

Cashflow analysis for the period

Total interest received	577,280	
Interest received on transaction accounts	25,368	
Liquidity available	3,600,000	
Reserve account available	4,200,000	
Receivables under hedging arrangements	179,384	
Total funds available		8,582,032
Company management expenses	27,939	
Administration fee	1,377	
MPT fee	18,846	
Third party fees	32,632	
Liquidity Facility fee	5,520	
Payments under hedging arrangements	71,098	
Interest on the Notes	624,620	
Shortfall Class A PDL Repayment	-	
Deferred Purchase Price Installment	-	
Total funds distributed		782,032
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	71,827,565	
Principal redemptions and repayments	(1,910,081)	
Repurchase of loans with Non-NHG part January March 2026	-	
Substitution of loans in the quarter January March 2026	-	
Losses for the period	-	
Total balance collateral E-MAC NL 2005-NHG II as per 01 April 2026		69,917,484
Balance Reset Participation	-	
Balance Further Advance Participation	433,170	
Total balance E-MAC NL 2005-NHG II		70,350,655

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	11.40%	9.48%	9.60%

Delinquency table	Number of loans	Balance	Percentage of total
Current	574	69,488,906	99.39%
31 - 60 days	-	-	0.00%
61 - 90 days	1	96,906	0.14%
91 - 120 days	-	-	0.00%
120+ days	2	331,672	0.47%
In repossession	-	-	-
Total	577	69,917,484	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	938	-	4,780	1,033,447

Losses filed for compensation with NHG

Characteristics

Number of borrowers	577		
Number of loanparts	1052		
	(weighted) average	Minimum	Maximum
Loan size borrower	121,174	2,400	250,000
Loan part size	66,461	1,734	239,680
Coupon	3.22%	0.91%	6.15%
Remaining maturity (months)	104	3	220
Remaining interest period (months)	74	1	143
Original interest period (months)	160	1	360
Seasoning (months)	210.2	6.0	263.0
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	48,952	0.07%	1	0.10%	48,951.97	2.85%
Annuity	4,550,627	6.51%	125	11.88%	36,405.02	3.20%
Hybride (switch)	56,309	0.08%	1	0.10%	56,308.73	5.35%
Interest Only	33,578,509	48.03%	563	53.52%	59,642.11	3.25%
Investment	399,044	0.57%	7	0.67%	57,006.32	4.18%
Life	25,033,994	35.81%	270	25.67%	92,718.50	3.10%
Linear	126,344	0.18%	5	0.48%	25,268.74	3.07%
Savings	757,326	1.08%	18	1.71%	42,073.65	3.56%
Universal Life	5,366,380	7.68%	62	6.89%	86,554.51	3.49%
Total	69,917,484	100.00%	1,052	100.00%	66,461.49	3.22%

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
1	1,932,861	2.76%	23	2.19%	84,037.45	3.31%
12	3,065,505	4.38%	45	4.28%	68,122.32	3.83%
12	762,903	1.09%	12	1.14%	63,575.27	4.43%
24	274,560	0.39%	3	0.29%	91,520.00	4.16%
36	48	0.00%	-	0.00%	-	0.00%
48	60	0.00%	-	0.00%	-	0.00%
60	5,496,607	7.86%	85	8.08%	64,665.97	3.40%
60	3,190,507	4.56%	52	4.94%	61,355.91	4.16%
72	2,525,634	3.61%	38	3.61%	66,464.04	2.75%
84	-	0.00%	-	0.00%	-	0.00%
96	-	0.00%	-	0.00%	-	0.00%
108	15,151,515	21.67%	234	22.24%	64,750.06	3.28%
120	-	0.00%	-	0.00%	-	0.00%
132	164,374	0.24%	2	0.19%	82,187.14	1.56%
144	156	0.00%	-	0.00%	-	0.00%
156	-	0.00%	-	0.00%	-	0.00%
168	11,324,328	16.20%	178	16.92%	63,619.82	2.35%
180	-	0.00%	-	0.00%	-	0.00%
180	-	0.00%	-	0.00%	-	0.00%
192	-	0.00%	-	0.00%	-	0.00%
204	-	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	24,075,735	34.43%	348	33.08%	69,183.15	3.22%
240	-	0.00%	-	0.00%	-	0.00%
252	-	0.00%	-	0.00%	-	0.00%
252	-	0.00%	-	0.00%	-	0.00%
264	-	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%
288	186,350	0.27%	3	0.29%	62,116.63	4.98%
300	-	0.00%	-	0.00%	-	0.00%
312	-	0.00%	-	0.00%	-	0.00%
312	-	0.00%	-	0.00%	-	0.00%
324	-	0.00%	-	0.00%	-	0.00%
324	-	0.00%	-	0.00%	-	0.00%
336	-	0.00%	-	0.00%	-	0.00%
336	-	0.00%	-	0.00%	-	0.00%
348	1,766,605	2.53%	29	2.76%	60,917.40	4.94%
360	-	0.00%	-	0.00%	-	0.00%
Total	69,917,484	100.00%	1,052	100.00%	66,461.49	3.22%

