

**Performance E-MAC NL 2005-I**

**Pool characteristics**

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Apr-24	0.37%
Total delinquencies 90+ days as per	25-Apr-24	0.00%
Percentage of non-Self Certified loans	Jul-05	Apr-24
	92.8%	86.5%
Percentage of Self Certified loans	7.2%	13.5%

<b>Total</b>	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	Apr-24
<i>principal amounts</i>																								
Self Certified	35,550,935	32,806,326	28,388,647	23,723,069	21,632,047	20,616,841	17,531,200	17,162,029	15,627,003	14,564,694	13,110,205	11,655,775	10,423,531	9,461,752	8,281,585	7,959,075	6,936,204	5,908,688	5,173,165	5,135,770	5,125,408	5,113,744	4,829,035	4,788,998
Non-Self Certified	460,616,111	454,222,468	411,396,615	373,728,025	343,702,238	315,265,265	253,620,107	213,840,531	197,057,156	180,518,866	148,519,751	116,465,356	98,193,201	85,232,873	75,916,546	65,439,572	55,857,009	46,158,735	36,747,302	35,353,481	34,278,643	32,727,310	32,011,914	30,732,360
<b>Total</b>	<b>496,167,046</b>	<b>487,028,794</b>	<b>439,785,263</b>	<b>397,451,095</b>	<b>365,334,285</b>	<b>335,882,106</b>	<b>271,151,307</b>	<b>231,002,560</b>	<b>212,684,159</b>	<b>195,083,560</b>	<b>161,629,956</b>	<b>128,121,130</b>	<b>108,616,732</b>	<b>94,694,625</b>	<b>84,198,131</b>	<b>73,398,647</b>	<b>62,793,213</b>	<b>52,067,422</b>	<b>41,920,467</b>	<b>40,489,251</b>	<b>39,404,051</b>	<b>37,841,054</b>	<b>36,840,949</b>	<b>35,521,358</b>

<i>number of loans</i>	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	Apr-24
Self Certified	267	249	216	182	166	159	135	131	122	116	106	94	85	79	68	66	59	52	45	45	45	44	42	42
Non-Self Certified	2819	2783	2550	2334	2148	1970	1618	1398	1306	1213	1010	789	680	594	535	467	404	345	287	276	269	259	248	248
<b>Total</b>	<b>3086</b>	<b>3032</b>	<b>2766</b>	<b>2516</b>	<b>2314</b>	<b>2,129</b>	<b>1,753</b>	<b>1,529</b>	<b>1,428</b>	<b>1,329</b>	<b>1,116</b>	<b>883</b>	<b>765</b>	<b>673</b>	<b>603</b>	<b>533</b>	<b>463</b>	<b>397</b>	<b>332</b>	<b>321</b>	<b>314</b>	<b>303</b>	<b>296</b>	<b>290</b>

<b>60+ days Delinquencies</b>	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	Apr-24
Self Certified	0.00%	0.00%	0.00%	0.00%	1.03%	0.00%	0.74%	0.00%	1.22%	5.76%	1.79%	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	0.18%	0.24%	0.56%	0.53%	0.55%	0.48%	0.85%	0.93%	1.94%	1.46%	1.69%	2.67%	2.32%	1.66%	1.51%	2.75%	2.24%	2.48%	1.66%	1.16%	0.00%	0.00%	0.00%	0.42%
<b>Total 60+ days</b>	<b>0.17%</b>	<b>0.23%</b>	<b>0.53%</b>	<b>0.50%</b>	<b>0.58%</b>	<b>0.45%</b>	<b>0.85%</b>	<b>0.86%</b>	<b>1.89%</b>	<b>1.79%</b>	<b>2.43%</b>	<b>2.10%</b>	<b>1.49%</b>	<b>1.36%</b>	<b>2.45%</b>	<b>1.99%</b>	<b>2.20%</b>	<b>1.46%</b>	<b>1.01%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.37%</b>

