

Cashflow analysis for the period

Total interest received	696,685	
Interest received on transaction accounts	50,997	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	503,647	
Total funds available		9,051,330
Company management expenses	28,718	
Administration fee	1,621	
MPT fee	21,831	
Third party fees	22,024	
Liquidity Facility fee	5,460	
Payments under hedging arrangements	3,000	
Interest on the Notes	1,168,674	
Shortfall Class A PDL Repayment	-	
Deferred Purchase Price Installment	-	
Total funds distributed		1,251,330
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	86,466,208	
Principal redemptions and repayments	(1,707,749)	
Repurchase of loans with Non-NHG part January March 2024	-	
Substitution of loans in the quarter January March 2024	-	
Losses for the period	-	
Total balance collateral E-MAC NL 2005-NHG II as per 01 April 2024		84,758,459
Balance Reset Participation	-	
Balance Further Advance Participation	532,831	
Total balance E-MAC NL 2005-NHG II		85,291,291

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	9.48%	6.97%	9.65%

Delinquency table	Number of loans	Balance	Percentage of total
Current	662	83,967,563	99.07%
31 - 60 days	1	173,000	0.20%
61 - 90 days	1	200,000	0.24%
91 - 120 days	-	-	0.00%
120+ days	3	417,896	0.49%
In repossession	-	-	-
Total	667	84,758,459	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	-	3,328	1,046,589