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
<	2.50%	13,035,859	18.64%	196	18.63%	66,509.49	1.51%
2.50%	2.75%	6,472,701	9.26%	98	9.32%	66,047.97	2.73%
2.75%	3.00%	16,167,144	23.12%	227	21.50%	71,220.90	2.87%
3.00%	3.25%	7,441,364	10.64%	7	0.67%	63,051.98	3.24%
3.25%	3.50%	2,247,646	3.21%	36	3.42%	62,434.60	3.37%
3.50%	3.75%	2,525,986	3.61%	44	4.18%	57,408.78	3.70%
3.75%	4.00%	13,073,118	18.70%	189	17.97%	69,169.94	3.90%
4.00%	4.25%	7,156,629	10.24%	108	10.27%	66,265.08	4.15%
4.25%	4.50%	1,943,914	2.78%	32	3.04%	60,747.31	4.39%
4.50%	4.75%	1,420,594	2.03%	27	2.57%	52,614.60	4.64%
4.75%	5.00%	3,103,839	4.44%	52	4.94%	59,689.20	4.91%
5.00%	5.25%	1,437,824	2.06%	18	1.71%	79,879.13	5.07%
5.25%	5.50%	598,549	0.86%	13	1.24%	46,042.19	5.32%
5.50%	5.75%	-	0.00%	-	0.00%	-	0.00%
5.75%	6.00%	168,494	0.24%	3	0.29%	56,164.67	5.82%
6.00%	6.25%	123,824	0.18%	2	0.19%	61,911.80	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		69,917,484	100.00%	1,052	100.00%	66,461.49	3.22%

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan parts:WAC	WAM
Floating	<	2,038,061	2.91%	25	2.38%	81,522.46	3.27%
<	01/01/2027	5,865,450	8.39%	94	8.94%	62,398.40	3.19%
01/01/2027	01/01/2028	6,151,639	8.80%	93	8.84%	66,146.65	3.46%
01/01/2028	01/01/2029	2,559,642	3.66%	40	3.80%	63,991.05	3.71%
01/01/2029	01/01/2030	4,034,408	5.77%	62	5.89%	65,071.09	3.88%
01/01/2030	01/01/2031	5,300,176	7.58%	77	7.32%	68,833.46	3.05%
01/01/2031	01/01/2032	3,931,358	5.62%	62	5.89%	63,408.99	2.91%
01/01/2032	01/01/2033	2,724,817	3.90%	41	3.90%	66,458.94	3.36%
01/01/2033	01/01/2034	948,107	1.36%	14	1.33%	67,721.95	3.39%
01/01/2034	01/01/2035	3,189,147	4.56%	47	4.47%	67,854.20	3.45%
01/01/2035	01/01/2036	30,641,694	43.83%	455	43.25%	67,344.38	3.04%
01/01/2036	01/01/2037	779,066	1.11%	14	1.33%	55,647.54	3.66%
01/01/2037	01/01/2038	1,338,582	1.91%	21	2.00%	63,742.00	4.86%
01/01/2038	01/01/2039	415,338	0.59%	7	0.67%	59,334.00	5.06%
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	01/01/2055	-	0.00%	-	0.00%	-	0.00%
01/01/2055	01/01/2056	-	0.00%	-	0.00%	-	0.00%
01/01/2056	>	-	0.00%	-	0.00%	-	0.00%
Total		69,917,484	100.00%	1,052	100.00%	66,461.49	3.22%

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part: WAC	WAM
01-Jan-2026 - 31-Dec-2026	390,850	0.56%	8	0.76%	48,856.23	3.85%
01-Jan-2027 - 31-Dec-2027	786,373	1.12%	9	0.86%	87,374.78	2.81%
01-Jan-2028 - 31-Dec-2028	798,622	1.14%	10	0.95%	79,862.22	3.28%
01-Jan-2029 - 31-Dec-2029	1,324,787	1.89%	19	1.81%	69,725.64	2.79%
01-Jan-2030 - 31-Dec-2030	2,059,175	2.95%	27	2.57%	75,265.75	2.59%
01-Jan-2031 - 31-Dec-2031	1,404,862	2.01%	21	2.00%	66,898.21	3.16%
01-Jan-2032 - 31-Dec-2032	1,145,063	1.64%	19	1.81%	60,266.49	3.04%
01-Jan-2033 - 31-Dec-2033	1,145,827	1.64%	16	1.52%	71,614.16	3.64%
01-Jan-2034 - 31-Dec-2034	8,014,429	11.46%	120	11.41%	66,786.91	3.22%
01-Jan-2035 - 31-Dec-2035	47,515,574	67.96%	715	67.97%	66,455.35	3.15%
01-Jan-2036 - 31-Dec-2036	2,203,621	3.15%	35	3.33%	62,960.60	3.67%
01-Jan-2037 - 31-Dec-2037	2,339,383	3.35%	40	3.80%	58,484.59	4.52%
01-Jan-2038 - 31-Dec-2038	712,017	1.02%	12	1.14%	59,334.73	4.52%
01-Jan-2044 - 31-Dec-2044	76,900	0.11%	1	0.10%	76,900.00	4.95%
Total	69,917,484	100.00%	1,052	100.00%	66,461.49	3.22%

