

Performance E-MAC NL 2004-II

Pool characteristics

Issuance volume		€ 610,000,000
Total delinquencies 60+ days as per	25-Oct-17	1.37%
Total delinquencies 90+ days as per	25-Oct-17	1.22%
	Oct-17	56.5%
Percentage of non-Self Certified loans		55.7%
Percentage of Self Certified loans		43.5%

Total

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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	63,496,665	61,489,728	60,130,783	58,236,450	56,585,833	54,892,620	54,477,443
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	83,026,645	80,267,749	77,840,362	74,530,889	72,162,245	70,417,384	68,468,618
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	146,523,310	141,757,476	137,971,145	132,767,339	128,748,078	125,310,004	122,946,060

<i>number of loans</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	1,317	1,753	1,429	1,191	1,041	887	797	732	689	655	575	522	507	493	484	472	459	445	441
Non-Self Certified	1,480	1,949	1,693	1,516	1,393	1,251	1,153	1,059	988	906	701	599	582	559	545	525	512	502	491
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	1,089	1,052	1,029	997	971	947	932

60+ days Delinquencies

<i>percentages</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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%	1.87%	2.30%	1.46%	1.74%	1.79%	1.30%	0.98%
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%	1.97%	1.73%	2.09%	2.42%	1.56%	1.35%	1.68%
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%	1.93%	1.98%	1.82%	2.12%	1.66%	1.33%	1.37%

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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	1,187,952	1,412,512	880,868	1,014,896	1,013,866	714,723	534,115
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	1,634,227	1,390,477	1,629,227	1,800,477	1,120,555	948,950	1,146,950
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	2,822,179	2,802,989	2,510,095	2,815,373	2,134,420	1,663,673	1,681,065

<i>number of loans</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	4	2	3	3	5	3	5	6	8	11	7	7	8	5	6	6	5	3
Non-Self Certified	-	7	4	9	9	10	9	13	14	12	13	10	9	8	9	10	6	5	6
Total 60+ days	-	11	6	12	12	15	12	18	20	20	24	17	16	16	14	16	12	10	9

90+ days Delinquencies

<i>percentages</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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%	1.52%	2.30%	1.46%	1.24%	1.79%	0.90%	0.65%
Non-Self Certified	0.00%	0.25%	0.13%	0.50%	0.61%	0.76%	0.75%	1.56%	1.21%	1.76%	1.83%	1.70%	1.46%	1.46%	1.84%	1.97%	1.37%	1.06%	1.68%
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%	1.62%	1.82%	1.68%	1.65%	1.55%	0.99%	1.22%

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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	962,952	1,412,512	880,868	720,469	1,013,866	494,723	353,865
Non-Self Certified	-	805,419	353,669	1,214,536	1,356,966	1,500,787	1,351,605	2,545,311	2,287,192	1,605,449	1,787,277	1,564,180	1,414,227	1,170,477	1,435,227	1,465,227	985,555	748,700	1,146,950
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	2,377,179	2,582,989	2,316,095	2,185,696	1,999,420	1,243,423	1,500,815

<i>number of loans</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	3	1	2	2	3	3	5	4	6	11	7	6	8	5	4	6	4	2
Non-Self Certified	-	4	2	7	6	8	7	12	14	11	10	9	8	7	8	8	5	4	6
Total 90+ days	-	7	3	9	10	11	10	17	18	17	21	16	14	15	13	12	11	8	8