

Performance E-MAC NL 2005-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per 25-Apr-23		0.84%
Total delinquencies 90+ days as per 25-Apr-23		0.66%
Percentage of non-Self Certified loans	Jul-05	Apr-23
Percentage of Self Certified loans	100.0%	99.8%
	0.0%	0.2%

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
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	218,094	218,094	218,757	281,757	158,515
Non-Self Certified		314,202,805	593,431,214	571,733,272	535,611,452	493,152,977	463,172,806	415,615,641	358,044,868	328,679,425	306,918,690	280,966,636	250,192,535	225,916,674	196,413,817	174,048,445	154,314,495	133,695,534	114,899,843	109,323,031	104,545,419	100,984,709	96,614,444	94,166,183
Total		314,202,805	593,431,214	571,733,272	535,914,452	493,455,977	463,362,806	415,615,641	358,044,868	328,763,359	307,002,624	281,115,056	250,340,956	226,134,768	196,631,911	174,286,539	154,628,989	133,913,628	115,181,599	109,604,788	104,827,176	101,266,466	96,896,201	94,324,699
number of loans																								
Self Certified		-	-	-	2	2	1	2	2,326	2,153	2,006	1,875	1,691	1,548	1,361	1,229	1,108	981	862	827	793	771	744	727
Non-Self Certified		2,015	3,772	3,640	3,421	3,150	2,959	2,667	2,326	2,153	2,006	1,875	1,691	1,548	1,361	1,229	1,108	981	862	827	793	771	744	727
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	867	832	798	776	749	730
60+ days Delinquencies																								
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%	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%	0.83%	0.62%	0.45%	0.71%	0.83%	0.79%	0.83%	0.86%	0.88%	1.10%	0.84%
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%	0.83%	0.62%	0.45%	0.71%	0.82%	0.79%	0.83%	0.86%	0.88%	1.09%	0.84%
Principal amounts																								
Self Certified		-	-	-	-	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	907,287	907,391	904,256	886,227	1,059,227	790,896
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	907,287	907,391	904,256	886,227	1,059,227	790,896
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	907,287	907,391	904,256	886,227	1,059,227	790,896
number of loans																								
Self Certified		-	-	-	-	14	10	12	20	28	25	18	17	11	9	6	7	7	6	6	6	6	7	5
Non-Self Certified		2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	6	6	6	6	7	5
Total 60+ days		2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	6	6	6	6	7	5
90+ days Delinquencies																								
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%	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%	0.39%	0.39%	0.73%	0.57%	0.83%	0.56%	0.76%	0.80%	0.66%
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%	0.39%	0.39%	0.73%	0.57%	0.83%	0.56%	0.76%	0.80%	0.66%
Principal amounts																								
Self Certified		-	-	-	-	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	653,300	907,391	582,331	772,331	772,331	617,896
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	653,300	907,391	582,331	772,331	772,331	617,896
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	653,300	907,391	582,331	772,331	772,331	617,896
number of loans																								
Self Certified		-	-	-	-	10	9	10	14	26	21	12	7	9	7	1	4	6	4	6	4	5	5	4
Non-Self Certified		1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	4	6	4	5	5	4
Total 90+ days		1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	4	6	4	5	5	4