

Performance E-MAC NL 2008-II

Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Apr-18	0.89%
Total delinquencies 90+ days as per	25-Apr-18	0.56%
	Apr-08	Apr-18
Percentage of non-Self Certified loans	78.7%	85.5%
Percentage of Self Certified loans	21.3%	14.5%

Total

<i>principal amounts</i>	Apr-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	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	7,467,168	7,364,071	7,138,045	6,991,045	6,626,561	6,549,028
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	52,270,373	49,454,354	47,505,537	44,510,510	39,868,927	38,647,384
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	59,737,541	56,818,426	54,643,582	51,501,555	46,495,488	45,196,412

<i>number of loans</i>	Apr-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	96	93	83	76	74	70	67	60	53	47	46	45	44	42	40
Non-Self Certified	317	531	517	493	469	445	417	386	333	299	285	273	259	234	226
Total	413	624	600	569	543	515	484	446	386	346	331	318	303	276	266

60+ days Delinquencies

<i>percentages</i>	Apr-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%	1.23%	0.00%	0.00%	0.89%	3.94%	5.67%	1.10%	1.25%	1.43%	1.45%	1.50%	1.53%	2.64%	0.00%
Non-Self Certified	0.00%	0.00%	0.00%	0.41%	0.46%	0.76%	0.52%	0.55%	1.88%	1.86%	2.22%	1.55%	2.07%	1.00%	1.04%
Total 60+ days	0.00%	0.16%	0.00%	0.36%	0.51%	1.14%	1.16%	0.62%	1.80%	1.81%	2.12%	1.55%	2.00%	1.24%	0.89%

<i>principal amounts</i>	Apr-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	-	190,000	-	-	107,000	450,900	617,625	107,000	107,000	107,000	107,000	107,000	107,000	175,000	-
Non-Self Certified	-	-	-	382,648	404,148	629,945	401,497	388,200	1,114,356	973,425	1,096,480	738,615	922,386	399,504	403,304
Total 60+ days	-	190,000	-	382,648	511,148	1,080,845	1,019,122	495,200	1,221,356	1,080,425	1,203,480	845,615	1,029,386	574,504	403,304

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

90+ days Delinquencies

<i>percentages</i>	Apr-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%	1.23%	0.00%	0.00%	0.89%	3.94%	5.67%	1.10%	1.25%	1.43%	1.45%	1.50%	1.53%	0.00%	0.00%
Non-Self Certified	0.00%	0.00%	0.00%	0.41%	0.00%	0.76%	0.52%	0.25%	1.21%	1.86%	2.22%	1.05%	1.12%	0.64%	0.66%
Total 90+ days	0.00%	0.16%	0.00%	0.36%	0.11%	1.14%	1.16%	0.35%	1.21%	1.81%	2.12%	1.11%	1.18%	0.55%	0.56%

<i>principal amounts</i>	Apr-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	-	190,000	-	-	107,000	450,900	617,625	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	973,425	1,096,480	498,615	498,615	254,504	254,504
Total 90+ days	-	190,000	-	382,648	107,000	1,080,845	1,019,122	282,700	822,255	1,080,425	1,203,480	605,615	605,615	254,504	254,504

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