Performance E-MAC NL 2005-I

Pool characteristics

Issuance volume		€ 500.000.000
Total delinquencies 60+ days as per	26-Oct-26	1.35%
Total delinquencies 90+ days as per	26-Oct-26	0.62%

	Jul-05	Oct-26
Percentage of non-Self Certified loans	92.8%	85.7%
Percentage of Self Certified loans	7.2%	14.3%

Total

principal amounts	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	Jan-26	Apr-26	Jul-26	Oct-26
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	13,110,205	11,656,775	10,423,531	9,461,752	8,281,585	7,959,075	6,936,204	5,908,688	5,173,165	4,829,035	4,633,660	3,864,844	3,519,508	3,369,508	3,364,505
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	32,011,914	26,649,736	21,842,943	21,061,318	20,383,259	20,124,820
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	36,840,949	31,283,396	25,507,787	24,580,826	23,752,767	23,489,325

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	267	249	216	182	166	159	135	131	122	116	106	94	85	79	68	66	59	52	45	42	40	31	30	29	29
Non-Self Certified	2819	2783	2550	2334	2148	1.970	1.618	1.398	1.306	1.213	1.010	789	680	594	535	467	404	345	287	254	218	182	176	171	168
Total	3086	3032	2766	2516	2314	2,129	1,753	1,529	1,428	1,329	1,116	883	765	673	603	533	463	397	332	296	258	213	206	200	197

60+ days Delinquencies

percentages	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	0.00%	0.00%	0.00%	0.00%	1.03%	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%	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%	0.00%	0.00%	2.27%	0.81%	1.99%	1.58%
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%	0.00%	0.00%	1.94%	0.70%	1.71%	1.35%

principal amounts	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	-	-	-	221,812	-	130,000	-	191,000	839,412	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	-	-	494,977	171,369	406,415	317,417
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	-	-	494,977	171,369	406,415	317,417

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
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	-	-	3	1	3	2
Total 60+ days	4	7	12	12	11	9	13	11	23	19	14	17	13	8	6	10	7	6	3	-	-	3	1	3	2

90+ days Delinquencies

percentages	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	Jan-26	Apr-26	Jul-26	Oct-26
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%	0.00%	0.00%	0.78%	0.81%	0.00%	0.73%
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%	0.00%	0.00%	0.67%	0.70%	0.00%	0.62%

principal amounts	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	Jan-26	Apr-26	Jul-26	Oct-26
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	1,611,125	1,523,875	2,757,968	2,079,347	1,828,614	2,732,531	2,141,070	1,133,860	848,064	877,440	846,600	776,598	366,308	-	-	171,369	171,369	-	146,048
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	-	-	171,369	171,369	-	146,048

number of loans	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	Jan-26	Apr-26	Jul-26	Oct-26
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	1	-	1
Total 90+ days	2	2	10	10	8	6	11	8	17	14	11	15	12	6	4	5	5	4	2	-	-	1	1	-	1