Performance E-MAC NL 2008-II

Pool characteristics

Issuance volume		€ 120,000,000
Total delinquencies 60+ days as per	27-Oct-26	0.00%
Total delinquencies 90+ days as per	27-Oct-26	0.00%

	Apr-08	Oct-26
Percentage of non-Self Certified loans	78.7%	70.4%
Percentage of Self Certified loans	21.3%	29.6%

Total

principal amounts	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-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	16,005,153	15,474,794	13,674,032	12,405,022	11,968,206	11,438,242	10,886,278	9,753,344	8,530,713	7,467,168	6,626,561	6,549,028	6,549,028	6,291,487	6,261,447	5,968,137	5,493,554	5,244,991	4,465,797	4,009,648	3,830,829	3,799,639	3,799,639	3,799,639	3,799,639
Non-Self Certified	59,140,004	100,339,411	97,064,090	92,921,976	87,585,042	83,099,849	77,240,922	70,502,327	59,168,569	52,270,373	39,868,927	38,647,384	37,274,303	35,709,237	35,105,665	31,454,156	26,034,793	20,051,051	15,399,477	13,855,346	11,998,527	9,992,831	9,872,202	9,077,123	9,058,222
Total	75,145,157	115,814,205	110,738,122	105,326,998	99,553,248	94,538,091	88,127,200	80,255,671	67,699,283	59,737,541	46,495,488	45,196,412	43,823,331	42,000,724	41,367,112	37,422,293	31,528,347	25,296,042	19,865,274	17,864,994	15,829,356	13,792,470	13,671,841	12,876,762	12,857,861

number of loans	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-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	96	93	83	76	74	70	67	60	53	47	42	40	40	39	39	37	34	32	28	25	24	24	24	24	24
Non-Self Certified	317	531	517	493	469	445	417	386	333	299	234	226	218	210	207	188	161	129	103	94	81	70	69	66	66
Total	413	624	600	569	543	515	484	446	386	346	276	266	258	249	246	225	195	161	131	119	105	94	93	90	90

60+ days Delinquencies

percentages	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-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%	1.23%	0.00%	0.00%	0.89%	3.94%	5.67%	1.10%	1.25%	1.43%	2.64%	0.00%	0.00%	0.00%	0.00%	3.10%	0.00%	0.00%	1.48%	5.39%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.00%	0.00%	0.00%	0.41%	0.46%	0.76%	0.52%	0.55%	1.88%	1.86%	1.00%	1.04%	1.08%	0.42%	0.48%	2.64%	3.06%	3.63%	1.10%	4.67%	2.61%	0.00%	3.38%	0.00%	0.00%
Total 60+ days	0.00%	0.16%	0.00%	0.36%	0.51%	1.14%	1.16%	0.62%	1.80%	1.81%	1.24%	0.89%	0.92%	0.35%	0.41%	2.72%	2.53%	2.88%	1.18%	4.83%	1.98%	0.00%	2.44%	0.00%	0.00%

principal amounts	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-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	-	190,000	-	-	107,000	450,900	617,625	107,000	107,000	107,000	175,000	-	-	-	-	185,000	-	-	66,115	216,000	-	-	-	-	-
Non-Self Certified	-	-	-	382,648	404,148	629,945	401,497	388,200	1,114,356	973,425	399,504	403,304	403,304	148,800	169,268	831,917	796,496	728,150	169,268	647,570	313,687	-	333,883	-	-
Total 60+ days	-	190,000	-	382,648	511,148	1,080,845	1,019,122	495,200	1,221,356	1,080,425	574,504	403,304	403,304	148,800	169,268	1,016,917	796,496	728,150	235,383	863,570	313,687	-	333,883	-	-

number of loans	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-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	-	-	1	3	4	1	1	1	1	-	-	-	-	1	-	-	1	1	-	-	-	-	-
Non-Self Certified	-	-	-	2	2	3	2	2	5	4	2	2	2	1	1	3	3	3	1	3	2	-	1	-	-
Total 60+ days	-	1	-	2	3	6	6	3	6	5	3	2	2	1	1	4	3	3	2	4	2	-	1	-	-

90+ days Delinquencies

percentages	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-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%	1.23%	0.00%	0.00%	0.89%	3.94%	5.67%	1.10%	1.25%	1.43%	0.00%	0.00%	0.00%	0.00%	0.00%	3.10%	0.00%	0.00%	1.48%	5.39%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.00%	0.00%	0.00%	0.41%	0.00%	0.76%	0.52%	0.25%	1.21%	1.86%	0.64%	0.66%	1.08%	0.00%	0.00%	0.46%	1.78%	2.51%	1.10%	4.67%	1.41%	0.00%	3.38%	0.00%	0.00%
Total 90+ days	0.00%	0.16%	0.00%	0.36%	0.11%	1.14%	1.16%	0.35%	1.21%	1.81%	0.55%	0.56%	0.92%	0.00%	0.00%	0.88%	1.47%	1.99%	1.18%	4.83%	1.07%	0.00%	2.44%	0.00%	0.00%

principal amounts	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-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	-	190,000	-	-	107,000	450,900	617,625	107,000	107,000	107,000	-	-	-	-	-	185,000	-	-	66,115	216,000	-	-	-	-	-
Non-Self Certified	-	-	-	382,648	-	629,945	401,497	175,700	715,255	973,425	254,504	254,504	403,304	-	-	144,420	462,613	503,150	169,268	647,570	169,268	-	333,883	-	-
Total 90+ days	-	190,000	-	382,648	107,000	1,080,845	1,019,122	282,700	822,255	1,080,425	254,504	254,504	403,304	-	-	329,420	462,613	503,150	235,383	863,570	169,268	-	333,883	-	-

number of loans	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-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	-	-	1	3	4	1	1	1	-	-	-	-	-	1	-	-	1	1	-	-	-	-	-
Non-Self Certified	-	-	-	2	-	3	2	1	3	4	1	1	2	-	-	1	2	2	1	3	1	-	1	-	-
Total 90+ days	-	1	-	2	1	6	6	2	4	5	1	1	2	-	-	2	2	2	2	4	1	-	1	-	-