Performance E-MAC NL 2007-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	27-Oct-26	0.70%
Total delinquencies 90+ days as per	27-Oct-26	0.46%

	Jul-07	Oct-26
Percentage of non-Self Certified loans	99.7%	99.3%
Percentage of Self Certified loans	0.3%	0.7%

Total

principal amounts	Jul-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	1,543,223	1,541,892	1,187,574	982,622	976,519	944,582	1,206,226	1,085,080	1,042,737	1,180,170	1,118,466	1,051,222	1,064,451	910,006	861,272	825,844	716,917	563,838	547,470	475,179	468,657	504,402	502,312
Non-Self Certified	467,367,855	585,623,473	576,155,257	560,793,512	537,668,938	509,405,742	486,444,785	457,906,921	428,327,359	394,238,382	347,026,368	281,420,970	241,467,165	210,810,864	175,050,099	139,998,558	112,965,206	100,523,450	88,533,328	79,557,756	77,870,142	74,409,801	71,384,091
Total	468,911,078	587,165,365	577,342,831	561,776,134	538,645,457	510,350,324	487,651,011	458,992,001	429,370,096	395,418,551	348,144,834	282,472,192	242,531,616	211,720,870	175,911,371	140,824,402	113,682,124	101,087,289	89,080,798	80,032,936	78,338,799	74,914,203	71,886,402

number of loans	Jul-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	11	11	9	8	9	9	12	12	11	13	12	11	11	10	9	9	8	8	8	8	8	9	9
Non-Self Certified	2,746	3,472	3,429	3,339	3,211	3,057	2,940	2,797	2,654	2,483	2,228	1,843	1,620	1,444	1,244	1,034	863	787	709	650	641	616	595
Total	2,757	3,483	3,438	3,347	3,220	3,066	2,952	2,809	2,665	2,496	2,240	1,854	1,631	1,454	1,253	1,043	871	795	717	658	649	625	604

60+ days Delinquencies

percentages	Jul-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%
Non-Self Certified	0.00%	0.07%	0.14%	0.18%	0.24%	0.22%	0.53%	0.55%	0.29%	0.53%	0.43%	0.32%	0.32%	0.25%	0.58%	0.72%	0.35%	0.18%	0.19%	0.80%	0.64%	0.67%	0.70%
Total 60+ days	0.00%	0.07%	0.14%	0.18%	0.24%	0.22%	0.53%	0.54%	0.29%	0.52%	0.43%	0.32%	0.31%	0.25%	0.58%	0.72%	0.35%	0.18%	0.19%	0.79%	0.64%	0.67%	0.70%

principal amounts	Jul-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	-	389,700	804,930	1,021,091	1,307,968	1,100,519	2,597,435	2,497,131	1,226,285	2,072,560	1,503,457	905,730	760,657	523,700	1,019,446	1,011,266	398,000	185,800	171,000	633,657	501,000	501,000	501,000
Total 60+ days	-	389,700	804,930	1,021,091	1,307,968	1,100,519	2,597,435	2,497,131	1,226,285	2,072,560	1,503,457	905,730	760,657	523,700	1,019,446	1,011,266	398,000	185,800	171,000	633,657	501,000	501,000	501,000

number of loans	Jul-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	-	3	6	7	8	7	16	15	7	12	8	5	4	3	6	6	2	1	1	4	3	3	3
Total 60+ days	-	3	6	7	8	7	16	15	7	12	8	5	4	3	6	6	2	1	1	4	3	3	3

90+ days Delinquencies

percentages	Jul-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%
Non-Self Certified	0.00%	0.02%	0.14%	0.12%	0.14%	0.17%	0.43%	0.42%	0.29%	0.31%	0.37%	0.16%	0.32%	0.25%	0.41%	0.72%	0.15%	0.00%	0.19%	0.42%	0.64%	0.44%	0.46%
Total 90+ days	0.00%	0.02%	0.14%	0.12%	0.14%	0.17%	0.43%	0.42%	0.29%	0.31%	0.37%	0.16%	0.31%	0.25%	0.41%	0.72%	0.15%	0.00%	0.19%	0.41%	0.64%	0.44%	0.46%

principal amounts	Jul-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	-	127,100	804,930	680,783	761,008	855,104	2,103,475	1,944,905	1,226,285	1,229,722	1,283,457	455,730	760,657	523,700	719,400	1,011,266	171,000	-	171,000	331,000	501,000	331,000	331,000
Total 90+ days	-	127,100	804,930	680,783	761,008	855,104	2,103,475	1,944,905	1,226,285	1,229,722	1,283,457	455,730	760,657	523,700	719,400	1,011,266	171,000	-	171,000	331,000	501,000	331,000	331,000

number of loans	Jul-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	6	5	5	5	14	12	7	7	7	3	4	3	4	6	1	-	1	2	3	2	2
Total 90+ days	-	1	6	5	5	5	14	12	7	7	7	3	4	3	4	6	1	-	1	2	3	2	2