

Performance E-MAC NL 2005-I

Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Apr-23	1.01%
Total delinquencies 90+ days as per	25-Apr-23	0.41%
	Jul-05	Apr-23
Percentage of non-Self Certified loans	92.8%	87.3%
Percentage of Self Certified loans	7.2%	12.7%

Total		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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Principal amounts																								
Self Certified		35,550,935	32,806,326	28,388,647	23,723,069	21,632,047	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	8,281,585	7,959,075	6,936,204	5,908,688	5,830,109	5,349,539	5,114,222	5,173,165	5,135,770
Non-Self Certified		460,616,111	454,222,468	411,396,615	373,728,025	343,702,238	315,265,265	253,620,107	213,840,531	197,057,156	180,518,866	148,519,751	116,465,356	98,193,201	85,232,873	75,916,546	65,439,572	55,857,009	46,158,735	44,157,981	40,618,354	38,722,526	36,747,302	35,353,481
Total		496,167,046	487,028,794	439,785,263	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	84,198,131	73,398,647	62,793,213	52,067,422	49,988,090	45,967,893	43,836,749	41,920,467	40,489,251
number of loans																								
Self Certified		267	249	216	182	166	159	135	131	122	116	106	94	85	79	68	59	52	51	47	46	45	45	
Non-Self Certified		2919	2763	2550	2334	2148	1970	1618	1398	1308	1213	1010	789	680	594	535	467	404	345	332	307	298	287	
Total		3086	3032	2766	2516	2314	2129	1753	1529	1428	1329	1116	883	765	673	603	533	463	397	383	354	344	321	
60+ days Delinquencies																								
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%	0.00%	0.00%	0.00%	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%	2.48%	2.30%	2.48%	1.66%	1.66%	
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%	1.38%	2.45%	1.99%	2.20%	2.03%	1.23%	1.85%	1.01%	
Principal amounts																								
Self Certified		-	-	-	-	221,812	-	130,000	-	191,000	839,412	235,000	-	-	-	-	-	-	-	-	-	-	-	
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	1,145,366	1,014,024	566,404	809,742	611,009	
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	4,022,898	3,482,259	2,749,664	3,108,165	2,281,070	1,411,354	1,146,706	1,797,489	1,251,460	1,145,366	1,014,024	566,404	809,742	611,009	
number of loans																								
Self Certified		0	0	0	0	1	-	1	-	1	4	1	-	-	-	-	6	10	-	-	3	4	-	
Non-Self Certified		4	7	12	12	10	9	12	11	22	15	13	17	13	8	6	10	7	6	5	3	4	3	
Total 60+ days		4	7	12	12	11	9	13	11	23	19	14	17	13	8	6	10	7	6	5	3	4		
90+ days Delinquencies																								
Self Certified		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%	0.00%	0.00%	0.00%	0.00%	0.00%	
Non-Self Certified		0.11%	0.06%	0.48%	0.47%	0.42%	0.29%	0.64%	0.71%	1.40%	1.15%	1.23%	2.35%	2.18%	1.33%	1.12%	1.34%	1.52%	1.68%	1.76%	1.39%	2.09%	1.00%	
Total 90+ days		0.10%	0.05%	0.45%	0.44%	0.39%	0.28%	0.66%	1.39%	1.38%	1.28%	1.28%	2.13%	1.97%	1.20%	1.01%	1.20%	1.35%	1.49%	1.55%	1.23%	1.85%	0.87%	
Principal amounts																								
Self Certified		-	-	-	-	-	-	130,000	-	191,000	617,600	235,000	-	-	-	-	-	-	-	-	-	-	-	
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	2,078,347	1,829,614	2,732,531	2,141,070	1,133,860	848,064	877,440	846,600	776,598	775,256	566,404	809,742	366,308	
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	776,598	775,256	566,404	809,742	366,308	
number of loans																								
Self Certified		0	0	0	0	0	-	1	-	1	3	1	-	-	-	-	-	-	-	-	-	-	-	
Non-Self Certified		2	2	10	10	8	6	10	8	16	11	10	15	12	6	4	5	5	4	4	3	4	2	
Total 90+ days		2	2	10	10	8	6	11	8	17	14	11	15	12	6	4	5	5	4	4	3	4		