

Performance E-MAC NL 2005-NHG II

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per 25-Jan-24		0.92%
Total delinquencies 90+ days as per 25-Jan-24		0.69%
Percentage of non-Self Certified loans	Jul-05	Jan-24
Percentage of Self Certified loans	100.0%	99.9%
	0.0%	0.1%

Total

Principal amounts	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	281,757	281,757	158,515	94,853	94,853	94,853
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	96,614,444	94,166,183	91,443,200	88,714,573	86,371,355
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	154,632,989	133,913,628	115,181,599	96,899,201	94,324,699	91,538,053	88,809,425	86,466,206

Number of loans	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	-	-	2	2	1	-	-	1	1	2	2	4	4	4	4	4	5	5	3	2	2	2
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	744	727	710	693	676
Total	2,015	3,772	3,640	3,423	3,152	2,960	2,667	2,326	2,154	2,007	1,877	1,693	1,552	1,365	1,233	1,112	985	867	749	730	712	695	680

60+ days Delinquencies

Percentages	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	0.92%	0.79%	1.10%	0.84%	0.55%	1.01%	0.92%
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%	0.92%	0.79%	1.09%	0.84%	0.55%	1.01%	0.92%

Principal amounts	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1,059,227	790,896	503,896	895,996	794,856
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	1,059,227	790,896	503,896	895,996	794,856

Number of loans	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	6	7	5	3	6	5
Total 60+ days	2	10	21	17	14	10	12	20	28	25	18	17	11	9	6	7	7	6	7	5	3	6	5

90+ days Delinquencies

Percentages	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	0.73%	0.57%	0.80%	0.66%	0.21%	0.59%	0.69%	0.69%
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%	0.73%	0.57%	0.80%	0.66%	0.21%	0.58%	0.69%	0.69%

Principal amounts	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	772,331	617,896	190,000	519,036	594,856
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	772,331	617,896	190,000	519,036	594,856

Number of loans	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	4	5	4	1	4	4
Total 90+ days	1	5	19	15	10	9	10	14	26	21	12	7	9	7	1	4	6	4	5	4	1	4	4