

Performance E-MAC NL 2007-IV

Pool characteristics

Issuance volume		€ 700,000,000	
Total delinquencies 60+ days as per	25-Jul-22	0.88%	
Total delinquencies 90+ days as per	25-Jul-22	0.74%	
	Jan-08	Jul-22	
Percentage of non-Self Certified loans	83.7%	81.6%	
Percentage of Self Certified loans	16.3%	18.4%	

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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	44,059,189	39,070,115	35,268,740	31,016,707	29,167,481	28,082,739	26,996,601	25,596,620	24,972,538	23,644,078
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	349,978,097	297,016,574	238,701,859	207,289,696	178,137,916	148,992,039	141,162,127	135,305,097	127,598,535	119,495,804	112,018,269	104,797,578
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	213,406,657	180,008,746	170,329,608	163,387,836	154,595,136	145,092,423	136,990,807	128,441,657

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	0.14%	0.29%	1.37%	2.58%	5.78%	5.81%	5.26%	4.45%	4.69%	4.43%	1.60%	0.98%	1.47%	0.81%	0.86%	0.89%	1.98%	0.98%	2.13%	0.57%
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%	0.75%	0.87%	0.83%	1.25%	1.74%	1.55%	1.15%	0.94%
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%	0.87%	0.86%	0.83%	1.19%	1.78%	1.45%	1.33%	0.88%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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	381,931	517,000	250,000	250,000	250,000	534,064	250,000	531,923	134,981
Non-Self Certified	306,000	1,253,250	1,263,000	1,565,445	2,075,895	3,690,145	4,000,416	3,820,117	5,590,029	4,011,622	2,122,665	1,456,301	1,334,332	1,299,629	1,167,668	1,688,634	2,220,765	1,851,223	1,286,257	989,471
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	1,851,332	1,549,629	1,417,668	1,938,634	2,754,828	2,101,223	1,816,161	1,124,452

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	0.14%	0.29%	1.22%	1.05%	5.01%	4.79%	5.05%	3.61%	3.93%	3.45%	1.60%	0.68%	1.47%	0.81%	0.86%	0.89%	0.93%	0.98%	1.00%	0.57%
Non-Self Certified	0.00%	0.17%	0.13%	0.22%	0.39%	0.55%	0.67%	0.80%	1.11%	1.13%	0.53%	0.56%	0.67%	0.76%	0.83%	1.05%	1.30%	0.94%	1.00%	0.78%
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%	0.80%	0.77%	0.83%	1.02%	1.31%	0.95%	1.00%	0.74%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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	517,000	250,000	250,000	250,000	250,000	250,000	250,000	134,981
Non-Self Certified	-	971,750	708,500	1,136,351	1,913,395	2,589,445	2,938,482	3,207,487	3,886,161	3,352,237	1,253,347	1,153,894	1,200,869	1,128,000	1,167,668	1,418,401	1,771,096	1,121,578	1,120,597	817,842
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	1,420,894	1,717,869	1,378,000	1,417,668	1,668,401	2,021,096	1,371,578	1,370,597	952,823

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	1	1	5	4	12	12	12	9	10	7	3	2	3	1	1	1	1	1	1	1
Non-Self Certified	-	5	5	6	9	14	16	16	18	15	5	5	5	6	6	8	10	7	7	5
Total 90+ days	1	6	10	10	21	26	28	25	28	22	8	7	8	7	7	9	11	8	8	6