

## Performance E-MAC NL 2004-I

**Pool characteristics**

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Oct-17	0.88%
Total delinquencies 90+ days as per	25-Oct-17	0.45%
Percentage of non-Self Certified loans	Jul-04	72.3%
Percentage of Self Certified loans	Oct-17	72.9%
	Jul-04	27.7%

**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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	220,160,026	212,873,813	179,246,638	138,133,392	113,701,298	89,145,582	75,416,667	68,266,463	63,319,028	60,542,452	51,947,282	45,324,815	40,880,530	39,490,713	38,605,694	37,646,284	36,324,510	35,437,668	33,842,836	32,807,870
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	111,786,685	106,948,881	103,518,075	98,989,726	93,928,942	90,380,838	88,142,221
<b>Total</b>	<b>794,180,586</b>	<b>775,778,927</b>	<b>688,047,295</b>	<b>563,265,785</b>	<b>484,531,736</b>	<b>404,417,586</b>	<b>361,434,594</b>	<b>322,051,477</b>	<b>289,762,974</b>	<b>268,558,028</b>	<b>210,412,528</b>	<b>178,495,950</b>	<b>155,786,835</b>	<b>151,277,398</b>	<b>145,554,574</b>	<b>141,164,359</b>	<b>135,314,236</b>	<b>129,366,610</b>	<b>124,223,674</b>	<b>120,950,091</b>

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	1,589	1,542	1,318	1,047	876	700	600	550	514	497	436	381	340	329	322	314	303	296	285	276
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	826	794	768	738	706	680	665
<b>Total</b>	<b>5,242</b>	<b>5,132</b>	<b>4,603</b>	<b>3,831</b>	<b>3,342</b>	<b>2,816</b>	<b>2,538</b>	<b>2,300</b>	<b>2,106</b>	<b>1,982</b>	<b>1,590</b>	<b>1,362</b>	<b>1,187</b>	<b>1,155</b>	<b>1,116</b>	<b>1,082</b>	<b>1,041</b>	<b>1,002</b>	<b>965</b>	<b>941</b>

**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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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%	1.17%	0.61%	0.62%	1.57%	1.85%	1.17%	1.54%
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%	0.57%	0.48%	0.55%	0.22%	0.38%	0.30%	0.63%
<b>Total 60+ days</b>	<b>0.04%</b>	<b>0.45%</b>	<b>0.26%</b>	<b>0.47%</b>	<b>0.45%</b>	<b>0.57%</b>	<b>0.82%</b>	<b>0.83%</b>	<b>0.98%</b>	<b>0.81%</b>	<b>1.11%</b>	<b>0.71%</b>	<b>0.77%</b>	<b>0.73%</b>	<b>0.51%</b>	<b>0.57%</b>	<b>0.58%</b>	<b>0.78%</b>	<b>0.53%</b>	<b>0.88%</b>

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	157,350	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	463,650	234,650	234,650	568,157	655,818	395,000	506,300
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	640,664	509,611	573,411	219,111	359,200	266,800	556,250
<b>Total 60+ days</b>	<b>304,853</b>	<b>3,491,741</b>	<b>1,759,030</b>	<b>2,649,831</b>	<b>2,187,845</b>	<b>2,286,212</b>	<b>2,971,159</b>	<b>2,687,655</b>	<b>2,839,687</b>	<b>2,170,189</b>	<b>2,331,729</b>	<b>1,275,743</b>	<b>1,204,314</b>	<b>1,104,314</b>	<b>744,261</b>	<b>808,061</b>	<b>788,267</b>	<b>1,015,018</b>	<b>661,800</b>	<b>1,062,550</b>

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	1	11	5	6	3	1	4	3	3	2	5	5	4	4	2	2	5	5	3	3
Non-Self Certified	2	9	5	10	9	10	11	11	12	12	11	5	6	5	4	5	2	3	2	3
<b>Total 60+ days</b>	<b>3</b>	<b>20</b>	<b>10</b>	<b>16</b>	<b>12</b>	<b>11</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>14</b>	<b>16</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>8</b>	<b>5</b>	<b>6</b>

**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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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%	1.17%	0.61%	0.62%	1.27%	0.77%	0.92%	1.16%
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%	0.48%	0.48%	0.35%	0.22%	0.38%	0.30%	0.18%
<b>Total 90+ days</b>	<b>0.00%</b>	<b>0.23%</b>	<b>0.19%</b>	<b>0.29%</b>	<b>0.38%</b>	<b>0.39%</b>	<b>0.73%</b>	<b>0.69%</b>	<b>0.70%</b>	<b>0.71%</b>	<b>0.88%</b>	<b>0.66%</b>	<b>0.63%</b>	<b>0.66%</b>	<b>0.51%</b>	<b>0.42%</b>	<b>0.50%</b>	<b>0.49%</b>	<b>0.46%</b>	<b>0.45%</b>

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	782,950	584,275	482,470	523,750	-	507,756	197,000	300,000	162,500	404,506	499,143	338,650	463,650	234,650	234,650	459,650	274,500	310,000	381,300
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	535,461	509,611	361,011	219,111	359,200	266,800	160,000
<b>Total 90+ days</b>	<b>-</b>	<b>1,762,094</b>	<b>1,289,695</b>	<b>1,651,020</b>	<b>1,823,595</b>	<b>1,570,434</b>	<b>2,649,159</b>	<b>2,231,155</b>	<b>2,034,187</b>	<b>1,913,189</b>	<b>1,854,175</b>	<b>1,171,743</b>	<b>974,111</b>	<b>999,111</b>	<b>744,261</b>	<b>595,661</b>	<b>678,761</b>	<b>633,700</b>	<b>576,800</b>	<b>541,300</b>

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	4	3	3	3	-	3	2	2	2	3	4	3	4	2	2	4	4	2	2
Non-Self Certified	-	7	4	6	7	7	10	9	9	10	9	5	5	4	4	3	2	3	2	1
<b>Total 90+ days</b>	<b>-</b>	<b>11</b>	<b>7</b>	<b>9</b>	<b>10</b>	<b>7</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>12</b>	<b>12</b>	<b>9</b>	<b>8</b>	<b>8</b>	<b>5</b>	<b>5</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>3</b>