Loanpart to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part: WAC	WAM
NHG	<	69,917,484	100.00%	1,052	100.00%	66,461.49	3.22%
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		69,917,484	100.00%	1,052	100.00%	66,461.49	3.22%

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Drenthe	1,735,301	2.48%	15	2.60%	115,686.71	3.61%	99.58
Utrecht	3,171,279	4.54%	23	3.99%	137,881.72	3.18%	109.32
Zeeland	1,607,896	2.30%	14	2.43%	114,849.72	3.83%	112.24
Zuid-Holland	25,464,537	36.42%	213	36.92%	119,551.82	3.14%	102.46
Flevoland	1,543,477	2.21%	14	2.43%	110,248.37	3.42%	110.69
Friesland	3,192,844	4.57%	29	5.03%	110,098.08	3.21%	105.74
Gelderland	5,846,754	8.36%	43	7.45%	135,971.03	3.18%	99.31
Groningen	1,995,191	2.85%	18	3.12%	110,843.92	3.47%	111.54
Limburg	5,549,895	7.94%	46	7.97%	120,649.89	3.16%	99.82
Noord-Brabant	6,697,395	9.58%	58	10.05%	115,472.32	3.17%	101.48
Noord-Holland	8,855,033	12.66%	68	11.79%	130,221.07	3.33%	105.95
Overijssel	4,257,883	6.09%	36	6.24%	118,274.52	3.17%	107.92
Unspecified	-	0.00%	-	0.00%	-	0.00%	-
Total	69,917,484	100.00%	577	100.00%	121,174.15	3.22%	103.72

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Single Family House	64,469,666	92.21%	525	90.99%	122,799.36	3.20%	103.61
Shop/House	81,475	0.12%	1	0.17%	81,475.02	2.90%	110.00
Condominium	5,366,343	7.68%	51	8.84%	105,222.41	3.51%	105.02
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	69,917,484	100.00%	577	100.00%	121,174.15	3.22%	103.72

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	0.00%	35	6.07%	15,432.14	3.57%	111.30
25,000	50,000	0.72%	30	5.20%	39,735.98	3.50%	112.77
50,000	75,000	1.08%	61	10.57%	61,780.47	3.30%	107.72
75,000	100,000	1.43%	91	15.77%	89,031.71	3.26%	104.52
100,000	125,000	1.79%	91	15.77%	113,535.10	3.29%	103.73
125,000	150,000	2.15%	96	16.64%	137,174.42	3.27%	104.57
150,000	175,000	2.50%	63	10.92%	161,937.77	3.26%	104.68
175,000	200,000	2.86%	53	9.19%	188,706.16	3.21%	101.74
200,000	225,000	3.22%	36	6.24%	212,984.89	3.08%	102.02
225,000	250,000	3.58%	21	3.64%	235,399.29	2.89%	98.77
250,000	275,000	3.94%	-	0.00%	-	0.00%	-
275,000	300,000	4.30%	-	0.00%	-	0.00%	-
300,000	325,000	4.66%	-	0.00%	-	0.00%	-
325,000	350,000	5.01%	-	0.00%	-	0.00%	-
350,000	375,000	5.37%	-	0.00%	-	0.00%	-
375,000	400,000	5.73%	-	0.00%	-	0.00%	-
400,000	425,000	6.09%	-	0.00%	-	0.00%	-
425,000	450,000	6.44%	-	0.00%	-	0.00%	-
450,000	475,000	6.80%	-	0.00%	-	0.00%	-
475,000	500,000	7.16%	-	0.00%	-	0.00%	-
500,000	525,000	7.51%	-	0.00%	-	0.00%	-
525,000	550,000	7.87%	-	0.00%	-	0.00%	-
550,000	575,000	8.23%	-	0.00%	-	0.00%	-
575,000	600,000	8.59%	-	0.00%	-	0.00%	-
600,000	625,000	8.94%	-	0.00%	-	0.00%	-
625,000	650,000	9.30%	-	0.00%	-	0.00%	-
650,000	>	9.66%	-	0.00%	-	0.00%	-
Total	69,917,484	100.00%	577	100.00%	121,174.15	3.22%	103.72