

**Performance E-MAC NL 2004-II**

**Pool characteristics**

|  |           |               |
|--|-----------|---------------|
| Issuance volume                        |           | € 610,000,000 |
| Total delinquencies 60+ days as per    | 26-Oct-20 | 1.23%         |
| Total delinquencies 90+ days as per    | 26-Oct-20 | 0.88%         |
|  | Jan-05    | Oct-20        |
| Percentage of non-Self Certified loans | 58.5%     | 52.6%         |
| Percentage of Self Certified loans     | 43.5%     | 47.4%         |

**Total**

| principal amounts  | Jan-05      | Jan-06      | Jan-07      | Jan-08      | Jan-09      | Jan-10      | Jan-11      | Jan-12      | Jan-13      | Jan-14      | Jan-15      | Jan-16      | Jan-17      | Jan-18      | Jan-19      | Apr-19      | Jul-19      | Oct-19     | Jan-20     | Apr-20     | Jul-20     | Oct-20     |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|------------|------------|
| Self Certified     | 184,958,575 | 240,949,486 | 194,227,021 | 158,849,638 | 137,291,133 | 115,644,511 | 102,559,986 | 93,905,244  | 87,184,319  | 82,229,221  | 71,979,733  | 65,011,540  | 58,236,450  | 53,185,239  | 48,712,254  | 47,580,779  | 46,183,258  | 44,595,634 | 43,342,727 | 42,638,900 | 41,935,818 | 40,746,765 |
| Non Self Certified | 239,054,802 | 323,405,569 | 276,182,697 | 243,912,054 | 221,949,921 | 198,630,332 | 180,876,698 | 162,689,812 | 147,864,766 | 132,935,069 | 101,699,367 | 85,490,910  | 74,530,889  | 66,262,564  | 57,097,329  | 55,794,586  | 54,147,140  | 53,038,690 | 50,497,233 | 48,828,977 | 47,847,694 | 45,244,096 |
| Total              | 424,013,377 | 564,355,055 | 470,409,719 | 402,761,692 | 359,241,054 | 314,274,842 | 283,436,684 | 256,595,056 | 235,049,085 | 215,164,290 | 173,679,100 | 150,502,451 | 132,767,339 | 119,447,804 | 105,809,584 | 103,375,365 | 100,330,397 | 97,634,324 | 93,839,959 | 91,467,777 | 89,783,512 | 85,990,861 |

**60+ days Delinquencies**

| percentages        | Jan-05 | Jan-06 | Jan-07 | Jan-08 | Jan-09 | Jan-10 | Jan-11 | Jan-12 | Jan-13 | Jan-14 | Jan-15 | Jan-16 | Jan-17 | Jan-18 | Jan-19 | Apr-19 | Jul-19 | Oct-19 | Jan-20 | Apr-20 | Jul-20 | Oct-20 |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Self Certified     | 0.00%  | 0.25%  | 0.15%  | 0.24%  | 0.29%  | 0.29%  | 0.42%  | 0.88%  | 1.27%  | 1.85%  | 2.19%  | 1.69%  | 1.74%  | 1.33%  | 0.73%  | 0.75%  | 0.77%  | 0.83%  | 0.86%  | 2.17%  | 2.99%  | 1.85%  |
| Non-Self Certified | 0.00%  | 0.39%  | 0.23%  | 0.60%  | 0.68%  | 0.93%  | 0.97%  | 1.68%  | 1.55%  | 1.33%  | 2.38%  | 1.99%  | 2.42%  | 1.39%  | 1.65%  | 1.63%  | 1.77%  | 1.12%  | 1.34%  | 0.41%  | 0.38%  | 0.67%  |
| Total 60+ days     | 0.00%  | 0.33%  | 0.20%  | 0.46%  | 0.53%  | 0.83%  | 0.77%  | 1.39%  | 1.45%  | 1.53%  | 2.30%  | 1.86%  | 2.12%  | 1.36%  | 1.23%  | 1.23%  | 1.31%  | 0.99%  | 1.12%  | 1.23%  | 1.60%  | 1.23%  |

**90+ days Delinquencies**

| percentages        | Jan-05 | Jan-06 | Jan-07 | Jan-08 | Jan-09 | Jan-10 | Jan-11 | Jan-12 | Jan-13 | Jan-14 | Jan-15 | Jan-16 | Jan-17 | Jan-18 | Jan-19 | Apr-19 | Jul-19 | Oct-19 | Jan-20 | Apr-20 | Jul-20 | Oct-20 |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Self Certified     | 0.00%  | 0.22%  | 0.10%  | 0.18%  | 0.23%  | 0.40%  | 0.42%  | 0.82%  | 1.44%  | 2.19%  | 1.69%  | 1.24%  | 0.66%  | 0.46%  | 0.47%  | 0.49%  | 0.43%  | 0.33%  | 0.86%  | 1.17%  | 2.69%  | 1.85%  |
| Non-Self Certified | 0.00%  | 0.25%  | 0.13%  | 0.50%  | 0.61%  | 0.76%  | 0.75%  | 1.56%  | 1.55%  | 1.21%  | 1.76%  | 1.83%  | 1.97%  | 1.39%  | 0.59%  | 1.05%  | 0.46%  | 0.75%  | 0.89%  | 0.00%  | 0.00%  | 0.00%  |
| Total 90+ days     | 0.00%  | 0.24%  | 0.12%  | 0.37%  | 0.47%  | 0.63%  | 0.69%  | 1.31%  | 1.29%  | 1.29%  | 1.94%  | 1.77%  | 1.65%  | 1.07%  | 0.53%  | 0.78%  | 0.47%  | 0.56%  | 0.88%  | 0.55%  | 1.25%  | 0.88%  |