

**Performance E-MAC NL 2004-I**

**Pool characteristics**

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Apr-24	0.96%
Total delinquencies 90+ days as per	25-Apr-24	0.96%
Percentage of non-Self Certified loans		72.3%
Percentage of Self Certified loans		27.7%

<b>Total</b>	Jul-04	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24	
<b>principal amounts</b>																										
Self Certified	220,160,026	212,873,813	179,246,638	138,133,392	113,701,298	89,145,582	75,416,667	68,268,463	63,319,028	60,542,452	51,947,282	45,324,815	40,880,530	36,324,510	32,030,280	28,433,874	25,923,806	24,058,348	20,378,018	16,951,159	16,686,145	16,272,072	15,770,601	15,355,815	14,757,094	
Non-Self Certified	574,020,560	562,905,113	508,800,657	425,132,393	370,830,438	315,272,004	286,017,927	253,783,014	226,443,946	208,015,576	158,465,246	133,171,135	114,906,306	98,989,726	84,966,432	71,658,626	62,018,367	52,561,512	41,170,928	33,141,772	32,273,793	30,347,040	28,452,623	25,692,016	23,592,019	
Total	794,180,586	775,778,927	688,047,295	563,265,785	484,531,736	404,417,586	361,434,594	322,051,477	289,762,974	268,558,028	210,412,528	178,495,950	155,786,835	135,314,236	116,996,712	100,092,499	87,942,174	76,619,860	61,548,945	50,092,931	48,959,937	46,619,113	44,223,224	41,047,831	38,349,113	

<b>number of loans</b>	Jul-04	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	1,589	1,542	1,318	1,047	876	700	600	550	514	497	436	381	340	303	271	242	224	210	184	156	155	152	148	142	137
Non-Self Certified	3,653	3,590	3,285	2,784	2,466	2,116	1,938	1,750	1,592	1,485	1,154	981	847	738	642	547	478	406	333	276	269	256	243	224	204
Total	5,242	5,132	4,603	3,831	3,342	2,816	2,538	2,300	2,106	1,982	1,590	1,362	1,187	1,041	913	789	702	616	517	432	424	408	391	366	341

<b>60+ days Delinquencies</b>	Jul-04	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	0.07%	0.89%	0.51%	0.67%	0.46%	0.22%	0.84%	0.47%	0.58%	0.27%	1.21%	1.33%	1.13%	1.57%	1.22%	0.74%	0.21%	1.55%	0.00%	0.62%	0.63%	0.65%	0.67%	0.68%	0.71%
Non-Self Certified	0.03%	0.28%	0.17%	0.41%	0.45%	0.66%	0.82%	0.93%	1.09%	0.97%	1.07%	0.51%	0.64%	0.22%	0.60%	0.87%	0.58%	1.23%	1.27%	1.34%	0.49%	0.53%	0.56%	0.62%	1.12%
Total 60+ days	0.04%	0.45%	0.26%	0.47%	0.45%	0.57%	0.82%	0.83%	0.98%	0.81%	1.11%	0.71%	0.77%	0.58%	0.77%	0.83%	0.47%	1.33%	0.85%	1.10%	0.54%	0.57%	0.60%	0.64%	0.96%

<b>principal amounts</b>	Jul-04	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	157,950	1,899,820	914,275	922,470	523,750	200,000	637,256	322,000	367,500	162,500	630,810	603,143	463,650	569,157	390,300	211,811	55,721	373,000	-	105,000	105,000	105,000	105,000	105,000	105,000
Non-Self Certified	146,903	1,591,921	844,755	1,727,361	1,664,095	2,086,212	2,333,903	2,365,655	2,472,187	2,007,689	1,700,919	672,600	740,664	219,111	507,940	622,848	361,598	649,098	521,098	444,500	159,500	159,500	159,500	159,500	264,703
Total 60+ days	304,853	3,491,741	1,759,030	2,649,831	2,187,845	2,286,212	2,971,159	2,687,655	2,839,687	2,170,189	2,331,729	1,275,743	1,204,314	788,267	898,240	834,659	417,319	1,022,098	521,098	549,500	264,500	264,500	264,500	264,500	369,703

<b>number of loans</b>	Jul-04	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	1	11	5	6	3	1	4	3	3	2	5	5	4	5	3	2	1	2	-	1	1	1	1	1	1
Non-Self Certified	2	9	5	10	9	10	11	11	12	12	11	5	6	2	4	4	2	4	3	2	1	1	1	1	2
Total 60+ days	3	20	10	16	12	11	15	14	15	14	16	10	10	7	7	6	3	6	3	3	2	2	2	2	3

<b>90+ days Delinquencies</b>	Jul-04	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	0.00%	0.37%	0.33%	0.35%	0.46%	0.00%	0.67%	0.29%	0.47%	0.27%	0.78%	1.10%	0.83%	1.27%	0.61%	0.74%	0.00%	1.55%	0.00%	0.00%	0.63%	0.65%	0.67%	0.68%	0.71%
Non-Self Certified	0.00%	0.17%	0.14%	0.27%	0.35%	0.50%	0.75%	0.80%	0.77%	0.84%	0.91%	0.51%	0.55%	0.22%	0.51%	0.87%	0.12%	0.99%	0.57%	0.48%	0.49%	0.53%	0.56%	0.62%	1.12%
Total 90+ days	0.00%	0.23%	0.19%	0.29%	0.38%	0.39%	0.73%	0.69%	0.70%	0.71%	0.88%	0.66%	0.63%	0.50%	0.54%	0.83%	0.09%	1.17%	0.38%	0.32%	0.54%	0.57%	0.60%	0.64%	0.96%

<b>principal amounts</b>	Jul-04	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	-	782,950	584,275	482,470	523,750	-	507,756	197,000	300,000	162,500	404,506	499,143	338,650	459,650	196,300	211,811	-	373,000	-	-	105,000	105,000	105,000	105,000	105,000
Non-Self Certified	-	979,144	705,420	1,168,550	1,299,845	1,570,434	2,141,403	2,034,155	1,734,187	1,750,689	1,449,669	672,600	635,461	219,111	431,329	622,848	76,598	521,098	236,098	159,500	159,500	159,500	159,500	159,500	264,703
Total 90+ days	-	1,762,094	1,289,695	1,651,020	1,823,595	1,570,434	2,649,159	2,231,155	2,034,187	1,913,189	1,854,175	1,171,743	974,111	678,761	627,629	834,659	76,598	894,098	236,098	159,500	264,500	264,500	264,500	264,500	369,703

<b>number of loans</b>	Jul-04	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	-	4	3	3	3	-	3	2	2	2	3	4	3	4	1	2	-	2	-	-	1	1	1	1	1
Non-Self Certified	-	7	4	6	7	7	10	9	9	10	9	5	5	2	3	4	1	3	2	1	1	1	1	1	2
Total 90+ days	-	11	7	9	10	7	13	11	11	12	12	9	8	6	4	6	1	5	2	1	2	2	2	2	3