Performance E-MAC NL 2004-II

Pool characteristics

Issuance volume		€ 610,000,000
Total delinquencies 60+ days as per	26-Oct-26	1.12%
Total delinquencies 90+ days as per	26-Oct-26	1.12%

	Jan-05	Oct-26
Percentage of non-Self Certified loans	56.5%	38.9%
Percentage of Self Certified loans	43.5%	61.1%

Total

principal amounts	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	Jul-26	Oct-26
Self Certified	184,958,575	240,949,486	194,227,021	158,849,638	137,291,133	115,644,511	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	34,666,468	29,926,162	27,069,966	23,474,577	22,493,098	21,682,884	20,903,260	20,597,389	20,241,187	20,259,076	19,829,135
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	31,295,107	26,281,464	21,942,492	17,303,465	15,739,871	15,238,971	14,799,540	13,935,440	13,636,067	13,060,362	12,612,622
Total	424,013,377	564,355,055	470,409,719	402,761,692	359,241,054	314,274,842	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	93,839,959	82,274,690	65,961,574	56,207,626	49,012,458	40,778,042	38,232,969	36,921,855	35,702,800	34,532,829	33,877,254	33,319,438	32,441,757

number of loans	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	Jul-26	Oct-26
Self Certified	1,317	1,753	1,429	1,191	1,041	887	797	732	689	655	575	522	472	431	396	356	322	286	249	226	195	191	185	179	174	169	169	164
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	116	112
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	285	276

60+ days Delinquencies

percentages	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	Jul-26	Oct-26
Self Certified	0.00%	0.25%	0.15%	0.24%	0.29%	0.67%	0.42%	0.88%	1.27%	1.85%	2.19%	1.69%	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%	0.89%	0.91%
Non-Self Certified	0.00%	0.39%	0.23%	0.60%	0.68%	0.93%	0.97%	1.68%	1.55%	1.33%	2.38%	1.99%	2.42%	1.39%	1.65%	1.34%	1.09%	0.95%	0.00%	0.46%	0.58%	0.00%	0.00%	0.00%	0.57%	0.00%	1.39%	1.44%
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%	1.12%	1.39%	0.86%	0.25%	0.91%	1.74%	1.49%	1.54%	1.08%	0.75%	1.08%	1.09%	1.12%

principal amounts	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	Jul-26	Oct-26
Self Certified	-	609,406	300,337	373,587	399,750	769,750	430,500	825,000	1,111,378	1,520,378	1,576,681	1,096,943	1,014,896	709,655	354,861	371,500	672,562	270,000	140,000	344,750	609,878	569,878	569,878	384,878	180,128	365,128	180,128	180,128
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	-	182,000	182,000
Total 60+ days	-	1,875,747	926,764	1,843,223	1,904,012	2,607,832	2,193,605	3,565,311	3,398,571	3,283,827	3,995,057	2,801,795	2,815,373	1,630,355	1,298,920	1,046,750	1,145,562	567,231	140,000	444,732	709,860	569,878	569,878	384,878	258,902	365,128	362,128	362,128

number of loans	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	Jul-26	Oct-26
Self Certified	-	4	2	3	3	5	3	5	6	8	11	7	6	5	2	2	4	2	1	2	3	3	3	2	1	2	1	1
Non-Self Certified	-	7	4	9	9	10	9	13	14	12	13	10	10	5	5	3	3	2	-	1	1	-	-	-	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	2	2

90+ days Delinquencies

percentages	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	Jul-26	Oct-26
Self Certified	0.00%	0.22%	0.10%	0.18%	0.23%	0.40%	0.42%	0.88%	0.82%	1.44%	2.19%	1.69%	1.24%	0.86%	0.46%	0.86%	1.72%	0.78%	0.47%	1.27%	1.64%	0.80%	1.78%	1.84%	0.87%	0.89%	0.89%	0.91%
Non-Self Certified	0.00%	0.25%	0.13%	0.50%	0.61%	0.76%	0.75%	1.56%	1.55%	1.21%	1.76%	1.83%	1.97%	1.39%	0.59%	0.89%	0.42%	0.95%	0.00%	0.00%	0.58%	0.00%	0.00%	0.00%	0.00%	0.00%	1.39%	1.44%
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%	0.88%	1.04%	0.86%	0.25%	0.70%	1.19%	0.47%	1.04%	1.08%	0.52%	0.53%	1.09%	1.12%

principal amounts	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	Jul-26	Oct-26
Self Certified	-	528,156	190,000	292,337	318,500	466,250	430,500	825,000	711,128	1,180,378	1,576,681	1,096,943	720,469	353,446	225,000	371,500	672,562	270,000	140,000	344,750	384,878	180,128	384,878	384,878	180,128	180,128	180,128	180,128
Non-Self Certified	-	805,419	353,669	1,214,536	1,356,986	1,500,787	1,351,605	2,545,311	2,287,192	1,605,449	1,787,277	1,564,180	1,465,227	920,700	335,000	450,250	182,000	297,231	-	-	99,982	-	-	-	-	-	182,000	182,000
Total 90+ days	-	1,333,575	543,669	1,506,873	1,675,466	1,967,037	1,782,105	3,370,311	2,998,321	2,785,827	3,363,958	2,661,123	2,185,696	1,274,146	560,000	821,750	854,562	567,231	140,000	344,750	484,860	180,128	384,878	384,878	180,128	180,128	362,128	362,128

number of loans	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	Jul-26	Oct-26
Self Certified	-	3	1	2	2	3	3	5	4	6	11	7	4	2	1	2	4	2	1	2	2	1	2	2	1	1	1	1
Non-Self Certified	-	4	2	7	8	8	7	12	14	11	10	9	8	5	2	2	1	2	-	-	1	-	-	-	-	-	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	2	2