

Performance E-MAC NL 2005-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	28-Apr-26	0.61%
Total delinquencies 90+ days as per	28-Apr-26	0.47%
Percentage of non-Self Certified loans	Jul-05	Apr-26
Percentage of Self Certified loans	100.0%	100.0%
	0.0%	0.0%

Total		Jul-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		-	-	-	303,000	303,000	190,000	-	-	83,934	83,934	148,421	148,421	218,094	218,094	218,094	218,094	218,094	281,757	281,757	94,853	94,853	94,853	23,853	23,853	23,853	23,853	
Self Certified		-	-	-	303,000	303,000	190,000	-	-	83,934	83,934	148,421	148,421	218,094	218,094	218,094	218,094	218,094	281,757	281,757	94,853	94,853	94,853	23,853	23,853	23,853	23,853	
Non-Self Certified		314,202,805	593,431,214	571,733,272	535,811,452	493,152,977	463,172,808	415,615,641	358,044,868	328,679,425	306,918,690	280,969,636	250,115,056	225,916,674	196,413,817	174,048,445	154,314,495	133,895,534	114,899,943	96,614,444	86,371,355	79,591,065	78,082,168	76,272,511	74,160,095	71,803,712	69,893,632	
Total		314,202,805	593,431,214	571,733,272	535,811,452	493,152,977	463,172,808	415,615,641	358,044,868	328,763,359	307,937,624	281,115,056	250,340,566	226,134,768	196,831,911	174,266,539	154,630,589	133,913,628	115,181,560	96,886,201	86,466,208	80,685,917	78,177,020	76,296,363	74,183,948	71,827,565	69,917,464	
number of loans		-	-	-	2	2	1	-	-	1	1	2	2	4	4	4	4	4	5	5	2	2	2	1	1	1	1	
Self Certified		2,015	3,772	3,640	3,421	3,150	2,959	2,667	2,326	2,153	2,026	1,875	1,691	1,548	1,361	1,229	1,108	981	862	744	678	635	621	609	597	586	576	
Non-Self Certified		2,015	3,772	3,640	3,423	3,152	2,960	2,667	2,326	2,154	2,027	1,877	1,693	1,552	1,365	1,233	1,112	985	867	749	680	637	623	610	598	587	577	
Total		2,015	3,772	3,640	3,423	3,152	2,960	2,667	2,326	2,154	2,027	1,877	1,693	1,552	1,365	1,233	1,112	985	867	749	680	637	623	610	598	587	577	
60+ days Delinquencies																												
percentages		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Self Certified		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Non-Self Certified		0.09%	0.22%	0.49%	0.41%	0.35%	0.28%	0.40%	0.76%	1.10%	1.04%	0.93%	0.87%	0.63%	0.82%	0.45%	0.71%	0.83%	0.79%	1.10%	0.92%	0.80%	0.80%	0.58%	0.58%	0.71%	0.61%	
Total 60+ days		0.09%	0.22%	0.49%	0.41%	0.35%	0.28%	0.40%	0.76%	1.10%	1.04%	0.93%	0.87%	0.63%	0.82%	0.45%	0.71%	0.82%	0.79%	1.09%	0.92%	0.80%	0.80%	0.58%	0.58%	0.71%	0.61%	
principal amounts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Self Certified		268,141	1,287,410	2,794,411	2,178,025	1,702,691	1,212,630	1,659,013	2,725,752	3,604,103	3,201,912	2,621,530	2,187,077	1,431,903	1,226,470	776,376	1,091,838	1,104,410	907,287	907,287	1,059,227	794,856	480,856	622,528	445,568	430,042	508,172	428,578
Non-Self Certified		268,141	1,287,410	2,794,411	2,178,025	1,702,691	1,212,630	1,659,013	2,725,752	3,604,103	3,201,912	2,621,530	2,187,077	1,431,903	1,226,470	776,376	1,091,838	1,104,410	907,287	907,287	1,059,227	794,856	480,856	622,528	445,568	430,042	508,172	428,578
Total 60+ days		268,141	1,287,410	2,794,411	2,178,025	1,702,691	1,212,630	1,659,013	2,725,752	3,604,103	3,201,912	2,621,530	2,187,077	1,431,903	1,226,470	776,376	1,091,838	1,104,410	907,287	907,287	1,059,227	794,856	480,856	622,528	445,568	430,042	508,172	428,578
number of loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Self Certified		2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	6	7	7	5	3	4	3	3	3	3
Non-Self Certified		2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	6	7	7	5	3	4	3	3	3	3
Total 60+ days		2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	6	7	7	5	3	4	3	3	3	3
90+ days Delinquencies																												
percentages		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Self Certified		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Non-Self Certified		0.04%	0.12%	0.44%	0.34%	0.25%	0.24%	0.33%	0.34%	0.86%	0.86%	0.62%	0.36%	0.51%	0.45%	0.07%	0.39%	0.73%	0.57%	0.80%	0.69%	0.60%	0.58%	0.58%	0.46%	0.46%	0.47%	
Total 90+ days		0.04%	0.12%	0.44%	0.34%	0.25%	0.24%	0.33%	0.53%	1.00%	0.86%	0.62%	0.36%	0.50%	0.45%	0.07%	0.39%	0.73%	0.57%	0.80%	0.69%	0.60%	0.58%	0.58%	0.46%	0.46%	0.47%	
principal amounts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Self Certified		140,341	702,618	2,493,400	1,796,035	1,249,545	1,114,778	1,351,213	1,883,288	3,298,868	2,635,052	1,741,191	909,545	1,141,903	883,945	114,000	608,710	972,126	653,300	772,331	594,856	480,856	622,528	445,568	430,042	331,672	331,672	
Non-Self Certified		140,341	702,618	2,493,400	1,796,035	1,249,545	1,114,778	1,351,213	1,883,288	3,298,868	2,635,052	1,741,191	909,545	1,141,903	883,945	114,000	608,710	972,126	653,300	772,331	594,856	480,856	622,528	445,568	430,042	331,672	331,672	
Total 90+ days		140,341	702,618	2,493,400	1,796,035	1,249,545	1,114,778	1,351,213	1,883,288	3,298,868	2,635,052	1,741,191	909,545	1,141,903	883,945	114,000	608,710	972,126	653,300	772,331	594,856	480,856	622,528	445,568	430,042	331,672	331,672	
number of loans		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Self Certified		1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	4	5	4	4	3	4	3	2	2	
Non-Self Certified		1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	4	5	4	4	3	4	3	2	2	
Total 90+ days		1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	4	5	4	4	3	4	3	2	2	