

Performance E-MAC NL 2008-I

Pool characteristics

Issuance volume		€ 250,000,000	
Total delinquencies 60+ days as per	25-Jan-12	2.10%	
Total delinquencies 90+ days as per	25-Jan-12	1.70%	
		Apr-08	Jan-12
Percentage of non-Self Certified loans		80.7%	84.3%
Percentage of Self Certified loans		19.3%	15.7%

Total

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	46,917,270	42,100,102	38,431,402	33,717,010	33,250,297	32,424,526	31,635,639	30,241,739
Non-Self Certified	196,219,022	189,490,040	181,857,165	172,432,877	168,777,577	166,833,271	165,696,371	162,914,614
Total	243,136,292	231,590,142	220,288,567	206,149,886	202,027,874	199,257,797	197,332,010	193,156,353

<i>number of loans</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	224	203	188	169	167	164	160	154
Non-Self Certified	952	935	903	857	839	829	825	812
Total	1,176	1,138	1,091	1,026	1,006	993	985	966

60+ days Delinquencies

<i>percentages</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.43%	3.84%	5.92%	7.19%	8.05%	8.25%	8.63%
Non-Self Certified	0.00%	0.08%	0.24%	0.77%	0.85%	0.86%	0.98%	0.88%
Total 60+ days	0.00%	0.15%	0.87%	1.62%	1.89%	2.03%	2.15%	2.10%

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	180,000	1,474,750	1,997,372	2,391,750	2,609,250	2,609,250	2,609,250
Non-Self Certified	-	161,000	444,700	1,333,950	1,432,200	1,432,200	1,629,950	1,439,500
Total 60+ days	-	341,000	1,919,450	3,331,322	3,823,950	4,041,450	4,239,200	4,048,750

<i>number of loans</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	1	5	7	8	7	7	7
Non-Self Certified	-	1	2	6	6	6	7	6
Total 60+ days	-	2	7	13	14	13	14	13

90+ days Delinquencies

<i>percentages</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.00%	3.50%	3.49%	5.84%	8.05%	8.25%	8.63%
Non-Self Certified	0.00%	0.00%	0.24%	0.66%	0.73%	0.86%	0.87%	0.41%
Total 90+ days	0.00%	0.00%	0.81%	1.12%	1.57%	2.03%	2.05%	1.70%

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	1,346,500	1,176,750	1,941,750	2,609,250	2,609,250	2,609,250
Non-Self Certified	-	-	444,700	1,140,700	1,228,200	1,432,200	1,436,700	671,500
Total 90+ days	-	-	1,791,200	2,317,450	3,169,950	4,041,450	4,045,950	3,280,750

<i>number of loans</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	-	4	5	7	7	7	7
Non-Self Certified	-	-	2	5	5	6	6	3
Total 90+ days	-	-	6	10	12	13	13	10