

Performance E-MAC NL 2007-IV

Pool characteristics

Issuance volume	€ 700,000,000
Total delinquencies 60+ days as per	25-Apr-23 0.73%
Total delinquencies 90+ days as per	25-Apr-23 0.49%
Percentage of non-Self Certified loans	Jan-08 83.7% Apr-23 79.4%
Percentage of Self Certified loans	16.3% 20.6%

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
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	25,596,620	24,972,538	23,644,078	23,621,370	23,080,048	22,394,054
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	119,495,804	112,018,269	104,797,578	96,043,347	88,932,424	86,137,232
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	145,092,423	136,990,807	128,441,657	119,664,717	112,012,472	108,531,286

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	545	504	474	443	420	394	367	335	303	270	225	201	182	161	133	129	123	123	120	116
Non-Self Certified	2,720	2,728	2,634	2,523	2,396	2,289	2,166	1,991	1,776	1,532	1,258	1,110	975	843	693	657	620	576	539	526
Total	3,265	3,232	3,108	2,966	2,816	2,683	2,533	2,326	2,079	1,802	1,483	1,311	1,157	1,004	826	786	743	699	659	642

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
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%	0.98%	2.13%	0.57%	0.57%	0.58%	0.00%
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%	1.55%	1.15%	0.94%	1.30%	1.18%	0.92%
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%	1.45%	1.33%	0.88%	1.16%	1.06%	0.73%

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
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	531,923	134,981	134,981	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	1,851,223	1,286,257	989,471	1,252,982	1,053,762	791,710
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	2,101,223	1,818,181	1,124,452	1,387,963	1,188,743	791,710

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	1	1	6	7	14	14	13	12	12	9	3	3	3	1	1	2	1	1	1	-
Non-Self Certified	1	7	7	9	10	18	21	19	27	19	9	7	6	7	10	8	6	7	5	4
Total 60+ days	2	8	13	16	24	32	34	31	39	28	12	10	9	8	11	10	7	8	6	4

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
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%	0.98%	1.00%	0.57%	0.57%	0.58%	0.00%
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%	0.94%	1.00%	0.78%	0.70%	0.68%	0.62%
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%	0.95%	1.00%	0.74%	0.68%	0.66%	0.49%

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
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	531,923	134,981	134,981	134,981	-
Non-Self Certified	-	971,750	708,500	1,130,351	1,913,395	2,589,445	2,938,482	3,207,487	3,886,161	3,352,237	1,253,347	1,153,884	1,200,869	1,128,000	1,121,578	1,120,597	817,842	676,309	606,363	532,311
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	1,420,884	1,717,869	1,378,000	1,371,578	1,370,597	952,823	811,290	741,344	532,311

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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
Self Certified	1	1	5	4	12	12	12	9	10	7	3	2	3	1	1	1	1	1	1	-
Non-Self Certified	-	5	5	6	9	14	16	16	18	15	5	5	5	6	7	7	5	4	3	3
Total 90+ days	1	6	10	10	21	26	28	25	28	22	8	7	8	7	8	8	6	5	4	3