

## Performance E-MAC NL 2008-I

### Pool characteristics

Issuance volume		€ 250,000,000
Total delinquencies 60+ days as per	25-Oct-17	1.08%
Total delinquencies 90+ days as per	25-Oct-17	0.86%

	Apr-08	Oct-17
Percentage of non-Self Certified loans	80.7%	84.7%
Percentage of Self Certified loans	19.3%	15.3%

### Total

principal amounts	Apr-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	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	19,642,091	19,110,438	18,807,473	17,960,958	17,342,539	16,809,191	15,775,550
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	111,726,236	109,806,817	106,388,903	101,729,105	96,352,786	92,222,179	87,070,553
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	131,368,326	128,917,255	125,196,376	119,690,063	113,695,324	109,031,371	102,846,102

number of loans	Apr-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	224	203	188	169	154	139	133	123	111	109	108	105	101	97	94	88
Non-Self Certified	952	935	903	857	812	765	724	664	607	591	581	561	543	515	496	473
Total	1,176	1,138	1,091	1,026	966	904	857	787	718	700	689	666	644	612	590	561

### 60+ days Delinquencies

percentages	Apr-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%	0.43%	3.84%	5.92%	8.63%	3.79%	0.75%	2.94%	3.80%	3.86%	1.19%	1.21%	2.43%	0.00%	0.00%	1.45%
Non-Self Certified	0.00%	0.08%	0.24%	0.77%	0.88%	0.67%	0.89%	1.35%	1.29%	1.44%	1.17%	1.30%	1.72%	1.37%	1.40%	1.01%
Total 60+ days	0.00%	0.15%	0.87%	1.62%	2.10%	1.13%	0.87%	1.59%	1.66%	1.81%	1.18%	1.29%	1.82%	1.16%	1.18%	1.08%

principal amounts	Apr-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	-	180,000	1,474,750	1,997,372	2,609,250	996,519	181,187	659,764	757,875	757,875	228,000	228,000	436,000	-	-	228,000
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	1,614,275	1,289,375	1,386,975	1,748,200	1,317,100	1,291,568	882,270
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	2,372,150	1,517,375	1,614,975	2,184,200	1,317,100	1,291,568	1,110,270

number of loans	Apr-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	5	7	7	4	1	2	2	2	1	1	2	-	-	1
Non-Self Certified	-	1	2	6	6	5	5	7	8	9	7	6	7	6	6	5
Total 60+ days	-	2	7	13	13	9	6	9	10	11	8	7	9	6	6	6

### 90+ days Delinquencies

percentages	Apr-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%	0.00%	3.50%	3.49%	8.63%	1.96%	0.75%	2.94%	3.80%	2.44%	0.00%	0.00%	0.00%	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%	1.23%	1.17%	0.81%	1.42%	1.37%	1.03%	1.01%
Total 90+ days	0.00%	0.00%	0.81%	1.12%	1.70%	0.75%	0.87%	1.50%	1.48%	1.42%	1.00%	0.69%	1.20%	1.16%	0.87%	0.86%

principal amounts	Apr-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	-	-	1,346,500	1,176,750	2,609,250	516,519	181,187	659,764	757,875	480,000	-	-	-	-	-	-
Non-Self Certified	-	-	444,700	1,140,700	671,500	820,750	1,258,567	1,602,647	1,242,200	1,379,375	1,289,375	866,975	1,442,200	1,317,100	947,300	882,270
Total 90+ days	-	-	1,791,200	2,317,450	3,280,750	1,337,269	1,439,754	2,262,411	2,000,075	1,859,375	1,289,375	866,975	1,442,200	1,317,100	947,300	882,270

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