

Cashflow analysis for the period

Total interest received	674,854	
Interest received on transaction accounts	51,137	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	472,695	
Total funds available		8,998,687
Company management expenses	2,568	
Administration fee	1,589	
MPT fee	21,453	
Third party fees	25,915	
Liquidity Facility fee	5,460	
Payments under hedging arrangements	7,500	
Interest on the Notes	1,134,141	
Shortfall Class A PDL Repayment	61	
Deferred Purchase Price Installment	-	
Total funds distributed		1,198,687
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	84,758,459	
Principal redemptions and repayments	(1,489,977)	
Repurchase of loans with Non-NHG part April June 2024	-	
Substitution of loans in the quarter April June 2024	-	
Losses for the period	(61)	
Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2024		83,268,421
Balance Reset Participation	-	
Balance Further Advance Participation	528,158	
Total balance E-MAC NL 2005-NHG II		83,796,580

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	6.97%	6.13%	9.62%

Delinquency table	Number of loans	Balance	Percentage of total
Current	651	82,332,353	98.88%
31 - 60 days	2	318,172	0.38%
61 - 90 days	-	-	0.00%
91 - 120 days	2	313,896	0.38%
120+ days	2	304,000	0.37%
In repossession	-	-	-
Total	657	83,268,421	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	-	61	1,505	1,045,145

