

Performance E-MAC NL 2008-IV

Pool characteristics			
Issuance volume		€ 256,250,000	
Total delinquencies 60+ days as per	25-Apr-23	0.45%	
Total delinquencies 90+ days as per	25-Apr-23	0.45%	
		Apr-08	Apr-23
Percentage of non-Self Certified loans		77.4%	72.3%
Percentage of Self Certified loans		22.6%	27.7%

	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
principal amounts																				
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	14,074,799	13,837,808	12,874,420	12,476,960	12,032,012	11,885,459
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	99,866,444	78,984,048	68,731,365	60,172,127	51,374,328	41,026,989	38,898,106	36,630,763	34,096,925	32,357,328	30,951,891
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	55,101,788	52,735,913	49,505,183	46,573,886	44,389,340	42,837,350
number of loans																				
Self Certified	267	252	229	217	201	190	175	157	140	126	107	98	89	83	69	68	63	59	56	55
Non-Self Certified	925	901	857	805	763	710	674	633	567	513	415	366	332	286	235	224	215	203	194	188
Total	1,192	1,153	1,086	1,022	964	900	849	790	707	639	522	464	421	369	304	292	278	262	250	243
60+ days Delinquencies																				
percentages																				
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%	2.15%	1.34%	1.44%	1.48%	0.00%	0.00%
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%	1.28%	0.85%	0.90%	0.95%	2.07%	0.63%
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%	1.50%	0.97%	1.04%	1.09%	1.51%	0.45%
principal amounts																				
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	185,000	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	485,000	659,923	466,700	128,700	464,935	327,053	523,998	328,700	328,700	323,390	669,776	194,690
Total 60+ days	-	709,000	2,083,000	1,504,781	3,202,216	3,957,747	3,735,426	3,086,575	2,725,625	1,183,923	735,700	397,700	464,935	1,049,533	826,498	513,700	513,700	508,390	669,776	194,690
number of loans																				
Self Certified	-	2	4	4	4	10	8	10	8	2	1	1	-	2	1	1	1	1	-	-
Non-Self Certified	-	1	6	5	13	9	10	2	2	4	3	1	3	2	3	2	2	2	3	1
Total 60+ days	-	3	10	9	17	19	18	12	10	6	4	2	3	4	4	3	3	3	3	1
90+ days Delinquencies																				
percentages																				
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%	2.15%	1.34%	1.44%	1.48%	0.00%	0.00%
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%	1.28%	0.85%	0.55%	0.57%	0.60%	0.63%
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%	1.50%	0.97%	0.78%	0.82%	0.44%	0.45%
principal amounts																				
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	185,000	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	523,998	328,700	200,000	194,690	194,690	194,690
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	607,000	397,700	464,935	1,049,533	826,498	513,700	385,000	379,690	194,690	194,690
number of loans																				
Self Certified	-	2	4	3	4	7	6	10	8	2	1	1	-	2	1	1	1	1	-	-
Non-Self Certified	-	1	4	5	12	9	8	2	1	3	2	1	3	2	3	2	1	1	1	1
Total 90+ days	-	3	8	8	16	16	14	12	9	5	3	2	3	4	4	3	2	2	1	1