

Performance E-MAC NL 2008-I

Pool characteristics

Issuance volume		€ 250,000,000
Total delinquencies 60+ days as per	27-Oct-20	0.63%
Total delinquencies 90+ days as per	27-Oct-20	0.30%
	Apr-08	Oct-20
Percentage of non-Self Certified loans	80.7%	84.8%
Percentage of Self Certified loans	19.3%	15.2%

Total

principal amounts	Apr-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	46,917,270	42,100,102	38,431,402	33,717,010	30,241,739	26,322,451	24,239,117	22,475,291	19,957,910	17,960,958	14,706,860	12,051,010	11,658,576	11,220,809	10,799,782	10,510,934	10,233,538	9,800,956	9,132,004
Non-Self Certified	196,219,022	189,490,040	181,857,165	172,432,877	162,914,614	152,351,559	141,962,337	128,584,823	114,847,804	101,729,105	80,750,816	68,259,596	66,263,715	63,880,022	61,577,050	57,602,563	55,850,577	53,688,411	50,800,009
Total	243,136,292	231,590,142	220,288,567	206,149,886	193,156,353	178,674,011	166,201,454	151,060,114	134,805,714	119,690,063	95,457,677	80,310,606	77,922,291	75,100,831	72,376,832	68,113,496	66,084,115	63,489,366	59,932,014

number of loans	Apr-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	224	203	188	169	154	139	133	123	111	101	82	69	67	66	64	63	61	59	56
Non-Self Certified	952	935	903	857	812	765	724	664	607	543	441	380	370	357	345	330	321	311	298
Total	1,176	1,138	1,091	1,026	966	904	857	787	718	644	523	449	437	423	409	393	382	370	354

60+ days Delinquencies

percentages	Apr-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%	0.43%	3.84%	5.92%	8.63%	3.79%	0.75%	2.94%	3.80%	2.43%	1.55%	2.21%	2.28%	5.04%	2.46%	0.00%	0.00%	1.63%	0.00%
Non-Self Certified	0.00%	0.08%	0.24%	0.77%	0.88%	0.67%	0.89%	1.35%	1.29%	1.72%	0.87%	0.33%	0.00%	0.29%	0.62%	0.31%	0.76%	0.70%	0.74%
Total 60+ days	0.00%	0.15%	0.87%	1.62%	2.10%	1.13%	0.87%	1.59%	1.66%	1.82%	0.98%	0.61%	0.34%	0.75%	0.62%	0.27%	0.64%	0.85%	0.63%

principal amounts	Apr-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	-	180,000	1,474,750	1,997,372	2,609,250	996,519	181,187	659,764	757,875	436,000	228,000	266,000	266,000	566,000	266,000	-	-	160,000	-
Non-Self Certified	-	161,000	444,700	1,333,950	1,439,500	1,025,125	1,258,567	1,737,547	1,479,375	1,748,200	703,485	225,000	-	-	180,939	180,522	422,101	376,675	376,246
Total 60+ days	-	341,000	1,919,450	3,331,322	4,048,750	2,021,644	1,439,754	2,397,311	2,237,250	2,184,200	931,485	491,000	266,000	566,000	446,939	180,522	422,101	536,675	376,246

number of loans	Apr-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	5	7	7	4	1	2	2	2	1	1	1	2	1	-	-	1	-
Non-Self Certified	-	1	2	6	6	5	5	7	8	7	4	1	-	-	1	1	2	2	2
Total 60+ days	-	2	7	13	13	9	6	9	10	9	5	2	1	2	2	1	2	3	2

90+ days Delinquencies

percentages	Apr-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%	3.59%	3.49%	8.63%	1.96%	0.75%	2.94%	3.80%	0.00%	1.55%	2.21%	2.28%	5.04%	2.46%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.00%	0.00%	0.24%	0.66%	0.41%	0.54%	0.89%	1.25%	1.08%	1.42%	0.59%	0.33%	0.00%	0.00%	0.00%	0.31%	0.76%	0.33%	0.35%
Total 90+ days	0.00%	0.00%	0.81%	1.12%	1.70%	0.75%	0.87%	1.50%	1.48%	1.20%	0.74%	0.61%	0.34%	0.75%	0.37%	0.27%	0.64%	0.28%	0.30%

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Self Certified	-	-	1,346,500	1,176,750	2,609,250	516,519	181,187	659,764	757,875	-	228,000	266,000	266,000	566,000	266,000	-	-	-	-
Non-Self Certified	-	-	444,700	1,140,700	671,500	820,750	1,258,567	1,602,647	1,242,200	1,442,200	478,485	225,000	-	-	-	180,522	422,101	179,675	179,246
Total 90+ days	-	-	1,791,200	2,317,450	3,280,750	1,337,269	1,439,754	2,262,411	2,000,075	1,442,200	706,485	491,000	266,000	566,000	266,000	180,522	422,101	179,675	179,246

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Self Certified	-	-	4	5	7	3	1	2	2	-	1	1	1	2	1	-	-	-	-
Non-Self Certified	-	-	2	5	3	4	5	6	6	6	3	1	-	-	-	1	2	1	1
Total 90+ days	-	-	6	10	10	7	6	8	8	6	4	2	1	2	1	1	2	1	1