

**Performance E-MAC NL 2006-II**

**Pool characteristics**

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per 25-Apr-22		1.50%
Total delinquencies 90+ days as per 25-Apr-22		1.50%
Percentage of non-Self Certified loans	Oct-06	Apr-22
	74.7%	69.1%
Percentage of Self Certified loans	25.3%	30.9%

<b>Total</b>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	
<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	39,654,609	34,236,570	33,528,832	32,175,718	30,983,254	29,311,371	27,618,418	
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	112,341,007	90,792,019	83,546,697	76,478,363	70,375,075	66,210,243	61,660,075	
<b>Total</b>	<b>542,764,887</b>	<b>541,262,236</b>	<b>521,274,807</b>	<b>497,500,459</b>	<b>482,060,160</b>	<b>462,616,810</b>	<b>435,396,910</b>	<b>406,320,959</b>	<b>381,070,026</b>	<b>348,529,950</b>	<b>297,819,990</b>	<b>235,909,743</b>	<b>201,886,205</b>	<b>172,920,474</b>	<b>151,995,616</b>	<b>125,028,589</b>	<b>117,075,529</b>	<b>108,654,081</b>	<b>101,358,329</b>	<b>95,521,614</b>	<b>89,278,493</b>	

<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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	735	722	656	607	571	536	495	459	439	412	369	307	271	238	218	189	186	177	169	160	153
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	820	692	646	598	560	533	505
<b>Total</b>	<b>3,158</b>	<b>3,132</b>	<b>3,004</b>	<b>2,868</b>	<b>2,776</b>	<b>2,671</b>	<b>2,536</b>	<b>2,404</b>	<b>2,295</b>	<b>2,139</b>	<b>1,862</b>	<b>1,508</b>	<b>1,320</b>	<b>1,167</b>	<b>1,038</b>	<b>881</b>	<b>832</b>	<b>775</b>	<b>729</b>	<b>693</b>	<b>658</b>

<b>60+ days Delinquencies</b>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	
<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%	0.52%	3.17%	2.79%	2.91%	2.35%	2.49%	2.64%	
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%	0.15%	0.67%	0.73%	0.79%	1.09%	1.56%	0.98%	
<b>Total 60+ days</b>	<b>0.08%</b>	<b>0.16%</b>	<b>0.18%</b>	<b>0.37%</b>	<b>0.48%</b>	<b>0.62%</b>	<b>0.96%</b>	<b>0.76%</b>	<b>1.11%</b>	<b>0.85%</b>	<b>1.13%</b>	<b>1.10%</b>	<b>0.76%</b>	<b>0.12%</b>	<b>0.25%</b>	<b>1.35%</b>	<b>1.32%</b>	<b>1.42%</b>	<b>1.48%</b>	<b>1.85%</b>	<b>1.50%</b>	

<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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	1,086,500	936,500	936,500	728,500	728,500	728,500
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	-	169,311	606,253	606,253	606,253	766,953	1,034,483	606,253
<b>Total 60+ days</b>	<b>459,250</b>	<b>854,500</b>	<b>936,250</b>	<b>1,857,250</b>	<b>2,303,253</b>	<b>2,852,753</b>	<b>4,180,667</b>	<b>3,068,624</b>	<b>4,227,078</b>	<b>2,948,182</b>	<b>3,357,223</b>	<b>2,596,342</b>	<b>1,536,965</b>	<b>208,000</b>	<b>377,311</b>	<b>1,692,753</b>	<b>1,542,753</b>	<b>1,542,753</b>	<b>1,495,453</b>	<b>1,762,983</b>	<b>1,334,753</b>

<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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	1	3	4	5	7	8	10	7	11	9	8	9	5	-	1	4	3	3	2	2	2
Non-Self Certified	3	2	1	2	3	2	6	5	7	4	6	2	2	1	1	3	3	3	4	5	3
<b>Total 60+ days</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>7</b>	<b>10</b>	<b>10</b>	<b>16</b>	<b>12</b>	<b>18</b>	<b>13</b>	<b>14</b>	<b>11</b>	<b>7</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>7</b>	<b>5</b>

<b>90+ days Delinquencies</b>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	
<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%	0.52%	2.74%	2.79%	2.26%	2.35%	2.49%	2.64%	
Non-Self Certified	0.08%	0.10%	0.00%	0.03%	0.00%	0.08%	0.24%	0.24%	0.24%	0.20%	0.35%	0.25%	0.17%	0.00%	0.15%	0.67%	0.73%	0.79%	1.09%	1.32%	0.98%	
<b>Total 90+ days</b>	<b>0.06%</b>	<b>0.11%</b>	<b>0.08%</b>	<b>0.25%</b>	<b>0.30%</b>	<b>0.57%</b>	<b>0.77%</b>	<b>0.59%</b>	<b>0.72%</b>	<b>0.58%</b>	<b>0.98%</b>	<b>1.10%</b>	<b>0.23%</b>	<b>0.12%</b>	<b>0.25%</b>	<b>1.23%</b>	<b>1.32%</b>	<b>1.23%</b>	<b>1.48%</b>	<b>1.68%</b>	<b>1.50%</b>	

<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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	936,500	936,500	728,500	728,500	728,500	728,500
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	-	169,311	606,253	606,253	606,253	766,953	873,783	606,253
<b>Total 90+ days</b>	<b>319,250</b>	<b>614,250</b>	<b>395,250</b>	<b>1,239,750</b>	<b>1,448,000</b>	<b>2,652,500</b>	<b>3,340,914</b>	<b>2,395,164</b>	<b>2,740,278</b>	<b>2,025,182</b>	<b>2,912,223</b>	<b>2,596,342</b>	<b>468,000</b>	<b>208,000</b>	<b>377,311</b>	<b>1,542,753</b>	<b>1,542,753</b>	<b>1,334,753</b>	<b>1,495,453</b>	<b>1,602,283</b>	<b>1,334,753</b>

<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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	-	1	2	4	6	8	8	5	7	6	8	9	1	1	1	3	3	2	2	2	2
Non-Self Certified	2	2	-	1	-	1	4	4	4	3	4	2	1	-	1	3	3	3	4	4	3
<b>Total 90+ days</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>6</b>	<b>9</b>	<b>12</b>	<b>9</b>	<b>11</b>	<b>9</b>	<b>12</b>	<b>11</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>6</b>	<b>6</b>	<b>5</b>