

Performance E-MAC NL 2004-II

Pool characteristics

Issuance volume		€ 610,000,000
Total delinquencies 60+ days as per	28-Apr-26	1.08%
Total delinquencies 90+ days as per	28-Apr-26	0.53%
Percentage of non-Self Certified loans	Jan-05	Apr-26
Percentage of Self Certified loans	56.5%	49.3%
	43.5%	50.7%

Total		Jan-05	Jan-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	Jan-23	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
principal amounts																											
Self Certified	184,958,575	240,949,496	194,227,021	158,849,638	137,291,133	115,844,511	102,559,986	93,905,244	87,184,319	82,229,221	71,979,733	65,011,540	58,236,450	53,185,239	48,712,254	43,342,727	39,034,671	34,866,469	29,928,162	27,069,966	23,474,572	22,493,098	21,682,884	20,903,260	20,597,389	20,241,167	19,636,067
Non-Self Certified	239,054,802	323,405,569	276,182,697	243,912,054	221,949,921	198,630,332	180,878,698	162,689,812	147,864,766	132,935,069	101,699,367	85,490,910	74,530,889	66,262,564	57,097,329	50,497,233	43,240,020	38,291,464	26,291,464	21,942,492	17,303,465	15,736,871	15,238,971	14,799,540	13,935,440	13,636,067	
Total	424,013,377	564,355,065	470,409,718	402,761,692	359,241,054	314,474,842	283,438,684	256,595,056	235,049,085	215,164,290	173,679,100	150,502,451	132,767,339	119,447,804	105,809,584	93,281,694	82,274,691	73,157,933	56,219,626	49,012,458	40,778,042	38,230,969	36,921,855	35,702,800	34,532,829	33,877,254	
number of loans																											
Self Certified	1,317	1,753	1,428	1,191	1,041	887	797	732	688	655	575	522	472	431	386	356	322	286	249	226	208	194	185	179	174	168	
Non-Self Certified	1,480	1,949	1,693	1,516	1,393	1,251	1,153	1,059	988	906	701	599	525	478	422	374	329	251	218	194	149	137	132	129	123	120	
Total	2,797	3,702	3,122	2,707	2,434	2,138	1,950	1,791	1,677	1,561	1,276	1,121	997	909	818	730	651	537	467	420	344	328	317	308	297	289	
60+ days Delinquencies																											
percentages																											
Self Certified	0.00%	0.25%	0.15%	0.24%	0.29%	0.67%	0.42%	0.68%	1.27%	1.33%	2.19%	1.65%	1.74%	1.33%	0.73%	0.86%	1.72%	0.78%	0.47%	1.27%	2.60%	2.53%	2.63%	1.84%	0.87%	1.80%	
Non-Self Certified	0.00%	0.39%	0.23%	0.60%	0.68%	0.83%	0.97%	1.68%	1.55%	1.33%	2.38%	1.99%	2.42%	1.65%	1.34%	1.09%	0.95%	0.00%	0.46%	0.95%	0.00%	0.00%	0.00%	0.00%	0.57%	0.00%	
Total 60+ days	0.00%	0.33%	0.20%	0.46%	0.53%	0.83%	0.77%	1.39%	1.45%	1.53%	2.30%	1.86%	2.12%	1.36%	1.23%	1.39%	0.98%	0.20%	0.91%	1.74%	1.49%	1.54%	1.68%	0.79%	1.08%		
principal amounts																											
Self Certified	-	609,408	300,337	373,587	399,750	769,750	430,500	525,000	1,111,378	1,500,376	1,576,661	1,096,943	1,014,696	709,855	354,861	371,500	672,662	270,000	140,000	344,760	609,878	569,878	569,878	384,878	180,128	365,128	
Non-Self Certified	-	1,266,341	626,427	1,469,636	1,504,262	1,838,082	1,763,105	2,740,311	2,287,192	1,763,449	2,418,376	1,704,852	1,800,477	920,700	944,059	675,250	473,000	297,231	-	99,982	99,982	-	-	-	78,774	-	
Total 60+ days	-	1,875,747	926,764	1,843,223	1,904,012	2,607,832	2,193,605	3,565,311	3,398,671	3,283,827	3,995,067	2,801,795	2,815,373	1,630,355	1,298,920	1,046,750	1,145,662	567,231	140,000	444,732	709,860	569,878	569,878	384,878	258,902	365,128	
number of loans																											
Self Certified	-	4	2	3	3	5	3	5	6	8	7	6	5	2	2	4	4	2	1	2	3	3	3	3	2	1	2
Non-Self Certified	-	7	4	9	9	10	9	13	14	12	13	10	10	5	3	3	3	2	-	1	1	-	-	-	1	-	
Total 60+ days	-	11	6	12	12	15	12	18	20	20	24	17	16	10	7	5	7	4	1	3	4	3	3	2	2	2	
90+ days Delinquencies																											
percentages																											
Self Certified	0.00%	0.22%	0.10%	0.18%	0.22%	0.40%	0.42%	0.88%	0.82%	1.44%	2.15%	1.69%	1.24%	0.86%	0.46%	0.86%	1.72%	0.76%	0.47%	1.27%	1.54%	0.83%	1.76%	1.84%	0.87%	0.89%	
Non-Self Certified	0.00%	0.23%	0.13%	0.50%	0.61%	0.76%	1.56%	1.55%	1.21%	1.76%	1.83%	1.97%	1.39%	0.99%	0.89%	0.42%	0.95%	0.00%	0.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Total 90+ days	0.00%	0.24%	0.12%	0.37%	0.47%	0.63%	0.63%	1.31%	1.28%	1.29%	1.94%	1.77%	1.65%	1.07%	0.53%	0.89%	1.04%	0.88%	0.25%	0.70%	1.19%	0.47%	1.04%	1.08%	0.52%	0.53%	
principal amounts																											
Self Certified	-	528,156	190,000	292,337	318,500	486,250	430,500	625,000	711,128	1,180,376	1,576,661	1,096,943	720,469	353,446	225,000	371,500	672,662	270,000	140,000	344,760	609,878	569,878	569,878	384,878	180,128	365,128	
Non-Self Certified	-	805,419	353,669	1,214,536	1,366,966	1,500,787	1,351,605	2,545,311	2,287,192	1,606,449	1,787,277	1,064,180	1,466,227	820,700	335,000	450,250	152,000	297,231	-	99,982	99,982	-	-	-	-	-	
Total 90+ days	-	1,333,575	543,669	1,506,873	1,675,466	1,987,037	1,782,105	3,370,311	2,968,321	2,785,827	3,363,938	2,661,123	2,186,696	1,274,146	560,000	821,750	824,662	567,231	140,000	344,750	484,860	180,128	384,878	384,878	180,128	180,128	
number of loans																											
Self Certified	3	1	2	2	2	3	3	3	5	4	4	11	7	4	2	2	4	2	2	2	1	2	2	2	2	1	1
Non-Self Certified	4	2	7	7	8	8	7	12	14	14	11	10	9	8	5	2	2	1	2	1	1	-	-	-	-	-	
Total 90+ days	-	7	3	9	10	11	10	17	18	17	21	16	12	7	3	4	5	4	1	2	3	1	2	2	1	1	