Performance E-MAC NL 2006-II

Pool characteristics

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per	27-Oct-26	0.52%
Total delinquencies 90+ days as per	27-Oct-26	0.52%

	Oct-06	Oct-26
Percentage of non-Self Certified loans	74.7%	68.8%
Percentage of Self Certified loans	25.3%	31.2%

Total

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	Jan-26	Apr-26	Jul-26	Oct-26
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	73,611,908	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	16,154,454	14,427,308	12,687,620	12,133,120
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	36,096,870	31,982,690	27,272,594	26,723,350
Total	542,764,887	541,262,236	521,274,807	497,500,459	482,060,160	462,616,810	435,396,910	406,320,959	381,070,026	348,529,950	297,819,990	235,909,743	201,886,205	172,920,474	151,995,616	125,028,589	95,521,614	76,495,829	67,204,575	61,095,097	52,251,325	46,409,998	39,960,214	38,856,470

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	735	722	656	607	571	536	495	459	439	412	369	307	271	238	218	189	160	137	122	107	94	86	76	73
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	325	287	251	246
Total	3,158	3,132	3,004	2,868	2,776	2,671	2,536	2,404	2,295	2,139	1,862	1,508	1,320	1,167	1,038	881	693	578	516	477	419	373	327	319

60+ days Delinquencies

percentages	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	0.10%	0.34%	0.65%	1.27%	1.63%	2.36%	3.20%	2.47%	3.76%	3.13%	3.16%	3.84%	2.19%	0.48%	0.52%	3.17%	2.49%	1.06%	0.00%	2.77%	1.17%	0.00%	0.00%	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%	0.96%	1.36%	0.73%	0.75%
Total 60+ days	0.08%	0.16%	0.18%	0.37%	0.48%	0.62%	0.96%	0.76%	1.11%	0.85%	1.13%	1.10%	0.76%	0.12%	0.25%	1.35%	1.85%	0.67%	0.60%	1.10%	1.02%	0.94%	0.50%	0.52%

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	Jan-26	Apr-26	Jul-26	Oct-26
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	-	-	-
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	345,891	434,457	200,253	200,253
Total 60+ days	459,250	854,500	936,250	1,857,250	2,303,253	2,852,753	4,180,667	3,068,624	4,227,078	2,948,182	3,357,223	2,596,342	1,536,965	208,000	377,311	1,692,753	1,762,983	516,000	405,638	672,638	534,891	434,457	200,253	200,253

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1	3	4	5	7	8	10	7	11	9	8	9	5	1	1	4	2	1	-	1	1	-	-	-
Non-Self Certified	3	2	1	2	3	2	6	5	7	4	6	2	2	-	1	3	5	1	2	1	2	3	1	1
Total 60+ days	4	5	5	7	10	10	16	12	18	13	14	11	7	1	2	7	7	2	2	2	3	3	1	1

90+ days Delinquencies

percentages	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	Jan-26	Apr-26	Jul-26	Oct-26
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%	1.17%	0.00%	0.00%	0.00%
Non-Self Certified	0.08%	0.10%	0.00%	0.03%	0.00%	0.08%	0.24%	0.24%	0.24%	0.20%	0.35%	0.25%	0.17%	0.00%	0.15%	0.67%	1.32%	0.50%	0.89%	0.35%	0.96%	1.08%	0.73%	0.75%
Total 90+ days	0.06%	0.11%	0.08%	0.25%	0.30%	0.57%	0.77%	0.59%	0.72%	0.58%	0.98%	1.10%	0.23%	0.12%	0.25%	1.23%	1.68%	0.67%	0.60%	1.10%	1.02%	0.75%	0.50%	0.52%

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	Jan-26	Apr-26	Jul-26	Oct-26
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	-	-	-
Non-Self Certified	319,250	389,250	-	131,250	-	292,500	809,414	760,164	729,012	540,753	814,023	455,840	260,000	-	169,311	606,253	873,783	260,000	405,638	145,638	345,891	345,891	200,253	200,253
Total 90+ days	319,250	614,250	395,250	1,239,750	1,448,000	2,652,500	3,340,914	2,395,164	2,740,278	2,025,182	2,912,223	2,596,342	468,000	208,000	377,311	1,542,753	1,602,283	516,000	405,638	672,638	534,891	345,891	200,253	200,253

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	1	2	4	6	8	8	5	7	6	8	9	1	1	1	3	2	1	-	1	1	-	-	-
Non-Self Certified	2	2	-	1	-	1	4	4	4	3	4	2	1	-	1	3	4	1	2	1	2	2	1	1
Total 90+ days	2	3	2	5	6	9	12	9	11	9	12	11	2	1	2	6	6	2	2	2	3	2	1	1