

Performance E-MAC NL 2004-II

Pool characteristics

Issuance volume		€ 610,000,000
Total delinquencies 60+ days as per	25-Apr-18	1.77%
Total delinquencies 90+ days as per	25-Apr-18	1.13%
	Jan-05	Apr-18
Percentage of non-Self Certified loans	56.5%	55.5%
Percentage of Self Certified loans	43.5%	44.5%

Total

Principal amounts	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	58,236,450	56,585,833	54,892,620	54,477,443	53,185,239	51,885,503
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	74,530,889	72,162,245	70,417,384	68,468,618	66,262,564	64,770,551
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	132,767,339	128,748,078	125,310,004	122,946,060	119,447,804	116,656,054

Number of loans	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	1,317	1,753	1,429	1,191	1,041	887	797	732	689	655	575	522	472	459	445	441	431	421
Non-Self Certified	1,480	1,949	1,693	1,516	1,393	1,251	1,153	1,059	988	906	701	599	525	512	502	491	478	468
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	997	971	947	932	909	889

60+ days Delinquencies

Percentages	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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%	1.74%	1.79%	1.30%	0.98%	1.33%	1.61%
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%	2.42%	1.55%	1.35%	1.68%	1.39%	1.91%
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%	2.12%	1.66%	1.33%	1.37%	1.36%	1.77%

Principal amounts	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	1,014,896	1,013,866	714,723	534,115	709,655	833,023
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	1,800,477	1,120,555	948,950	1,146,950	920,700	1,236,289
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	2,815,373	2,134,420	1,663,673	1,681,065	1,630,355	2,069,312

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

90+ days Delinquencies

Percentages	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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%	1.24%	1.79%	0.90%	0.65%	0.66%	0.86%
Non-Self Certified	0.00%	0.25%	0.13%	0.50%	0.61%	0.76%	0.75%	1.56%	1.55%	1.21%	1.76%	1.83%	1.97%	1.37%	1.06%	1.68%	1.39%	1.34%
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%	1.65%	1.55%	0.99%	1.22%	1.07%	1.13%

Principal amounts	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	720,469	1,013,866	494,723	353,865	353,446	448,023
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	1,465,227	985,555	748,700	1,146,950	920,700	868,539
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	2,185,696	1,999,420	1,243,423	1,500,815	1,274,146	1,316,562

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