

Performance E-MAC NL 2006-II

Pool characteristics

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per	27-Oct-20	1.17%
Total delinquencies 90+ days as per	27-Oct-20	0.71%
	Oct-06	Oct-20
Percentage of non-Self Certified loans	74.7%	73.3%
Percentage of Self Certified loans	25.3%	26.7%

Total	Oct-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	
<i>principal amounts</i>																						
Self Certified	137,306,863	134,939,581	122,475,219	112,549,207	106,031,196	100,152,900	91,404,914	83,635,888	79,290,539	73,611,908	66,431,151	55,770,558	49,403,557	43,094,859	41,638,250	41,200,719	40,401,828	39,654,609	38,498,787	36,807,450	35,285,461	
Non-Self Certified	405,458,024	406,322,654	398,799,588	384,951,252	376,028,965	362,463,910	343,991,996	322,685,071	301,779,486	274,918,043	231,388,839	180,139,185	152,482,648	129,825,615	125,346,601	121,208,719	116,997,074	112,341,007	107,603,224	102,088,081	96,704,821	
Total	542,764,887	541,262,236	521,274,807	497,500,459	482,060,160	462,616,810	435,396,910	406,320,959	381,070,026	348,529,950	297,819,990	235,909,743	201,886,205	172,920,474	166,982,851	162,409,438	157,398,901	151,995,616	146,102,011	138,895,530	131,990,281	

<i>number of loans</i>	Oct-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	735	722	656	607	571	536	495	459	439	412	369	307	271	238	230	227	223	218	212	203	196
Non-Self Certified	2,423	2,410	2,348	2,261	2,205	2,135	2,041	1,945	1,856	1,727	1,493	1,201	1,049	929	903	877	851	820	790	762	730
Total	3,158	3,132	3,004	2,868	2,776	2,671	2,536	2,404	2,295	2,139	1,862	1,508	1,320	1,167	1,133	1,104	1,074	1,038	1,002	965	926

60+ days Delinquencies	Oct-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	
<i>percentages</i>																						
Self Certified	0.10%	0.34%	0.65%	1.27%	1.63%	2.36%	3.20%	2.47%	3.76%	3.13%	3.16%	3.84%	2.19%	0.48%	0.50%	0.50%	0.51%	0.52%	1.02%	0.57%	3.08%	
Non-Self Certified	0.08%	0.10%	0.04%	0.11%	0.15%	0.14%	0.36%	0.31%	0.41%	0.24%	0.54%	0.25%	0.30%	0.00%	0.16%	0.09%	0.09%	0.15%	0.00%	0.25%	0.48%	
Total 60+ days	0.08%	0.16%	0.18%	0.37%	0.48%	0.62%	0.96%	0.76%	1.11%	0.85%	1.13%	1.10%	0.76%	0.12%	0.24%	0.19%	0.20%	0.25%	0.27%	0.34%	1.17%	

<i>principal amounts</i>	Oct-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	140,000	465,250	795,250	1,433,500	1,731,000	2,360,000	2,927,500	2,063,460	2,978,766	2,300,429	2,098,200	2,140,502	1,081,125	208,000	208,000	208,000	208,000	208,000	391,600	208,000	1,086,500
Non-Self Certified	319,250	389,250	141,000	423,750	572,253	492,753	1,253,167	1,005,164	1,248,312	647,753	1,259,023	455,840	455,840	-	200,253	103,125	103,125	169,311	-	260,000	460,253
Total 60+ days	459,250	854,500	936,250	1,857,250	2,303,253	2,852,753	4,180,667	3,068,624	4,227,078	2,948,182	3,357,223	2,596,342	1,536,965	208,000	408,253	311,125	311,125	377,311	391,600	468,000	1,546,753

<i>number of loans</i>	Oct-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	1	3	4	5	7	8	10	7	11	9	8	9	5	1	1	1	1	1	3	1	4
Non-Self Certified	3	2	1	2	3	2	6	5	7	4	6	2	2	-	1	1	1	1	-	1	2
Total 60+ days	4	5	5	7	10	10	16	12	18	13	14	11	7	1	2	2	2	2	3	2	6

90+ days Delinquencies	Oct-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	
<i>percentages</i>																						
Self Certified	0.00%	0.17%	0.32%	0.98%	1.37%	2.36%	2.77%	1.95%	2.54%	2.02%	3.16%	3.84%	0.42%	0.48%	0.50%	0.50%	0.51%	0.52%	0.54%	0.57%	1.93%	
Non-Self Certified	0.08%	0.10%	0.00%	0.03%	0.00%	0.08%	0.24%	0.20%	0.24%	0.20%	0.35%	0.25%	0.17%	0.00%	0.00%	0.09%	0.09%	0.15%	0.00%	0.25%	0.27%	
Total 90+ days	0.06%	0.11%	0.08%	0.25%	0.30%	0.57%	0.77%	0.59%	0.72%	0.58%	0.98%	1.10%	0.23%	0.12%	0.12%	0.19%	0.20%	0.25%	0.14%	0.34%	0.71%	

<i>principal amounts</i>	Oct-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	-	225,000	395,250	1,108,500	1,448,000	2,360,000	2,531,500	1,635,000	2,011,266	1,484,429	2,098,200	2,140,502	208,000	208,000	208,000	208,000	208,000	208,000	208,000	208,000	680,500
Non-Self Certified	319,250	389,250	-	131,250	-	292,500	809,414	760,164	729,012	540,753	814,023	455,840	260,000	-	-	103,125	103,125	169,311	-	260,000	260,000
Total 90+ days	319,250	614,250	395,250	1,239,750	1,448,000	2,652,500	3,340,914	2,395,164	2,740,278	2,025,182	2,912,223	2,596,342	468,000	208,000	208,000	311,125	311,125	377,311	208,000	468,000	940,500

<i>number of loans</i>	Oct-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	-	1	2	4	6	8	8	5	7	6	8	9	1	1	1	1	1	1	1	1	2
Non-Self Certified	2	2	-	1	-	1	4	4	4	3	4	2	1	-	-	1	1	1	-	1	1
Total 90+ days	2	3	2	5	6	9	12	9	11	9	12	11	2	1	1	2	2	2	1	2	3