

**Performance E-MAC NL 2007-IV**

**Pool characteristics**

Issuance volume		€ 700,000,000
Total delinquencies 60+ days as per	27-Oct-20	0.81%
Total delinquencies 90+ days as per	27-Oct-20	0.56%
Percentage of non-Self Certified loans	Jan-08	Oct-20
Percentage of Self Certified loans	83.7%	83.2%
	16.3%	16.8%

**Total**

principal amounts	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	110,921,498	100,967,377	94,907,880	88,447,172	84,083,233	78,862,351	72,330,517	65,250,013	58,544,900	52,498,686	44,058,189	39,070,115	38,479,813	37,605,028	36,330,511	35,268,740	34,599,336	33,467,908	31,996,121
Non-Self Certified	570,964,327	568,466,060	549,251,105	525,229,623	496,300,268	471,318,606	441,600,462	401,072,825	349,976,097	297,016,574	238,701,859	207,289,696	200,948,816	194,620,745	186,127,408	178,137,916	172,289,917	165,735,311	158,196,207
Total	681,885,825	669,433,437	644,158,984	613,676,795	580,383,501	550,180,957	513,930,979	466,322,838	408,522,998	349,515,260	282,761,049	246,359,812	239,428,629	232,225,773	222,457,919	213,406,657	206,889,253	199,203,219	190,192,328

number of loans	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	545	504	474	443	420	394	367	335	303	270	225	201	197	194	188	182	178	170	165
Non-Self Certified	2,720	2,728	2,634	2,523	2,396	2,289	2,166	1,991	1,776	1,532	1,258	1,110	1,084	1,052	1,014	975	953	922	885
Total	3,265	3,232	3,108	2,966	2,816	2,683	2,533	2,326	2,079	1,802	1,483	1,311	1,281	1,246	1,202	1,157	1,131	1,092	1,050

**60+ days Delinquencies**

percentages	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	0.14%	0.23%	1.37%	2.58%	5.70%	5.81%	5.26%	4.45%	4.69%	4.43%	1.60%	0.98%	0.69%	0.71%	1.42%	1.47%	1.04%	1.84%	0.78%
Non-Self Certified	0.05%	0.22%	0.23%	0.30%	0.42%	0.78%	0.91%	0.95%	1.60%	1.35%	0.89%	0.70%	0.57%	0.41%	0.99%	0.75%	0.74%	0.51%	0.82%
Total 60+ days	0.07%	0.23%	0.40%	0.63%	1.19%	1.50%	1.52%	1.44%	2.04%	1.81%	1.00%	0.75%	0.59%	0.46%	1.06%	0.87%	0.79%	0.70%	0.81%

principal amounts	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	156,000	290,700	1,297,690	2,283,620	4,855,963	4,584,222	3,801,499	2,900,679	2,747,265	2,327,280	704,000	361,931	267,000	267,000	517,000	517,000	360,527	547,746	250,000
Non-Self Certified	306,000	1,253,250	1,263,000	1,565,445	2,076,695	3,690,145	4,000,416	3,820,117	5,590,029	4,011,622	2,122,665	1,456,301	1,153,364	780,180	1,839,873	1,334,332	1,266,493	849,459	1,256,820
Total 60+ days	462,000	1,543,950	2,560,690	3,849,065	6,931,858	8,274,367	7,801,915	6,720,797	8,337,293	6,338,902	2,826,665	1,838,232	1,420,364	1,057,180	2,356,874	1,851,332	1,627,020	1,397,205	1,546,820

number of loans	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	1	1	6	7	14	14	13	12	12	9	3	3	2	2	3	3	2	2	1
Non-Self Certified	1	7	7	9	10	18	21	19	27	19	9	7	5	4	9	6	6	4	7
Total 60+ days	2	8	13	16	24	32	34	31	39	28	12	10	7	6	12	9	8	6	8

**90+ days Delinquencies**

percentages	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	0.14%	0.23%	1.22%	1.05%	5.01%	4.79%	5.05%	3.61%	3.68%	3.45%	1.60%	0.66%	0.69%	0.71%	1.42%	1.47%	0.72%	0.75%	0.78%
Non-Self Certified	0.00%	0.17%	0.13%	0.22%	0.30%	0.65%	0.67%	0.80%	1.11%	1.13%	0.53%	0.56%	0.57%	0.34%	0.72%	0.67%	0.74%	0.51%	0.52%
Total 90+ days	0.02%	0.19%	0.29%	0.34%	1.06%	1.16%	1.28%	1.19%	1.51%	1.48%	0.69%	0.58%	0.59%	0.40%	0.83%	0.80%	0.73%	0.55%	0.56%

principal amounts	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	156,000	290,700	1,161,690	932,700	4,210,213	3,780,123	3,654,249	2,353,354	2,301,580	1,810,280	704,000	267,000	267,000	267,000	517,000	517,000	250,000	250,000	250,000
Non-Self Certified	-	971,750	708,500	1,136,351	1,913,395	2,580,445	2,938,482	3,207,487	3,896,161	3,352,237	1,253,347	1,153,884	1,153,364	660,839	1,335,210	1,200,869	1,266,493	849,459	820,935
Total 90+ days	156,000	1,262,450	1,870,190	2,069,051	6,123,608	6,369,569	6,592,731	5,560,841	6,187,741	5,162,517	1,957,347	1,420,884	1,420,364	927,839	1,852,210	1,717,869	1,516,493	1,099,459	1,070,935

number of loans	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	1	1	5	4	12	12	12	9	10	7	3	2	2	2	3	3	1	1	1
Non-Self Certified	-	5	5	6	9	14	16	16	18	15	5	5	5	3	6	5	6	4	5
Total 90+ days	1	6	10	10	21	26	28	25	28	22	8	7	7	5	9	8	7	5	6