Performance E-MAC NL 2004-I

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	26-Oct-26	0.40%
Total delinquencies 90+ days as per	26-Oct-26	0.24%

	Jul-04	Oct-26
Percentage of non-Self Certified loans	72.3%	59.4%
Percentage of Self Certified loans	27.7%	40.6%

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	220,160,026	212,873,813	179,246,638	138,133,392	113,701,298	89,146,582	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	15,355,815	13,727,265	13,286,912	13,030,807	13,016,599	12,415,290	12,222,246	11,945,788	11,519,001
Non-Self Certified	574,020,560	562,905,113	508,800,657	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	98,989,726	84,966,432	71,658,626	62,018,367	52,561,512	41,170,928	33,141,772	25,692,016	21,172,984	21,002,610	19,990,063	19,358,327	18,689,630	18,363,169	17,418,863	16,871,995
Total	794,180,586	775,778,927	688,047,295	563,265,785	484,531,736	404,417,586	361,434,594	322,051,477	289,762,974	268,558,028	210,412,528	178,495,950	155,786,835	135,314,236	116,996,712	100,092,499	87,942,174	76,619,860	61,548,945	50,092,931	41,047,831	34,900,250	34,289,521	33,020,870	32,374,925	31,104,920	30,585,415	29,364,651	28,390,996

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1,589	1,542	1,318	1,047	876	700	600	550	514	497	436	381	340	303	271	242	224	210	184	156	142	129	126	124	124	120	116	114	110
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	224	183	182	177	172	168	167	159	154
Total	5,242	5,132	4,603	3,831	3,342	2,816	2,538	2,300	2,106	1,982	1,590	1,362	1,187	1,041	913	789	702	616	517	432	366	312	308	301	296	288	283	273	264

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	0.68%	0.76%	0.79%	0.81%	2.50%	1.37%	0.86%	0.00%	0.59%
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%	0.62%	1.58%	1.83%	0.80%	1.07%	0.25%	0.57%	0.60%	0.28%
Total 60+ days	0.04%	0.45%	0.26%	0.47%	0.45%	0.57%	0.82%	0.83%	0.98%	0.81%	1.11%	0.71%	0.77%	0.58%	0.77%	0.83%	0.47%	1.33%	0.85%	1.10%	0.64%	1.26%	1.43%	0.80%	1.64%	0.70%	0.69%	0.36%	0.40%

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	Jul-26	Oct-26
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	-	105,000	105,000	105,000	105,000	105,000	325,000	170,000	105,000	-	67,500
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	333,735	384,396	159,500	206,473	46,973	105,203	105,203	46,973
Total 60+ days	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	898,240	834,659	417,319	1,022,098	521,098	549,500	264,500	438,735	489,396	264,500	531,473	216,973	210,203	105,203	114,473

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1	11	5	6	3	1	4	3	3	2	5	5	4	5	3	2	1	2	-	1	1	1	1	1	3	2	1	-	1
Non-Self Certified	2	9	5	10	9	10	11	11	12	12	11	5	6	2	4	4	2	4	3	2	1	2	2	1	2	1	1	1	1
Total 60+ days	3	20	10	16	12	11	15	14	15	14	16	10	10	7	7	6	3	6	3	3	2	3	3	2	5	3	2	1	2

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	0.68%	0.76%	0.79%	0.81%	2.50%	1.37%	0.86%	0.00%	0.59%
Non-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%	0.12%	0.99%	0.57%	0.48%	0.62%	0.75%	0.76%	0.80%	0.00%	0.25%	0.00%	0.60%	0.00%
Total 90+ days	0.00%	0.23%	0.19%	0.29%	0.38%	0.39%	0.73%	0.69%	0.70%	0.71%	0.88%	0.66%	0.63%	0.50%	0.54%	0.83%	0.09%	1.17%	0.38%	0.32%	0.64%	0.76%	0.77%	0.80%	1.00%	0.70%	0.34%	0.36%	0.24%

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	782,950	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	-	-	105,000	105,000	105,000	105,000	325,000	170,000	105,000	-	67,500
Non-Self Certified	-	979,144	705,420	1,168,550	1,299,845	1,570,434	2,141,403	2,034,155	1,734,187	1,750,689	1,449,669	672,600	635,461	219,111	431,329	622,848	76,598	521,098	236,098	159,500	159,500	159,500	159,500	159,500	-	46,973	-	105,203	-
Total 90+ days	-	1,762,094	1,289,695	1,651,020	1,823,595	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	325,000	216,973	105,000	105,203	67,500

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	4	3	3	3	-	3	2	2	2	3	4	3	4	1	2	-	2	-	-	1	1	1	1	3	2	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	-	1	-	1	-
Total 90+ days	-	11	7	9	10	7	13	11	11	12	12	9	8	6	4	6	1	5	2	1	2	2	2	2	3	3	1	1	1