

Performance E-MAC NL 2005-I

Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	26-Jul-10	0.52%
Total delinquencies 90+ days as per	26-Jul-10	0.46%
		Jul-05 Jul-10
Percentage of non-Self Certified loans		92.8% 93.8%
Percentage of Self Certified loans		7.2% 6.2%

Total

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	35,550,935	32,806,326	28,388,647	23,723,069	21,632,047	21,495,688	21,207,313	20,741,041	20,616,841	20,031,658	19,164,445
Non-Self Certified	460,616,111	454,222,468	411,396,615	373,728,025	343,702,238	338,415,190	333,112,106	328,282,807	315,265,265	304,890,799	289,160,370
Total	496,167,046	487,028,794	439,785,263	397,451,095	365,334,285	359,910,877	354,319,419	349,023,848	335,882,106	324,922,457	308,324,815

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	267	249	216	182	166	165	163	160	159	154	147
Non-Self Certified	2819	2783	2550	2334	2148	2117	2086	2055	1,970	1906	1808
Total	3086	3032	2766	2516	2314	2282	2249	2215	2,129	2060	1955

60+ days Delinquencies

<i>percentages</i>	Jul-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%	0.00%	0.00%	0.00%	1.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.18%	0.24%	0.56%	0.53%	0.55%	0.24%	0.33%	0.31%	0.48%	0.39%	0.55%
Total 60+ days	0.17%	0.23%	0.53%	0.50%	0.58%	0.22%	0.31%	0.29%	0.45%	0.37%	0.52%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	-	-	-	221,812	-	-	-	-	-	-
Non-Self Certified	841,000	1,096,500	2,309,897	1,984,217	1,895,379	796,379	1,111,098	1,026,465	1,524,419	1,196,240	1,599,740
Total 60+ days	841,000	1,096,500	2,309,897	1,984,217	2,117,191	796,379	1,111,098	1,026,465	1,524,419	1,196,240	1,599,740

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0	0	0	0	1	0	0	0	-	0	0
Non-Self Certified	4	7	12	12	10	5	7	6	9	8	10
Total 60+ days	4	7	12	12	11	5	7	6	9	8	10

90+ days Delinquencies

<i>percentages</i>	Jul-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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non-Self Certified	0.11%	0.06%	0.48%	0.47%	0.42%	0.17%	0.24%	0.24%	0.29%	0.27%	0.49%
Total 90+ days	0.10%	0.05%	0.45%	0.44%	0.39%	0.16%	0.23%	0.22%	0.28%	0.26%	0.46%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	-	-	-	-	-	-	-	-	-	-
Non-Self Certified	486,000	253,000	1,977,397	1,750,592	1,433,717	589,717	798,848	771,465	924,169	837,125	1,420,240
Total 90+ days	486,000	253,000	1,977,397	1,750,592	1,433,717	589,717	798,848	771,465	924,169	837,125	1,420,240

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0	0	0	0	0	0	0	0	-	0	0
Non-Self Certified	2	2	10	10	8	4	5	5	6	6	9
Total 90+ days	2	2	10	10	8	4	5	5	6	6	9