

Performance E-MAC NL 2004-II

Pool characteristics

Issuance volume		€ 610,000,000
Total delinquencies 60+ days as per	26-Jul-10	0.88%
Total delinquencies 90+ days as per	26-Jul-10	0.77%
		Jan-05 Jul-10
Percentage of non-Self Certified loans		56.5% 63.8%
Percentage of Self Certified loans		43.5% 36.2%

Total

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	184,958,575	240,949,486	194,227,021	158,849,638	137,291,133	134,950,239	132,238,232	127,301,866	115,644,511	110,983,845	108,164,680
Non Self Certified	239,054,802	323,405,569	276,182,697	243,912,054	221,949,921	218,603,322	214,055,560	208,297,916	198,630,332	193,235,143	190,260,489
Total	424,013,377	564,355,055	470,409,719	402,761,692	359,241,054	353,553,561	346,293,792	335,599,782	314,274,842	304,218,988	298,425,170

<i>number of loans</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	1317	1753	1429	1191	1041	1024	1006	969	887	855	834
Non-Self Certified	1480	1949	1693	1516	1393	1371	1344	1310	1251	1222	1204
Total	2797	3702	3122	2707	2434	2395	2350	2279	2138	2077	2038

60+ days Delinquencies

<i>percentages</i>	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%	0.25%	0.15%	0.24%	0.29%	0.35%	0.22%	0.37%	0.67%	0.33%	0.48%
Non-Self Certified	0.00%	0.39%	0.23%	0.60%	0.68%	0.72%	0.97%	0.80%	0.93%	0.99%	1.11%
Total 60+ days	0.00%	0.33%	0.20%	0.46%	0.53%	0.58%	0.69%	0.64%	0.83%	0.75%	0.88%

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	609,406	300,337	373,587	399,750	478,500	296,500	466,250	769,750	367,000	517,000
Non-Self Certified	-	1,266,341	626,427	1,469,636	1,504,262	1,576,855	2,084,041	1,672,380	1,838,082	1,920,287	2,120,700
Total 60+ days	-	1,875,747	926,764	1,843,223	1,904,012	2,055,355	2,380,541	2,138,630	2,607,832	2,287,287	2,637,700

<i>number of loans</i>	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	4	2	3	3	3	2	3	5	2	3
Non-Self Certified	0	7	4	9	9	9	11	10	10	11	10
Total 60+ days	0	11	6	12	12	12	13	13	15	13	13

90+ days Delinquencies

<i>percentages</i>	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%	0.22%	0.10%	0.18%	0.23%	0.35%	0.22%	0.13%	0.40%	0.33%	0.34%
Non-Self Certified	0.00%	0.25%	0.13%	0.50%	0.61%	0.72%	0.65%	0.66%	0.76%	0.78%	1.01%
Total 90+ days	0.00%	0.24%	0.12%	0.37%	0.47%	0.58%	0.49%	0.46%	0.63%	0.61%	0.77%

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	528,156	190,000	292,337	318,500	478,500	296,500	160,000	466,250	367,000	367,000
Non-Self Certified	-	805,419	353,669	1,214,536	1,356,966	1,576,855	1,390,495	1,381,335	1,500,787	1,498,065	1,926,700
Total 90+ days	-	1,333,575	543,669	1,506,873	1,675,466	2,055,355	1,686,995	1,541,335	1,967,037	1,865,065	2,293,700

<i>number of loans</i>	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	3	1	2	2	3	2	1	3	2	2
Non-Self Certified	0	4	2	7	8	9	8	8	8	8	9
Total 90+ days	0	7	3	9	10	12	10	9	11	10	11