

Performance E-MAC NL 2006-II

Pool characteristics

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per	25-Jan-12	0.96%
Total delinquencies 90+ days as per	25-Jan-12	0.77%
	Oct-06	Jan-12
Percentage of non-Self Certified loans	74.7%	79.0%
Percentage of Self Certified loans	25.3%	21.0%

Total

<i>principal amounts</i>	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	137,306,863	134,939,581	122,475,219	112,549,207	106,031,196	100,152,900	97,033,174	94,234,078	93,354,740	91,404,914
Non-Self Certified	405,458,024	406,322,654	398,799,588	384,951,252	376,028,965	362,463,910	356,835,542	352,352,973	349,381,028	343,991,996
Total	542,764,887	541,262,236	521,274,807	497,500,459	482,060,160	462,616,810	453,868,716	446,587,052	442,735,769	435,396,910

<i>number of loans</i>	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	735	722	656	607	571	536	522	508	503	495
Non-Self Certified	2,423	2,410	2,348	2,261	2,205	2,135	2,104	2,083	2,067	2,041
Total	3,158	3,132	3,004	2,868	2,776	2,671	2,626	2,591	2,570	2,536

60+ days Delinquencies

<i>percentages</i>	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.10%	0.34%	0.65%	1.27%	1.63%	2.36%	2.62%	3.14%	3.34%	3.20%
Non-Self Certified	0.08%	0.10%	0.04%	0.11%	0.15%	0.14%	0.23%	0.23%	0.29%	0.36%
Total 60+ days	0.08%	0.16%	0.18%	0.37%	0.48%	0.62%	0.74%	0.85%	0.93%	0.96%

<i>principal amounts</i>	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	140,000	465,250	795,250	1,433,500	1,731,000	2,360,000	2,540,000	2,957,500	3,118,500	2,927,500
Non-Self Certified	319,250	389,250	141,000	423,750	572,253	492,753	817,299	817,299	1,009,667	1,253,167
Total 60+ days	459,250	854,500	936,250	1,857,250	2,303,253	2,852,753	3,357,299	3,774,799	4,128,167	4,180,667

<i>number of loans</i>	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	3	4	5	7	8	8	11	11	10
Non-Self Certified	3	2	1	2	3	2	4	4	5	6
Total 60+ days	4	5	5	7	10	10	12	15	16	16

90+ days Delinquencies

<i>percentages</i>	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	0.17%	0.32%	0.98%	1.37%	2.36%	2.62%	2.92%	3.09%	2.77%
Non-Self Certified	0.08%	0.10%	0.00%	0.03%	0.00%	0.08%	0.14%	0.23%	0.29%	0.24%
Total 90+ days	0.06%	0.11%	0.08%	0.25%	0.30%	0.57%	0.67%	0.80%	0.88%	0.77%

<i>principal amounts</i>	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	225,000	395,250	1,108,500	1,448,000	2,360,000	2,540,000	2,750,000	2,882,500	2,531,500
Non-Self Certified	319,250	389,250	-	131,250	-	292,500	492,753	817,299	1,009,667	809,414
Total 90+ days	319,250	614,250	395,250	1,239,750	1,448,000	2,652,500	3,032,753	3,567,299	3,892,167	3,340,914

<i>number of loans</i>	Oct-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	1	2	4	6	8	8	9	10	8
Non-Self Certified	2	2	-	1	-	1	2	4	5	4
Total 90+ days	2	3	2	5	6	9	10	13	15	12