

Performance E-MAC NL 2005-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per 26-Oct-20		0.85%
Total delinquencies 90+ days as per 26-Oct-20		0.70%
Percentage of non-Self Certified loans	Jul-05	Oct-20
Percentage of Self Certified loans	100.0%	99.8%
	0.0%	0.2%

Total

principal amounts	Jul-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	-	-	-	303,000	303,000	190,000	-	-	83,934	83,934	148,421	148,421	218,094	218,094	218,094	218,094	218,094	218,094	218,094	218,094	218,094	218,094
Non-Self Certified	314,202,805	593,431,214	571,733,272	535,811,452	493,152,977	463,172,806	415,815,641	358,044,868	328,763,359	306,918,690	280,966,636	250,192,535	225,916,674	196,413,817	174,048,445	168,130,430	163,426,889	158,850,185	154,314,495	150,378,395	144,939,307	139,158,901
Total	314,202,805	593,431,214	571,733,272	535,914,452	493,455,977	463,362,806	415,815,641	358,044,868	328,763,359	307,002,624	281,115,066	250,340,956	226,134,768	196,631,911	174,266,539	168,348,524	163,644,983	159,069,279	154,532,589	150,996,489	145,157,401	139,376,995

60+ days Delinquencies

percentages	Jul-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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.76%	1.10%	1.04%	0.93%	0.87%	0.63%	0.62%	0.45%	0.42%	0.34%	0.78%	0.71%	0.62%	0.82%	0.85%
Total 60+ days	0.09%	0.22%	0.49%	0.41%	0.35%	0.26%	0.40%	0.76%	1.10%	1.04%	0.93%	0.87%	0.63%	0.62%	0.45%	0.41%	0.34%	0.78%	0.71%	0.62%	0.82%	0.85%

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Self Certified	-	-	-	-	2	1	-	-	1	1	2	2	4	4	4	4	4	4	4	4	4	4
Non-Self Certified	269,141	1,287,410	2,794,411	2,176,025	1,702,691	1,212,630	1,659,013	2,725,752	3,604,103	3,201,912	2,621,530	2,187,077	1,431,903	1,226,470	776,376	697,791	561,398	1,243,249	1,091,838	931,383	1,192,695	1,186,387
Total 60+ days	269,141	1,287,410	2,794,411	2,176,025	1,702,691	1,212,630	1,659,013	2,725,752	3,604,103	3,201,912	2,621,530	2,187,077	1,431,903	1,226,470	776,376	697,791	561,398	1,243,249	1,091,838	931,383	1,192,695	1,186,387

number of loans	Jul-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	-	-	-	-	2	1	-	-	1	1	2	2	4	4	4	4	4	4	4	4	4	4
Non-Self Certified	2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	5	4	9	7	6	8	8
Total 60+ days	2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	5	4	9	7	6	8	8

90+ days Delinquencies

percentages	Jul-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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.53%	1.00%	0.86%	0.62%	0.36%	0.51%	0.45%	0.07%	0.24%	0.09%	0.17%	0.39%	0.35%	0.55%	0.70%
Total 90+ days	0.04%	0.12%	0.44%	0.34%	0.25%	0.24%	0.33%	0.53%	1.00%	0.86%	0.62%	0.36%	0.50%	0.45%	0.07%	0.24%	0.09%	0.17%	0.39%	0.35%	0.55%	0.70%

principal amounts	Jul-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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	140,341	702,618	2,493,400	1,796,035	1,249,545	1,114,778	1,351,213	1,883,288	3,298,868	2,635,052	1,741,191	909,545	1,141,903	883,945	114,000	411,903	141,866	267,866	608,710	533,826	795,166	972,126
Total 90+ days	140,341	702,618	2,493,400	1,796,035	1,249,545	1,114,778	1,351,213	1,883,288	3,298,868	2,635,052	1,741,191	909,545	1,141,903	883,945	114,000	411,903	141,866	267,866	608,710	533,826	795,166	972,126

number of loans	Jul-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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	3	1	2	4	3	5	6
Total 90+ days	1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	3	1	2	4	3	5	6