

Performance E-MAC NL 2007-I

Pool characteristics

Issuance volume € 600,000,000
 Total delinquencies 60+ days as per 25-Apr-23 0.95%
 Total delinquencies 90+ days as per 25-Apr-23 0.95%

Percentage of non-Self Certified loans Jul-07 79.9% Apr-23 77.0%
 Percentage of Self Certified loans Jul-07 20.1% Apr-23 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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23	
principal amounts																							
Self Certified		118,644,709	113,980,450	102,634,615	95,711,975	89,582,970	83,159,617	77,536,309	73,318,933	66,964,065	63,142,513	55,486,976	47,429,344	42,938,262	38,283,591	32,855,714	28,291,245	26,791,383	25,508,013	24,284,080	22,530,752	22,031,098	
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	101,178,758	92,864,063	85,305,214	79,021,354	76,782,094	73,651,206	
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	399,390,965	359,884,456	309,386,217	257,452,111	228,197,357	198,738,539	163,409,289	129,470,003	119,655,446	110,813,227	103,305,435	99,312,886	95,682,305	

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified		571	553	504	472	442	411	385	366	338	326	288	253	228	206	177	156	149	143	135	127	125
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	583	544	505	475	464	445
Total		2,851	2,814	2,686	2,575	2,459	2,345	2,249	2,138	2,000	1,826	1,592	1,346	1,213	1,075	906	739	693	648	610	591	570

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
percentages																						
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%	2.14%	2.24%	2.22%	2.49%	1.93%	1.98%
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%	1.28%	0.48%	0.35%	0.38%	0.39%	0.65%
Total 60+ days		0.06%	0.23%	0.45%	0.85%	0.94%	1.14%	1.49%	1.70%	1.27%	1.30%	1.66%	1.55%	0.73%	0.70%	1.48%	1.47%	0.88%	0.78%	0.74%	0.74%	0.95%

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified		136,000	548,200	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	605,349	600,974	565,974	605,349	435,349	435,349
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	1,583,221	1,296,054	449,999	299,999	299,999	299,999	477,493
Total 60+ days		366,000	1,326,400	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	1,901,402	1,050,973	865,973	905,348	735,348	912,841

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified		1	4	4	8	8	10	13	16	10	12	11	9	5	1	4	4	4	4	4	3	3
Non-Self Certified		1	4	7	13	10	14	16	15	14	9	10	8	2	6	6	2	1	1	1	1	2
Total 60+ days		2	8	11	21	18	24	29	31	24	21	21	17	7	7	10	6	5	5	5	4	5

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
percentages																						
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%	2.14%	1.68%	1.77%	2.49%	1.93%	1.98%
Non-Self Certified		0.00%	0.17%	0.21%	0.47%	0.45%	0.65%	0.74%	0.76%	0.33%	0.67%	0.46%	0.11%	0.25%	1.10%	0.64%	0.32%	0.35%	0.38%	0.39%	0.39%	0.65%
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%	0.26%	1.38%	0.97%	0.63%	0.68%	0.68%	0.74%	0.95%

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
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	2,486,674	1,896,500	1,056,000	115,000	828,175	605,349	450,974	450,974	605,349	435,349	435,349
Non-Self Certified		-	778,200	932,677	2,040,723	1,874,678	2,580,718	2,809,584	2,717,124	1,256,256	985,917	1,693,719	974,297	198,729	408,729	1,433,221	648,719	299,999	299,999	299,999	299,999	477,493
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	4,180,393	2,869,787	1,254,729	523,729	1,254,668	750,973	750,973	905,348	905,348	735,348	912,841

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified		-	2	2	5	5	7	13	15	8	9	7	4	1	4	4	3	3	3	4	3	3
Non-Self Certified		-	4	6	13	9	13	14	13	8	6	6	5	1	2	5	3	1	1	1	1	2
Total 90+ days		-	6	8	18	14	20	27	28	16	14	15	12	5	3	9	7	4	4	5	4	5