

Performance E-MAC NL 2005-I

Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Oct-17	1.18%
Total delinquencies 90+ days as per	25-Oct-17	1.18%
	Jul-05	Oct-17
Percentage of non-Self Certified loans	92.8%	90.1%
Percentage of Self Certified loans	7.2%	9.9%

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
<i>principal amounts</i>																			
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	11,655,775	11,227,434	11,139,904	10,509,518	10,423,531	10,042,570	9,868,862	9,702,278
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	111,212,992	104,705,706	102,681,952	98,193,201	93,720,021	92,004,684	88,307,487
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	122,440,426	115,845,610	113,191,470	108,616,732	103,762,591	101,873,545	98,009,764
<i>number of loans</i>																			
Self Certified	267	249	216	182	166	159	135	131	122	116	106	94	92	91	86	85	82	81	80
Non-Self Certified	2819	2783	2550	2334	2148	1,970	1,618	1,398	1,306	1,213	1,010	789	756	718	705	680	653	639	614
Total	3086	3032	2766	2516	2314	2,129	1,753	1,529	1,428	1,329	1,116	883	848	809	791	765	735	720	694

60+ days Delinquencies	Jul-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
<i>percentages</i>																			
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%	0.79%	1.99%	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%	2.84%	2.64%	2.16%	2.32%	2.11%	1.45%	1.31%
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%	2.65%	2.58%	1.96%	2.10%	1.91%	1.31%	1.18%

60+ days Delinquencies	Jul-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
<i>principal amounts</i>																			
Self Certified	-	-	-	-	221,812	-	130,000	-	191,000	839,412	235,000	-	88,500	221,812	-	-	-	-	-
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	3,155,947	2,766,882	2,213,990	2,281,070	1,977,803	1,332,445	1,159,340
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	3,244,447	2,988,694	2,213,990	2,281,070	1,977,803	1,332,445	1,159,340
<i>number of loans</i>																			
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	17	16	12	13	11	7	6
Total 60+ days	4	7	12	12	11	9	13	11	23	19	14	17	18	17	12	13	11	7	6

90+ days Delinquencies	Jul-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
<i>percentages</i>																			
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%
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%	2.42%	2.40%	2.04%	2.18%	1.71%	1.27%	1.31%
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%	2.20%	2.17%	1.85%	1.97%	1.55%	1.14%	1.18%

90+ days Delinquencies	Jul-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
<i>principal amounts</i>																			
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	2,691,641	2,508,237	2,099,345	2,141,070	1,605,070	1,165,945	1,159,340
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	2,691,641	2,508,237	2,099,345	2,141,070	1,605,070	1,165,945	1,159,340
<i>number of loans</i>																			
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	14	14	11	12	9	6	6
Total 90+ days	2	2	10	10	8	6	11	8	17	14	11	15	14	14	11	12	9	6	6