

Performance E-MAC NL 2008-II

Pool characteristics

Issuance volume		€ 120,000,000
Total delinquencies 60+ days as per 25-Jul-22		2.03%
Total delinquencies 90+ days as per 25-Jul-22		2.03%
Percentage of non-Self Certified loans	Apr-08	78.7%
Percentage of Self Certified loans	Jul-22	22.0%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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	5,968,137	5,493,554	5,470,036	5,370,036	5,270,036	5,244,991	5,244,991	4,888,477
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	31,454,156	26,034,793	24,686,489	23,324,076	21,536,714	20,051,051	18,354,356	17,368,949
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	37,422,293	31,528,347	30,156,526	28,694,112	26,806,750	25,296,042	23,699,347	22,257,425
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	96	93	63	76	74	70	67	60	53	47	42	40	40	39	39	37	34	34	33	32	32	32	30
Non-Self Certified	317	531	517	493	469	446	417	386	333	299	234	226	218	210	207	188	161	155	147	137	129	120	115
Total	413	624	600	569	543	515	484	446	386	346	276	266	258	249	246	225	195	189	180	169	161	152	145
60+ days Delinquencies																							
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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%	3.10%	0.00%	3.38%	0.00%	3.51%	0.00%	4.12%	5.77%
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%	2.64%	3.06%	3.91%	4.14%	3.98%	3.63%	0.92%	0.97%
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%	0.99%	0.92%	0.39%	0.41%	2.72%	2.53%	3.81%	3.96%	2.88%	1.93%	2.03%	
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	-	190,000	-	107,000	450,900	617,625	107,000	107,000	107,000	175,000	-	-	-	-	-	185,000	-	185,000	-	185,000	-	216,000	282,115
Non-Self Certified	-	-	-	382,648	404,148	629,945	401,497	388,200	1,114,356	973,425	399,504	403,304	403,304	148,800	169,268	831,917	796,496	965,347	964,927	856,765	728,150	169,268	169,268
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	1,016,917	796,496	1,150,347	964,927	1,041,765	728,150	385,268	451,383
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	-	1	-	-	1	3	4	1	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	4	4	3	3	1	1
Total 60+ days	-	1	-	2	3	6	6	3	6	5	3	2	2	1	1	4	3	5	4	4	3	2	3
90+ days Delinquencies																							
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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%	3.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.77%
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%	0.48%	1.78%	3.91%	2.16%	2.34%	2.51%	0.92%	0.97%	
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%	0.88%	1.47%	3.20%	1.75%	1.88%	1.99%	0.72%	2.03%	
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	-	190,000	-	-	107,000	450,900	617,625	107,000	107,000	107,000	-	-	-	-	-	185,000	-	185,000	-	185,000	-	216,000	282,115
Non-Self Certified	-	-	-	382,648	404,148	629,945	401,497	175,700	715,255	973,425	254,504	254,504	403,304	-	-	144,620	462,613	965,347	503,150	503,150	503,150	169,268	169,268
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	-	-	329,620	462,613	965,347	503,150	503,150	503,150	169,268	451,383
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	-	1	-	-	1	3	4	1	1	1	-	-	-	-	-	1	-	-	-	-	-	-	2
Non-Self Certified	-	-	-	2	2	3	2	1	3	4	1	1	2	-	-	2	2	4	2	2	2	1	1
Total 90+ days	-	1	-	2	3	6	6	2	4	5	1	1	2	-	-	2	2	4	2	2	2	1	3