

Performance E-MAC NL 2004-I

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Jan-12	0.98%
Total delinquencies 90+ days as per	25-Jan-12	0.70%
		Jul-04
Percentage of non-Self Certified loans		72.3%
		Jan-12
Percentage of Self Certified loans		27.7%
		21.9%

Total

<i>principal amounts</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
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	66,707,815	65,195,104	64,179,549	63,319,028
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	242,170,853	237,518,022	232,522,428	226,443,946
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	308,878,668	302,713,126	296,701,978	289,762,974

<i>number of loans</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1,589	1,542	1,318	1,047	876	700	600	550	539	527	520	514
Non-Self Certified	3,653	3,590	3,285	2,784	2,466	2,116	1,938	1,750	1,682	1,654	1,625	1,592
Total	5,242	5,132	4,603	3,831	3,342	2,816	2,538	2,300	2,221	2,181	2,145	2,106

60+ days Delinquencies

<i>percentages</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.07%	0.89%	0.51%	0.67%	0.46%	0.22%	0.84%	0.47%	0.55%	0.81%	0.57%	0.58%
Non-Self Certified	0.03%	0.28%	0.17%	0.41%	0.45%	0.66%	0.82%	0.93%	0.82%	0.72%	0.62%	1.09%
Total 60+ days	0.04%	0.45%	0.26%	0.47%	0.45%	0.57%	0.82%	0.83%	0.76%	0.74%	0.61%	0.98%

<i>principal amounts</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	157,950	1,899,820	914,275	922,470	523,750	200,000	637,256	322,000	367,500	525,000	367,500	367,500
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	1,974,434	1,716,541	1,447,718	2,472,187
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	2,341,934	2,241,541	1,815,218	2,839,687

<i>number of loans</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	11	5	6	3	1	4	3	3	3	3	3
Non-Self Certified	2	9	5	10	9	10	11	11	9	7	8	12
Total 60+ days	3	20	10	16	12	11	15	14	12	10	11	15

90+ days Delinquencies

<i>percentages</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.37%	0.33%	0.35%	0.46%	0.00%	0.67%	0.29%	0.10%	0.27%	0.47%	0.47%
Non-Self Certified	0.00%	0.17%	0.14%	0.27%	0.35%	0.50%	0.75%	0.80%	0.73%	0.63%	0.53%	0.77%
Total 90+ days	0.00%	0.23%	0.19%	0.29%	0.38%	0.39%	0.73%	0.69%	0.59%	0.55%	0.52%	0.70%

<i>principal amounts</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	782,950	584,275	482,470	523,750	-	507,756	197,000	67,500	175,000	300,000	300,000
Non-Self Certified	-	979,144	705,420	1,168,550	1,299,845	1,570,434	2,141,403	2,034,155	1,766,434	1,496,541	1,242,718	1,734,187
Total 90+ days	-	1,762,094	1,289,695	1,651,020	1,823,595	1,570,434	2,649,159	2,231,155	1,833,934	1,671,541	1,542,718	2,034,187

<i>number of loans</i>	Jul-04	Jan-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	4	3	3	3	-	3	2	1	1	2	2
Non-Self Certified	-	7	4	6	7	7	10	9	8	6	7	9
Total 90+ days	-	11	7	9	10	7	13	11	9	7	9	11