

Performance E-MAC NL 2003-II

Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	26-Jul-10	1.05%
Total delinquencies 90+ days as per	26-Jul-10	1.05%
		Jan-04 Jul-10
Percentage of non-Self Certified loans		83.2% 87.0%
Percentage of Self Certified loans		16.8% 13.0%

Total

<i>principal amounts</i>	Jan-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	82,822,014	74,591,687	62,091,516	48,611,253	40,388,241	27,055,083	26,487,653	25,915,112	25,515,912	25,147,849	24,822,930	24,612,561
Non-Self Certified	409,973,460	388,211,550	332,002,862	272,428,121	236,426,209	189,196,072	184,487,756	181,957,164	177,305,226	174,190,372	171,089,165	165,135,695
Total	492,795,474	462,803,237	394,094,378	321,039,373	276,814,450	216,251,155	210,975,410	207,872,275	202,821,137	199,338,221	195,912,095	189,748,256

<i>number of loans</i>	Jan-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	611	560	470	374	319	214	209	206	202	199	197	195
Non-Self Certified	2698	2575	2226	1853	1627	1322	1293	1276	1248	1230	1206	1172
Total	3309	3135	2696	2227	1946	1536	1502	1482	1450	1429	1403	1367

60+ days Delinquencies

<i>percentages</i>	Jan-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.38%	1.16%	0.25%	0.31%	0.00%	0.23%	0.24%	0.24%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.13%	0.51%	1.03%	0.59%	0.59%	1.01%	1.09%	1.43%	1.23%	1.41%	1.12%	1.20%
Total 60+ days	0.18%	0.62%	0.91%	0.55%	0.50%	0.91%	0.98%	1.28%	1.08%	1.23%	0.98%	1.05%

<i>principal amounts</i>	Jan-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	314,000	865,746	154,000	149,000	-	63,000	63,000	63,000	-	-	-	-
Non-Self Certified	552,189	1,996,268	3,434,316	1,610,423	1,392,100	1,903,108	2,002,608	2,607,208	2,189,188	2,447,579	1,910,308	1,989,598
Total 60+ days	866,189	2,862,014	3,588,316	1,759,423	1,392,100	1,966,108	2,065,608	2,670,208	2,189,188	2,447,579	1,910,308	1,989,598

<i>number of loans</i>	Jan-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	2	7	1	1	0	1	1	1	0	0	0	0
Non-Self Certified	5	13	21	10	7	10	10	13	10	12	9	10
Total 60+ days	7	20	22	11	7	11	11	14	10	12	9	10

90+ days Delinquencies

<i>percentages</i>	Jan-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.00%	0.91%	0.25%	0.31%	0.00%	0.23%	0.24%	0.24%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.00%	0.42%	0.91%	0.50%	0.55%	0.92%	0.98%	0.99%	1.23%	1.20%	1.12%	1.20%
Total 90+ days	0.00%	0.50%	0.80%	0.47%	0.47%	0.84%	0.89%	0.90%	1.08%	1.04%	0.98%	1.05%

<i>principal amounts</i>	Jan-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	680,350	154,000	149,000	-	63,000	63,000	63,000	-	-	-	-
Non-Self Certified	639	1,631,768	3,015,966	1,358,673	1,302,000	1,745,108	1,807,608	1,803,858	2,189,188	2,082,579	1,910,308	1,989,598
Total 90+ days	639	2,312,118	3,169,966	1,507,673	1,302,000	1,808,108	1,870,608	1,866,858	2,189,188	2,082,579	1,910,308	1,989,598

<i>number of loans</i>	Jan-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0	5	1	1	0	1	1	1	0	0	0	0
Non-Self Certified	1	11	18	8	6	9	9	9	10	10	9	10
Total 90+ days	1	16	19	9	6	10	10	10	10	10	9	10