

Performance E-MAC NL 2007-NHG II

Pool characteristics

Issuance volume		€ 600,000,000	
Total delinquencies 60+ days as per	25-Jan-12	0.22%	
Total delinquencies 90+ days as per	25-Jan-12	0.17%	
		Jul-07	Jan-12
Percentage of non-Self Certified loans		99.7%	99.8%
Percentage of Self Certified loans		0.3%	0.2%

Total

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1,543,223	1,541,892	1,187,574	982,622	976,519	991,553	991,368	991,181	944,582
Non-Self Certified	467,367,855	585,623,473	576,155,257	560,793,512	537,668,938	528,855,844	522,518,388	516,336,429	509,405,742
Total	468,911,078	587,165,365	577,342,831	561,776,134	538,645,457	529,847,398	523,509,757	517,327,610	510,350,324

<i>number of loans</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	11	11	9	8	9	10	10	10	9
Non-Self Certified	2,746	3,472	3,429	3,339	3,211	3,162	3,128	3,094	3,057
Total	2,757	3,483	3,438	3,347	3,220	3,172	3,138	3,104	3,066

60+ days Delinquencies

<i>percentages</i>	Jul-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%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.00%	0.07%	0.14%	0.18%	0.24%	0.33%	0.16%	0.28%	0.22%
Total 60+ days	0.00%	0.07%	0.14%	0.18%	0.24%	0.33%	0.16%	0.28%	0.22%

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	-	-	-
Non-Self Certified	-	389,700	804,930	1,021,091	1,307,968	1,728,505	837,848	1,424,527	1,100,519
Total 60+ days	-	389,700	804,930	1,021,091	1,307,968	1,728,505	837,848	1,424,527	1,100,519

<i>number of loans</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	-	-	-
Non-Self Certified	-	3	6	7	8	11	5	9	7
Total 60+ days	-	3	6	7	8	11	5	9	7

90+ days Delinquencies

<i>percentages</i>	Jul-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%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.00%	0.02%	0.14%	0.12%	0.14%	0.20%	0.16%	0.18%	0.17%
Total 90+ days	0.00%	0.02%	0.14%	0.12%	0.14%	0.20%	0.16%	0.18%	0.17%

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	-	-	-
Non-Self Certified	-	127,100	804,930	680,783	761,008	1,079,956	837,848	942,478	855,104
Total 90+ days	-	127,100	804,930	680,783	761,008	1,079,956	837,848	942,478	855,104

<i>number of loans</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	-	-	-
Non-Self Certified	-	1	6	5	5	7	5	6	5
Total 90+ days	-	1	6	5	5	7	5	6	5