Performance E-MAC NL 2005-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	26-Oct-26	0.65%
Total delinquencies 90+ days as per	26-Oct-26	0.50%

	Jul-05	Oct-26
Percentage of non-Self Certified loans	100.0%	100.0%
Percentage of Self Certified loans	0.0%	0.0%

Total

principal amounts	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	Jan-26	Apr-26	Jul-26	Oct-26
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	23,853	23,853	23,853	23,853
Non-Self Certified	314,202,805	593,431,214	571,733,272	535,611,452	493,152,977	463,172,806	415,615,641	358,044,868	328,679,425	306,918,690	280,966,636	250,192,535	225,916,674	196,413,817	174,048,445	154,314,495	133,695,534	114,899,843	96,614,444	86,371,355	79,991,065	71,803,712	69,893,632	67,885,522	66,177,435
Total	314,202,805	593,431,214	571,733,272	535,914,452	493,455,977	463,362,806	415,615,641	358,044,868	328,763,359	307,002,624	281,115,056	250,340,956	226,134,768	196,631,911	174,266,539	154,532,589	133,913,628	115,181,599	96,896,201	86,466,208	80,085,917	71,827,565	69,917,484	67,909,374	66,201,287

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	-	-	2	2	1	-	-	1	1	2	2	4	4	4	4	4	5	5	2	2	1	1	1	1
Non-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	586	576	564	552
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	587	577	565	553

60+ days Delinquencies

percentages	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	Jan-26	Apr-26	Jul-26	Oct-26
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%
Non-Self Certified	0.09%	0.22%	0.49%	0.41%	0.35%	0.26%	0.40%	0.76%	1.10%	1.04%	0.93%	0.87%	0.63%	0.62%	0.45%	0.71%	0.83%	0.79%	1.10%	0.92%	0.60%	0.71%	0.61%	0.63%	0.65%
Total 60+ days	0.09%	0.22%	0.49%	0.41%	0.35%	0.26%	0.40%	0.76%	1.10%	1.04%	0.93%	0.87%	0.63%	0.62%	0.45%	0.71%	0.82%	0.79%	1.09%	0.92%	0.60%	0.71%	0.61%	0.63%	0.65%

principal amounts	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	269,141	1,287,410	2,794,411	2,176,025	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	1,059,227	794,856	480,856	508,172	428,578	427,835	427,084
Total 60+ days	269,141	1,287,410	2,794,411	2,176,025	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	1,059,227	794,856	480,856	508,172	428,578	427,835	427,084

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	6	7	5	3	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	5	3	3	3	3	3

90+ days Delinquencies

percentages	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	Jan-26	Apr-26	Jul-26	Oct-26
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%
Non-Self Certified	0.04%	0.12%	0.44%	0.34%	0.25%	0.24%	0.33%	0.53%	1.00%	0.86%	0.62%	0.36%	0.51%	0.45%	0.07%	0.39%	0.73%	0.57%	0.80%	0.69%	0.60%	0.46%	0.47%	0.49%	0.50%
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%	0.46%	0.47%	0.49%	0.50%

principal amounts	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	331,672	331,672	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	331,672	331,672	331,672	331,672

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	4	5	4	3	2	2	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	3	2	2	2	2