

**Performance E-MAC NL 2004-I**

**Pool characteristics**

Issuance volume		€ 800.000.000
Total delinquencies 60+ days as per	25-Jan-24	0.64%
Total delinquencies 90+ days as per	25-Jan-24	0.64%
	Jul-04	Jan-24
Percentage of non-Self Certified loans	72.3%	62.6%
Percentage of Self Certified loans	27.7%	37.4%

**Total**

Principal amounts	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	20,378,018	16,951,159	16,686,145	16,272,072	15,770,601	15,355,815
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	71,659,635	62,018,367	52,561,512	41,170,928	33,141,772	32,273,793	30,347,040	28,452,623	25,892,016
<b>Total</b>	<b>794,180,586</b>	<b>775,778,927</b>	<b>686,047,295</b>	<b>563,265,785</b>	<b>484,531,736</b>	<b>404,417,586</b>	<b>361,434,594</b>	<b>322,051,477</b>	<b>289,762,974</b>	<b>268,558,028</b>	<b>210,412,528</b>	<b>178,495,950</b>	<b>155,786,835</b>	<b>135,314,236</b>	<b>116,996,712</b>	<b>100,092,499</b>	<b>87,942,174</b>	<b>76,619,860</b>	<b>61,548,945</b>	<b>50,082,931</b>	<b>48,959,937</b>	<b>46,619,113</b>	<b>44,223,224</b>	<b>41,047,831</b>

Number of loans	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	1,588	1,542	1,318	1,067	876	700	600	550	514	497	436	381	340	303	271	242	224	210	184	156	155	152	148	142
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	333	276	269	256	243	224
<b>Total</b>	<b>5,242</b>	<b>5,132</b>	<b>4,603</b>	<b>3,851</b>	<b>3,342</b>	<b>2,816</b>	<b>2,538</b>	<b>2,300</b>	<b>2,106</b>	<b>1,982</b>	<b>1,590</b>	<b>1,362</b>	<b>1,187</b>	<b>1,041</b>	<b>913</b>	<b>789</b>	<b>702</b>	<b>616</b>	<b>517</b>	<b>432</b>	<b>424</b>	<b>408</b>	<b>391</b>	<b>366</b>

**60+ days Delinquencies**

Percentages	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	
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%	0.00%	0.62%	0.63%	0.85%	0.87%	0.68%	
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%	1.27%	1.34%	0.49%	0.53%	0.56%	0.62%	
<b>Total 60+ days</b>	<b>0.04%</b>	<b>0.45%</b>	<b>0.26%</b>	<b>0.47%</b>	<b>0.45%</b>	<b>0.57%</b>	<b>0.82%</b>	<b>0.83%</b>	<b>0.98%</b>	<b>0.81%</b>	<b>1.11%</b>	<b>0.71%</b>	<b>0.77%</b>	<b>0.58%</b>	<b>0.77%</b>	<b>0.83%</b>	<b>0.47%</b>	<b>0.85%</b>	<b>1.33%</b>	<b>0.85%</b>	<b>1.10%</b>	<b>0.54%</b>	<b>0.57%</b>	<b>0.60%</b>	<b>0.64%</b>

Principal amounts	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	521,098	105,000	105,000	105,000	105,000	105,000
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	361,598	649,098	521,098	444,500	159,500	159,500	159,500	159,500
<b>Total 60+ days</b>	<b>304,853</b>	<b>3,491,741</b>	<b>1,759,030</b>	<b>2,649,831</b>	<b>2,187,845</b>	<b>2,286,212</b>	<b>2,971,159</b>	<b>2,687,655</b>	<b>2,839,687</b>	<b>2,170,189</b>	<b>2,331,729</b>	<b>1,275,743</b>	<b>1,204,314</b>	<b>788,267</b>	<b>898,240</b>	<b>834,659</b>	<b>417,319</b>	<b>1,022,098</b>	<b>521,098</b>	<b>549,500</b>	<b>264,500</b>	<b>264,500</b>	<b>264,500</b>	<b>264,500</b>

Number of loans	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	4	11	5	6	3	1	4	3	3	2	5	5	4	5	3	2	1	2	1	1	1	1	1	1
Non-Self Certified	2	9	5	10	9	10	11	11	12	12	11	5	6	2	4	4	4	2	4	3	2	1	1	1
<b>Total 60+ days</b>	<b>3</b>	<b>20</b>	<b>10</b>	<b>16</b>	<b>12</b>	<b>11</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>14</b>	<b>16</b>	<b>10</b>	<b>10</b>	<b>7</b>	<b>7</b>	<b>6</b>	<b>3</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>

**90+ days Delinquencies**

Percentages	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	0.00%	0.00%	0.53%	0.65%	0.67%	0.68%
Non-Self Certified	0.00%	0.17%	0.14%	0.27%	0.35%	0.50%	0.75%	0.80%	0.77%	0.91%	0.51%	0.55%	0.22%	0.51%	0.87%	0.12%	0.99%	0.57%	0.48%	0.49%	0.53%	0.56%	0.62%	0.62%
<b>Total 90+ days</b>	<b>0.00%</b>	<b>0.23%</b>	<b>0.19%</b>	<b>0.29%</b>	<b>0.38%</b>	<b>0.39%</b>	<b>0.73%</b>	<b>0.89%</b>	<b>0.70%</b>	<b>0.71%</b>	<b>0.88%</b>	<b>0.66%</b>	<b>0.63%</b>	<b>0.50%</b>	<b>0.54%</b>	<b>0.83%</b>	<b>0.09%</b>	<b>1.17%</b>	<b>0.38%</b>	<b>0.32%</b>	<b>0.54%</b>	<b>0.57%</b>	<b>0.60%</b>	<b>0.64%</b>

Principal amounts	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	782,960	584,275	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	521,098	105,000	105,000	105,000	105,000	105,000
Non-Self Certified	-	978,144	705,420	1,168,550	1,299,945	1,570,434	2,141,403	2,034,155	1,734,187	1,750,889	1,449,669	672,500	636,461	219,111	431,329	622,848	76,598	521,098	236,098	159,500	159,500	159,500	159,500	159,500
<b>Total 90+ days</b>	<b>-</b>	<b>1,762,094</b>	<b>1,289,695</b>	<b>1,651,020</b>	<b>1,823,595</b>	<b>1,570,434</b>	<b>2,649,159</b>	<b>2,231,155</b>	<b>2,034,187</b>	<b>1,913,189</b>	<b>1,854,175</b>	<b>1,171,743</b>	<b>974,111</b>	<b>678,761</b>	<b>627,629</b>	<b>834,659</b>	<b>76,598</b>	<b>894,098</b>	<b>236,098</b>	<b>159,500</b>	<b>264,500</b>	<b>264,500</b>	<b>264,500</b>	<b>264,500</b>

Number of loans	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	4	3	3	3	-	3	2	2	2	3	4	3	4	1	2	-	2	-	-	1	1	1	1
Non-Self Certified	-	7	4	6	7	7	10	9	9	10	9	5	5	2	3	4	1	3	2	1	1	1	1	1
<b>Total 90+ days</b>	<b>-</b>	<b>11</b>	<b>7</b>	<b>9</b>	<b>10</b>	<b>7</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>12</b>	<b>12</b>	<b>9</b>	<b>8</b>	<b>6</b>	<b>4</b>	<b>6</b>	<b>1</b>	<b>5</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>