

## Performance E-MAC NL 2006-II

**Pool characteristics**

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per	25-Oct-17	0.99%
Total delinquencies 90+ days as per	25-Oct-17	0.33%
Percentage of non-Self Certified loans	Oct-06	Oct-17
	74.7%	75.4%
Percentage of Self Certified loans	25.3%	24.6%

<i>principal amounts</i>	Oct-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	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	63,216,759	59,592,698	56,861,990	55,770,558	54,424,546	52,855,294	50,981,536
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	216,776,111	201,905,420	191,229,715	180,139,185	171,365,763	163,580,084	156,646,965
<b>Total</b>	<b>542,764,887</b>	<b>541,262,236</b>	<b>521,274,807</b>	<b>497,500,459</b>	<b>482,060,160</b>	<b>462,616,810</b>	<b>435,396,910</b>	<b>406,320,959</b>	<b>381,070,026</b>	<b>348,529,950</b>	<b>297,819,990</b>	<b>279,992,870</b>	<b>261,498,118</b>	<b>248,091,705</b>	<b>235,909,743</b>	<b>225,790,309</b>	<b>216,435,378</b>	<b>207,628,501</b>

<i>number of loans</i>	Oct-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	735	722	656	607	571	536	495	459	439	412	369	350	328	314	307	297	290	280
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	1,416	1,326	1,260	1,201	1,155	1,109	1,070
<b>Total</b>	<b>3,158</b>	<b>3,132</b>	<b>3,004</b>	<b>2,868</b>	<b>2,776</b>	<b>2,671</b>	<b>2,536</b>	<b>2,404</b>	<b>2,295</b>	<b>2,139</b>	<b>1,862</b>	<b>1,766</b>	<b>1,654</b>	<b>1,574</b>	<b>1,508</b>	<b>1,452</b>	<b>1,399</b>	<b>1,350</b>

**60+ days Delinquencies**

<i>percentages</i>	Oct-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	0.10%	0.34%	0.65%	1.27%	1.63%	2.36%	3.20%	2.47%	3.76%	3.13%	3.16%	3.32%	2.45%	4.15%	3.84%	3.79%	3.07%	2.47%
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%	0.79%	0.52%	0.42%	0.25%	0.33%	0.34%	0.51%
<b>Total 60+ days</b>	<b>0.08%</b>	<b>0.16%</b>	<b>0.18%</b>	<b>0.37%</b>	<b>0.48%</b>	<b>0.62%</b>	<b>0.96%</b>	<b>0.76%</b>	<b>1.11%</b>	<b>0.85%</b>	<b>1.13%</b>	<b>1.36%</b>	<b>0.96%</b>	<b>1.28%</b>	<b>1.10%</b>	<b>1.16%</b>	<b>1.01%</b>	<b>0.99%</b>

<i>principal amounts</i>	Oct-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	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	2,098,200	1,457,552	2,358,105	2,140,502	2,060,950	1,620,950	1,259,700
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	1,712,863	1,054,610	809,610	455,840	562,840	562,840	797,840
<b>Total 60+ days</b>	<b>459,250</b>	<b>854,500</b>	<b>936,250</b>	<b>1,857,250</b>	<b>2,303,253</b>	<b>2,852,753</b>	<b>4,180,667</b>	<b>3,068,624</b>	<b>4,227,078</b>	<b>2,948,182</b>	<b>3,357,223</b>	<b>3,811,063</b>	<b>2,512,162</b>	<b>3,167,715</b>	<b>2,596,342</b>	<b>2,623,790</b>	<b>2,183,790</b>	<b>2,057,540</b>

<i>number of loans</i>	Oct-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	3	4	5	7	8	10	7	11	9	8	8	6	11	9	8	6	5
Non-Self Certified	3	2	1	2	3	2	6	5	7	4	6	8	5	4	2	3	3	4
<b>Total 60+ days</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>10</b>	<b>16</b>	<b>12</b>	<b>18</b>	<b>13</b>	<b>14</b>	<b>16</b>	<b>11</b>	<b>15</b>	<b>11</b>	<b>11</b>	<b>9</b>	<b>9</b>

**90+ days Delinquencies**

<i>percentages</i>	Oct-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%	0.17%	0.32%	0.98%	1.37%	2.36%	2.77%	1.95%	2.54%	2.02%	3.16%	3.32%	2.45%	3.05%	3.84%	3.79%	3.07%	0.82%
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%	0.35%	0.30%	0.32%	0.25%	0.27%	0.28%	0.17%
<b>Total 90+ days</b>	<b>0.06%</b>	<b>0.11%</b>	<b>0.08%</b>	<b>0.25%</b>	<b>0.30%</b>	<b>0.57%</b>	<b>0.77%</b>	<b>0.59%</b>	<b>0.72%</b>	<b>0.58%</b>	<b>0.98%</b>	<b>1.02%</b>	<b>0.79%</b>	<b>0.95%</b>	<b>1.10%</b>	<b>1.11%</b>	<b>0.96%</b>	<b>0.33%</b>

<i>principal amounts</i>	Oct-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	-	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	2,098,200	1,457,552	1,732,668	2,140,502	2,060,950	1,620,950	420,000
Non-Self Certified	319,250	389,250	-	131,250	-	292,500	809,414	760,164	729,012	540,753	814,023	764,770	613,770	613,770	455,840	455,840	455,840	260,000
<b>Total 90+ days</b>	<b>319,250</b>	<b>614,250</b>	<b>395,250</b>	<b>1,239,750</b>	<b>1,448,000</b>	<b>2,652,500</b>	<b>3,340,914</b>	<b>2,395,164</b>	<b>2,740,278</b>	<b>2,025,182</b>	<b>2,912,223</b>	<b>2,862,970</b>	<b>2,071,322</b>	<b>2,346,438</b>	<b>2,596,342</b>	<b>2,516,790</b>	<b>2,076,790</b>	<b>680,000</b>

<i>number of loans</i>	Oct-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	2	4	6	8	8	5	7	6	8	8	6	8	9	8	6	2
Non-Self Certified	2	2	-	1	-	1	4	4	4	3	4	3	3	3	2	2	2	1
<b>Total 90+ days</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>6</b>	<b>9</b>	<b>12</b>	<b>9</b>	<b>11</b>	<b>9</b>	<b>12</b>	<b>11</b>	<b>9</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>8</b>	<b>3</b>