

**Performance E-MAC NL 2008-II**

**Pool characteristics**

Issuance volume		€ 120,000,000
Total delinquencies 60+ days as per	27-Oct-20	3.52%
Total delinquencies 90+ days as per	27-Oct-20	1.41%
	Apr-08	Oct-20
Percentage of non-Self Certified loans	78.7%	83.0%
Percentage of Self Certified loans	21.3%	17.0%

**Total**

principal amounts	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	16,005,153	15,474,794	13,674,032	12,405,022	11,968,206	11,438,242	10,886,278	9,753,344	8,530,713	7,467,168	6,626,561	6,549,028	6,549,028	6,291,487	6,261,447	6,056,447	6,002,481	5,998,174	5,968,137	5,580,735	5,580,732	5,580,731
Non-Self Certified	59,140,004	100,339,411	97,064,090	92,921,976	87,585,042	83,099,849	77,240,922	70,502,327	59,168,569	52,270,373	39,868,927	38,647,384	37,274,303	35,709,237	35,105,665	34,415,181	33,442,834	32,593,942	31,454,156	30,119,875	28,882,695	27,304,485
Total	75,145,157	115,814,205	110,738,122	105,326,998	99,553,248	94,538,091	88,127,200	80,255,671	67,699,283	59,737,541	46,495,488	45,196,412	43,823,331	42,000,724	41,367,112	40,471,628	39,445,315	38,592,116	37,422,293	35,700,610	34,463,427	32,885,216

number of loans	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	96	93	83	76	74	70	67	60	53	47	42	40	40	39	39	38	37	37	37	37	35	35
Non-Self Certified	317	511	517	493	469	445	417	386	333	299	234	226	218	210	207	203	198	194	188	182	176	167
Total	413	624	600	569	543	515	484	446	386	346	276	266	258	249	246	241	235	231	225	217	211	202

percentages	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	0.00%	1.23%	0.00%	0.00%	0.89%	3.94%	5.67%	1.10%	1.25%	1.43%	2.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.10%	3.31%	3.31%	6.45%
Non-Self Certified	0.00%	0.00%	0.00%	0.41%	0.46%	0.76%	0.52%	0.55%	1.88%	1.86%	1.00%	1.04%	1.08%	0.42%	0.48%	0.00%	0.00%	2.25%	2.64%	2.76%	2.97%	2.92%
Total 60+ days	0.00%	0.16%	0.00%	0.36%	0.51%	1.14%	1.16%	0.62%	1.80%	1.81%	1.24%	0.89%	0.92%	1.35%	0.41%	0.00%	0.00%	1.90%	2.72%	2.85%	3.02%	3.52%

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Self Certified	-	190,000	-	-	107,000	450,900	617,625	107,000	107,000	107,000	175,000	-	-	-	-	-	-	-	185,000	185,000	185,000	360,000
Non-Self Certified	-	-	-	382,648	404,148	629,945	401,497	388,200	1,114,356	973,425	393,504	403,304	403,304	148,800	169,268	-	-	732,534	831,917	831,917	856,765	796,308
Total 60+ days	-	190,000	-	382,648	511,148	1,080,845	1,019,122	495,200	1,221,356	1,080,425	574,504	403,304	403,304	148,800	169,268	-	-	732,534	1,016,917	1,016,917	1,041,765	1,156,908

number of loans	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	1	-	-	1	3	4	1	1	1	1	-	-	-	-	-	-	-	1	1	1	2
Non-Self Certified	-	-	-	2	2	3	2	2	5	4	2	2	2	1	1	-	-	3	3	3	3	3
Total 60+ days	-	1	-	2	3	6	6	3	6	5	3	2	2	1	1	-	-	3	4	4	4	5

percentages	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	0.00%	1.23%	0.00%	0.00%	0.89%	3.94%	5.67%	1.10%	1.25%	1.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.10%	3.31%	3.31%	0.00%
Non-Self Certified	0.00%	0.00%	0.00%	0.41%	0.00%	0.76%	0.52%	0.25%	1.21%	1.86%	0.64%	0.66%	1.08%	0.00%	0.00%	0.00%	0.00%	0.44%	0.46%	1.65%	1.22%	1.70%
Total 90+ days	0.00%	0.16%	0.00%	0.36%	0.11%	1.14%	1.16%	0.35%	1.21%	1.81%	0.55%	0.56%	0.92%	0.00%	0.00%	0.00%	0.00%	0.37%	0.88%	1.91%	1.56%	1.41%

principal amounts	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	190,000	-	-	107,000	450,900	617,625	107,000	107,000	107,000	-	-	-	-	-	-	-	-	185,000	185,000	185,000	-
Non-Self Certified	-	-	-	382,648	404,148	629,945	401,497	175,700	715,255	973,425	254,504	254,504	403,304	-	-	-	-	144,420	144,420	498,034	353,615	463,026
Total 90+ days	-	190,000	-	382,648	107,000	1,080,845	1,019,122	282,700	822,255	1,080,425	254,504	254,504	403,304	-	-	-	-	144,420	329,420	683,034	538,615	463,026

number of loans	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Apr-18	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	1	-	-	1	3	4	1	1	1	-	-	-	-	-	-	-	-	1	1	1	-
Non-Self Certified	-	-	-	2	2	3	2	1	3	4	1	1	2	-	-	-	-	1	1	2	1	2
Total 90+ days	-	1	-	2	1	6	6	2	4	5	1	1	2	-	-	-	-	1	2	3	2	2