

Performance E-MAC NL 2004-II

Pool characteristics

Issuance volume		€ 610,000,000
Total delinquencies 60+ days as per 25-Jul-22		0.23%
Total delinquencies 90+ days as per 25-Jul-22		0.23%
Percentage of non-Self Certified loans	Jan-05	Jul-22
Percentage of Self Certified loans	56.5%	47.4%
	43.5%	52.6%

Total		Jan-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	Jul-22
Principal amounts																								
Self Certified		184,958,575	240,949,486	194,227,021	158,849,638	137,291,133	115,644,511	102,599,986	93,905,244	87,194,319	82,229,221	71,979,733	65,011,540	58,236,450	53,195,239	48,712,254	43,342,727	39,034,671	38,169,367	36,690,332	35,724,326	34,666,468	32,668,119	31,885,505
Non Self Certified		239,054,802	323,405,569	276,182,697	243,912,054	221,949,921	198,630,332	180,878,698	162,689,812	147,864,766	132,935,069	101,699,367	85,490,910	74,530,889	66,262,564	57,097,329	50,497,233	43,240,020	40,934,599	37,135,621	34,465,971	31,295,107	30,244,867	28,736,315
Total		424,013,377	564,355,055	470,409,719	402,761,692	359,241,054	314,274,842	283,438,684	256,595,056	235,049,085	215,164,290	173,679,100	150,502,451	132,767,339	119,447,804	105,809,584	93,839,959	82,274,690	79,103,966	73,825,953	70,190,297	65,961,574	62,912,986	60,621,820
number of loans																								
Self Certified		1,317	1,753	1,429	1,191	1,041	887	797	732	689	655	575	522	472	431	396	356	322	314	304	295	286	271	265
Non Self Certified		1,480	1,949	1,693	1,516	1,393	1,251	1,153	1,059	988	906	701	599	525	478	422	374	329	310	287	268	251	243	234
Total		2,797	3,702	3,122	2,707	2,434	2,138	1,950	1,791	1,677	1,561	1,276	1,121	997	909	818	730	651	624	591	563	537	514	499
60+ days Delinquencies																								
percentages																								
Self Certified		0.00%	0.25%	0.15%	0.24%	0.29%	0.67%	0.42%	0.88%	1.27%	1.85%	2.19%	1.69%	1.74%	1.33%	0.73%	0.86%	1.72%	2.74%	1.68%	1.58%	0.78%	0.83%	0.44%
Non Self Certified		0.00%	0.39%	0.23%	0.60%	0.68%	0.93%	0.97%	1.68%	1.55%	1.33%	2.38%	1.99%	2.42%	1.39%	1.65%	1.34%	1.09%	1.10%	0.33%	0.72%	0.95%	0.56%	0.00%
Total 60+ days		0.00%	0.33%	0.20%	0.46%	0.53%	0.83%	0.77%	1.39%	1.45%	1.63%	2.30%	1.86%	2.12%	1.36%	1.23%	1.12%	1.38%	1.89%	1.00%	0.86%	0.70%	0.23%	
Principal amounts																								
Self Certified		-	609,406	300,337	373,587	399,750	769,750	430,500	825,000	1,111,378	1,520,378	1,576,681	1,096,943	1,014,988	709,655	354,861	371,500	672,562	1,045,289	818,013	568,135	270,000	270,000	140,000
Non-Self Certified		-	1,266,341	626,427	1,469,636	1,504,262	1,838,082	1,763,105	2,740,311	2,287,192	1,763,449	2,418,376	1,704,852	1,800,477	920,700	944,059	675,250	473,000	448,794	121,000	248,231	297,231	170,000	-
Total 60+ days		-	1,875,747	926,764	1,843,223	1,904,012	2,607,832	2,193,605	3,565,311	3,398,571	3,283,827	3,995,057	2,801,795	2,815,373	1,630,355	1,298,920	1,046,750	1,145,562	1,494,083	739,013	814,356	567,231	440,000	140,000
number of loans																								
Self Certified		-	4	2	3	3	5	3	5	6	8	11	7	6	5	2	2	4	7	4	3	2	2	1
Non-Self Certified		-	7	4	9	9	10	9	13	14	12	13	10	10	5	5	3	3	3	1	2	2	1	-
Total 60+ days		-	11	6	12	12	15	12	18	20	20	24	17	16	10	7	5	7	10	5	4	3	1	
90+ days Delinquencies																								
percentages																								
Self Certified		0.00%	0.22%	0.10%	0.19%	0.23%	0.40%	0.42%	0.88%	0.82%	1.44%	2.19%	1.69%	1.24%	0.66%	0.46%	0.86%	1.72%	2.74%	1.68%	0.97%	0.78%	0.83%	0.44%
Non-Self Certified		0.00%	0.25%	0.13%	0.50%	0.61%	0.76%	0.75%	1.56%	1.55%	1.21%	1.76%	1.83%	1.97%	1.39%	0.59%	0.89%	0.42%	0.74%	0.33%	0.37%	0.95%	0.56%	0.00%
Total 90+ days		0.00%	0.24%	0.12%	0.37%	0.47%	0.63%	0.63%	1.31%	1.26%	1.29%	1.94%	1.77%	1.65%	1.07%	0.53%	0.88%	1.04%	1.70%	1.00%	0.67%	0.86%	0.70%	0.23%
Principal amounts																								
Self Certified		-	528,156	190,000	292,337	318,500	466,250	430,500	825,000	711,128	1,180,378	1,576,681	1,096,943	720,469	353,446	225,000	371,500	672,562	1,045,289	818,013	344,750	270,000	270,000	140,000
Non-Self Certified		-	895,419	353,669	1,214,536	1,356,966	1,590,787	1,351,605	2,545,311	2,287,192	1,655,449	1,737,277	1,584,180	1,465,227	920,700	335,000	450,250	192,000	303,000	121,000	127,231	297,231	170,000	-
Total 90+ days		-	1,333,575	543,669	1,506,873	1,675,466	1,967,037	1,782,105	3,370,311	2,998,321	2,785,827	3,363,958	2,661,123	2,185,686	1,274,146	560,000	821,750	854,562	1,348,289	739,013	471,981	567,231	440,000	140,000
number of loans																								
Self Certified		-	3	2	2	2	3	3	5	4	6	11	7	4	2	1	2	4	7	4	2	2	2	1
Non-Self Certified		-	4	1	7	8	8	8	3	7	14	11	10	8	5	2	2	1	2	1	1	2	1	-
Total 90+ days		-	7	3	9	10	11	10	17	18	17	21	16	12	7	3	4	5	9	5	3	4	3	1