

**Performance E-MAC NL 2007-I**

**Pool characteristics**

Issuance volume	€ 600,000,000			
Total delinquencies 60+ days as per	25-Jul-22	0.78%		
Total delinquencies 90+ days as per	25-Jul-22	0.68%		
	Jul-07	Jul-22		
Percentage of non-Self Certified loans	79.9%	77.0%		
Percentage of Self Certified loans	20.1%	23.0%		

Total	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	Jul-22	
<b>principal amounts</b>																						
Self Certified	118,644,709	113,980,450	102,634,615	95,711,975	89,582,070	83,159,617	77,536,309	73,318,933	66,984,085	63,142,513	55,486,976	47,428,344	42,938,262	38,283,591	32,855,714	31,651,405	30,271,028	29,516,291	28,291,245	26,791,983	25,508,013	
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	101,178,759	92,864,063	85,305,214	
<b>Total</b>	<b>591,573,045</b>	<b>579,983,329</b>	<b>552,440,806</b>	<b>528,692,198</b>	<b>504,541,973</b>	<b>480,457,614</b>	<b>458,897,959</b>	<b>431,435,297</b>	<b>399,390,985</b>	<b>359,884,456</b>	<b>309,386,217</b>	<b>257,452,111</b>	<b>228,197,357</b>	<b>198,738,539</b>	<b>163,409,289</b>	<b>154,629,751</b>	<b>146,070,482</b>	<b>138,656,220</b>	<b>129,470,003</b>	<b>119,655,446</b>	<b>110,813,227</b>	

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	Jul-22
Self Certified	571	553	504	472	442	411	385	366	338	326	288	253	228	206	177	172	167	163	156	149	143
Non-Self Certified	2,280	2,261	2,182	2,103	2,017	1,934	1,864	1,772	1,662	1,500	1,304	1,093	985	869	729	691	657	626	583	544	505
<b>Total</b>	<b>2,851</b>	<b>2,814</b>	<b>2,686</b>	<b>2,575</b>	<b>2,459</b>	<b>2,345</b>	<b>2,249</b>	<b>2,138</b>	<b>2,000</b>	<b>1,826</b>	<b>1,592</b>	<b>1,346</b>	<b>1,213</b>	<b>1,075</b>	<b>806</b>	<b>863</b>	<b>824</b>	<b>789</b>	<b>739</b>	<b>693</b>	<b>648</b>

60+ days Delinquencies	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	Jul-22
<b>percentages</b>																					
Self Certified	0.11%	0.48%	1.35%	2.59%	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%	2.22%
Non-Self Certified	0.05%	0.17%	0.24%	0.47%	0.52%	0.70%	0.83%	0.84%	0.71%	0.51%	0.95%	0.79%	0.27%	0.79%	1.22%	1.21%	1.26%	1.01%	1.23%	0.48%	0.35%
<b>Total 60+ days</b>	<b>0.06%</b>	<b>0.23%</b>	<b>0.45%</b>	<b>0.85%</b>	<b>0.94%</b>	<b>1.14%</b>	<b>1.49%</b>	<b>1.70%</b>	<b>1.27%</b>	<b>1.30%</b>	<b>1.66%</b>	<b>1.55%</b>	<b>0.73%</b>	<b>0.70%</b>	<b>1.48%</b>	<b>1.50%</b>	<b>1.37%</b>	<b>1.12%</b>	<b>1.47%</b>	<b>0.88%</b>	<b>0.78%</b>

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	Jul-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	585,974
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	1,626,817	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	299,999
<b>Total 60+ days</b>	<b>366,000</b>	<b>1,324,400</b>	<b>2,468,177</b>	<b>4,477,473</b>	<b>4,739,381</b>	<b>5,498,827</b>	<b>6,840,154</b>	<b>7,337,772</b>	<b>5,090,647</b>	<b>4,674,684</b>	<b>5,130,393</b>	<b>3,999,690</b>	<b>1,667,729</b>	<b>1,385,229</b>	<b>2,421,396</b>	<b>2,312,117</b>	<b>1,998,317</b>	<b>1,548,310</b>	<b>1,901,402</b>	<b>1,050,973</b>	<b>885,973</b>

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	Jul-22
Self Certified	1	4	4	8	8	10	13	16	10	12	11	9	5	1	4	4	3	3	4	4	4
Non-Self Certified	1	4	7	13	10	14	16	15	14	9	10	8	2	6	6	6	6	5	6	2	1
<b>Total 60+ days</b>	<b>2</b>	<b>8</b>	<b>11</b>	<b>21</b>	<b>18</b>	<b>24</b>	<b>29</b>	<b>31</b>	<b>24</b>	<b>21</b>	<b>21</b>	<b>17</b>	<b>7</b>	<b>7</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>8</b>	<b>10</b>	<b>6</b>	<b>5</b>

90+ days Delinquencies	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	Jul-22
<b>percentages</b>																					
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%	1.77%
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%	0.35%
<b>Total 90+ days</b>	<b>0.00%</b>	<b>0.20%</b>	<b>0.23%</b>	<b>0.71%</b>	<b>0.78%</b>	<b>1.02%</b>	<b>1.42%</b>	<b>1.59%</b>	<b>0.86%</b>	<b>0.94%</b>	<b>1.34%</b>	<b>0.99%</b>	<b>0.55%</b>	<b>0.28%</b>	<b>1.38%</b>	<b>1.20%</b>	<b>1.16%</b>	<b>0.85%</b>	<b>0.97%</b>	<b>0.63%</b>	<b>0.68%</b>

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	Jul-22
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	1,596,500	1,056,000	115,000	828,175	514,375	360,000	450,974	605,349	450,974	450,974
Non-Self Certified	-	778,200	932,677	2,040,723	1,874,678	2,580,642	2,809,584	2,717,124	1,266,256	985,917	1,693,719	974,297	198,729	408,729	1,433,221	1,333,942	1,333,942	732,337	648,719	299,999	299,999
<b>Total 90+ days</b>	<b>-</b>	<b>1,133,650</b>	<b>1,270,177</b>	<b>3,753,723</b>	<b>3,949,328</b>	<b>4,898,642</b>	<b>6,503,504</b>	<b>6,868,372</b>	<b>3,453,455</b>	<b>3,399,281</b>	<b>4,160,393</b>	<b>2,567,787</b>	<b>1,254,729</b>	<b>523,729</b>	<b>2,261,396</b>	<b>1,848,317</b>	<b>1,693,942</b>	<b>1,183,310</b>	<b>1,254,068</b>	<b>750,973</b>	<b>750,973</b>

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	Jul-22
Self Certified	-	2	2	5	5	7	13	15	8	8	9	7	4	1	4	3	2	3	4	3	3
Non-Self Certified	-	4	6	13	9	13	14	13	8	6	6	5	1	2	5	5	5	3	3	1	1
<b>Total 90+ days</b>	<b>-</b>	<b>6</b>	<b>8</b>	<b>18</b>	<b>14</b>	<b>20</b>	<b>27</b>	<b>28</b>	<b>16</b>	<b>14</b>	<b>15</b>	<b>12</b>	<b>5</b>	<b>3</b>	<b>9</b>	<b>8</b>	<b>7</b>	<b>6</b>	<b>7</b>	<b>4</b>	<b>4</b>