Performance E-MAC NL 2008-I

Pool characteristics

Issuance volume		€ 250,000,000
Total delinquencies 60+ days as per	27-Oct-26	0.00%
Total delinquencies 90+ days as per	27-Oct-26	0.00%

	Apr-08	Oct-26
Percentage of non-Self Certified loans	80.7%	81.5%
Percentage of Self Certified loans	19.3%	18.5%

Total

principal amounts	Apr-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	46,917,270	42,100,102	38,431,402	33,717,010	30,241,739	26,322,451	24,239,117	22,475,291	19,957,910	17,960,958	14,706,860	12,051,010	10,510,934	8,997,055	7,085,005	5,824,980	5,100,256	4,610,355	4,580,789	4,420,789	4,436,866	4,436,866
Non-Self Certified	196,219,022	189,490,040	181,857,165	172,432,877	162,914,614	152,351,559	141,962,337	128,584,823	114,847,804	101,729,105	80,750,816	68,259,596	57,602,563	47,935,909	38,116,839	28,745,105	25,201,248	23,305,223	22,072,208	20,688,116	20,256,023	19,602,704
Total	243,136,292	231,590,142	220,288,567	206,149,886	193,156,353	178,674,011	166,201,454	151,060,114	134,805,714	119,690,063	95,457,677	80,310,606	68,113,496	56,932,964	45,201,844	34,570,085	30,301,504	27,915,577	26,652,997	25,108,905	24,692,889	24,039,570

number of loans	Apr-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	224	203	188	169	154	139	133	123	111	101	82	69	63	55	43	36	32	30	30	29	29	29
Non-Self Certified	952	935	903	857	812	765	724	664	607	543	441	380	330	284	237	190	173	161	152	142	139	136
Total	1,176	1,138	1,091	1,026	966	904	857	787	718	644	523	449	393	339	280	226	205	191	182	171	168	165

60+ days Delinquencies

percentages	Apr-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%	0.43%	3.84%	5.92%	8.63%	3.79%	0.75%	2.94%	3.80%	2.43%	1.55%	2.21%	0.00%	4.09%	0.00%	0.00%	0.00%	0.00%	3.49%	0.00%	0.00%	0.00%
Non-Self Certified	0.00%	0.08%	0.24%	0.77%	0.88%	0.67%	0.89%	1.35%	1.29%	1.72%	0.87%	0.33%	0.31%	1.03%	0.00%	0.00%	0.00%	0.64%	0.68%	0.00%	0.00%	0.00%
Total 60+ days	0.00%	0.15%	0.87%	1.62%	2.10%	1.13%	0.87%	1.59%	1.66%	1.82%	0.98%	0.61%	0.27%	1.51%	0.00%	0.00%	0.00%	0.54%	1.16%	0.00%	0.00%	0.00%

principal amounts	Apr-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	-	180,000	1,474,750	1,997,372	2,609,250	996,519	181,187	659,764	757,875	436,000	228,000	266,000	-	368,000	-	-	-	-	160,000	-	-	-
Non-Self Certified	-	161,000	444,700	1,333,950	1,439,500	1,025,125	1,258,567	1,737,547	1,479,375	1,748,200	703,485	225,000	180,522	493,812	-	-	-	150,000	150,000	-	-	-
Total 60+ days	-	341,000	1,919,450	3,331,322	4,048,750	2,021,644	1,439,754	2,397,311	2,237,250	2,184,200	931,485	491,000	180,522	861,812	-	-	-	150,000	310,000	-	-	-

number of loans	Apr-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	-	1	5	7	7	4	1	2	2	2	1	1	-	2	-	-	-	-	1	-	-	-
Non-Self Certified	-	1	2	6	6	5	5	7	8	7	4	1	1	2	-	-	-	1	1	-	-	-
Total 60+ days	-	2	7	13	13	9	6	9	10	9	5	2	1	4	-	-	-	1	2	-	-	-

90+ days Delinquencies

percentages	Apr-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%	3.50%	3.49%	8.63%	1.96%	0.75%	2.94%	3.80%	0.00%	1.55%	2.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.49%	0.00%	0.00%	0.00%
Non-Self Certified	0.00%	0.00%	0.24%	0.66%	0.41%	0.54%	0.89%	1.25%	1.08%	1.42%	0.59%	0.33%	0.31%	0.37%	0.00%	0.00%	0.00%	0.64%	0.68%	0.00%	0.00%	0.00%
Total 90+ days	0.00%	0.00%	0.81%	1.12%	1.70%	0.75%	0.87%	1.50%	1.48%	1.20%	0.74%	0.61%	0.27%	0.31%	0.00%	0.00%	0.00%	0.54%	1.16%	0.00%	0.00%	0.00%

principal amounts	Apr-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	-	-	1,346,500	1,176,750	2,609,250	516,519	181,187	659,764	757,875	-	228,000	266,000	-	-	-	-	-	-	160,000	-	-	-
Non-Self Certified	-	-	444,700	1,140,700	671,500	820,750	1,258,567	1,602,647	1,242,200	1,442,200	478,485	225,000	180,522	178,812	-	-	-	150,000	150,000	-	-	-
Total 90+ days	-	-	1,791,200	2,317,450	3,280,750	1,337,269	1,439,754	2,262,411	2,000,075	1,442,200	706,485	491,000	180,522	178,812	-	-	-	150,000	310,000	-	-	-

number of loans	Apr-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	-	-	4	5	7	3	1	2	2	-	1	1	-	-	-	-	-	-	1	-	-	-
Non-Self Certified	-	-	2	5	3	4	5	6	6	6	3	1	1	1	-	-	-	1	1	-	-	-
Total 90+ days	-	-	6	10	10	7	6	8	8	6	4	2	1	1	-	-	-	1	2	-	-	-