

Performance E-MAC NL 2005-I

Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Jan-24	0.00%
Total delinquencies 90+ days as per	25-Jan-24	0.00%
Percentage of non-Self Certified loans	Jul-05	92.8%
Percentage of Self Certified loans	Jan-24	86.9%
	Jul-05	7.2%
	Jan-24	13.1%

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	
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	13,110,295	11,655,775	10,423,531	9,461,752	8,281,585	7,959,075	6,938,204	5,908,686	5,173,165	5,135,770	5,125,408	5,113,744	4,829,035	
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	36,747,302	35,353,481	34,278,643	32,727,310	32,011,914	
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	41,920,467	40,489,251	39,404,051	37,841,054	36,840,949	

	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	
number of loans																								
Self Certified	267	249	216	182	166	159	135	131	122	116	106	94	85	79	68	66	59	52	45	45	45	44	42	
Non-Self Certified	2919	2763	2550	2334	2148	1970	1618	1398	1306	1213	1010	789	680	594	535	467	404	345	287	276	269	259	254	
Total	3086	3032	2766	2516	2314	2129	1753	1529	1428	1329	1116	883	765	673	603	533	397	332	321	314	314	303	296	

60+ days Delinquencies

	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	
percentages																								
Self Certified	0.00%	0.00%	0.00%	0.00%	0.03%	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%	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%	1.66%	1.16%	1.00%	0.00%	0.00%	
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%	2.20%	1.46%	1.01%	0.00%	0.00%	0.00%	

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principal amounts																							
Self Certified	-	-	-	-	221,812	130,000	-	-	191,000	89,412	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	611,009	410,741	-	-	-
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	611,009	410,741	-	-	-

	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
number of loans																							
Self Certified	0	0	0	0	1	-	1	-	1	4	1	-	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	4	7	12	12	10	9	12	11	22	15	13	17	13	8	6	10	7	6	3	2	-	-	-
Total 60+ days	4	7	12	12	11	9	13	11	23	19	14	17	13	8	6	10	7	6	3	2	-	-	-

90+ days Delinquencies

	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
percentages																							
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%	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%	1.00%	0.47%	0.00%	0.00%	0.00%
Total 90+ days	0.10%	0.05%	0.45%	0.44%	0.39%	0.28%	0.64%	0.66%	1.39%	1.38%	1.28%	2.13%	1.97%	1.20%	1.01%	1.20%	1.35%	1.49%	0.87%	0.41%	0.00%	0.00%	0.00%

	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
principal amounts																							
Self Certified	-	-	-	-	1,433,717	-	1,611,125	-	-	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	2,079,347	1,829,614	2,732,531	2,141,070	1,133,860	848,064	877,440	846,600	776,598	366,308	166,040	-	-	-
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	366,308	166,040	-	-	-

	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	2	1	-	-	-
Total 90+ days	2	2	10	10	8	6	11	8	17	14	11	15	12	6	4	5	5	4	2	1	-	-	-