Losses filed for compensation with NHG

Characteristics

	(weighted) average	Minimum	Maximum
Number of borrowers	657		
Number of loanparts	1225		
Loan size borrower	126,740	2,400	250,000
Loan part size	67,974	1,001	239,680
Coupon	3.17%	0.91%	6.15%
Remaining maturity (months)	123	2	241
Remaining interest period (months)	70	1	165
Original interest period (months)	173	1	360
Seasoning (months)	194.8	3.0	242.0
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	58,561	0.07%	1	0.08%	58,561.39	2.85%
Annuity	6,182,421	7.42%	144	11.76%	42,933.48	3.15%
Hybride (switch)	61,902	0.07%	1	0.08%	61,901.80	5.35%
Interest Only	38,808,648	46.61%	642	52.41%	60,449.61	3.21%
Investment	439,156	0.53%	8	0.65%	54,894.45	4.04%
Life	29,467,645	35.39%	319	26.04%	92,375.06	3.15%
Linear	150,121	0.18%	5	0.41%	30,024.19	3.07%
Savings	1,067,536	1.28%	25	2.04%	42,701.46	3.19%
Universal Life	7,032,431	8.45%	80	6.53%	87,905.38	3.01%
Total	83,268,421	100.00%	1,225	100.00%	67,974.22	3.17%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	2,031,092	2.44%	26	2.12%	78,118.94	4.84%
12	2,146,101	2.58%	33	2.69%	65,033.36	5.39%
24	712,720	0.86%	10	0.82%	71,272.01	4.02%
36	123,100	0.15%	1	0.08%	123,100.00	1.34%
48	-	0.00%	-	0.00%	-	0.00%
60	4,471,943	5.37%	67	5.47%	66,745.42	2.30%
72	3,036,430	3.65%	49	4.00%	61,967.96	4.08%
84	2,608,610	3.13%	36	2.94%	72,461.39	2.37%
96	-	0.00%	-	0.00%	-	0.00%
108	-	0.00%	-	0.00%	-	0.00%
120	18,494,983	22.21%	265	21.63%	69,792.39	2.69%
132	-	0.00%	-	0.00%	-	0.00%
144	164,374	0.20%	2	0.16%	82,187.14	1.56%
156	-	0.00%	-	0.00%	-	0.00%
168	-	0.00%	-	0.00%	-	0.00%
180	12,291,756	14.76%	191	15.59%	64,354.74	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	35,057,109	42.10%	512	41.80%	68,470.92	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	196,985	0.24%	3	0.24%	65,661.56	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	1,933,218	2.32%	30	2.45%	64,440.59	4.93%
>	-	0.00%	-	0.00%	-	0.00%
Total	83,268,421	100.00%	1,225	100.00%	67,974.22	3.17%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	15,996,194	19.21%	234	19.10%	68,359.80	1.49%
2.50%	2.75%	12,516,507	15.03%	181	14.78%	69,151.97	2.75%
2.75%	3.00%	20,607,762	24.75%	286	23.35%	72,055.11	2.87%
3.00%	3.25%	1,253,413	1.51%	17	1.39%	73,730.15	3.21%
3.25%	3.50%	2,713,234	3.26%	41	3.35%	66,176.45	3.38%
3.50%	3.75%	2,089,128	2.51%	29	2.37%	72,038.89	3.72%
3.75%	4.00%	6,919,909	8.31%	99	8.08%	69,898.07	3.89%
4.00%	4.25%	6,749,979	8.11%	104	8.49%	64,903.65	4.20%
4.25%	4.50%	3,751,543	4.51%	63	5.14%	59,548.30	4.40%
4.50%	4.75%	2,440,335	2.93%	42	3.43%	58,103.21	4.61%
4.75%	5.00%	3,053,383	3.67%	52	4.24%	58,718.90	4.91%
5.00%	5.25%	1,646,539	1.98%	24	1.96%	68,605.81	5.12%
5.25%	5.50%	2,218,271	2.68%	33	2.68%	67,220.32	5.35%
5.50%	5.75%	995,507	1.20%	15	1.22%	66,367.15	5.67%
5.75%	6.00%	1,900,994	2.29%	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		83,268,421	100.00%	1,225	100.00%	67,974.22	3.17%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating	<	2,158,292	2.59%	28	2.29%	77,081.87	4.83%
<	01/01/2025	3,159,414	3.79%	50	4.08%	63,188.28	4.27%
01/01/2025	01/01/2026	18,041,578	21.67%	271	22.12%	66,574.09	3.58%
01/01/2026	01/01/2027	7,975,768	9.58%	123	10.04%	64,843.64	2.90%
01/01/2027	01/01/2028	4,408,257	5.29%	67	5.47%	65,794.89	3.26%
01/01/2028	01/01/2029	2,332,923	2.80%	38	3.10%	61,392.72	3.66%
01/01/2029	01/01/2030	4,082,996	4.90%	61	4.98%	66,934.35	3.85%
01/01/2030	01/01/2031	4,325,366	5.19%	62	5.06%	69,763.97	2.60%
01/01/2031	01/01/2032	3,417,598	4.10%	50	4.08%	68,351.96	2.62%
01/01/2032	01/01/2033	2,459,566	2.95%	36	2.94%	68,321.28	3.10%
01/01/2033	01/01/2034	1,010,085	1.21%	14	1.14%	72,148.95	3.39%
01/01/2034	01/01/2035	2,991,649	3.59%	44	3.59%	67,992.03	3.09%
01/01/2035	01/01/2036	24,617,764	29.56%	345	28.16%	71,355.84	2.67%
01/01/2036	01/01/2037	390,515	0.47%	7	0.57%	55,787.80	2.63%
01/01/2037	01/01/2038	1,400,256	1.68%	21	1.71%	66,678.87	4.86%
01/01/2038	01/01/2039	496,394	0.60%	8	0.65%	62,049.19	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		83,268,421	100.00%	1,225	100.00%	67,974.22	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	105,808	0.13%	3	0.24%	35,269.34	4.30%
01-Jan-2025 - 31-Dec-2025	722,667	0.87%	13	1.06%	55,589.80	2.56%
01-Jan-2026 - 31-Dec-2026	540,106	0.65%	10	0.82%	54,010.63	3.44%
01-Jan-2027 - 31-Dec-2027	925,118	1.11%	11	0.90%	84,101.64	2.95%
01-Jan-2028 - 31-Dec-2028	1,051,243	1.26%	15	1.22%	70,082.89	3.34%
01-Jan-2029 - 31-Dec-2029	1,648,471	1.98%	24	1.96%	68,686.27	2.97%
01-Jan-2030 - 31-Dec-2030	2,714,164	3.26%	35	2.86%	77,547.53	2.65%
01-Jan-2031 - 31-Dec-2031	1,751,811	2.10%	25	2.04%	70,072.44	3.07%
01-Jan-2032 - 31-Dec-2032	1,636,055	1.96%	26	2.12%	62,925.19	3.23%
01-Jan-2033 - 31-Dec-2033	1,468,573	1.76%	19	1.55%	77,293.30	3.27%
01-Jan-2034 - 31-Dec-2034	9,422,080	11.32%	139	11.35%	67,784.75	3.21%
01-Jan-2035 - 31-Dec-2035	54,465,461	65.41%	797	65.06%	68,338.09	3.07%
01-Jan-2036 - 31-Dec-2036	3,473,417	4.17%	53	4.33%	65,536.17	3.91%
01-Jan-2037 - 31-Dec-2037	2,440,713	2.93%	41	3.35%	59,529.58	4.53%
01-Jan-2038 - 31-Dec-2038	823,735	0.99%	13	1.06%	63,364.21	4.60%
01-Jan-2044 - 31-Dec-2044	79,000	0.09%	1	0.08%	79,000.00	4.95%
Total	83,268,421	100.00%	1,225	100.00%	67,974.22	3.17%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part: WAC	WAM
NHG		83,268,421	100.00%	1,225	100.00%	67,974.22	3.17%
<	50%	-	0.00%	-	0.00%	-	-
50%	55%	-	0.00%	-	0.00%	-	-
55%	60%	-	0.00%	-	0.00%	-	-
60%	65%	-	0.00%	-	0.00%	-	-
65%	70%	-	0.00%	-	0.00%	-	-
70%	75%	-	0.00%	-	0.00%	-	-
75%	80%	-	0.00%	-	0.00%	-	-
80%	85%	-	0.00%	-	0.00%	-	-
85%	90%	-	0.00%	-	0.00%	-	-
90%	95%	-	0.00%	-	0.00%	-	-
95%	100%	-	0.00%	-	0.00%	-	-
100%	105%	-	0.00%	-	0.00%	-	-
105%	110%	-	0.00%	-	0.00%	-	-
110%	115%	-	0.00%	-	0.00%	-	-
115%	120%	-	0.00%	-	0.00%	-	-
120%	125%	-	0.00%	-	0.00%	-	-
125%	>	-	0.00%	-	0.00%	-	-
Unknown		-	0.00%	-	0.00%	-	-
Total		83,268,421	100.00%	1,225	100.00%	67,974.22	3.17%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	2,590,111	3.11%	20	3.04%	129,505.56	3.57%	117.82
Utrecht	3,265,940	3.92%	23	3.50%	141,997.38	3.02%	130.28
Zeeland	2,123,704	2.55%	18	2.74%	117,983.57	3.82%	134.81
Zuid-Holland	29,202,781	35.07%	236	35.92%	123,740.60	3.06%	122.53
Flevoland	1,866,805	2.24%	16	2.44%	116,675.29	3.15%	131.55
Friesland	3,957,563	4.75%	33	5.02%	119,926.16	2.99%	118.20
Gelderland	6,295,940	7.56%	47	7.15%	133,956.17	3.14%	120.06
Groningen	2,482,576	2.98%	21	3.20%	118,217.90	3.70%	125.24
Limburg	6,649,581	7.99%	53	8.07%	125,463.78	3.18%	118.27
Noord-Brabant	8,782,419	10.55%	70	10.65%	125,463.13	3.24%	121.64
Noord-Holland	10,935,579	13.13%	79	12.02%	138,425.05	3.28%	123.83
Overijssel	5,115,422	6.14%	41	6.24%	124,766.40	3.03%	128.54
Unspecified	-	0.00%	-	0.00%	-	-	-
Total	83,268,421	100.00%	657	100.00%	126,740.37	3.17%	123.00

