

Cashflow analysis for the period

Total interest received	696,768	
Interest received on transaction accounts	51,501	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	640,921	
Total funds available		9,189,190
Company management expenses	2,473	
Administration fee	1,716	
MPT fee	23,107	
Third party fees	47,724	
Liquidity Facility fee	5,520	
Payments under hedging arrangements	-	
Interest on the Notes	1,308,650	
Shortfall Class A PDL Repayment	-	
Deferred Purchase Price Installment	-	
Total funds distributed		1,389,190
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	91,538,053	
Principal redemptions and repayments	(2,728,627)	
Repurchase of loans with Non-NHG part July September 2023	-	
Substitution of loans in the quarter July September 2023	-	
Losses for the period	-	
Total balance collateral E-MAC NL 2005-NHG II as per 01 October 2023		88,809,425
Balance Reset Participation	-	
Balance Further Advance Participation	557,789	
Total balance E-MAC NL 2005-NHG II		89,367,214

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	10.68%	10.76%	9.68%

Delinquency table	Number of loans	Balance	Percentage of total
Current	685	87,434,946	98.45%
31 - 60 days	4	478,483	0.54%
61 - 90 days	2	376,960	0.42%
91 - 120 days	4	519,036	0.58%
120+ days	-	-	0.00%
In repossession	-	-	-
Total	695	88,809,425	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	61	-	1,582	1,054,547

