

**Performance E-MAC NL 2004-II**

**Pool characteristics**

Issuance volume		€ 610,000,000
Total delinquencies 60+ days as per	25-Apr-23	0.71%
Total delinquencies 90+ days as per	25-Apr-23	0.36%
Percentage of non-Self Certified loans	Jan-05	56.5%
Percentage of Self Certified loans	Apr-23	46.4%
	Jan-05	53.6%

**Total**

principal amounts	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	184,958,575	240,949,486	194,227,021	158,849,538	137,291,133	115,644,511	102,559,986	93,905,244	87,194,319	82,229,221	71,979,733	65,011,540	58,236,450	53,185,239	48,712,254	43,342,727	39,034,671	34,666,468	32,668,119	31,885,505	30,586,642	29,926,162	29,498,521
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	31,295,107	30,244,867	28,736,315	27,366,979	26,281,464	25,572,439
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	65,961,574	62,912,986	60,621,820	57,953,622	56,207,626	55,070,960

number of loans	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	1,317	1,753	1,429	1,191	1,041	887	797	732	689	655	575	522	472	431	396	356	322	286	271	265	254	249	245
Non Self Certified	1,480	1,940	1,693	1,516	1,393	1,251	1,153	1,059	988	906	701	599	525	478	422	374	329	251	243	234	224	218	215
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	537	514	499	478	467	460

**60+ days Delinquencies**

percentages	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
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%	0.78%	0.83%	0.44%	0.46%	0.47%	0.47%
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%	0.95%	0.56%	0.00%	0.37%	0.00%	0.98%
Total 60+ days	0.00%	0.33%	0.20%	0.46%	0.53%	0.83%	0.77%	1.39%	1.45%	1.53%	2.30%	1.86%	2.12%	1.36%	1.23%	1.12%	1.39%	0.86%	0.70%	0.23%	0.41%	0.25%	0.71%

principal amounts	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	-	609,406	300,337	373,587	399,750	769,750	430,500	625,000	1,111,378	1,520,378	1,576,681	1,096,943	1,014,898	709,655	354,881	371,500	672,562	270,000	270,000	140,000	140,000	140,000	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	297,231	170,000	-	99,882	-	250,178
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	567,231	440,000	140,000	239,882	140,000	390,178

number of loans	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	-	4	2	3	3	5	3	5	6	8	11	7	6	5	2	2	4	2	2	1	1	1	1
Non-Self Certified	-	7	4	9	9	10	9	13	14	12	13	10	10	5	5	3	3	2	1	-	1	-	2
Total 60+ days	-	11	6	12	12	15	12	18	20	20	24	17	16	10	7	5	7	4	3	1	2	1	3

**90+ days Delinquencies**

percentages	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	0.00%	0.22%	0.10%	0.18%	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%	0.78%	0.83%	0.44%	0.46%	0.47%	0.47%
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%	0.95%	0.58%	0.00%	0.00%	0.00%	0.22%
Total 90+ days	0.00%	0.24%	0.12%	0.37%	0.47%	0.63%	0.63%	1.31%	1.28%	1.29%	1.94%	1.77%	1.65%	1.07%	0.53%	0.88%	1.04%	0.86%	0.70%	0.23%	0.24%	0.25%	0.36%

principal amounts	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	-	528,156	190,000	292,337	318,500	466,250	430,500	625,000	711,128	1,180,378	1,576,681	1,096,943	720,469	353,446	225,000	371,500	672,562	270,000	270,000	140,000	140,000	140,000	140,000
Non-Self Certified	-	895,419	353,869	1,214,536	1,356,966	1,590,707	1,351,905	2,545,311	2,287,192	1,695,449	1,737,277	1,564,180	1,465,227	920,700	335,000	450,250	192,000	297,231	170,000	-	99,882	-	56,978
Total 90+ days	-	1,333,575	543,869	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	2,185,695	1,274,146	560,000	821,750	854,562	567,231	440,000	140,000	140,000	140,000	196,978

number of loans	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	-	3	2	2	2	3	3	5	4	6	11	7	4	2	1	2	4	2	2	1	1	1	1
Non-Self Certified	-	4	1	7	8	8	8	14	11	10	10	9	8	5	2	2	1	1	1	-	-	-	1
Total 90+ days	-	7	3	9	10	11	10	17	15	17	21	16	12	7	3	4	5	4	3	1	1	1	2