	3.96%	54	4.07%	67,134.31	3.53%
01-Jan-2037 - 31-Dec-2037	2,733,042	2.99%	47	3.54%	58,149.83	4.48%
01-Jan-2038 - 31-Dec-2038	1,024,626	1.12%	15	1.13%	68,308.43	4.69%
01-Jan-2040 - 31-Dec-2040	74,543	0.08%	1	0.08%	74,543.00	4.83%
01-Jan-2044 - 31-Dec-2044	79,000	0.09%	1	0.08%	79,000.00	4.95%
<b>Total</b>	<b>91,538,053</b>	<b>100.00%</b>	<b>1,327</b>	<b>100.00%</b>	<b>68,981.20</b>	<b>3.07%</b>

**Loanpart to Foreclosure Value**

From	until	Value	As % of total	no. loans	As % of total	Average Loan Part: WAC	WAM
NHG		91,538,053	100.00%	1,327	100.00%	68,981.20	3.07%
<	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%
<b>Total</b>		<b>91,538,053</b>	<b>100.00%</b>	<b>1,327</b>	<b>100.00%</b>	<b>68,981.20</b>	<b>3.07%</b>

**Province**

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,926,953	3.20%	22	3.09%	133,043.33	3.38%	127.34
Utrecht	3,969,814	4.34%	27	3.79%	147,030.16	3.02%	142.26
Zeeland	2,335,158	2.55%	20	2.81%	116,757.91	3.36%	146.80
Zuid-Holland	32,289,185	35.27%	257	36.10%	125,638.85	2.94%	135.51
Flevoland	2,110,334	2.31%	18	2.53%	117,240.76	2.98%	143.32
Friesland	4,372,121	4.78%	35	4.92%	124,917.75	2.87%	128.94
Gelderland	6,909,942	7.55%	53	7.44%	130,376.27	3.09%	132.76
Groningen	2,713,962	2.96%	23	3.23%	117,998.34	3.61%	137.65
Limburg	7,591,954	8.29%	58	8.15%	130,895.76	3.02%	128.49
Noord-Brabant	9,196,612	10.05%	72	10.11%	127,730.72	3.18%	133.40
Noord-Holland	11,500,080	12.56%	82	11.52%	140,244.88	3.20%	135.60
Overijssel	5,621,936	6.14%	45	6.32%	124,931.91	3.10%	141.27
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>91,538,053</b>	<b>100.00%</b>	<b>712</b>	<b>100.00%</b>	<b>128,564.68</b>	<b>3.07%</b>	<b>135.12</b>

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	82,885,323	90.55%	637	89.47%	130,118.25	3.05%	134.62
Shop/House	83,105	0.09%	1	0.14%	83,105.41	2.90%	143.00
Condominium	8,569,624	9.36%	74	10.39%	115,805.73	3.28%	139.89
Unknown	-	0.00%	-	0.00%	-	0.00%	-
<b>Total</b>	<b>91,538,053</b>	<b>100.00%</b>	<b>712</b>	<b>100.00%</b>	<b>128,564.68</b>	<b>3.07%</b>	<b>135.12</b>

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	0.36%	22	3.09%	14,847.51	3.52%	143.07
25,000	50,000	1.36%	36	5.06%	38,003.24	3.55%	137.29
50,000	75,000	4.69%	67	9.41%	64,142.68	3.23%	133.92
75,000	100,000	9.50%	98	13.76%	89,716.60	3.18%	137.35
100,000	125,000	11.55%	103	14.47%	112,171.49	3.19%	133.90
125,000	150,000	19.36%	141	19.80%	137,354.62	3.12%	134.03
150,000	175,000	15.99%	99	13.90%	161,580.52	3.02%	137.13
175,000	200,000	13.35%	71	9.97%	188,125.59	3.08%	135.79
200,000	225,000	10.00%	47	6.60%	212,847.50	2.97%	135.46
225,000	250,000	6.57%	28	3.93%	234,772.11	2.59%	130.72
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%	-
<b>Total</b>	<b>91,538,053</b>	<b>100.00%</b>	<b>712</b>	<b>100.00%</b>	<b>128,564.68</b>	<b>3.07%</b>	<b>135.12</b>