

Performance E-MAC NL 2005-I

Pool characteristics

Issuance volume		€ 500,000,000
Total delinquencies 60+ days as per	25-Jan-12	0.86%
Total delinquencies 90+ days as per	25-Jan-12	0.66%
		Jul-05 Jan-12
Percentage of non-Self Certified loans		92.8% 92.6%
Percentage of Self Certified loans		7.2% 7.4%

Total

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	35,550,935	32,806,326	28,388,647	23,723,069	21,632,047	20,616,841	17,531,200	17,211,021	17,145,341	17,408,024	17,162,029
Non-Self Certified	460,616,111	454,222,468	411,396,615	373,728,025	343,702,238	315,265,265	253,620,107	237,750,580	224,552,537	219,433,968	213,840,531
Total	496,167,046	487,028,794	439,785,263	397,451,095	365,334,285	335,882,106	271,151,307	254,961,601	241,697,877	236,841,992	231,002,560

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	267	249	216	182	166	159	135	132	131	133	131
Non-Self Certified	2819	2783	2550	2334	2148	1,970	1,618	1532	1458	1,429	1,398
Total	3086	3032	2766	2516	2314	2,129	1,753	1664	1589	1,562	1,529

60+ days Delinquencies

<i>percentages</i>	Jul-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%	0.00%	0.00%	0.00%	1.03%	0.00%	0.74%	0.76%	0.76%	0.75%	0.00%
Non-Self Certified	0.18%	0.24%	0.56%	0.53%	0.55%	0.48%	0.85%	1.22%	1.21%	1.09%	0.93%
Total 60+ days	0.17%	0.23%	0.53%	0.50%	0.58%	0.45%	0.85%	1.19%	1.18%	1.06%	0.86%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	221,812	-	130,000	130,000	130,000	130,000	-
Non-Self Certified	841,000	1,096,500	2,309,897	1,984,217	1,895,379	1,524,419	2,166,125	2,896,375	2,716,375	2,386,375	1,995,875
Total 60+ days	841,000	1,096,500	2,309,897	1,984,217	2,117,191	1,524,419	2,296,125	3,026,375	2,846,375	2,516,375	1,995,875

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0	0	0	0	1	-	1	1	1	1	-
Non-Self Certified	4	7	12	12	10	9	12	15	15	13	11
Total 60+ days	4	7	12	12	11	9	13	16	16	14	11

90+ days Delinquencies

<i>percentages</i>	Jul-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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	0.76%	0.76%	0.75%	0.00%
Non-Self Certified	0.11%	0.06%	0.48%	0.47%	0.42%	0.29%	0.64%	0.87%	0.97%	0.87%	0.71%
Total 90+ days	0.10%	0.05%	0.45%	0.44%	0.39%	0.28%	0.64%	0.86%	0.96%	0.86%	0.66%

<i>principal amounts</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	-	-	-	-	130,000	130,000	130,000	130,000	-
Non-Self Certified	486,000	253,000	1,977,397	1,750,592	1,433,717	924,169	1,611,125	2,064,875	2,187,875	1,909,875	1,523,875
Total 90+ days	486,000	253,000	1,977,397	1,750,592	1,433,717	924,169	1,741,125	2,194,875	2,317,875	2,039,875	1,523,875

<i>number of loans</i>	Jul-05	Jan-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0	0	0	0	0	-	1	1	1	1	-
Non-Self Certified	2	2	10	10	8	6	10	11	12	10	8
Total 90+ days	2	2	10	10	8	6	11	12	13	11	8