

Performance E-MAC NL 2004-II

Pool characteristics

Issuance volume		€ 610,000,000
Total delinquencies 60+ days as per	25-Jan-12	1.39%
Total delinquencies 90+ days as per	25-Jan-12	1.31%
		Jan-05
Percentage of non-Self Certified loans		56.5%
		Jan-12
Percentage of Self Certified loans		63.4%
		43.5%
		36.6%

Total

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	184,958,575	240,949,486	194,227,021	158,849,638	137,291,133	115,644,511	102,559,986	100,302,600	98,618,965	96,618,164	93,905,244
Non Self Certified	239,054,802	323,405,569	276,182,697	243,912,054	221,949,921	198,630,332	180,878,698	175,138,558	171,587,136	168,461,380	162,689,812
Total	424,013,377	564,355,055	470,409,719	402,761,692	359,241,054	314,274,842	283,438,684	275,441,159	270,206,100	265,079,544	256,595,056

<i>number of loans</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1,317	1,753	1,429	1,191	1,041	887	797	779	767	751	732
Non-Self Certified	1,480	1,949	1,693	1,516	1,393	1,251	1,153	1,123	1,106	1,091	1,059
Total	2,797	3,702	3,122	2,707	2,434	2,138	1,950	1,902	1,873	1,842	1,791

60+ days Delinquencies

<i>percentages</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.25%	0.15%	0.24%	0.29%	0.67%	0.42%	0.59%	0.58%	0.85%	0.88%
Non-Self Certified	0.00%	0.39%	0.23%	0.60%	0.68%	0.93%	0.97%	0.94%	1.44%	1.79%	1.68%
Total 60+ days	0.00%	0.33%	0.20%	0.46%	0.53%	0.83%	0.77%	0.81%	1.13%	1.45%	1.39%

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	609,406	300,337	373,587	399,750	769,750	430,500	589,250	575,000	825,000	825,000
Non-Self Certified	-	1,266,341	626,427	1,469,636	1,504,262	1,838,082	1,763,105	1,645,605	2,475,561	3,007,811	2,740,311
Total 60+ days	-	1,875,747	926,764	1,843,223	1,904,012	2,607,832	2,193,605	2,234,855	3,050,561	3,832,811	3,565,311

<i>number of loans</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	4	2	3	3	5	3	4	4	5	5
Non-Self Certified	-	7	4	9	9	10	9	8	12	14	13
Total 60+ days	-	11	6	12	12	15	12	12	16	19	18

90+ days Delinquencies

<i>percentages</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.22%	0.10%	0.18%	0.23%	0.40%	0.42%	0.59%	0.44%	0.70%	0.88%
Non-Self Certified	0.00%	0.25%	0.13%	0.50%	0.61%	0.76%	0.75%	0.81%	1.24%	1.65%	1.56%
Total 90+ days	0.00%	0.24%	0.12%	0.37%	0.47%	0.63%	0.63%	0.73%	0.95%	1.31%	1.31%

<i>principal amounts</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	528,156	190,000	292,337	318,500	466,250	430,500	589,250	430,000	680,000	825,000
Non-Self Certified	-	805,419	353,669	1,214,536	1,356,966	1,500,787	1,351,605	1,425,605	2,129,405	2,787,811	2,545,311
Total 90+ days	-	1,333,575	543,669	1,506,873	1,675,466	1,967,037	1,782,105	2,014,855	2,559,405	3,467,811	3,370,311

<i>number of loans</i>	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	3	1	2	2	3	3	4	3	4	5
Non-Self Certified	-	4	2	7	8	8	7	7	10	13	12
Total 90+ days	-	7	3	9	10	11	10	11	13	17	17