

## Performance E-MAC NL 2004-I

### Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Apr-18	1.15%
Total delinquencies 90+ days as per	25-Apr-18	0.71%

Percentage of non-Self Certified loans	Jul-04	72.8%	Apr-18	72.8%
Percentage of Self Certified loans	Jul-04	27.7%	Apr-18	27.2%

Total		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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<i>principal amounts</i>																				
Self Certified		220,160,026	212,873,813	179,246,638	138,133,392	113,701,298	89,145,582	75,416,667	68,268,463	63,319,028	60,542,452	51,947,282	45,324,815	40,880,530	36,324,510	35,437,668	33,842,836	32,807,870	32,030,280	30,840,951
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	98,989,726	93,928,942	90,380,838	88,142,221	84,966,432	82,655,682
Total		794,180,586	775,778,927	688,047,295	563,265,785	484,531,736	404,417,586	361,434,594	322,051,477	289,762,974	268,558,028	210,412,528	178,495,950	155,786,835	135,314,236	129,366,610	124,223,674	120,950,091	116,996,712	113,496,633
<i>number of loans</i>																				
Self Certified		1,589	1,542	1,318	1,047	876	700	600	550	514	497	436	381	340	303	296	285	276	271	263
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	738	706	680	665	642	626
Total		5,242	5,132	4,603	3,831	3,342	2,816	2,538	2,300	2,106	1,982	1,590	1,362	1,187	1,041	1,002	965	941	913	889

60+ days Delinquencies		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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<i>percentages</i>																				
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%	1.57%	1.85%	1.17%	1.54%	1.22%	1.71%
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%	0.22%	0.38%	0.30%	0.63%	0.60%	0.95%
Total 60+ days		0.04%	0.45%	0.26%	0.47%	0.45%	0.57%	0.82%	0.83%	0.98%	0.81%	1.11%	0.71%	0.77%	0.58%	0.78%	0.53%	0.88%	0.77%	1.15%

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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified		157,950	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	569,157	655,818	395,000	506,300	390,300	526,800
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	219,111	359,200	266,800	556,250	507,940	782,856
Total 60+ days		304,853	3,491,741	1,759,030	2,649,831	2,187,845	2,286,212	2,971,159	2,687,655	2,839,687	2,170,189	2,331,729	1,275,743	1,204,314	788,267	1,015,018	661,800	1,062,550	898,240	1,309,656
<i>number of loans</i>																				
Self Certified		1	11	5	6	3	1	4	3	3	2	5	5	4	5	5	3	3	3	4
Non-Self Certified		2	9	5	10	9	10	11	11	12	12	11	5	6	2	3	2	3	4	5
Total 60+ days		3	20	10	16	12	11	15	14	15	14	16	10	10	7	8	5	6	7	9

90+ days Delinquencies		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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<i>percentages</i>																				
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%	1.27%	0.77%	0.92%	1.16%	0.61%	1.48%
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%	0.59%	0.22%	0.38%	0.30%	0.18%	0.51%	0.42%
Total 90+ days		0.00%	0.23%	0.19%	0.29%	0.38%	0.39%	0.73%	0.69%	0.70%	0.71%	0.88%	0.66%	0.63%	0.50%	0.49%	0.46%	0.45%	0.54%	0.71%

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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified		-	782,950	584,275	482,470	523,750	-	507,756	197,000	300,000	162,500	404,506	499,143	338,650	459,650	274,500	310,000	381,300	196,300	457,800
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	219,111	359,200	266,800	160,000	431,329	347,856
Total 90+ days		-	1,762,094	1,289,695	1,651,020	1,823,595	1,570,434	2,649,159	2,231,155	2,034,187	1,913,189	1,854,175	1,171,743	974,111	678,761	633,700	576,800	541,300	627,629	805,656
<i>number of loans</i>																				
Self Certified		-	4	3	3	3	-	3	2	2	2	3	4	3	4	2	2	2	1	3
Non-Self Certified		-	7	4	6	7	7	7	9	9	10	9	5	5	2	3	2	1	3	3
Total 90+ days		-	11	7	9	10	7	10	11	11	12	12	9	8	6	5	4	3	4	6