

Performance E-MAC NL 2006-II

Pool characteristics

Issuance volume		€ 550.000.000
Total delinquencies 60+ days as per	25-Apr-23	0.70%
Total delinquencies 90+ days as per	25-Apr-23	0.70%
	Oct-06	Apr-23
Percentage of non-Self Certified loans	74.7%	68.2%
Percentage of Self Certified loans	25.3%	31.8%

Total	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23	
principal amounts																							
Self Certified	137,306,863	134,939,581	122,475,219	112,549,207	106,031,196	100,152,900	91,404,914	83,635,888	79,290,539	73,611,908	66,431,151	55,770,558	49,403,557	43,094,859	39,654,609	34,236,570	29,311,371	27,618,418	26,905,255	25,055,752	24,098,076	23,495,437	
Non-Self Certified	405,458,024	406,322,654	398,799,588	384,951,252	376,028,965	362,463,910	343,991,996	322,685,071	301,779,486	274,918,043	231,388,839	180,139,185	152,482,648	129,825,615	112,341,007	90,792,019	66,210,243	61,660,075	57,531,163	55,250,147	52,397,753	50,337,643	
Total	542,764,887	541,262,236	521,274,807	497,500,459	482,060,160	462,616,810	435,396,910	406,320,959	381,070,026	348,529,950	297,819,990	235,909,743	201,886,205	172,920,474	151,995,616	125,028,589	95,521,614	89,278,493	84,436,418	80,305,899	76,495,829	73,833,080	
number of loans																							
Self Certified	735	722	656	607	571	536	495	459	439	412	369	307	271	238	218	189	160	153	148	142	137	132	
Non-Self Certified	2,423	2,410	2,348	2,261	2,205	2,135	2,041	1,945	1,856	1,727	1,493	1,201	1,049	929	820	692	533	505	473	458	441	427	
Total	3,158	3,132	3,004	2,868	2,776	2,671	2,536	2,404	2,295	2,139	1,862	1,508	1,320	1,167	1,038	881	693	658	621	600	578	559	

60+ days Delinquencies

percentages	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	0.10%	0.34%	0.65%	1.27%	1.63%	2.36%	3.20%	2.47%	3.76%	3.13%	3.16%	3.84%	2.19%	0.48%	0.52%	3.17%	2.49%	2.64%	3.64%	2.02%	1.06%	1.09%
Non-Self Certified	0.08%	0.10%	0.04%	0.11%	0.15%	0.14%	0.36%	0.31%	0.41%	0.24%	0.54%	0.25%	0.30%	0.00%	0.15%	0.67%	1.56%	0.98%	1.05%	0.83%	0.50%	0.52%
Total 60+ days	0.08%	0.16%	0.18%	0.37%	0.48%	0.62%	0.96%	0.76%	1.11%	0.85%	1.13%	1.10%	0.76%	0.12%	0.25%	1.35%	1.85%	1.50%	1.88%	1.20%	0.67%	0.70%

principal amounts	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23	
Self Certified	140,000	465,250	795,250	1,433,500	1,731,000	2,360,000	2,927,500	2,063,460	2,978,766	2,300,429	2,098,200	2,140,502	1,081,125	208,000	208,000	1,086,500	728,500	728,500	978,500	506,000	256,000	256,000	
Non-Self Certified	319,250	389,250	141,000	423,750	572,253	492,753	1,253,167	1,005,164	1,248,312	647,753	1,259,023	455,840	455,840	-	169,311	606,253	1,034,483	606,253	606,253	460,253	260,000	260,000	
Total 60+ days	459,250	854,500	936,250	1,857,250	2,303,253	2,852,753	4,180,667	3,068,624	4,227,078	2,948,182	3,357,223	2,596,342	1,536,965	208,000	377,311	1,692,753	1,762,983	1,334,753	1,584,753	966,253	516,000	516,000	
number of loans																							
Self Certified	1	3	4	5	7	8	10	7	11	9	8	9	5	1	1	4	2	2	3	2	1	1	
Non-Self Certified	3	2	1	2	3	2	6	5	7	4	6	2	2	-	1	3	5	3	3	2	1	1	
Total 60+ days	4	5	5	7	10	10	16	12	18	13	14	11	7	1	2	7	7	5	6	4	2	2	

90+ days Delinquencies

percentages	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	0.00%	0.17%	0.32%	0.98%	1.37%	2.36%	2.77%	1.95%	2.54%	2.02%	3.16%	3.84%	0.42%	0.48%	0.52%	2.74%	2.49%	2.64%	2.71%	2.02%	1.06%	1.09%
Non-Self Certified	0.08%	0.10%	0.00%	0.03%	0.00%	0.08%	0.24%	0.24%	0.24%	0.20%	0.35%	0.25%	0.17%	0.00%	0.15%	0.67%	1.32%	0.98%	1.05%	0.83%	0.50%	0.52%
Total 90+ days	0.06%	0.11%	0.08%	0.25%	0.30%	0.57%	0.77%	0.59%	0.72%	0.58%	0.98%	1.10%	0.23%	0.12%	0.25%	1.23%	1.68%	1.50%	1.58%	1.20%	0.67%	0.70%

principal amounts	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Jan-20	Jan-21	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23	
Self Certified	-	225,000	395,250	1,108,500	1,448,000	2,360,000	2,531,500	1,635,000	2,011,266	1,484,429	2,098,200	2,140,502	208,000	208,000	208,000	936,500	728,500	728,500	728,500	506,000	256,000	256,000	
Non-Self Certified	319,250	389,250	-	131,250	-	292,500	809,414	760,164	729,012	540,753	814,023	455,840	260,000	-	169,311	606,253	873,783	606,253	606,253	460,253	260,000	260,000	
Total 90+ days	319,250	614,250	395,250	1,239,750	1,448,000	2,652,500	3,340,914	2,395,164	2,740,278	2,025,182	2,912,223	2,596,342	468,000	208,000	377,311	1,542,753	1,602,283	1,334,753	1,334,753	966,253	516,000	516,000	
number of loans																							
Self Certified	-	1	2	4	6	8	8	5	7	6	8	9	1	1	1	3	2	2	2	2	1	1	
Non-Self Certified	2	2	-	1	-	1	4	4	4	3	4	2	1	-	1	3	4	3	3	2	1	1	
Total 90+ days	2	3	2	5	6	9	12	9	11	9	12	11	2	1	2	6	6	5	5	4	2	2	