

Performance E-MAC NL 2006-II

Pool characteristics

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per 25-Apr-18		0.63%
Total delinquencies 90+ days as per 25-Apr-18		0.38%
Percentage of non-Self Certified loans	Oct-06	Apr-18
	74.7%	75.5%
Percentage of Self Certified loans	25.3%	24.5%

Total																	
<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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	55,770,558	54,424,546	52,855,294	50,981,536	49,403,557	47,913,506
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	180,139,185	171,365,763	163,580,084	156,646,965	152,482,648	147,661,228
Total	542,764,887	541,262,236	521,274,807	497,500,459	482,060,160	462,616,810	435,396,910	406,320,959	381,070,026	348,529,950	297,819,990	235,909,743	225,790,309	216,435,378	207,628,501	201,886,205	195,574,734
<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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	735	722	656	607	571	536	495	459	439	412	369	307	297	290	280	271	264
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	1,201	1,155	1,109	1,070	1,049	1,027
Total	3,158	3,132	3,004	2,868	2,776	2,671	2,536	2,404	2,295	2,139	1,862	1,508	1,452	1,399	1,350	1,320	1,291
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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	0.10%	0.34%	0.65%	1.27%	1.63%	2.36%	3.20%	2.47%	3.76%	3.13%	3.16%	3.84%	3.79%	3.07%	2.47%	2.19%	2.04%
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%	0.25%	0.33%	0.34%	0.51%	0.30%	0.17%
Total 60+ days	0.08%	0.16%	0.18%	0.37%	0.48%	0.62%	0.96%	0.76%	1.11%	0.85%	1.13%	1.10%	1.16%	1.01%	0.99%	0.76%	0.63%
<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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	2,140,502	2,060,950	1,620,950	1,259,700	1,081,125	976,125
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	455,840	562,840	562,840	797,840	455,840	252,000
Total 60+ days	459,250	854,500	936,250	1,857,250	2,303,253	2,852,753	4,180,667	3,068,624	4,227,078	2,948,182	3,357,223	2,596,342	2,623,790	2,183,790	2,057,540	1,536,965	1,228,125
<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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	1	3	4	5	7	8	10	7	11	9	8	9	8	6	5	5	4
Non-Self Certified	3	2	1	2	3	2	6	5	7	4	6	2	3	3	4	2	2
Total 60+ days	4	5	5	7	10	10	16	12	18	13	14	11	11	9	9	7	6
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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	0.00%	0.17%	0.32%	0.98%	1.37%	2.36%	2.77%	1.95%	2.54%	2.02%	3.16%	3.84%	3.79%	3.07%	0.82%	0.42%	1.33%
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%	0.25%	0.27%	0.28%	0.17%	0.17%	0.07%
Total 90+ days	0.06%	0.11%	0.08%	0.25%	0.30%	0.57%	0.77%	0.59%	0.72%	0.58%	0.98%	1.10%	1.11%	0.96%	0.33%	0.23%	0.38%
<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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	2,140,502	2,060,950	1,620,950	420,000	208,000	636,125
Non-Self Certified	319,250	389,250	-	131,250	-	292,500	809,414	760,164	729,012	540,753	814,023	455,840	455,840	455,840	260,000	260,000	107,000
Total 90+ days	319,250	614,250	395,250	1,239,750	1,448,000	2,652,500	3,340,914	2,395,164	2,740,278	2,025,182	2,912,223	2,596,342	2,516,790	2,076,790	680,000	468,000	743,125
<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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	-	1	2	4	6	8	8	5	7	6	8	9	8	6	2	1	3
Non-Self Certified	2	2	-	1	-	1	4	4	4	3	4	2	2	2	1	1	1
Total 90+ days	2	3	2	5	6	9	12	9	11	9	12	11	10	8	3	2	4