

Performance E-MAC NL 2004-I

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per 26-Oct-20		1.19%
Total delinquencies 90+ days as per 26-Oct-20		0.66%
Percentage of non-Self Certified loans	Jul-04	72.3%
Percentage of Self Certified loans	Oct-20	69.1%
		30.9%

Total

Principal amounts	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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
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	27,969,258	27,267,591	26,216,259	25,923,806	25,519,010	25,071,552	24,264,245
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	133,711,135	114,906,306	98,989,726	84,966,432	71,658,626	68,987,478	65,669,832	63,997,573	62,018,367	59,591,241	57,245,516	54,160,782
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	178,995,950	155,786,836	135,314,236	116,996,712	100,092,499	96,956,735	92,937,423	90,215,832	87,942,174	85,110,251	82,317,068	78,415,027

number of loans	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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	1,589	1,542	1,318	1,047	876	700	600	550	514	497	436	381	340	303	271	242	241	235	227	224	221	218	212
Non-Self Certified	3,853	3,590	3,285	2,784	2,466	2,116	1,938	1,750	1,552	1,485	1,154	981	847	738	642	547	526	502	488	478	458	440	415
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	767	737	715	702	679	658	627

60+ days Delinquencies

percentages	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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
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%	1.15%	0.32%	0.26%	0.21%	0.00%	0.00%	1.16%
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%	0.00%	0.43%	0.57%	0.58%	0.40%	0.91%	1.20%
Total 60+ days	0.04%	0.45%	0.29%	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%	0.33%	0.40%	0.48%	0.47%	0.29%	0.83%	1.19%

Principal amounts	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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	157,850	1,899,820	914,275	922,470	523,350	200,000	697,256	322,000	367,500	162,500	630,910	603,143	483,650	569,157	390,300	211,811	321,318	88,811	67,500	55,721	-	280,721	
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	-	285,000	361,598	361,598	236,098	521,098	649,098
Total 60+ days	304,853	3,491,741	1,759,030	2,649,831	2,187,445	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	321,318	371,811	429,098	417,319	236,098	521,098	929,819

number of loans	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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	1	11	5	6	3	1	4	3	3	2	5	5	4	5	3	2	3	1	1	1	-	2	
Non-Self Certified	2	9	5	10	9	10	11	11	12	12	11	5	6	2	4	4	-	1	2	2	2	3	4
Total 60+ days	3	20	10	16	12	11	15	14	15	14	16	10	10	7	7	6	3	2	3	3	2	3	6

90+ days Delinquencies

percentages	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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
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%	1.15%	0.32%	0.26%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.43%	0.12%	0.12%	0.13%	0.41%	0.96%
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%	0.33%	0.40%	0.16%	0.09%	0.09%	0.29%	0.66%

Principal amounts	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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	782,950	584,275	482,470	523,350	-	507,756	197,000	300,000	162,500	404,506	499,143	338,850	459,650	196,300	211,811	321,318	86,811	67,500	-	-	-	-
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	636,461	219,111	431,329	622,848	-	285,000	76,598	76,598	236,098	521,098	-
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	321,318	371,811	144,098	76,598	76,598	236,098	521,098

number of loans	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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	4	3	3	3	-	3	2	2	2	3	4	3	4	1	2	3	1	1	-	-	-	-
Non-Self Certified	-	7	4	6	7	7	10	9	9	10	9	5	5	2	3	4	-	1	1	1	1	1	3
Total 90+ days	-	11	7	9	10	7	13	11	11	12	12	9	8	6	4	6	3	2	2	1	1	2	3