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	75,961,013	91.22%	593	90.26%	128,096.14	3.15%	122.60
Shop/House	82,528	0.10%	1	0.15%	82,527.50	2.90%	131.00
Condominium	7,224,881	8.68%	63	9.59%	114,680.65	3.39%	127.08
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	83,268,421	100.00%	657	100.00%	126,740.37	3.17%	123.00

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	316,112	21	0.38%	15,052.95	3.49%	128.72
25,000	50,000	1,058,013	29	1.27%	36,483.20	3.56%	125.46
50,000	75,000	4,476,901	71	5.38%	63,054.94	3.39%	121.35
75,000	100,000	8,744,192	98	10.50%	89,226.45	3.23%	124.22
100,000	125,000	11,379,787	100	13.67%	113,797.87	3.26%	122.21
125,000	150,000	17,666,184	128	21.22%	138,017.06	3.25%	123.53
150,000	175,000	13,456,206	83	16.16%	162,122.96	3.23%	125.50
175,000	200,000	11,129,745	59	13.37%	188,639.75	3.04%	121.07
200,000	225,000	8,933,663	42	10.73%	212,706.25	3.09%	124.27
225,000	250,000	6,107,619	26	7.33%	234,908.43	2.70%	117.78
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	83,268,421	100.00%	657	100.00%	126,740.37	3.17%	123.00