

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

**Pool characteristics**

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	26-Oct-20	1.94%
Total delinquencies 90+ days as per	26-Oct-20	1.54%
	Jul-05	Oct-20
Percentage of non-Self Certified loans	92.8%	89.4%
Percentage of Self Certified loans	7.2%	10.6%

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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	35,550,935	32,506,326	28,386,647	23,723,069	21,532,047	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	8,261,565	8,126,409	8,126,521	8,180,668	7,956,075	7,457,528	7,063,763	6,936,769
Non-Self Certified	460,616,111	454,222,468	411,396,615	373,728,025	343,702,238	315,265,262	263,620,107	213,840,531	197,057,156	180,518,966	168,319,751	116,466,366	98,193,201	85,232,973	75,916,546	73,896,493	71,457,611	69,634,283	65,436,572	63,233,418	59,863,406	56,241,620
<b>Total</b>	<b>496,167,046</b>	<b>487,028,794</b>	<b>439,783,263</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>181,629,956</b>	<b>128,121,130</b>	<b>108,616,732</b>	<b>94,694,625</b>	<b>84,199,131</b>	<b>82,014,901</b>	<b>79,584,132</b>	<b>77,014,951</b>	<b>73,398,647</b>	<b>70,690,946</b>	<b>67,047,188</b>	<b>65,178,389</b>

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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	267	249	216	182	166	159	135	131	122	116	106	94	85	79	68	67	67	68	66	63	60	59
Non-Self Certified	2819	2783	2550	2334	2148	1970	1,618	1,398	1,306	1,213	1,010	789	680	594	535	522	507	489	467	452	433	422
<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>589</b>	<b>574</b>	<b>557</b>	<b>533</b>	<b>515</b>	<b>493</b>	<b>481</b>

**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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
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%	2.73%	2.71%	0.00%	0.00%	1.76%	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%	2.34%	1.71%	2.42%	2.75%	2.57%	2.35%	2.06%
<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>1.70%</b>	<b>2.43%</b>	<b>2.10%</b>	<b>1.49%</b>	<b>1.36%</b>	<b>2.11%</b>	<b>1.82%</b>	<b>2.45%</b>	<b>2.45%</b>	<b>2.30%</b>	<b>2.29%</b>	<b>1.84%</b>

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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	-	-	-	221,812	-	130,000	-	191,000	839,412	235,000	-	-	-	-	-	221,812	221,812	-	-	-	125,000
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	1,730,890	1,223,908	1,665,979	1,797,489	1,627,006	1,408,177	1,197,987
<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>4,022,896</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>1,730,890</b>	<b>1,445,720</b>	<b>1,887,791</b>	<b>1,797,489</b>	<b>1,627,006</b>	<b>1,533,177</b>	<b>1,197,987</b>

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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	0	0	0	0	1	-	1	-	1	4	1	-	-	-	-	-	1	1	-	-	1	-
Non-Self Certified	4	7	12	12	10	9	12	11	22	15	13	17	13	8	6	10	8	9	10	9	8	7
<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>9</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>9</b>	<b>7</b>

**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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
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%	2.71%	0.00%	0.00%	1.76%	0.00%	
Non-Self Certified	0.11%	0.06%	0.48%	0.47%	0.42%	0.29%	0.84%	0.71%	1.40%	1.15%	1.23%	2.35%	2.18%	1.33%	1.22%	2.04%	1.41%	1.78%	1.94%	1.84%	1.72%	
<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>0.29%</b>	<b>0.84%</b>	<b>0.86%</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>1.84%</b>	<b>1.28%</b>	<b>1.65%</b>	<b>1.20%</b>	<b>1.59%</b>	<b>1.92%</b>	<b>1.54%</b>

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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	-	-	-	-	-	130,000	-	191,000	617,600	235,000	-	-	-	-	-	221,812	221,812	-	-	-	125,000
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	1,509,093	1,004,909	1,047,904	877,440	1,127,014	1,163,377	1,000,627
<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>1,523,875</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>1,509,093</b>	<b>1,004,909</b>	<b>1,269,716</b>	<b>877,440</b>	<b>1,127,014</b>	<b>1,288,377</b>	<b>1,000,627</b>

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	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	0	0	0	0	0	-	1	-	1	3	1	-	-	-	-	-	1	1	-	-	1	-
Non-Self Certified	2	2	10	10	8	6	10	8	16	11	10	15	12	6	4	8	6	6	5	6	7	6
<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>8</b>	<b>7</b>	<b>7</b>	<b>5</b>	<b>6</b>	<b>8</b>	<b>6</b>