Losses filed for compensation with NHG

Characteristics

	(weighted) average	Minimum	Maximum
Number of borrowers	667		
Number of loanparts	1241		
Loan size borrower	127,074	2,400	250,000
Loan part size	68,299	1,209	239,680
Coupon	3.17%	0.91%	6.15%
Remaining maturity (months)	126	2	244
Remaining interest period (months)	73	1	240
Original interest period (months)	172	1	360
Seasoning (months)	192.0	4.0	239.0
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	59,872	0.07%	1	0.08%	59,872.04	2.85%
Annuity	6,359,495	7.50%	145	11.68%	43,858.59	3.16%
Hybride (switch)	62,659	0.07%	1	0.08%	62,659.41	5.35%
Interest Only	39,330,500	46.40%	650	52.38%	60,508.46	3.21%
Investment	439,156	0.52%	8	0.64%	54,894.45	4.07%
Life	29,989,414	35.38%	323	26.03%	92,846.48	3.14%
Linear	158,592	0.19%	5	0.40%	31,718.35	3.12%
Savings	1,092,234	1.29%	26	2.10%	42,008.99	3.19%
Universal Life	7,266,538	8.67%	82	6.61%	88,616.31	3.05%
Total	84,758,459	100.00%	1,241	100.00%	68,298.52	3.17%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,140,539	2.53%	27	2.18%	79,279.22	5.11%
12	2,291,260	2.70%	35	2.82%	65,464.56	5.35%
24	714,053	0.84%	10	0.81%	71,405.30	4.02%
36	123,100	0.15%	1	0.08%	123,100.00	1.34%
48	-	0.00%	-	0.00%	-	0.00%
60	4,445,873	5.25%	66	5.32%	67,361.71	2.20%
72	3,052,505	3.60%	49	3.95%	62,296.01	4.08%
84	2,767,454	3.27%	38	3.06%	72,827.74	2.27%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	18,902,455	22.30%	270	21.76%	70,009.09	2.69%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.19%	2	0.16%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	12,344,324	14.56%	191	15.39%	64,629.97	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	35,558,162	41.95%	517	41.66%	68,777.88	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	198,145	0.23%	3	0.24%	66,048.26	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	2,056,215	2.43%	32	2.58%	64,256.73	4.92%
>	-	0.00%	-	0.00%	-	0.00%
Total	84,758,459	100.00%	1,241	100.00%	68,298.52	3.17%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	16,296,961	19.23%	237	19.10%	68,763.55	1.48%
2.50%	2.75%	13,005,885	15.34%	186	14.99%	69,923.70	2.75%
2.75%	3.00%	20,901,111	24.66%	288	23.21%	72,575.87	2.87%
3.00%	3.25%	1,351,852	1.59%	19	1.53%	71,150.09	3.22%
3.25%	3.50%	2,734,628	3.23%	41	3.30%	66,698.25	3.38%
3.50%	3.75%	2,093,423	2.47%	29	2.34%	72,186.99	3.72%
3.75%	4.00%	6,958,041	8.21%	100	8.06%	69,580.41	3.89%
4.00%	4.25%	5,953,939	7.02%	94	7.57%	63,339.78	4.19%
4.25%	4.50%	3,709,937	4.38%	62	5.00%	59,837.69	4.40%
4.50%	4.75%	3,171,827	3.74%	52	4.19%	60,996.67	4.59%
4.75%	5.00%	3,288,026	3.88%	55	4.43%	59,782.28	4.91%
5.00%	5.25%	1,647,704	1.94%	24	1.93%	68,654.32	5.12%
5.25%	5.50%	1,205,162	1.42%	20	1.61%	60,258.10	5.32%
5.50%	5.75%	2,122,585	2.50%	29	2.34%	73,192.58	5.64%
5.75%	6.00%	190,994	0.23%	3	0.24%	63,664.67	5.82%
6.00%	6.25%	125,724	0.15%	2	0.16%	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		84,758,459	100.00%	1,241	100.00%	68,298.52	3.17%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating	<	2,267,739	2.68%	29	2.34%	78,197.90	5.08%
<	01/01/2025	3,510,767	4.14%	54	4.35%	65,014.20	4.21%
01/01/2025	01/01/2026	18,349,237	21.65%	275	22.16%	66,724.50	3.58%
01/01/2026	01/01/2027	8,232,410	9.71%	126	10.15%	65,336.59	2.88%
01/01/2027	01/01/2028	4,512,053	5.32%	69	5.56%	65,392.07	3.26%
01/01/2028	01/01/2029	2,340,730	2.76%	38	3.06%	61,598.17	3.66%
01/01/2029	01/01/2030	3,958,625	4.67%	59	4.75%	67,095.33	3.83%
01/01/2030	01/01/2031	4,332,108	5.11%	62	5.00%	69,872.72	2.60%
01/01/2031	01/01/2032	3,343,407	3.94%	49	3.95%	68,232.80	2.58%
01/01/2032	01/01/2033	2,468,635	2.91%	36	2.90%	68,573.20	3.10%
01/01/2033	01/01/2034	1,213,098	1.43%	15	1.21%	80,873.20	3.36%
01/01/2034	01/01/2035	3,138,289	3.70%	46	3.71%	68,846.51	3.07%
01/01/2035	01/01/2036	24,678,155	29.12%	345	27.80%	71,530.88	2.67%
01/01/2036	01/01/2037	405,093	0.48%	7	0.56%	57,870.38	2.63%
01/01/2037	01/01/2038	1,510,961	1.78%	23	1.85%	65,693.98	4.85%
01/01/2038	01/01/2039	497,151	0.59%	8	0.64%	62,143.89	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	01/01/2054	-	0.00%	-	0.00%	-	0.00%
01/01/2054	>	-	0.00%	-	0.00%	-	0.00%
Total		84,758,459	100.00%	1,241	100.00%	68,298.52	3.17%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part: WAC	WAM
01-Jan-2024 - 31-Dec-2024	211,254	0.25%	4	0.32%	52,813.40	2.77%
01-Jan-2025 - 31-Dec-2025	725,934	0.86%	13	1.05%	55,841.11	2.57%
01-Jan-2026 - 31-Dec-2026	540,106	0.64%	10	0.81%	54,010.63	3.44%
01-Jan-2027 - 31-Dec-2027	925,118	1.09%	11	0.89%	84,101.64	2.97%
01-Jan-2028 - 31-Dec-2028	1,054,233	1.24%	15	1.21%	70,282.19	3.34%
01-Jan-2029 - 31-Dec-2029	1,649,887	1.95%	24	1.93%	68,745.31	2.97%
01-Jan-2030 - 31-Dec-2030	2,715,898	3.20%	35	2.82%	77,597.08	2.65%
01-Jan-2031 - 31-Dec-2031	1,768,323	2.09%	25	2.01%	70,732.93	3.07%
01-Jan-2032 - 31-Dec-2032	1,646,005	1.94%	26	2.10%	63,307.90	3.23%
01-Jan-2033 - 31-Dec-2033	1,673,617	1.97%	20	1.61%	83,680.84	3.22%
01-Jan-2034 - 31-Dec-2034	9,778,000	11.54%	143	11.52%	68,377.62	3.24%
01-Jan-2035 - 31-Dec-2035	55,029,733	64.93%	803	64.71%	68,530.18	3.07%
01-Jan-2036 - 31-Dec-2036	3,491,213	4.12%	53	4.27%	65,871.94	3.92%
01-Jan-2037 - 31-Dec-2037	2,644,710	3.12%	45	3.63%	58,771.34	4.49%
01-Jan-2038 - 31-Dec-2038	825,428	0.97%	13	1.05%	63,494.43	4.60%
01-Jan-2044 - 31-Dec-2044	79,000	0.09%	1	0.08%	79,000.00	4.95%
Total	84,758,459	100.00%	1,241	100.00%	68,298.52	3.17%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loans	WAC	WAM
NHG		84,758,459	100.00%	1,241	100.00%	68,298.52	3.17%	125.94
<	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		84,758,459	100.00%	1,241	100.00%	68,298.52	3.17%	125.94

