

Performance E-MAC NL 2005-NHG II

Pool characteristics			
Issuance volume			€ 600.000.000
Total delinquencies 60+ days as per	25-Apr-22		0.83%
Total delinquencies 90+ days as per	25-Apr-22		0.83%
		Jul-05	Apr-22
Percentage of non-Self Certified loans		100.0%	99.7%
Percentage of Self Certified loans		0.0%	0.3%

Total	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
principal amounts																						
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	281,757	281,757	281,757	281,757
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	154,314,495	133,695,534	129,035,914	124,354,700	119,803,331	114,899,843	109,323,031
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	154,532,589	133,913,628	129,254,008	124,636,456	120,065,088	115,181,599	109,604,788
number of loans																						
Self Certified	-	-	-	2	2	1	-	-	1	1	2	2	4	4	4	4	4	4	4	5	5	5
Non-Self Certified	2,015	3,772	3,640	3,421	3,150	2,959	2,667	2,326	2,153	2,026	1,875	1,691	1,548	1,361	1,229	1,108	981	955	923	895	862	
Total	2,015	3,772	3,640	3,423	3,152	2,960	2,667	2,326	2,154	2,027	1,877	1,693	1,552	1,365	1,233	1,112	985	959	928	900	867	

60+ days Delinquencies	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
percentages																						
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%	0.71%	0.83%	0.95%	0.85%	0.76%	0.79%	0.83%
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%	0.71%	0.82%	0.95%	0.85%	0.76%	0.79%	0.83%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	-	-	-	-	2	1	-	-	1	1	2	2	4	4	4	4	4	4	4	5	5	5
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	1,091,838	1,104,410	1,231,057	1,056,302	909,166	907,287	907,391
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	1,091,838	1,104,410	1,231,057	1,056,302	909,166	907,287	907,391
number of loans																						
Self Certified	-	-	-	-	2	1	-	-	1	1	2	2	4	4	4	4	4	4	4	5	5	5
Non-Self Certified	2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	8	7	6	6	6
Total 60+ days	2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	8	7	6	6	6

90+ days Delinquencies	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
percentages																						
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%	0.39%	0.73%	0.86%	0.73%	0.66%	0.57%	0.83%
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%	0.39%	0.73%	0.85%	0.73%	0.66%	0.57%	0.83%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	608,710	972,126	1,103,820	909,166	795,166	653,300	907,391
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	608,710	972,126	1,103,820	909,166	795,166	653,300	907,391
number of loans																						
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	7	6	5	4	6
Total 90+ days	1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	7	6	5	4	6