

Performance E-MAC NL 2005-I

Pool characteristics			€ 500,000,000
Issuance volume		28-Apr-26	0.70%
Total delinquencies 60+ days as per		28-Apr-26	0.70%
Percentage of non-Self Certified loans		Jul-05	Apr-26
Percentage of Self Certified loans		92.8%	85.7%
		7.2%	14.3%

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26		
Principal amounts																													
Self Certified		35,650,935	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	11,656,775	10,423,531	9,461,752	8,261,595	7,959,075	6,936,204	5,908,688	5,173,165	4,829,035	4,633,660	4,342,577	4,030,361	3,782,844	3,664,844	3,519,508		
Non-Self Certified		460,616,111	454,222,468	411,586,615	373,729,025	343,702,238	315,295,295	253,601,107	213,861,531	197,057,156	180,518,866	148,519,751	116,465,356	98,193,201	85,232,073	75,916,546	65,436,572	55,857,000	46,158,735	36,747,302	32,011,914	26,649,736	24,947,946	23,336,148	22,676,655	21,642,243	21,061,318		
Total		496,167,046	487,028,794	439,975,263	397,451,034	365,334,285	336,912,136	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	73,396,647	62,793,213	51,867,422	41,920,467	36,840,949	31,283,396	29,290,524	27,369,505	26,461,698	25,507,787	24,580,826		
Number of loans																													
Self Certified		287	249	216	182	166	159	135	122	116	106	94	85	79	68	66	59	52	45	42	40	37	34	32	31	30			
Non-Self Certified		2919	2763	2550	2334	2148	1970	1616	1386	1206	1213	1010	789	690	594	535	467	404	345	287	254	216	204	190	187	182	176		
Total		3086	3032	2766	2314	2129	1753	1529	1428	1329	1116	883	765	673	603	533	463	397	332	296	258	241	224	219	213	206			
60+ days Delinquencies																													
Percentages																													
Self Certified		0.00%	0.00%	0.00%	0.00%	0.00%	0.24%	0.00%	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%	0.00%		
Non-Self Certified		0.18%	0.24%	0.36%	0.53%	0.55%	0.49%	0.80%	0.93%	1.34%	1.46%	1.69%	2.07%	2.32%	1.95%	1.51%	2.75%	2.24%	2.48%	1.66%	0.00%	0.00%	0.80%	0.38%	1.14%	2.27%	0.81%		
Total 60+ days		0.17%	0.23%	0.53%	0.50%	0.45%	0.85%	0.88%	0.89%	1.89%	1.79%	1.70%	2.43%	2.10%	1.49%	1.36%	2.45%	1.99%	2.20%	1.46%	0.00%	0.00%	0.68%	0.78%	1.45%	1.94%	0.70%		
Principal amounts																													
Self Certified		-	-	-	-	221,812	-	130,000	-	191,000	839,412	235,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Non-Self Certified		841,000	1,096,500	2,309,697	1,984,217	1,895,379	1,524,419	2,186,125	1,995,875	3,831,898	2,642,847	2,514,664	3,108,165	2,281,070	1,411,354	1,148,706	1,797,489	1,251,460	1,145,366	611,009	-	-	-	-	125,000	125,000	-		
Total 60+ days		841,000	1,096,500	2,309,697	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	1,148,706	1,797,489	1,251,460	1,145,366	611,009	-	-	-	-	198,943	88,000	259,369	494,977	171,369
Number of loans																													
Self Certified		0	0	0	0	1	-	1	-	1	4	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	2	3	1		
Total 60+ days		4	7	12	12	11	9	13	11	23	19	14	17	13	8	6	10	7	6	3	-	-	2	2	3	3	1		
90+ days Delinquencies																													
Percentages																													
Self Certified		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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%	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%	0.00%	0.00%	0.00%	0.38%	0.39%	0.78%	0.81%		
Total 90+ days		0.10%	0.05%	0.45%	0.44%	0.39%	0.28%	0.64%	0.68%	1.39%	1.38%	1.28%	2.13%	1.97%	1.20%	1.01%	1.20%	1.49%	0.87%	0.00%	0.00%	0.00%	0.00%	0.32%	0.33%	0.67%	0.70%		
Principal amounts																													
Self Certified		-	-	-	-	130,000	-	191,000	-	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	3,797,968	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	-	-	-	-	88,000	88,000	171,369	171,369	
Total 90+ days		486,000	253,000	1,977,397	1,750,592	1,433,717	924,169	1,742,125	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	-	-	-	-	88,000	88,000	171,369	171,369	
Number of loans																													
Self Certified		0	0	0	0	0	0	1	-	1	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Non-Self Certified		2	2	10	10	8	6	8	10	16	11	10	15	12	6	4	5	5	4	2	1	-	-	1	1	1	1		
Total 90+ days		2	2	10	10	8	6	11	10	17	14	11	15	12	6	4	5	5	4	2	-	-	1	1	1	1			