

Performance E-MAC NL 2008-IV

Pool characteristics			€ 256,250,000
Issuance volume			
Total delinquencies 60+ days as per	25-Jul-22		1.04%
Total delinquencies 90+ days as per	25-Jul-22		0.78%
		Apr-08	Jul-22
Percentage of non-Self Certified loans		77.4%	74.0%
Percentage of Self Certified loans		22.6%	26.0%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	56,228,496	53,295,130	47,421,639	45,596,416	42,047,416	39,443,808	36,638,144	32,876,909	28,728,356	25,486,888	21,042,834	19,213,068	17,713,220	16,343,903	16,031,109	15,332,739	14,970,433	14,074,799	13,837,808	12,874,420
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	60,172,127	51,374,328	47,594,739	45,937,175	43,748,421	41,026,989	38,898,106	36,630,763
Total	249,314,843	239,079,315	222,834,006	210,511,106	197,231,850	183,575,482	172,793,724	159,065,300	139,612,125	125,173,333	100,026,882	87,944,433	77,885,347	67,718,231	63,625,848	61,269,915	58,718,854	55,101,788	52,735,913	49,505,183

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	267	252	229	217	201	190	175	157	140	126	107	98	89	83	81	78	74	69	68	63
Non-Self Certified	925	901	857	805	763	710	674	633	567	513	415	366	332	286	270	261	249	235	224	215
Total	1,192	1,153	1,086	1,022	964	900	849	790	707	639	522	464	421	369	351	339	323	304	292	278

percentages	Apr-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	0.00%	0.72%	1.47%	1.43%	1.88%	6.02%	4.78%	7.83%	7.80%	2.06%	1.28%	1.40%	0.00%	4.42%	1.89%	11.45%	2.02%	2.15%	1.34%	1.44%
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%	0.77%	0.64%	1.11%	2.16%	2.21%	1.28%	0.85%	0.90%
Total 60+ days	0.00%	0.30%	0.93%	0.71%	1.62%	2.16%	2.16%	1.94%	1.93%	0.95%	0.74%	0.45%	0.60%	1.55%	1.30%	4.48%	2.16%	1.50%	0.97%	1.04%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	-	384,000	698,500	650,000	792,000	2,375,788	1,751,250	2,574,125	2,240,625	524,000	269,000	269,000	-	722,480	302,500	1,755,500	302,500	302,500	185,000	185,000
Non-Self Certified	-	325,000	1,384,500	854,781	2,410,216	1,581,960	1,984,176	512,450	488,000	659,923	468,700	128,700	464,935	327,053	526,306	991,548	965,385	523,998	328,700	328,700
Total 60+ days	-	709,000	2,083,000	1,504,781	3,202,216	3,957,747	3,735,426	3,086,575	2,728,625	1,183,923	735,700	397,700	464,935	1,049,533	828,806	2,747,048	1,267,885	826,498	513,700	513,700

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	-	2	4	4	4	10	8	10	8	2	1	1	-	2	1	3	1	1	1	1
Non-Self Certified	-	1	6	5	13	9	10	2	2	4	3	1	3	2	3	4	5	3	2	2
Total 60+ days	-	3	10	9	17	19	18	12	10	6	4	2	3	4	4	7	6	4	3	3

percentages	Apr-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	0.00%	0.72%	1.47%	1.13%	1.88%	4.11%	3.68%	7.83%	7.80%	2.06%	1.28%	1.40%	0.00%	4.42%	1.89%	1.97%	2.02%	2.15%	1.34%	1.44%
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%	0.77%	0.64%	1.11%	1.72%	2.21%	1.28%	0.85%	0.55%
Total 90+ days	0.00%	0.30%	0.76%	0.65%	1.52%	1.74%	1.71%	1.94%	1.79%	0.84%	0.61%	0.45%	0.60%	1.55%	1.30%	1.79%	2.16%	1.50%	0.97%	0.78%

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Self Certified	-	384,000	698,500	516,000	792,000	1,621,288	1,348,250	2,574,125	2,240,625	524,000	338,000	269,000	-	722,480	302,500	302,500	302,500	302,500	185,000	185,000
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	327,053	526,306	791,548	965,385	523,998	328,700	200,000
Total 90+ days	-	709,000	1,702,500	1,370,781	2,993,789	3,203,247	2,950,189	3,086,575	2,492,625	1,055,223	676,000	397,700	464,935	1,049,533	828,806	1,094,048	1,267,885	826,498	513,700	385,000

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