

Performance E-MAC NL 2004-I

Pool characteristics		
Issuance volume	€ 800.000.000	
Total delinquencies 60+ days as per 25-Jul-22	0.43%	
Total delinquencies 90+ days as per 25-Jul-22	0.43%	
		Jul-22
Percentage of non-Self Certified loans	72.3%	66.6%
Percentage of Self Certified loans	27.7%	33.4%

Total		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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Principal amounts																									
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	25,923,806	24,058,348	22,646,547	21,705,653	21,092,427	20,378,018	19,310,838	18,475,843
Non-Self Certified		574,020,560	562,995,113	506,800,657	425,132,393	370,830,438	315,272,004	286,017,927	253,783,014	226,443,946	208,015,576	158,465,246	133,171,135	114,906,306	98,988,726	84,996,432	82,018,367	71,659,635	62,018,367	52,561,512	50,570,667	48,761,697	45,546,553	41,170,928	39,070,842
Total		794,180,586	775,778,927	686,047,295	563,265,785	484,531,736	404,417,586	361,434,594	322,051,477	289,762,974	268,558,028	210,412,528	178,495,950	155,786,835	135,313,236	116,996,712	100,092,499	87,942,174	76,619,860	73,217,214	70,466,980	68,638,880	61,548,945	58,381,679	55,378,954
Number of loans																									
Self Certified		1,588	1,542	1,318	1,087	876	700	600	550	514	487	436	381	340	303	271	242	224	210	200	193	184	175	169	
Non-Self Certified		3,653	3,590	3,285	2,784	2,466	2,116	1,938	1,750	1,592	1,485	1,154	981	847	738	642	547	478	406	393	381	361	333	318	302
Total		5,242	5,132	4,603	3,871	3,342	2,816	2,538	2,300	2,106	1,982	1,590	1,362	1,187	1,041	913	789	702	616	593	574	550	517	493	471
60+ days Delinquencies																									
Percentages																									
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%	0.21%	1.55%	1.34%	0.38%	0.00%	0.00%	0.00%	
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%	0.58%	1.23%	0.47%	1.07%	1.14%	1.27%	0.60%	0.64%
Total 60+ days		0.04%	0.45%	0.26%	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%	0.47%	1.33%	0.74%	0.86%	0.78%	0.85%	0.40%	0.43%
Principal amounts																									
Self Certified		157,950	1,899,820	914,275	922,470	523,750	200,000	637,256	322,000	367,500	162,500	630,810	603,143	463,650	569,157	390,300	211,811	55,721	373,000	303,000	82,000	521,098	521,098	521,098	236,098
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	361,568	649,098	236,098	521,098	521,098	521,098	521,098	236,098
Total 60+ days		304,853	3,491,741	1,759,030	2,649,831	2,187,845	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	417,319	1,022,098	539,098	603,098	521,098	521,098	521,098	236,098
Number of loans																									
Self Certified		4	11	5	6	3	1	4	3	3	2	5	5	4	5	3	2	1	2	2	1	3	3	2	2
Non-Self Certified		2	9	5	10	9	10	11	11	12	12	11	5	6	2	4	4	2	4	2	3	3	3	3	2
Total 60+ days		3	20	10	16	12	11	15	14	15	14	16	10	10	7	7	6	3	6	4	4	4	3	3	2
90+ days Delinquencies																									
Percentages																									
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%	0.00%	1.55%	0.65%	0.38%	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%	0.74%	0.91%	0.51%	0.55%	0.22%	0.51%	0.87%	0.12%	0.99%	0.47%	0.52%	0.57%	0.60%	0.64%	
Total 90+ days		0.00%	0.23%	0.19%	0.29%	0.38%	0.39%	0.73%	0.89%	0.70%	0.71%	0.88%	0.66%	0.63%	0.50%	0.54%	0.83%	0.09%	1.17%	0.82%	0.86%	0.35%	0.38%	0.40%	0.43%
Principal amounts																									
Self Certified		-	782,960	564,275	482,470	523,750	-	507,756	197,000	300,000	162,500	404,506	499,143	338,650	459,650	196,300	211,811	-	373,000	148,000	82,000	521,098	521,098	521,098	236,098
Non-Self Certified		-	978,144	705,400	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	76,598	521,098	236,098	521,098	521,098	521,098	521,098	236,098
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	76,598	894,098	384,098	603,098	236,098	236,098	236,098	236,098
Number of loans																									
Self Certified		-	4	3	3	3	-	3	2	2	2	3	4	3	4	1	2	-	2	1	1	1	-	-	-
Non-Self Certified		-	7	4	6	7	7	7	9	9	9	10	9	5	5	2	3	4	1	3	2	3	2	2	2
Total 90+ days		-	11	7	9	10	7	10	11	11	11	12	12	8	9	6	4	1	5	2	2	4	2	2	2