

## Performance E-MAC NL 2004-I

### Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	26-Jul-10	0.69%
Total delinquencies 90+ days as per	26-Jul-10	0.69%
		Jul-04
Percentage of non-Self Certified loans		72.3%
		Jul-10
Percentage of Self Certified loans		27.7%
		21.0%

### Total

<i>principal amounts</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	220,160,026	212,873,813	179,246,638	138,133,392	113,701,298	89,145,582	85,511,318	80,181,116	77,954,332	75,416,667	74,418,498	73,349,205
Non-Self Certified	574,020,560	562,905,113	508,800,657	425,132,393	370,830,438	315,272,004	308,202,537	298,397,752	292,664,336	286,017,927	281,344,561	275,399,099
Total	794,180,586	775,778,927	688,047,295	563,265,785	484,531,736	404,417,586	393,713,855	378,578,868	370,618,668	361,434,594	355,763,059	348,748,305

<i>number of loans</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	1589	1542	1318	1047	876	700	674	630	617	600	593	586
Non-Self Certified	3653	3590	3285	2784	2466	2116	2073	2011	1973	1938	1910	1874
Total	5242	5132	4603	3831	3342	2816	2747	2641	2590	2538	2503	2460

### 60+ days Delinquencies

<i>percentages</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.07%	0.89%	0.51%	0.67%	0.46%	0.22%	0.23%	0.76%	1.21%	0.84%	0.87%	0.32%
Non-Self Certified	0.03%	0.28%	0.17%	0.41%	0.45%	0.66%	0.69%	0.79%	1.10%	0.82%	0.89%	0.79%
Total 60+ days	0.04%	0.45%	0.26%	0.47%	0.45%	0.57%	0.59%	0.79%	1.12%	0.82%	0.88%	0.69%

<i>principal amounts</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	157,950	1,899,820	914,275	922,470	523,750	200,000	200,000	610,000	942,256	637,256	644,500	234,500
Non-Self Certified	146,903	1,591,921	844,755	1,727,361	1,664,095	2,086,212	2,115,200	2,365,332	3,210,425	2,333,903	2,501,903	2,163,803
Total 60+ days	304,853	3,491,741	1,759,030	2,649,831	2,187,845	2,286,212	2,315,200	2,975,332	4,152,681	2,971,159	3,146,403	2,398,303

<i>number of loans</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	1	11	5	6	3	1	1	3	6	4	4	2
Non-Self Certified	2	9	5	10	9	10	10	12	15	11	11	9
Total 60+ days	3	20	10	16	12	11	11	15	21	15	15	11

### 90+ days Delinquencies

<i>percentages</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.00%	0.37%	0.33%	0.35%	0.46%	0.00%	0.23%	0.25%	1.07%	0.67%	0.56%	0.32%
Non-Self Certified	0.00%	0.17%	0.14%	0.27%	0.35%	0.50%	0.41%	0.63%	0.79%	0.75%	0.71%	0.79%
Total 90+ days	0.00%	0.23%	0.19%	0.29%	0.38%	0.39%	0.37%	0.55%	0.85%	0.73%	0.68%	0.69%

<i>principal amounts</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	782,950	584,275	482,470	523,750	-	200,000	200,000	837,256	507,756	419,500	234,500
Non-Self Certified	-	979,144	705,420	1,168,550	1,299,845	1,570,434	1,267,500	1,878,532	2,304,425	2,141,403	1,989,403	2,163,803
Total 90+ days	-	1,762,094	1,289,695	1,651,020	1,823,595	1,570,434	1,467,500	2,078,532	3,141,681	2,649,159	2,408,903	2,398,303

<i>number of loans</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0	4	3	3	3	0	1	1	5	3	3	2
Non-Self Certified	0	7	4	6	7	7	5	9	11	10	9	9
Total 90+ days	0	11	7	9	10	7	6	10	16	13	12	11