

**Performance E-MAC NL 2006-II**

**Pool characteristics**

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per 28-Apr-26		0.94%
Total delinquencies 90+ days as per 28-Apr-26		0.75%
	Oct-06	Apr-26
Percentage of non-Self Certified loans	74.7%	68.9%
Percentage of Self Certified loans	25.3%	31.1%

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	Jan-23	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
<b>Principal amounts</b>																										
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	73,811,908	66,431,151	55,770,558	49,403,557	43,094,859	39,654,609	34,236,570	29,311,371	24,098,076	21,494,744	19,017,747	17,407,758	16,807,511	16,780,999	16,154,454	14,427,308
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	52,397,753	45,709,831	42,077,350	41,057,692	39,860,715	38,825,758	36,096,870	31,982,690
<b>Total</b>		<b>542,764,887</b>	<b>541,262,236</b>	<b>521,274,807</b>	<b>497,500,459</b>	<b>482,060,161</b>	<b>462,616,810</b>	<b>435,396,910</b>	<b>406,320,959</b>	<b>381,070,026</b>	<b>348,729,950</b>	<b>297,819,990</b>	<b>235,909,743</b>	<b>201,886,205</b>	<b>172,920,474</b>	<b>151,995,616</b>	<b>125,028,589</b>	<b>95,521,614</b>	<b>76,495,829</b>	<b>67,204,575</b>	<b>61,095,097</b>	<b>58,465,449</b>	<b>56,668,226</b>	<b>55,606,757</b>	<b>52,251,325</b>	<b>46,409,998</b>
<b>Number of loans</b>																										
Self Certified		735	722	656	607	571	538	495	459	439	412	369	307	271	238	218	189	160	137	122	107	101	99	94	86	
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	441	394	370	359	351	344	287	
<b>Total</b>		<b>3,158</b>	<b>3,132</b>	<b>3,004</b>	<b>2,868</b>	<b>2,776</b>	<b>2,673</b>	<b>2,536</b>	<b>2,404</b>	<b>2,295</b>	<b>2,139</b>	<b>1,862</b>	<b>1,508</b>	<b>1,320</b>	<b>1,167</b>	<b>1,038</b>	<b>881</b>	<b>693</b>	<b>578</b>	<b>516</b>	<b>477</b>	<b>460</b>	<b>450</b>	<b>443</b>	<b>419</b>	<b>373</b>

60+ days Delinquencies		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	Jan-23	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
<b>Percentages</b>																										
Self Certified		0.10%	0.04%	0.05%	0.12%	0.16%	0.26%	0.20%	0.24%	0.37%	0.33%	0.31%	0.24%	0.19%	0.16%	0.15%	0.13%	0.11%	0.09%	0.07%	0.06%	0.05%	0.04%	0.03%	0.03%	0.00%
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%	0.50%	0.89%	0.35%	0.35%	0.75%	0.89%	0.96%	1.36%
<b>Total 60+ days</b>		<b>0.08%</b>	<b>0.16%</b>	<b>0.18%</b>	<b>0.37%</b>	<b>0.48%</b>	<b>0.62%</b>	<b>0.96%</b>	<b>0.76%</b>	<b>1.11%</b>	<b>0.85%</b>	<b>1.13%</b>	<b>1.10%</b>	<b>0.76%</b>	<b>0.12%</b>	<b>0.25%</b>	<b>1.35%</b>	<b>1.85%</b>	<b>0.67%</b>	<b>1.10%</b>	<b>0.57%</b>	<b>0.86%</b>	<b>0.96%</b>	<b>1.02%</b>	<b>0.94%</b>	

