

Performance E-MAC NL 2005-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	25-Jan-12	0.76%
Total delinquencies 90+ days as per	25-Jan-12	0.53%
		Jul-05 Jan-12
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	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	303,000	303,000	190,000	-	-	-	-	-
Non-Self Certified	314,202,805	593,431,214	571,733,272	535,611,452	493,152,977	463,172,806	415,615,641	398,486,180	380,028,848	367,659,063	358,044,868
Total	314,202,805	593,431,214	571,733,272	535,914,452	493,455,977	463,362,806	415,615,641	398,486,180	380,028,848	367,659,063	358,044,868

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	2	2	1	-	-	-	-	-
Non-Self Certified	2,015	3,772	3,640	3,421	3,150	2,959	2,667	2,562	2,454	2,381	2,326
Total	2,015	3,772	3,640	3,423	3,152	2,960	2,667	2,562	2,454	2,381	2,326

60+ days Delinquencies

<i>percentages</i>	Jul-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%	0.00%	-	-	0.00%	0.00%
Non-Self Certified	0.09%	0.22%	0.49%	0.41%	0.35%	0.26%	0.40%	0.37%	0.51%	0.68%	0.76%
Total 60+ days	0.09%	0.22%	0.49%	0.41%	0.35%	0.26%	0.40%	0.37%	0.51%	0.68%	0.76%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	269,141	1,287,410	2,794,411	2,176,025	1,702,691	1,212,630	1,659,013	1,467,865	1,944,888	2,490,388	2,725,752
Total 60+ days	269,141	1,287,410	2,794,411	2,176,025	1,702,691	1,212,630	1,659,013	1,467,865	1,944,888	2,490,388	2,725,752

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	2	10	21	17	14	10	12	11	15	18	20
Total 60+ days	2	10	21	17	14	10	12	11	15	18	20

90+ days Delinquencies

<i>percentages</i>	Jul-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%	0.00%	-	-	0.00%	0.00%
Non-Self Certified	0.04%	0.12%	0.44%	0.34%	0.25%	0.24%	0.33%	0.30%	0.34%	0.48%	0.53%
Total 90+ days	0.04%	0.12%	0.44%	0.34%	0.25%	0.24%	0.33%	0.30%	0.34%	0.48%	0.53%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	140,341	702,618	2,493,400	1,796,035	1,249,545	1,114,778	1,351,213	1,192,287	1,302,753	1,765,093	1,883,288
Total 90+ days	140,341	702,618	2,493,400	1,796,035	1,249,545	1,114,778	1,351,213	1,192,287	1,302,753	1,765,093	1,883,288

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	1	5	19	15	10	9	10	9	10	13	14
Total 90+ days	1	5	19	15	10	9	10	9	10	13	14