

Performance E-MAC NL 2005-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	26-Jul-10	0.30%
Total delinquencies 90+ days as per	26-Jul-10	0.28%
		Jul-05 Jul-10
Percentage of non-Self Certified loans		100.0% 100.0%
Percentage of Self Certified loans		0.0% 0.0%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	-	-	303,000	303,000	190,000	284,991	190,000	190,000	190,000	190,000
Non-Self Certified	314,202,805	593,431,214	571,733,272	535,611,452	493,152,977	485,503,338	478,453,308	471,940,257	463,172,806	457,487,368	446,819,521
Total	314,202,805	593,431,214	571,733,272	535,914,452	493,455,977	485,693,338	478,738,300	472,130,257	463,362,806	457,677,368	447,009,521

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0	0	0	2	2	1	2	1	1	1	1
Non-Self Certified	2015	3772	3640	3421	3150	3101	3053	3013	2,959	2924	2859
Total	2015	3772	3640	3423	3152	3102	3055	3014	2,960	2925	2860

60+ days Delinquencies

<i>percentages</i>	Jul-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%	-	-
Non-Self Certified	0.09%	0.22%	0.49%	0.41%	0.35%	0.35%	0.32%	0.33%	0.26%	0.29%	0.30%
Total 60+ days	0.09%	0.22%	0.49%	0.41%	0.35%	0.35%	0.31%	0.33%	0.26%	0.29%	0.30%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	269,141	1,287,410	2,794,411	2,176,025	1,702,691	1,699,436	1,507,964	1,547,603	1,212,630	1,329,798	1,356,348
Total 60+ days	269,141	1,287,410	2,794,411	2,176,025	1,702,691	1,699,436	1,507,964	1,547,603	1,212,630	1,329,798	1,356,348

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0	0	0	0	0	0	0	0	-	0	0
Non-Self Certified	2	10	21	17	14	13	12	12	10	10	10
Total 60+ days	2	10	21	17	14	13	12	12	10	10	10

90+ days Delinquencies

<i>percentages</i>	Jul-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%	-	-
Non-Self Certified	0.04%	0.12%	0.44%	0.34%	0.25%	0.32%	0.21%	0.19%	0.24%	0.23%	0.28%
Total 90+ days	0.04%	0.12%	0.44%	0.34%	0.25%	0.32%	0.21%	0.19%	0.24%	0.23%	0.28%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	140,341	702,618	2,493,400	1,796,035	1,249,545	1,574,518	999,568	881,368	1,114,778	1,067,998	1,253,348
Total 90+ days	140,341	702,618	2,493,400	1,796,035	1,249,545	1,574,518	999,568	881,368	1,114,778	1,067,998	1,253,348

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0	0	0	0	0	0	0	0	-	0	0
Non-Self Certified	1	5	19	15	10	12	8	7	9	8	9
Total 90+ days	1	5	19	15	10	12	8	7	9	8	9