Losses filed for compensation with NHG

Characteristics

Number of borrowers	695		
Number of loanparts	1299		
	(weighted) average	Minimum	Maximum
Loan size borrower	127,783	1,459	250,000
Loan part size	68,368	1,403	239,680
Coupon	3.15%	0.91%	6.15%
Remaining maturity (months)	132	1	250
Remaining interest period (months)	77	1	174
Original interest period (months)	172	1	360
Seasoning (months)	186.5	6.0	233.0
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	62,021	0.07%	1	0.08%	62,021.03	2.85%
Annuity	6,665,505	7.51%	150	11.55%	44,436.70	3.12%
Hybride (switch)	64,144	0.07%	1	0.08%	64,143.68	5.35%
Interest Only	41,023,222	46.19%	678	52.19%	60,506.23	3.20%
Investment	450,890	0.51%	8	0.62%	56,361.24	4.08%
Life	31,394,375	35.35%	340	26.17%	92,336.40	3.10%
Linear	165,608	0.19%	5	0.38%	33,121.50	3.12%
Savings	1,141,413	1.29%	26	2.00%	43,900.49	3.19%
Universal Life	7,842,248	8.83%	90	6.93%	87,136.09	3.08%
Total	88,809,425	100.00%	1,299	100.00%	68,367.53	3.15%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	1,934,149	2.18%	26	2.00%	74,390.35	4.97%
12	2,457,777	2.77%	37	2.85%	66,426.40	4.97%
24	568,006	0.64%	8	0.62%	71,000.81	3.89%
36	319,710	0.36%	4	0.31%	79,927.50	1.34%
48	-	0.00%	-	0.00%	-	109.30
60	4,850,044	5.46%	72	5.54%	67,361.72	2.17%
72	3,601,625	4.06%	57	4.39%	63,186.40	4.10%
84	3,031,164	3.41%	41	3.16%	73,930.82	2.15%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	19,566,664	22.03%	279	21.48%	70,131.41	2.71%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.19%	2	0.15%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	12,939,716	14.57%	200	15.40%	64,698.58	2.36%
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	36,895,445	41.54%	535	41.19%	68,963.45	3.46%
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	200,422	0.23%	3	0.23%	66,807.49	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	2,280,330	2.57%	35	2.69%	65,152.27	4.93%
>	-	0.00%	-	0.00%	-	0.00%
Total	88,809,425	100.00%	1,299	100.00%	68,367.53	3.15%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	17,073,079	19.22%	249	19.17%	68,566.58	1.48%
2.50%	2.75%	13,427,032	15.12%	191	14.70%	70,298.60	2.75%
2.75%	3.00%	22,157,935	24.95%	304	23.40%	72,887.94	2.88%
3.00%	3.25%	1,759,920	1.98%	25	1.92%	70,396.78	3.20%
3.25%	3.50%	3,005,257	3.38%	45	3.46%	66,783.49	3.38%
3.50%	3.75%	2,455,583	2.77%	34	2.62%	72,223.02	3.72%
3.75%	4.00%	7,283,595	8.20%	102	7.85%	71,407.79	3.88%
4.00%	4.25%	6,280,817	7.07%	101	7.78%	62,186.31	4.19%
4.25%	4.50%	4,867,988	5.48%	78	6.00%	62,410.10	4.41%
4.50%	4.75%	2,496,754	2.81%	45	3.46%	55,483.41	4.65%
4.75%	5.00%	3,624,468	4.08%	61	4.70%	59,417.50	4.91%
5.00%	5.25%	1,594,599	1.80%	23	1.77%	69,330.37	5.10%
5.25%	5.50%	1,660,601	1.87%	25	1.92%	66,424.04	5.42%
5.50%	5.75%	793,832	0.89%	11	0.85%	72,166.57	5.65%
5.75%	6.00%	202,244	0.23%	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%	-	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		88,809,425	100.00%	1,299	100.00%	68,367.53	3.15%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating	<	2,077,249	2.34%	28	2.16%	74,187.46	4.93%
<	01/01/2024	610,703	0.69%	10	0.77%	61,070.32	2.80%
01/01/2024	01/01/2025	5,687,208	6.40%	84	6.47%	67,704.85	4.09%
01/01/2025	01/01/2026	18,101,059	20.38%	273	21.02%	66,304.25	3.50%
01/01/2026	01/01/2027	8,395,195	9.45%	128	9.85%	65,587.46	2.83%
01/01/2027	01/01/2028	4,645,179	5.23%	71	5.47%	65,425.06	3.26%
01/01/2028	01/01/2029	2,414,479	2.72%	39	3.00%	61,909.72	3.63%
01/01/2029	01/01/2030	4,318,129	4.86%	63	4.85%	68,541.73	3.90%
01/01/2030	01/01/2031	4,670,698	5.26%	66	5.08%	70,768.15	2.61%
01/01/2031	01/01/2032	3,038,533	3.42%	46	3.54%	66,055.07	2.42%
01/01/2032	01/01/2033	2,498,432	2.81%	36	2.77%	69,400.88	3.11%
01/01/2033	01/01/2034	1,238,585	1.39%	15	1.15%	82,572.30	3.36%
01/01/2034	01/01/2035	3,124,741	3.52%	45	3.46%	69,438.69	2.97%
01/01/2035	01/01/2036	25,324,674	28.52%	354	27.25%	71,538.63	2.67%
01/01/2036	01/01/2037	436,657	0.49%	7	0.54%	62,379.54	2.63%
01/01/2037	01/01/2038	1,545,049	1.74%	24	1.85%	64,377.03	4.83%
01/01/2038	01/01/2039	682,856	0.77%	10	0.77%	68,285.61	5.07%
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		88,809,425	100.00%	1,299	100.00%	68,367.53	3.15%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part: WAC	WAM
01-Jan-2023 - 31-Dec-2023	18,605	0.02%	1	0.08%	18,605.01	3.75%
01-Jan-2024 - 31-Dec-2024	226,701	0.26%	5	0.38%	45,340.28	1.38%
01-Jan-2025 - 31-Dec-2025	750,078	0.84%	13	1.00%	57,698.30	2.61%
01-Jan-2026 - 31-Dec-2026	590,106	0.66%	11	0.85%	53,646.02	3.43%
01-Jan-2027 - 31-Dec-2027	972,868	1.10%	12	0.92%	81,072.33	3.03%
01-Jan-2028 - 31-Dec-2028	1,162,713	1.31%	17	1.31%	68,394.87	3.40%
01-Jan-2029 - 31-Dec-2029	1,682,738	1.89%	24	1.85%	70,114.07	2.96%
01-Jan-2030 - 31-Dec-2030	2,793,049	3.14%	36	2.77%	77,584.70	2.66%
01-Jan-2031 - 31-Dec-2031	1,851,315	2.08%	29	2.23%	63,838.44	3.10%
01-Jan-2032 - 31-Dec-2032	1,751,947	1.97%	26	2.00%	67,382.59	3.19%
01-Jan-2033 - 31-Dec-2033	1,698,108	1.91%	20	1.54%	84,905.38	3.23%
01-Jan-2034 - 31-Dec-2034	10,281,847	11.58%	151	11.62%	68,091.70	3.15%
01-Jan-2035 - 31-Dec-2035	57,613,612	64.87%	837	64.43%	68,833.47	3.05%
01-Jan-2036 - 31-Dec-2036	3,521,641	3.97%	53	4.08%	66,446.06	3.80%
01-Jan-2037 - 31-Dec-2037	2,717,556	3.06%	47	3.62%	57,820.35	4.50%
01-Jan-2038 - 31-Dec-2038	1,022,998	1.15%	15	1.15%	68,199.84	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%
Total	88,809,425	100.00%	1,299	100.00%	68,367.53	3.15%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loans	As % of total	Average Loan Part: WAC	WAM
NHG		88,809,425	100.00%	1,299	100.00%	68,367.53	3.15%
<	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		88,809,425	100.00%	1,299	100.00%	68,367.53	3.15%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,908,112	3.27%	22	3.17%	132,186.89	3.58%	124.94
Utrecht	3,754,999	4.23%	26	3.74%	144,399.96	3.24%	139.05
Zeeland	2,310,186	2.60%	19	2.73%	121,588.76	3.66%	143.85
Zuid-Holland	30,673,708	34.54%	248	35.68%	123,684.31	3.02%	132.11
Flevoland	2,106,796	2.37%	18	2.59%	117,044.21	2.98%	140.33
Friesland	4,361,095	4.91%	35	5.04%	124,602.70	2.97%	125.91
Gelderland	6,628,476	7.46%	50	7.19%	132,569.51	3.11%	129.31
Groningen	2,574,974	2.90%	22	3.17%	117,044.29	3.65%	134.36
Limburg	7,511,953	8.46%	58	8.35%	129,516.42	3.06%	126.31
Noord-Brabant	9,178,156	10.33%	72	10.36%	127,474.38	3.22%	130.42
Noord-Holland	11,474,236	12.92%	82	11.80%	139,929.71	3.32%	132.67
Overijssel	5,327,335	6.00%	43	6.19%	123,891.52	3.07%	138.11
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	88,809,425	100.00%	695	100.00%	127,783.35	3.15%	131.99

