

Performance E-MAC NL 2005-I

Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Apr-18	1.58%
Total delinquencies 90+ days as per	25-Apr-18	1.58%
Percentage of non-Self Certified loans	Jul-05	Apr-18
	92.8%	89.9%
Percentage of Self Certified loans	Jul-05	Apr-18
	7.2%	10.1%

Total

Principal amounts	Jul-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	35,550,935	32,806,326	28,398,647	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	10,423,531	10,042,570	9,868,862	9,702,278	9,461,752	9,361,555
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	98,193,201	93,720,021	92,004,684	88,307,487	85,232,873	83,151,697
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	108,616,732	103,762,591	101,873,545	98,009,764	94,694,625	92,513,252

Number of loans	Jul-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	267	249	216	182	166	159	135	131	122	116	106	94	85	82	81	80	79	78
Non-Self Certified	2819	2783	2550	2334	2148	1,970	1,618	1,398	1,306	1,213	1,010	789	680	653	639	614	594	579
Total	3086	3032	2766	2516	2314	2,129	1,753	1,529	1,428	1,329	1,116	883	765	735	720	694	673	657

60+ days Delinquencies

Percentages	Jul-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	0.00%	0.00%	0.00%	0.00%	1.03%	0.00%	0.74%	0.00%	1.22%	5.76%	1.79%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.37%
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%	2.32%	2.11%	1.45%	1.31%	1.66%	1.49%
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%	2.10%	1.91%	1.31%	1.18%	1.49%	1.58%

Principal amounts	Jul-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	-	-	-	-	221,812	-	130,000	-	191,000	839,412	235,000	-	-	-	-	-	-	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	2,281,070	1,977,803	1,332,445	1,159,340	1,411,354	1,236,760
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	2,281,070	1,977,803	1,332,445	1,159,340	1,411,354	1,458,572

Number of loans	Jul-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	0	0	0	0	1	-	1	-	1	4	1	-	-	-	-	-	-	1
Non-Self Certified	4	7	12	12	10	9	12	11	22	15	13	17	13	11	7	6	8	7
Total 60+ days	4	7	12	12	11	9	13	11	23	19	14	17	13	11	7	6	8	8

90+ days Delinquencies

Percentages	Jul-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	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%	2.37%
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%	2.18%	1.71%	1.27%	1.31%	1.33%	1.48%
Total 90+ days	0.10%	0.05%	0.45%	0.44%	0.39%	0.28%	0.64%	0.66%	1.38%	1.38%	1.28%	2.13%	1.97%	1.55%	1.14%	1.18%	1.20%	1.58%

Principal amounts	Jul-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	-	-	-	-	-	-	130,000	-	191,000	617,600	235,000	-	-	-	-	-	-	221,812
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	2,141,070	1,605,070	1,165,945	1,159,340	1,133,860	1,236,760
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	2,141,070	1,605,070	1,165,945	1,159,340	1,133,860	1,458,572

Number of loans	Jul-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	0	0	0	0	0	-	1	-	1	3	1	-	-	-	-	-	-	1
Non-Self Certified	2	2	10	10	8	6	10	8	16	11	10	15	12	9	6	6	6	7
Total 90+ days	2	2	10	10	8	6	11	8	17	14	11	15	12	9	6	6	6	8