

**Performance E-MAC NL 2008-IV**

<b>Pool characteristics</b>			
Issuance volume		€ 256,250,000	
Total delinquencies 60+ days as per	27-Oct-20	1.30%	
Total delinquencies 90+ days as per	27-Oct-20	1.30%	
	Apr-08	Oct-20	
Percentage of non-Self Certified loans	77.4%	76.1%	
Percentage of Self Certified loans	22.6%	23.9%	

principal amounts	Apr-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	56,228,496	53,295,130	47,421,639	45,566,416	42,047,416	39,443,808	36,638,144	32,876,309	28,728,366	25,486,888	21,042,834	19,213,088	19,130,713	18,860,575	18,733,977	17,713,220	17,305,536	17,027,604	16,936,486
Non-Self Certified	193,086,347	185,784,185	175,412,366	164,914,690	155,184,434	144,131,675	136,155,580	126,188,391	110,883,769	99,686,444	78,984,048	68,731,365	66,452,494	65,472,223	62,248,354	60,172,127	57,803,094	55,884,521	54,047,392
<b>Total</b>	<b>249,314,843</b>	<b>239,079,315</b>	<b>222,834,006</b>	<b>210,511,106</b>	<b>197,231,850</b>	<b>183,575,482</b>	<b>172,793,724</b>	<b>159,065,300</b>	<b>139,612,125</b>	<b>125,173,333</b>	<b>100,026,882</b>	<b>87,944,433</b>	<b>85,583,207</b>	<b>84,332,798</b>	<b>80,982,330</b>	<b>77,885,347</b>	<b>75,108,631</b>	<b>72,912,215</b>	<b>70,983,890</b>

number of loans	Apr-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	267	252	229	217	201	190	175	157	140	126	107	98	97	96	95	89	88	87	86
Non-Self Certified	925	901	857	805	763	710	674	633	567	513	415	366	357	352	341	332	320	309	300
<b>Total</b>	<b>1,192</b>	<b>1,153</b>	<b>1,086</b>	<b>1,022</b>	<b>964</b>	<b>900</b>	<b>849</b>	<b>790</b>	<b>707</b>	<b>639</b>	<b>522</b>	<b>464</b>	<b>454</b>	<b>448</b>	<b>436</b>	<b>421</b>	<b>408</b>	<b>396</b>	<b>386</b>

60+ days Delinquencies	Apr-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%	0.72%	1.47%	1.43%	1.89%	6.02%	4.78%	7.83%	7.80%	2.06%	1.28%	1.40%	1.41%	0.00%	0.00%	0.00%	2.43%	4.24%	4.27%
Non-Self Certified	0.00%	0.17%	0.79%	0.52%	1.55%	1.10%	1.46%	0.41%	0.44%	0.66%	0.59%	0.19%	0.00%	0.00%	0.75%	0.77%	0.80%	1.16%	0.37%
<b>Total 60+ days</b>	<b>0.00%</b>	<b>0.30%</b>	<b>0.93%</b>	<b>0.71%</b>	<b>1.62%</b>	<b>2.16%</b>	<b>2.16%</b>	<b>1.94%</b>	<b>1.95%</b>	<b>0.95%</b>	<b>0.74%</b>	<b>0.45%</b>	<b>0.31%</b>	<b>0.00%</b>	<b>0.57%</b>	<b>0.60%</b>	<b>1.18%</b>	<b>1.88%</b>	<b>1.30%</b>

principal amounts	Apr-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	-	384,000	698,500	650,000	792,000	2,375,768	1,751,250	2,574,125	2,240,625	524,000	269,000	269,000	269,000	-	-	-	419,960	722,480	722,480
Non-Self Certified	-	325,000	1,384,500	854,781	2,410,216	1,581,960	1,984,176	512,450	485,000	659,923	466,700	128,700	-	-	465,630	464,935	464,230	649,170	199,089
<b>Total 60+ days</b>	<b>-</b>	<b>709,000</b>	<b>2,083,000</b>	<b>1,504,781</b>	<b>3,202,216</b>	<b>3,957,747</b>	<b>3,735,426</b>	<b>3,086,575</b>	<b>2,725,625</b>	<b>1,183,923</b>	<b>735,700</b>	<b>397,700</b>	<b>269,000</b>	<b>-</b>	<b>465,630</b>	<b>464,935</b>	<b>884,210</b>	<b>1,371,650</b>	<b>921,570</b>

number of loans	Apr-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	4	4	4	10	8	10	8	2	1	1	1	-	-	-	1	2	2
Non-Self Certified	-	1	6	5	13	9	10	2	2	4	3	1	-	-	3	3	3	4	1
<b>Total 60+ days</b>	<b>-</b>	<b>3</b>	<b>10</b>	<b>9</b>	<b>17</b>	<b>19</b>	<b>18</b>	<b>12</b>	<b>10</b>	<b>6</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>-</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>6</b>	<b>3</b>

90+ days Delinquencies	Apr-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%	0.72%	1.47%	1.13%	1.89%	4.11%	3.68%	7.83%	7.80%	2.06%	1.28%	1.40%	1.41%	0.00%	0.00%	0.00%	2.43%	4.78%	4.27%
Non-Self Certified	0.00%	0.17%	0.57%	0.52%	1.42%	1.10%	1.18%	0.41%	0.23%	0.53%	0.43%	0.19%	0.00%	0.00%	0.00%	0.77%	0.80%	0.83%	0.37%
<b>Total 90+ days</b>	<b>0.00%</b>	<b>0.30%</b>	<b>0.76%</b>	<b>0.65%</b>	<b>1.52%</b>	<b>1.74%</b>	<b>1.71%</b>	<b>1.94%</b>	<b>1.79%</b>	<b>0.84%</b>	<b>0.61%</b>	<b>0.45%</b>	<b>0.31%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.60%</b>	<b>1.19%</b>	<b>1.05%</b>	<b>1.30%</b>

principal amounts	Apr-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	-	384,000	698,500	516,000	792,000	1,621,288	1,348,250	2,574,125	2,240,625	524,000	269,000	269,000	269,000	-	-	-	419,960	302,500	722,480
Non-Self Certified	-	325,000	1,004,000	854,781	2,201,789	1,581,960	1,601,939	512,450	252,000	531,223	338,000	128,700	-	-	-	464,935	464,230	463,515	199,089
<b>Total 90+ days</b>	<b>-</b>	<b>709,000</b>	<b>1,702,500</b>	<b>1,370,781</b>	<b>2,993,789</b>	<b>3,203,247</b>	<b>2,950,189</b>	<b>3,086,575</b>	<b>2,492,625</b>	<b>1,055,223</b>	<b>607,000</b>	<b>397,700</b>	<b>269,000</b>	<b>-</b>	<b>-</b>	<b>464,935</b>	<b>884,210</b>	<b>766,015</b>	<b>921,570</b>

number of loans	Apr-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	4	3	4	7	6	10	8	2	1	1	1	-	-	-	1	1	2
Non-Self Certified	-	1	4	5	12	9	8	2	1	3	2	1	-	-	-	3	3	3	1
<b>Total 90+ days</b>	<b>-</b>	<b>3</b>	<b>8</b>	<b>8</b>	<b>16</b>	<b>16</b>	<b>14</b>	<b>12</b>	<b>9</b>	<b>5</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>3</b>