

### Performance E-MAC NL 2004-I

**Pool characteristics**

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Jul-24	1.01%
Total delinquencies 90+ days as per	25-Jul-24	0.87%
Percentage of non-Self Certified loans	Jul-04	Jul-24
Percentage of Self Certified loans	72.3%	69.5%
	27.7%	30.5%

<b>Total</b>	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	Jan-23	Oct-23	Jan-24	Apr-24	Jul-24		
<b>principal amounts</b>	220,160,026	212,873,813	179,246,638	138,133,392	113,701,298	89,145,582	75,416,667	66,268,463	63,319,028	60,542,452	51,947,282	45,324,815	40,880,530	36,324,510	32,000,280	28,433,874	25,923,806	24,068,348	20,378,019	16,951,159	16,686,145	16,272,072	15,770,601	15,355,815	14,757,594	14,466,880	
Self Certified	574,020,560	562,905,113	508,800,657	425,132,393	370,830,438	315,272,034	286,017,927	253,783,014	226,443,948	208,015,676	158,465,246	133,171,135	114,900,306	98,989,726	84,966,432	71,658,626	62,018,367	52,961,512	41,170,528	33,141,772	32,273,793	30,347,040	28,452,623	25,892,016	23,592,019	22,143,939	
Non-Self Certified	794,180,586	775,778,927	688,047,295	563,295,795	484,531,736	404,417,586	361,434,594	322,051,477	289,782,974	266,558,028	210,412,528	178,485,960	155,788,835	135,314,236	116,988,712	100,092,499	87,842,174	76,619,860	61,548,945	50,093,931	48,959,937	46,619,113	44,223,224	41,947,831	38,348,113	36,619,819	
<b>Total</b>	1,368,146,646	1,338,682,740	1,197,847,933	1,001,429,187	855,338,074	720,689,618	647,452,521	575,834,487	523,101,998	476,531,128	368,930,492	311,655,995	270,689,336	234,203,746	195,455,144	173,317,455	149,036,733	129,581,372	102,361,473	83,235,703	81,233,710	76,966,153	72,773,825	67,842,647	61,940,712	58,763,719	
<b>number of loans</b>	1,589	1,542	1,318	1,047	876	700	600	550	514	497	436	381	340	303	271	242	224	210	184	158	155	152	148	142	137	135	
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	204	190	
Non-Self Certified	5,242	5,132	4,603	3,831	3,342	2,918	2,536	2,300	2,106	1,982	1,690	1,362	1,187	1,041	913	789	702	616	517	432	424	408	391	366	341	325	
<b>60+ days Delinquencies</b>																											
<b>percentages</b>	0.07%	0.85%	0.51%	0.67%	0.46%	0.22%	0.84%	0.47%	0.56%	0.27%	1.21%	1.33%	1.13%	1.57%	1.22%	0.74%	0.21%	1.55%	0.00%	0.62%	0.63%	0.65%	0.67%	0.66%	0.71%	0.73%	
Self Certified	0.03%	0.28%	0.17%	0.41%	0.28%	0.08%	0.82%	0.39%	1.09%	0.97%	1.07%	1.51%	1.64%	1.22%	0.60%	0.87%	0.58%	1.23%	1.27%	1.34%	0.49%	0.53%	0.56%	0.62%	1.12%	1.20%	
Non-Self Certified	0.04%	0.46%	0.36%	0.47%	0.45%	0.57%	0.92%	0.83%	0.98%	0.91%	1.11%	0.71%	0.77%	0.69%	0.77%	0.83%	0.47%	1.33%	0.85%	1.10%	0.54%	0.57%	0.60%	0.64%	0.98%	1.01%	
<b>total 60+ days</b>	157,960	1,689,620	914,275	622,470	523,750	200,000	637,256	322,000	387,500	462,500	638,810	693,143	463,650	669,157	390,300	211,811	55,721	373,000	-	105,000	105,000	105,000	105,000	105,000	105,000	105,000	
Self Certified	146,903	1,591,521	844,755	1,727,361	1,664,095	2,066,212	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	159,500	164,703	264,703
Non-Self Certified	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	888,240	834,659	417,319	1,022,098	521,098	549,500	264,500	264,500	264,500	264,500	264,500	369,703	369,703
<b>number of loans</b>	11	11	9	6	3	1	4	3	3	2	5	5	4	5	3	2	1	2	2	4	3	2	2	1	1	1	
Self Certified	2	9	5	10	9	10	11	11	12	12	11	11	5	6	2	4	4	6	3	2	1	1	1	1	1	1	
Non-Self Certified	3	20	10	16	12	11	15	14	15	14	16	10	10	7	7	6	3	6	3	2	2	2	2	2	2	2	
<b>90+ days Delinquencies</b>																											
<b>percentages</b>	0.00%	0.37%	0.33%	0.35%	0.46%	0.30%	0.57%	0.39%	0.47%	0.27%	0.75%	0.84%	0.91%	0.51%	0.55%	0.22%	0.51%	0.87%	1.12%	0.99%	1.55%	0.00%	0.00%	0.00%	0.00%	0.86%	0.73%
Self Certified	0.00%	0.17%	0.14%	0.27%	0.35%	0.50%	0.75%	0.80%	0.77%	0.84%	0.91%	0.51%	0.55%	0.22%	0.51%	0.87%	1.12%	0.99%	1.55%	0.00%	0.48%	0.49%	0.53%	0.56%	0.62%	1.12%	1.20%
Non-Self Certified	0.00%	0.23%	0.19%	0.29%	0.38%	0.39%	0.73%	0.69%	0.70%	0.71%	0.88%	0.66%	0.62%	0.50%	0.54%	0.83%	0.69%	1.17%	0.38%	0.32%	0.54%	0.57%	0.60%	0.64%	0.96%	1.01%	
<b>total 90+ days</b>	-	782,950	584,275	462,470	523,750	-	507,756	197,000	300,000	462,500	638,810	493,143	336,650	499,800	196,300	211,811	55,721	373,000	-	105,000	105,000	105,000	105,000	105,000	105,000	105,000	
Self Certified	-	879,144	705,420	1,168,560	1,289,845	1,570,434	2,141,403	2,034,155	1,734,187	1,750,689	1,449,669	672,600	836,461	219,111	431,329	622,848	76,598	521,098	236,098	159,500	159,500	159,500	159,500	159,500	159,500	164,703	264,703
Non-Self Certified	-	1,762,094	1,289,695	1,651,020	1,823,095	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	236,098	159,500	264,500	264,500	264,500	264,500	264,500	369,703	369,703
<b>number of loans</b>	-	4	3	3	3	3	3	2	2	2	2	3	4	3	4	1	2	2	1	2	1	2	2	1	1	1	
Self Certified	-	7	4	6	7	7	7	10	9	9	10	9	5	5	2	3	4	4	3	2	1	1	1	1	1	2	
Non-Self Certified	-	11	7	9	10	10	7	13	11	11	12	9	8	6	6	4	6	6	1	5	2	1	2	2	2	3	