

Performance E-MAC NL 2007-I

Pool characteristics

Issuance volume		€ 600,000,000	
Total delinquencies 60+ days as per	25-Jan-12	1.14%	
Total delinquencies 90+ days as per	25-Jan-12	1.02%	
		Jul-07	Jan-12
Percentage of non-Self Certified loans		79.9%	82.7%
Percentage of Self Certified loans		20.1%	17.3%

Total

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	118,644,709	113,960,450	102,634,615	95,711,975	89,582,970	87,475,171	86,690,914	84,440,447	83,159,617
Non-Self Certified	472,928,336	466,022,879	449,806,191	432,980,223	414,959,003	409,786,076	406,427,419	401,865,953	397,297,997
Total	591,573,045	579,983,329	552,440,806	528,692,198	504,541,973	497,261,247	493,118,333	486,306,401	480,457,614

<i>number of loans</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	571	553	504	472	442	434	429	418	411
Non-Self Certified	2,280	2,261	2,182	2,103	2,017	1,992	1,976	1,954	1,934
Total	2,851	2,814	2,686	2,575	2,459	2,426	2,405	2,372	2,345

60+ days Delinquencies

<i>percentages</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.11%	0.48%	1.35%	2.55%	2.88%	2.55%	3.02%	2.80%	3.29%
Non-Self Certified	0.05%	0.17%	0.24%	0.47%	0.52%	0.53%	0.56%	0.46%	0.70%
Total 60+ days	0.06%	0.23%	0.45%	0.85%	0.94%	0.88%	1.00%	0.87%	1.14%

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	136,000	546,200	1,387,500	2,436,750	2,580,079	2,227,928	2,617,927	2,367,926	2,733,110
Non-Self Certified	230,000	778,200	1,080,677	2,040,723	2,159,303	2,152,212	2,291,587	1,863,337	2,765,718
Total 60+ days	366,000	1,324,400	2,468,177	4,477,473	4,739,381	4,380,139	4,909,513	4,231,262	5,498,827

<i>number of loans</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	4	4	8	8	7	8	7	10
Non-Self Certified	1	4	7	13	10	10	11	9	14
Total 60+ days	2	8	11	21	18	17	19	16	24

90+ days Delinquencies

<i>percentages</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.31%	0.33%	1.79%	2.32%	2.28%	2.75%	2.52%	2.76%
Non-Self Certified	0.00%	0.17%	0.21%	0.47%	0.45%	0.42%	0.53%	0.46%	0.65%
Total 90+ days	0.00%	0.20%	0.23%	0.71%	0.78%	0.74%	0.92%	0.82%	1.02%

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	355,450	337,500	1,713,000	2,074,650	1,991,928	2,381,927	2,131,926	2,291,925
Non-Self Certified	-	778,200	932,677	2,040,723	1,874,678	1,707,728	2,164,337	1,863,337	2,598,718
Total 90+ days	-	1,133,650	1,270,177	3,753,723	3,949,328	3,699,655	4,546,263	3,995,262	4,890,642

<i>number of loans</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	2	2	5	5	6	7	6	7
Non-Self Certified	-	4	6	13	9	8	10	9	13
Total 90+ days	-	6	8	18	14	14	17	15	20