

## Performance E-MAC NL 2008-II

### Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Oct-17	2.00%
Total delinquencies 90+ days as per	25-Oct-17	1.18%
Percentage of non-Self Certified loans	Apr-08	Oct-17
	78.7%	86.4%
Percentage of Self Certified loans	21.3%	13.6%

### Total

<i>principal amounts</i>	Apr-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	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	8,102,874	7,732,996	7,717,181	7,467,168	7,364,071	7,138,045	6,991,045
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	56,894,008	54,657,900	53,749,593	52,270,373	49,454,354	47,505,537	44,510,510
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	64,996,883	62,390,896	61,466,774	59,737,541	56,818,426	54,643,582	51,501,555

<i>number of loans</i>	Apr-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	96	93	83	76	74	70	67	60	53	50	48	48	47	46	45	44
Non-Self Certified	317	531	517	493	469	445	417	386	333	322	313	307	299	285	273	259
Total	413	624	600	569	543	515	484	446	386	372	361	355	346	331	318	303

### 60+ days Delinquencies

<i>percentages</i>	Apr-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%	1.23%	0.00%	0.00%	0.89%	3.94%	5.67%	1.10%	1.25%	1.32%	1.38%	1.39%	1.43%	1.45%	1.50%	1.53%
Non-Self Certified	0.00%	0.00%	0.00%	0.41%	0.46%	0.76%	0.52%	0.55%	1.88%	1.76%	2.40%	3.39%	1.86%	2.22%	1.55%	2.07%
Total 60+ days	0.00%	0.16%	0.00%	0.36%	0.51%	1.14%	1.16%	0.62%	1.80%	1.70%	2.27%	3.14%	1.81%	2.12%	1.55%	2.00%

<i>principal amounts</i>	Apr-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	-	190,000	-	-	107,000	450,900	617,625	107,000	107,000	107,000	107,000	107,000	107,000	107,000	107,000	107,000
Non-Self Certified	-	-	-	382,648	404,148	629,945	401,497	388,200	1,114,356	1,000,337	1,310,979	1,820,660	973,425	1,096,480	738,615	922,386
Total 60+ days	-	190,000	-	382,648	511,148	1,080,845	1,019,122	495,200	1,221,356	1,107,337	1,417,979	1,927,660	1,080,425	1,203,480	845,615	1,029,386

<i>number of loans</i>	Apr-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	3	4	1	1	1	1	1	1	1	1	1
Non-Self Certified	-	-	-	2	2	3	2	2	5	6	6	7	4	5	3	4
Total 60+ days	-	1	-	2	3	6	6	3	6	7	7	8	5	6	4	5

### 90+ days Delinquencies

<i>percentages</i>	Apr-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%	1.23%	0.00%	0.00%	0.89%	3.94%	5.67%	1.10%	1.25%	1.32%	1.38%	1.39%	1.43%	1.45%	1.50%	1.53%
Non-Self Certified	0.00%	0.00%	0.00%	0.41%	0.00%	0.76%	0.52%	0.25%	1.21%	0.94%	1.01%	1.38%	1.86%	2.22%	1.05%	1.12%
Total 90+ days	0.00%	0.16%	0.00%	0.36%	0.11%	1.14%	1.16%	0.35%	1.21%	0.99%	1.05%	1.38%	1.81%	2.12%	1.11%	1.18%

<i>principal amounts</i>	Apr-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	-	190,000	-	-	107,000	450,900	617,625	107,000	107,000	107,000	107,000	107,000	107,000	107,000	107,000	107,000
Non-Self Certified	-	-	-	382,648	-	629,945	401,497	175,700	715,255	534,300	550,014	742,701	973,425	1,096,480	498,615	498,615
Total 90+ days	-	190,000	-	382,648	107,000	1,080,845	1,019,122	282,700	822,255	641,300	657,014	849,701	1,080,425	1,203,480	605,615	605,615

<i>number of loans</i>	Apr-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	3	4	1	1	1	1	1	1	1	1	1
Non-Self Certified	-	-	-	2	-	3	2	1	3	4	2	3	4	5	2	2
Total 90+ days	-	1	-	2	1	6	6	2	4	5	3	4	5	6	3	3