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,593,371	3.06%	20	3.00%	129,668.53	3.57%	120.85
Utrecht	3,460,887	4.08%	24	3.60%	144,203.61	3.09%	132.98
Zeeland	2,290,060	2.70%	19	2.85%	120,529.48	3.66%	137.83
Zuid-Holland	29,420,005	34.71%	237	35.53%	124,135.04	3.06%	125.67
Overtijssel	5,235,733	6.18%	42	6.30%	124,660.31	3.07%	132.08
Flevoland	1,870,434	2.21%	16	2.40%	116,902.12	3.15%	134.54
Friesland	4,016,231	4.74%	33	4.95%	121,703.98	2.99%	121.07
Gelderland	6,445,389	7.60%	49	7.35%	131,538.56	3.13%	123.14
Groningen	2,490,232	2.94%	21	3.15%	118,582.48	3.71%	128.25
Limburg	6,998,626	8.26%	55	8.25%	127,247.74	3.15%	119.91
Noord-Brabant	8,961,329	10.57%	71	10.64%	126,215.90	3.24%	124.33
Noord-Holland	10,976,162	12.95%	80	11.99%	137,202.03	3.29%	126.85
Unspecified	-	0.00%	-	0.00%	-	-	-
Total	84,758,459	100.00%	667	100.00%	127,074.15	3.17%	125.94

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	77,340,631	91.25%	602	90.25%	128,472.81	3.15%	125.50
Shop/House	82,674	0.10%	1	0.15%	82,673.55	2.90%	134.00
Condominium	7,335,154	8.65%	64	9.60%	114,611.79	3.41%	130.51
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	84,758,459	100.00%	667	100.00%	127,074.15	3.17%	125.94

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	3.30%	13,983.48	3.65%	137.59
25,000	50,000	1.131,589	31	4.65%	36,502.87	3.54%	126.80
50,000	75,000	4,308,567	68	10.19%	63,361.28	3.37%	124.57
75,000	100,000	8,742,718	98	14.69%	89,211.41	3.23%	129.15
100,000	125,000	11,479,281	101	15.14%	113,656.25	3.28%	124.63
125,000	150,000	17,930,028	130	19.49%	137,923.29	3.24%	126.32
150,000	175,000	14,094,772	87	13.04%	162,008.87	3.21%	127.49
175,000	200,000	11,510,904	61	9.15%	188,703.34	3.07%	124.26
200,000	225,000	9,145,345	43	6.45%	212,682.43	3.09%	127.13
225,000	250,000	6,107,619	26	3.90%	234,908.43	2.71%	120.78
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	84,758,459	100.00%	667	100.00%	127,074.15	3.17%	125.94