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	Jan-23	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
<b>Principal amounts</b>																										
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	256,000	-	527,000	189,000	189,000	189,000	189,000	-
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	260,000	405,638	145,638	145,638	297,443	345,891	345,891	434,457
<b>Total 60+ days</b>		<b>459,250</b>	<b>854,500</b>	<b>936,250</b>	<b>1,857,250</b>	<b>2,303,253</b>	<b>2,852,753</b>	<b>4,180,667</b>	<b>3,068,624</b>	<b>4,227,078</b>	<b>2,948,182</b>	<b>3,357,223</b>	<b>2,596,342</b>	<b>1,536,965</b>	<b>208,000</b>	<b>377,311</b>	<b>1,692,753</b>	<b>1,762,983</b>	<b>516,000</b>	<b>405,638</b>	<b>672,638</b>	<b>334,638</b>	<b>486,443</b>	<b>534,891</b>	<b>534,891</b>	<b>434,457</b>
<b>Number of loans</b>																										
Self Certified		1	3	4	5	7	8	10	7	11	9	8	5	5	1	1	4	2	1	-	1	1	1	1	1	-
Non-Self Certified		3	2	1	2	3	2	6	6	7	4	6	2	2	-	1	3	5	1	2	1	1	2	2	2	3
<b>Total 60+ days</b>		<b>4</b>	<b>5</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>10</b>	<b>16</b>	<b>12</b>	<b>18</b>	<b>13</b>	<b>14</b>	<b>11</b>	<b>7</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>7</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>3</b>	

90+ days Delinquencies		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	Jan-23	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
<b>Percentages</b>																										
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%	1.06%	0.00%	2.77%	1.09%	1.12%	1.13%	1.17%	0.00%
Non-Self Certified		0.08%	0.10%	0.00%	0.03%	0.00%	0.08%	0.24%	0.20%	0.24%	0.00%	0.35%	0.25%	0.17%	0.00%	0.15%	0.67%	1.32%	0.50%	0.89%	0.35%	0.35%	0.37%	0.38%	0.96%	1.08%
<b>Total 90+ days</b>		<b>0.08%</b>	<b>0.11%</b>	<b>0.25%</b>	<b>0.30%</b>	<b>0.57%</b>	<b>0.77%</b>	<b>0.59%</b>	<b>0.72%</b>	<b>0.58%</b>	<b>0.98%</b>	<b>1.10%</b>	<b>0.23%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>0.25%</b>	<b>1.23%</b>	<b>1.68%</b>	<b>0.67%</b>	<b>1.10%</b>	<b>0.57%</b>	<b>0.59%</b>	<b>0.60%</b>	<b>1.02%</b>	<b>0.75%</b>	

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	Jan-23	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
<b>Principal amounts</b>																										
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	256,000	-	527,000	189,000	189,000	189,000	189,000	-
Non-Self Certified		319,250	389,250	-	1,239,750	-	292,500	809,414	760,164	729,012	540,753	814,023	455,840	290,000	-	169,311	606,253	873,783	260,000	405,638	145,638	145,638	334,638	334,638	345,891	345,891
<b>Total 90+ days</b>		<b>319,250</b>	<b>614,250</b>	<b>395,250</b>	<b>1,239,750</b>	<b>1,448,000</b>	<b>2,652,500</b>	<b>3,340,914</b>	<b>2,395,164</b>	<b>2,749,278</b>	<b>2,025,182</b>	<b>2,912,223</b>	<b>2,596,342</b>	<b>468,000</b>	<b>208,000</b>	<b>377,311</b>	<b>1,542,753</b>	<b>1,602,283</b>	<b>516,000</b>	<b>405,638</b>	<b>672,638</b>	<b>334,638</b>	<b>334,638</b>	<b>534,891</b>	<b>345,891</b>	
<b>Number of loans</b>																										
Self Certified		-	1	2	4	6	8	8	5	7	6	8	9	1	1	3	2	2	1	-	1	1	1	1	1	-
Non-Self Certified		2	2	-	1	-	1	4	4	4	3	4	2	1	-	1	3	4	1	2	1	1	1	1	2	2
<b>Total 90+ days</b>		<b>2</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>6</b>	<b>9</b>	<b>12</b>	<b>9</b>	<b>11</b>	<b>9</b>	<b>11</b>	<b>11</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	