

Performance E-MAC NL 2007-I

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	25-Oct-17	2.03%
Total delinquencies 90+ days as per	25-Oct-17	1.38%

Percentage of non-Self Certified loans	Jul-07	81.4%
Percentage of Self Certified loans	Oct-17	18.6%

Total

principal amounts	Jul-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	118,644,709	113,960,450	102,634,615	95,711,975	89,582,970	83,159,617	77,536,309	73,318,933	66,964,085	63,142,513	61,565,439	59,467,348	58,160,294	55,486,976	54,409,989	51,070,663	49,890,129
Non-Self Certified	472,928,336	466,022,879	449,806,191	432,980,223	414,959,003	397,297,997	381,361,649	358,116,364	332,426,900	296,741,943	286,119,621	277,810,401	266,653,427	253,899,241	241,583,841	228,962,048	217,693,565
Total	591,573,045	579,983,329	552,440,806	528,692,198	504,541,973	480,457,614	458,897,959	431,435,297	399,390,985	359,884,456	347,685,060	337,277,749	324,813,720	309,386,217	295,993,829	280,032,711	267,583,694

number of loans	Jul-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	571	553	504	472	442	411	385	366	338	326	318	311	302	288	283	268	262
Non-Self Certified	2,280	2,261	2,182	2,103	2,017	1,934	1,864	1,772	1,662	1,500	1,452	1,417	1,365	1,304	1,247	1,188	1,132
Total	2,851	2,814	2,686	2,575	2,459	2,345	2,249	2,138	2,000	1,826	1,770	1,728	1,667	1,592	1,530	1,456	1,394

60+ days Delinquencies

percentages	Jul-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	0.11%	0.48%	1.35%	2.55%	2.88%	3.29%	4.76%	5.93%	4.10%	4.99%	5.02%	5.06%	4.85%	4.88%	6.19%	5.74%	6.93%
Non-Self Certified	0.05%	0.17%	0.24%	0.47%	0.52%	0.70%	0.83%	0.84%	0.71%	0.51%	0.70%	0.62%	0.96%	0.95%	1.20%	0.73%	0.91%
Total 60+ days	0.06%	0.23%	0.45%	0.85%	0.94%	1.14%	1.49%	1.70%	1.27%	1.30%	1.46%	1.40%	1.65%	1.66%	2.12%	1.64%	2.03%

principal amounts	Jul-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	136,000	546,200	1,387,500	2,436,750	2,580,079	2,733,110	3,693,920	4,346,248	2,742,449	3,147,867	3,091,867	3,011,202	2,822,899	2,707,774	3,367,650	2,932,750	3,457,450
Non-Self Certified	230,000	778,200	1,080,677	2,040,723	2,159,303	2,765,718	3,146,234	2,991,524	2,348,198	1,526,817	1,982,052	1,719,983	2,550,679	2,422,619	2,900,173	1,672,917	1,983,204
Total 60+ days	366,000	1,324,400	2,468,177	4,477,473	4,739,381	5,498,827	6,840,154	7,337,772	5,090,647	4,674,684	5,083,919	4,731,185	5,373,578	5,130,393	6,267,823	4,605,667	5,440,654

number of loans	Jul-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	4	4	8	8	10	13	16	10	12	12	11	10	11	13	11	13
Non-Self Certified	1	4	7	13	10	14	16	15	14	9	11	10	13	10	12	8	10
Total 60+ days	2	8	11	21	18	24	29	31	24	21	23	21	23	21	25	19	23

90+ days Delinquencies

percentages	Jul-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%	0.31%	0.33%	1.79%	2.32%	2.76%	4.76%	5.66%	3.27%	3.82%	4.05%	3.74%	3.69%	4.45%	4.55%	5.28%	5.19%
Non-Self Certified	0.00%	0.17%	0.21%	0.47%	0.45%	0.65%	0.74%	0.76%	0.38%	0.33%	0.16%	0.38%	0.52%	0.67%	0.93%	0.68%	0.51%
Total 90+ days	0.00%	0.20%	0.23%	0.71%	0.78%	1.02%	1.42%	1.59%	0.86%	0.94%	0.85%	0.97%	1.09%	1.34%	1.60%	1.52%	1.38%

principal amounts	Jul-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	-	355,450	337,500	1,713,000	2,074,650	2,291,925	3,693,920	4,151,248	2,187,199	2,414,364	2,491,867	2,221,202	2,144,199	2,466,674	2,474,500	2,696,750	2,591,500
Non-Self Certified	-	778,200	932,677	2,040,723	1,874,678	2,598,718	2,809,584	2,717,124	1,266,256	983,917	470,000	1,042,083	1,382,841	1,693,719	2,246,967	1,547,917	1,111,477
Total 90+ days	-	1,133,650	1,270,177	3,753,723	3,949,328	4,890,642	6,503,504	6,868,372	3,453,455	3,398,281	2,961,867	3,263,285	3,527,040	4,160,393	4,721,467	4,244,667	3,702,977

number of loans	Jul-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	-	2	2	5	5	7	13	15	8	8	10	8	7	9	9	10	9
Non-Self Certified	-	4	6	13	9	13	14	13	8	6	3	6	7	6	9	7	5
Total 90+ days	-	6	8	18	14	20	27	28	16	14	13	14	14	15	18	17	14