

Performance E-MAC NL 2007-I

Pool characteristics

Issuance volume		€ 600,000,000	
Total delinquencies 60+ days as per	25-Apr-22	0.88%	
Total delinquencies 90+ days as per	25-Apr-22	0.63%	
		Jul-07	Apr-22
Percentage of non-Self Certified loans		79.9%	77.6%
Percentage of Self Certified loans		20.1%	22.4%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	38,283,591	32,855,714	31,651,405	30,271,028	29,516,291	28,291,245	26,791,383
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	160,454,948	130,553,574	122,978,345	115,799,454	109,139,929	101,178,758	92,864,063
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	198,738,539	163,409,289	154,629,751	146,070,482	138,656,220	129,470,003	119,655,446

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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%	0.30%	2.52%	2.62%	1.70%	1.53%	2.14%	2.24%
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%	0.79%	1.22%	1.21%	1.28%	1.01%	1.28%	0.88%
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%	1.48%	1.50%	1.37%	1.12%	1.47%	0.88%

90+ days Delinquencies

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	115,000	828,175	828,175	514,375	450,974	605,349	600,974
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	1,270,229	1,593,221	1,483,942	1,483,942	1,097,337	1,296,054	449,999
Total 90+ 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	1,385,229	2,421,396	2,312,117	1,998,317	1,546,310	1,901,402	1,050,973

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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%	0.30%	2.52%	1.63%	1.19%	1.53%	2.14%	1.68%
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%	0.25%	1.10%	1.08%	1.15%	0.67%	0.64%	0.32%
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%	0.28%	1.38%	1.20%	1.16%	0.85%	0.97%	0.63%

90+ days Delinquencies

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	-	365,450	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	1,596,500	1,056,000	115,000	828,175	514,375	360,000	450,974	605,349	450,974
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	408,729	1,433,221	1,333,942	1,333,942	732,337	648,719	299,999
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	523,729	2,261,396	1,848,317	1,693,942	1,183,310	1,254,068	750,973

90+ days Delinquencies

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	-	2	2	5	5	7	13	15	8	8	9	7	4	1	4	3	2	3	4	3
Non-Self Certified	-	4	6	13	9	13	14	13	8	6	6	5	1	2	5	5	5	3	3	1
Total 90+ days	-	6	8	18	14	20	27	28	16	14	15	12	5	3	9	8	7	6	7	4