

**Performance E-MAC NL 2005-1**

**Pool characteristics**

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Jul-24	0.26%
Total delinquencies 90+ days as per	25-Jul-24	0.07%
Percentage of non-Self Certified loans	Jul-05	92.6%
Percentage of Self Certified loans	Jul-24	86.4%
	Jul-05	7.2%
	Jul-24	13.6%

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	Apr-24	Jul-24
<b>Principal amounts</b>																										
Self Certified		35,550,935	32,806,326	28,388,647	23,723,009	21,632,047	20,616,841	17,531,200	17,162,029	15,627,003	14,564,694	13,110,205	11,665,775	10,423,531	9,461,752	8,281,585	7,969,075	6,938,204	5,908,668	5,173,165	5,135,770	5,125,408	5,113,744	4,629,035	4,788,998	4,662,741
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	75,916,548	65,439,672	55,857,009	46,158,735	36,747,302	35,353,481	34,278,643	32,727,310	32,011,914	30,732,360	29,731,684
<b>Total</b>		496,167,046	487,028,794	439,785,262	397,451,034	365,334,285	335,882,106	271,151,307	231,002,560	212,684,159	195,083,560	161,629,956	128,131,130	108,616,732	94,694,625	84,198,131	73,398,647	62,795,213	52,067,403	41,920,467	40,489,251	39,404,051	37,841,054	36,840,949	35,521,368	34,394,425
<b>Number of loans</b>																										
Self Certified		267	249	216	182	166	159	135	131	122	116	106	84	85	79	68	62	52	45	45	45	44	42	42	42	40
Non-Self Certified		2819	2783	2550	2334	2148	1970	1618	1398	1306	1213	1010	799	680	594	535	467	404	345	287	276	269	259	254	248	241
<b>Total</b>		3086	3032	2766	2516	2314	2129	1753	1529	1428	1329	1116	883	765	673	603	533	463	397	332	321	314	303	296	290	281
<b>60+ days Delinquencies</b>																										
<b>Percentages</b>																										
Self Certified		0.00%	0.00%	0.00%	0.00%	0.00%	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%	0.00%	0.00%
Non-Self Certified		0.18%	0.24%	0.56%	0.57%	0.55%	0.48%	0.85%	0.83%	1.84%	1.46%	1.69%	2.67%	2.32%	1.86%	1.51%	2.75%	2.24%	2.48%	1.66%	1.16%	0.00%	0.00%	0.00%	0.42%	0.30%
<b>Total 60+ days</b>		0.17%	0.23%	0.53%	0.55%	0.56%	0.45%	0.85%	0.86%	1.86%	1.70%	2.43%	2.10%	1.49%	1.36%	1.36%	2.45%	1.95%	2.20%	1.46%	1.01%	0.00%	0.00%	0.00%	0.37%	0.26%
<b>Principal amounts</b>																										
Self Certified		-	-	-	221,812	-	130,000	-	191,000	639,412	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	1,251,480	1,145,366	611,009	410,741	-	-	-	130,000	88,000
<b>Total 60+ days</b>		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	1,251,480	1,145,366	611,009	410,741	-	-	-	130,000	88,000
<b>Number of loans</b>																										
Self Certified		0	0	0	0	1	1	1	1	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Non-Self Certified		4	7	12	12	10	9	12	11	22	15	13	17	13	8	6	10	7	6	3	2	-	-	-	1	1
<b>Total 60+ days</b>		4	7	12	12	11	9	13	11	23	19	14	17	13	8	6	10	7	6	3	2	-	-	-	1	1
<b>90+ days Delinquencies</b>																										
<b>Percentages</b>																										
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%	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%	0.00%	0.00%
<b>Total 90+ days</b>		0.10%	0.05%	0.45%	0.44%	0.39%	0.28%	0.64%	0.66%	1.39%	1.38%	1.23%	2.13%	1.87%	1.20%	1.01%	1.20%	1.39%	1.49%	0.87%	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Principal amounts</b>																										
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	1,811,125	1,523,875	2,707,968	2,079,347	1,826,614	2,732,531	2,141,070	1,133,860	848,064	877,440	846,600	776,598	366,308	166,040	-	-	-	-	-
<b>Total 90+ days</b>		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	-	-	-	-	-
<b>Number of loans</b>																										
Self Certified		0	0	0	0	0	0	1	1	1	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Non-Self Certified		2	2	10	10	8	6	10	8	16	11	10	15	12	6	4	5	5	4	2	1	-	-	-	-	-
<b>Total 90+ days</b>		2	2	10	10	8	6	11	8	17	14	11	15	12	6	4	5	5	4	2	1	-	-	-	-	-