

Performance E-MAC NL 2005-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	25-Oct-17	0.76%
Total delinquencies 90+ days as per	25-Oct-17	0.38%
	Jul-05	Oct-17
Percentage of non-Self Certified loans	100.0%	99.9%
Percentage of Self Certified loans	0.0%	0.1%

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	-	-	303,000	303,000	190,000	-	-	83,934	83,934	148,421	148,421	168,256	218,094	218,094	218,094	218,094	218,094	218,094
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	245,042,799	239,825,402	233,722,186	225,916,674	219,051,985	213,101,675	204,902,740
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	245,211,055	240,043,496	233,940,280	226,134,768	219,270,079	213,319,769	205,120,833

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	-	-	2	2	1	-	-	1	1	2	2	3	4	4	4	4	4	4
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	1,663	1,633	1,595	1,548	1,508	1,466	1,415
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	1,666	1,637	1,599	1,552	1,512	1,470	1,419

60+ days Delinquencies	Jul-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
percentages																			
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%
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%	0.50%	0.65%	0.96%	0.63%	0.58%	0.47%	0.76%
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%	0.50%	0.65%	0.96%	0.63%	0.58%	0.46%	0.76%

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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	1,226,190	1,549,745	2,250,428	1,431,903	1,263,061	991,685	1,559,325
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	1,226,190	1,549,745	2,250,428	1,431,903	1,263,061	991,685	1,559,325

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	2	10	21	17	14	10	12	20	28	25	18	17	11	12	16	11	9	7	12
Total 60+ days	2	10	21	17	14	10	12	20	28	25	18	17	11	12	16	11	9	7	12

90+ days Delinquencies	Jul-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
percentages																			
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%
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%	0.33%	0.29%	0.38%	0.51%	0.39%	0.40%	0.38%
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%	0.33%	0.29%	0.38%	0.50%	0.39%	0.40%	0.38%

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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	811,945	693,820	892,490	1,141,903	864,416	854,485	777,018
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	811,945	693,820	892,490	1,141,903	864,416	854,485	777,018

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	1	5	19	15	10	9	10	14	26	21	12	7	7	6	7	9	6	6	6
Total 90+ days	1	5	19	15	10	9	10	14	26	21	12	7	7	6	7	9	6	6	6