

## Performance E-MAC NL 2006-II

### Pool characteristics

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per	26-Jul-10	0.48%
Total delinquencies 90+ days as per	26-Jul-10	0.39%
	Oct-06	Jul-10
Percentage of non-Self Certified loans	74.7%	78.1%
Percentage of Self Certified loans	25.3%	21.9%

### Total

<i>principal amounts</i>	Oct-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	137,306,863	134,939,581	122,475,219	112,549,207	110,319,343	108,953,289	107,378,284	106,031,196	104,718,307	103,372,630
Non-Self Certified	405,458,024	406,322,654	398,799,588	384,951,252	382,817,848	381,391,296	378,144,905	376,028,965	373,156,831	369,726,640
<b>Total</b>	<b>542,764,887</b>	<b>541,262,236</b>	<b>521,274,807</b>	<b>497,500,459</b>	<b>493,137,192</b>	<b>490,344,585</b>	<b>485,523,189</b>	<b>482,060,160</b>	<b>477,875,138</b>	<b>473,099,271</b>

<i>number of loans</i>	Oct-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	735	722	656	607	595	587	578	571	562	555
Non-Self Certified	2,423	2,410	2,348	2,261	2,249	2,237	2,217	2,205	2,190	2,173
<b>Total</b>	<b>3,158</b>	<b>3,132</b>	<b>3,004</b>	<b>2,868</b>	<b>2,844</b>	<b>2,824</b>	<b>2,795</b>	<b>2,776</b>	<b>2,752</b>	<b>2,728</b>

### 60+ days Delinquencies

<i>percentages</i>	Oct-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.10%	0.34%	0.65%	1.27%	0.81%	1.26%	1.75%	1.63%	1.74%	1.88%
Non-Self Certified	0.08%	0.10%	0.04%	0.11%	0.13%	0.00%	0.05%	0.15%	0.05%	0.09%
<b>Total 60+ days</b>	<b>0.08%</b>	<b>0.16%</b>	<b>0.18%</b>	<b>0.37%</b>	<b>0.28%</b>	<b>0.28%</b>	<b>0.43%</b>	<b>0.48%</b>	<b>0.42%</b>	<b>0.48%</b>

<i>principal amounts</i>	Oct-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	140,000	465,250	795,250	1,433,500	894,000	1,374,000	1,874,000	1,731,000	1,825,000	1,941,000
Non-Self Certified	319,250	389,250	141,000	423,750	489,500	-	200,253	572,253	197,000	338,000
<b>Total 60+ days</b>	<b>459,250</b>	<b>854,500</b>	<b>936,250</b>	<b>1,857,250</b>	<b>1,383,500</b>	<b>1,374,000</b>	<b>2,074,253</b>	<b>2,303,253</b>	<b>2,022,000</b>	<b>2,279,000</b>

<i>number of loans</i>	Oct-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	1	3	4	5	5	7	8	7	7	7
Non-Self Certified	3	2	1	2	2	-	1	3	1	2
<b>Total 60+ days</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>9</b>	<b>10</b>	<b>8</b>	<b>9</b>

### 90+ days Delinquencies

<i>percentages</i>	Oct-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	0.17%	0.32%	0.98%	0.61%	1.26%	1.31%	1.37%	1.27%	1.63%
Non-Self Certified	0.08%	0.10%	0.00%	0.03%	0.08%	0.00%	0.00%	0.00%	0.05%	0.04%
<b>Total 90+ days</b>	<b>0.06%</b>	<b>0.11%</b>	<b>0.08%</b>	<b>0.25%</b>	<b>0.20%</b>	<b>0.28%</b>	<b>0.29%</b>	<b>0.30%</b>	<b>0.32%</b>	<b>0.39%</b>

<i>principal amounts</i>	Oct-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	225,000	395,250	1,108,500	675,000	1,374,000	1,409,000	1,448,000	1,330,000	1,685,000
Non-Self Certified	319,250	389,250	-	131,250	292,500	-	-	-	197,000	141,000
<b>Total 90+ days</b>	<b>319,250</b>	<b>614,250</b>	<b>395,250</b>	<b>1,239,750</b>	<b>967,500</b>	<b>1,374,000</b>	<b>1,409,000</b>	<b>1,448,000</b>	<b>1,527,000</b>	<b>1,826,000</b>

<i>number of loans</i>	Oct-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	1	2	4	3	7	6	6	5	6
Non-Self Certified	2	2	-	1	1	-	-	-	1	1
<b>Total 90+ days</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>4</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>7</b>