<i>principal amounts</i>	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	Apr-24
Self Certified	-	-	-	-	221,812	-	130,000	-	191,000	839,412	235,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	841,000	1,096,500	2,309,897	1,984,217	1,895,379	1,524,419	2,166,125	1,995,875	3,831,898	2,642,847	2,514,664	3,108,165	2,281,070	1,411,354	1,146,706	1,797,489	1,251,460	1,145,366	611,009	410,741	-	-	-	130,000
<b>Total 60+ days</b>	<b>841,000</b>	<b>1,096,500</b>	<b>2,309,897</b>	<b>1,984,217</b>	<b>2,117,191</b>	<b>1,524,419</b>	<b>2,296,125</b>	<b>1,995,875</b>	<b>4,022,898</b>	<b>3,482,259</b>	<b>2,749,664</b>	<b>3,108,165</b>	<b>2,281,070</b>	<b>1,411,354</b>	<b>1,146,706</b>	<b>1,797,489</b>	<b>1,251,460</b>	<b>1,145,366</b>	<b>611,009</b>	<b>410,741</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>130,000</b>

<i>number of loans</i>	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	Apr-24
Self Certified	0	0	0	0	1	-	1	-	1	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	4	7	12	12	10	9	12	11	22	15	13	17	13	8	6	10	7	6	3	2	-	-	-	1
<b>Total 60+ days</b>	<b>4</b>	<b>7</b>	<b>12</b>	<b>12</b>	<b>11</b>	<b>9</b>	<b>13</b>	<b>11</b>	<b>23</b>	<b>19</b>	<b>14</b>	<b>17</b>	<b>13</b>	<b>8</b>	<b>6</b>	<b>10</b>	<b>7</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>

<b>90+ days Delinquencies</b>	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	Apr-24
Self Certified	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	0.00%	1.22%	4.24%	1.79%	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	0.11%	0.06%	0.48%	0.47%	0.42%	0.29%	0.64%	0.71%	1.40%	1.15%	1.23%	2.35%	2.18%	1.33%	1.12%	1.34%	1.52%	1.68%	1.00%	0.47%	0.00%	0.00%	0.00%	0.00%
<b>Total 90+ days</b>	<b>0.10%</b>	<b>0.05%</b>	<b>0.45%</b>	<b>0.44%</b>	<b>0.39%</b>	<b>0.28%</b>	<b>0.64%</b>	<b>0.66%</b>	<b>1.39%</b>	<b>1.38%</b>	<b>1.28%</b>	<b>2.13%</b>	<b>1.97%</b>	<b>1.20%</b>	<b>1.01%</b>	<b>1.20%</b>	<b>1.35%</b>	<b>1.49%</b>	<b>0.87%</b>	<b>0.41%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>

<i>principal amounts</i>	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	Apr-24
Self Certified	-	-	-	-	-	-	130,000	-	191,000	617,600	235,000	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	486,000	253,000	1,977,397	1,750,592	1,433,717	924,169	1,611,125	1,523,875	2,757,968	2,079,347	1,828,614	2,732,531	2,141,070	1,133,860	848,064	877,440	846,600	776,598	366,308	166,040	-	-	-	-
<b>Total 90+ days</b>	<b>486,000</b>	<b>253,000</b>	<b>1,977,397</b>	<b>1,750,592</b>	<b>1,433,717</b>	<b>924,169</b>	<b>1,741,125</b>	<b>1,623,875</b>	<b>2,948,968</b>	<b>2,696,947</b>	<b>2,063,614</b>	<b>2,732,531</b>	<b>2,141,070</b>	<b>1,133,860</b>	<b>848,064</b>	<b>877,440</b>	<b>846,600</b>	<b>776,598</b>	<b>366,308</b>	<b>166,040</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<i>number of loans</i>	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	Apr-24
Self Certified	0	0	0	0	0	-	1	-	1	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	2	2	10	10	8	6	10	8	16	11	10	15	12	6	4	5	5	4	2	1	-	-	-	-
<b>Total 90+ days</b>	<b>2</b>	<b>2</b>	<b>10</b>	<b>10</b>	<b>8</b>	<b>6</b>	<b>11</b>	<b>8</b>	<b>17</b>	<b>14</b>	<b>11</b>	<b>15</b>	<b>12</b>	<b>6</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>