

Performance E-MAC NL 2005-I

Pool characteristics
 Issuance volume € 500,000,000
 Total delinquencies 60+ days as per 25-Apr-22 2.03%
 Total delinquencies 90+ days as per 25-Apr-22 1.55%
 Jul-05 Apr-22
 Percentage of non-Self Certified loans 92.8% 88.3%
 Percentage of Self Certified loans 7.2% 11.7%

	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	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	
principal amounts																							
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	8,261,585	7,356,075	6,936,204	6,769,185	6,416,021	6,499,494	5,968,688	5,830,109	
Non-Self Certified	460,616,111	454,022,468	411,396,615	373,728,025	343,702,238	315,265,262	263,620,107	213,840,531	197,057,156	180,518,966	148,319,751	116,466,366	98,193,201	85,202,873	75,916,546	65,438,572	55,857,009	54,984,475	50,926,169	48,768,706	46,158,735	44,157,981	
Total	496,167,046	487,028,794	439,783,263	397,451,095	365,334,285	335,882,106	271,151,307	231,002,560	212,684,159	195,083,560	161,629,956	128,121,130	108,616,732	94,694,625	84,199,131	73,398,647	62,793,213	61,673,660	57,345,190	55,268,201	52,067,422	49,988,090	
number of loans																							
Self Certified	267	249	216	182	166	159	135	131	122	116	106	94	85	79	68	56	59	58	56	56	52	51	
Non-Self Certified	2819	2783	2550	2334	2148	2148	1,970	1,618	1,398	1,306	1,213	1,010	789	680	594	535	467	404	395	372	360	345	
Total	3086	3032	2766	2516	2314	2,129	1,753	1,529	1,428	1,329	1,116	883	785	673	603	533	463	453	428	416	397	383	
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	
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%	2.80%	2.96%	2.82%	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%	2.74%	2.36%	2.73%	2.48%	2.30%	
Total 60+ days	0.17%	0.23%	0.53%	0.50%	0.58%	0.45%	0.85%	0.86%	1.89%	1.79%	1.70%	2.43%	2.10%	1.49%	1.36%	2.45%	1.99%	2.74%	2.43%	2.75%	2.20%	2.03%	
principal amounts																							
Self Certified	-	-	-	-	221,812	-	130,000	-	191,000	839,412	235,000	-	-	-	-	-	-	190,000	190,000	190,000	-	-	
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	1,501,939	1,203,006	1,331,695	1,145,366	1,014,024	
Total 60+ days	841,000	1,096,500	2,309,897	1,984,217	2,117,191	1,524,419	2,296,125	1,995,875	4,022,896	3,482,259	2,749,664	3,108,165	2,281,070	1,411,354	1,146,706	1,797,489	1,251,460	1,691,939	1,393,006	1,521,695	1,145,366	1,014,024	
number of loans																							
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	7	8	6	7	6	5	
Total 60+ days	4	7	12	12	11	9	13	11	23	19	14	17	13	8	6	10	7	9	7	8	6	5	
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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	
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%	2.96%	2.92%	0.00%	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%	1.12%	1.34%	1.52%	2.35%	1.95%	2.46%	1.68%	1.76%	
Total 90+ days	0.10%	0.05%	0.45%	0.44%	0.39%	0.29%	0.84%	0.86%	1.39%	1.38%	1.28%	2.13%	1.97%	1.20%	1.01%	1.20%	1.35%	2.10%	2.07%	2.52%	1.49%	1.55%	
principal amounts																							
Self Certified	-	-	-	-	-	-	130,000	-	191,000	617,600	235,000	-	-	-	-	-	-	190,000	190,000	-	-	-	
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	2,076,947	1,828,614	2,732,531	2,141,070	1,133,860	848,064	877,440	846,600	1,292,298	994,667	1,201,695	776,598	775,256	
Total 90+ days	486,000	253,000	1,977,397	1,750,592	1,433,717	924,169	1,741,125	1,523,875	2,948,968	2,696,947	2,063,614	2,732,531	2,141,070	1,133,860	848,064	877,440	846,600	1,292,298	1,184,667	1,381,695	776,598	775,256	
number of loans																							
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	5	5	7	5	6	4	4	
Total 90+ days	2	2	10	10	8	6	11	8	17	14	11	15	12	6	4	5	5	7	6	7	4	4	