

Performance E-MAC NL 2007-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	25-Oct-17	0.56%
Total delinquencies 90+ days as per	25-Oct-17	0.42%

Percentage of non-Self Certified loans	Jul-07	99.7%	Oct-17	99.6%
Percentage of Self Certified loans		0.3%		0.4%

Total

principal amounts	Jul-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	1,543,223	1,541,892	1,187,574	982,622	976,519	944,582	1,206,226	1,085,080	1,042,737	1,180,170	1,179,944	1,153,485	1,177,812	1,118,466	1,118,231	1,202,948	1,202,664
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	384,622,831	375,039,638	363,518,749	347,026,368	326,886,573	306,641,436	293,765,844
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	385,802,775	376,193,122	364,696,561	348,144,834	328,004,804	307,844,384	294,968,509

number of loans	Jul-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	11	11	9	8	9	9	12	12	11	13	13	12	13	12	12	13	13
Non-Self Certified	2,746	3,472	3,429	3,339	3,211	3,057	2,940	2,797	2,654	2,483	2,432	2,382	2,315	2,228	2,109	1,988	1,912
Total	2,757	3,483	3,438	3,347	3,220	3,066	2,952	2,809	2,665	2,496	2,445	2,394	2,328	2,240	2,121	2,001	1,925

60+ days Delinquencies

percentages	Jul-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%	0.00%	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%	5.67%	5.67%
Non-Self Certified	0.00%	0.07%	0.14%	0.18%	0.24%	0.22%	0.53%	0.55%	0.29%	0.53%	0.57%	0.64%	0.74%	0.43%	0.36%	0.38%	0.54%
Total 60+ days	0.00%	0.07%	0.14%	0.18%	0.24%	0.22%	0.53%	0.54%	0.29%	0.52%	0.57%	0.64%	0.74%	0.43%	0.36%	0.40%	0.56%

principal amounts	Jul-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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,201	68,201
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	2,180,026	2,411,201	2,702,959	1,503,457	1,181,902	1,153,467	1,573,931
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	2,180,026	2,411,201	2,702,959	1,503,457	1,181,902	1,221,667	1,642,131

number of loans	Jul-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	1
Non-Self Certified	-	3	6	7	8	7	16	15	7	12	12	14	15	8	7	7	9
Total 60+ days	-	3	6	7	8	7	16	15	7	12	12	14	15	8	7	8	10

90+ days Delinquencies

percentages	Jul-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%	0.00%	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%	5.67%	5.67%
Non-Self Certified	0.00%	0.02%	0.14%	0.12%	0.14%	0.17%	0.43%	0.42%	0.29%	0.31%	0.46%	0.52%	0.44%	0.37%	0.25%	0.27%	0.39%
Total 90+ days	0.00%	0.02%	0.14%	0.12%	0.14%	0.17%	0.43%	0.42%	0.29%	0.31%	0.46%	0.52%	0.43%	0.37%	0.24%	0.29%	0.42%

principal amounts	Jul-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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68,201	68,201
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	1,759,266	1,946,797	1,581,449	1,283,457	802,302	823,810	1,156,377
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	1,759,266	1,946,797	1,581,449	1,283,457	802,302	892,010	1,224,578

number of loans	Jul-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	1
Non-Self Certified	-	1	6	5	5	5	14	12	7	7	10	11	9	7	5	5	6
Total 90+ days	-	1	6	5	5	5	14	12	7	7	10	11	9	7	5	6	7