

Performance E-MAC NL 2007-I

Pool characteristics		
Issuance volume	€ 600,000,000	
Total delinquencies 60+ days as per	27-Oct-20	1.19%
Total delinquencies 90+ days as per	27-Oct-20	1.02%
	Jul-07	Oct-20
Percentage of Non-Self Certified loans	79.9%	78.8%
Percentage of Self Certified loans	20.1%	20.2%

Total

principal amounts	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	118,644,709	113,960,450	102,634,615	95,711,975	89,582,970	83,159,617	77,536,309	73,318,933	66,964,085	63,142,513	55,486,976	47,426,344	42,938,262	42,230,089	41,086,792	40,261,231	38,283,591	37,042,894	35,367,635	34,833,295
Non-Self Certified	472,928,336	466,022,879	449,806,191	432,980,223	414,959,003	397,297,997	381,361,649	358,116,364	332,426,900	296,741,943	253,899,241	210,025,767	185,259,095	178,897,502	173,124,974	166,881,481	160,454,948	152,258,330	144,300,030	137,990,244
Total	591,573,045	579,983,329	552,440,806	528,692,198	504,541,973	480,457,614	458,897,959	431,435,297	399,390,985	359,884,456	309,386,217	257,452,111	228,197,357	221,127,591	214,211,766	207,142,711	198,738,539	189,301,224	179,667,665	172,823,539

60+ days Delinquencies

percentages	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	0.11%	0.48%	1.35%	2.55%	2.88%	3.29%	4.76%	5.93%	4.10%	4.99%	4.88%	4.96%	2.73%	1.89%	1.94%	1.60%	0.30%	0.77%	0.48%	0.92%
Non-Self Certified	0.05%	0.17%	0.24%	0.47%	0.52%	0.70%	0.83%	0.84%	0.71%	0.95%	0.79%	0.79%	0.27%	0.42%	0.41%	0.42%	0.79%	1.13%	1.13%	1.26%
Total 60+ days	0.06%	0.23%	0.45%	0.85%	0.94%	1.14%	1.49%	1.70%	1.27%	1.90%	1.66%	1.55%	0.73%	0.70%	0.70%	0.65%	0.70%	1.06%	1.00%	1.19%

principal amounts	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	136,000	546,200	1,387,500	2,436,750	2,580,079	2,733,110	3,693,920	4,346,248	2,742,449	3,147,867	2,707,774	2,350,300	1,171,000	797,751	797,751	645,000	115,000	285,000	170,000	320,000
Non-Self Certified	230,000	778,200	1,080,677	2,040,723	2,159,303	2,765,718	3,146,234	2,991,524	2,348,198	1,526,817	2,422,619	1,649,390	496,729	758,352	706,729	706,729	1,270,229	1,725,603	1,631,950	1,743,221
Total 60+ days	366,000	1,324,400	2,468,177	4,477,473	4,739,381	5,498,827	6,840,154	7,337,772	5,090,647	4,674,684	5,130,393	3,999,690	1,667,729	1,556,103	1,504,480	1,351,729	1,385,229	2,010,603	1,801,950	2,063,221

90+ days Delinquencies

percentages	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	0.00%	0.31%	0.33%	1.79%	2.32%	2.76%	4.76%	5.66%	3.27%	3.82%	4.45%	3.35%	2.46%	1.89%	0.85%	0.48%	0.30%	0.77%	0.48%	0.49%
Non-Self Certified	0.00%	0.17%	0.21%	0.47%	0.45%	0.65%	0.74%	0.76%	0.38%	0.33%	0.67%	0.46%	0.11%	0.28%	0.41%	0.42%	0.25%	1.04%	0.99%	1.15%
Total 90+ days	0.00%	0.20%	0.23%	0.71%	0.78%	1.02%	1.42%	1.59%	0.86%	0.94%	1.34%	0.99%	0.55%	0.59%	0.49%	0.44%	0.26%	0.98%	0.89%	1.02%

principal amounts	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	355,450	337,500	1,713,000	2,074,650	2,291,925	3,693,920	4,151,248	2,187,199	2,414,364	2,466,674	1,586,500	1,056,000	797,751	347,751	195,000	115,000	285,000	170,000	170,000
Non-Self Certified	-	778,200	932,677	2,040,723	1,874,678	2,598,718	2,809,584	2,717,124	1,266,256	983,917	1,693,719	974,287	198,729	508,000	706,729	706,729	408,729	1,576,353	1,427,950	1,533,221
Total 90+ days	-	1,133,650	1,270,177	3,753,723	3,949,328	4,890,642	6,503,504	6,868,372	3,453,455	3,398,281	4,160,393	2,560,787	1,254,729	1,305,751	1,054,480	901,729	523,729	1,861,353	1,597,950	1,763,221

number of loans	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	-	2	2	5	5	7	13	15	8	8	9	7	4	3	2	1	1	2	1	1
Non-Self Certified	-	4	6	13	9	13	14	13	8	6	6	5	1	2	3	3	2	5	5	6
Total 90+ days	-	6	8	18	14	20	27	28	16	14	15	12	5	5	5	4	3	7	6	7