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	80,630,721	90.79%	623	89.64%	129,423.31	3.12%	131.50
Shop/House	82,963	0.09%	1	0.14%	82,962.50	2.90%	140.00
Condominium	8,095,741	9.12%	71	10.22%	114,024.53	3.49%	136.82
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	88,809,425	100.00%	695	100.00%	127,783.35	3.15%	131.99

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	355,231	23	3.31%	15,444.85	3.48%	142.13
25,000	50,000	1,271,687	33	4.75%	38,535.97	3.57%	133.21
50,000	75,000	4,388,121	68	9.78%	64,531.20	3.33%	130.39
75,000	100,000	8,746,498	98	14.10%	89,249.98	3.21%	135.08
100,000	125,000	12,097,187	107	15.40%	113,057.82	3.17%	130.53
125,000	150,000	18,333,839	133	19.14%	137,848.41	3.29%	131.44
150,000	175,000	15,508,581	96	13.81%	161,547.72	3.09%	133.96
175,000	200,000	12,607,415	67	9.64%	188,170.38	3.17%	132.31
200,000	225,000	9,153,247	43	6.19%	212,866.20	3.07%	131.74
225,000	250,000	6,347,619	27	3.88%	235,097.00	2.65%	127.31
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	88,809,425	100.00%	695	100.00%	127,783.35	3.15%	131.99