

Performance E-MAC NL 2007-I

Pool characteristics

Issuance volume	€ 600,000,000	
Total delinquencies 60+ days as per	25-Jan-24	1.57%
Total delinquencies 90+ days as per	25-Jan-24	0.93%
	Jul-07	Jan-24
Percentage of non-Self Certified loans	79.9%	77.0%
Percentage of Self Certified loans	20.1%	23.0%

Total

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	118,644,709	113,980,450	102,634,615	95,711,975	89,582,070	83,159,617	77,536,309	73,318,933	66,984,085	63,142,513	55,486,976	47,428,344	42,938,262	38,283,591	32,855,714	28,291,245	22,530,792	22,031,058	21,398,847	20,729,346	20,315,212
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	76,782,094	73,651,206	71,779,361	70,157,556	68,079,997
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	399,390,985	359,884,456	309,386,217	257,452,111	228,197,357	198,738,539	163,409,289	129,470,003	99,312,886	95,682,305	93,178,209	90,886,902	88,395,209

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	571	553	504	472	442	411	385	366	338	326	288	253	228	206	177	156	127	125	121	118	116
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	464	445	434	427	418
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	591	570	555	545	534

60+ days Delinquencies

percentages	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	1.93%	1.98%	1.31%	0.92%	3.72%
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%	0.39%	0.65%	0.67%	0.89%	0.92%
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%	0.74%	0.95%	0.81%	0.90%	1.57%

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Self Certified	136,000	546,200	1,367,500	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	435,349	435,349	280,974	190,000	756,375
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	1,593,221	1,296,054	299,999	477,493	477,493	627,493	627,493
Total 60+ days	366,000	1,324,400	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	735,348	912,841	758,466	817,493	1,383,868

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

90+ days Delinquencies

percentages	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	1.93%	1.98%	1.31%	0.92%	1.70%
Non-Self Certified	0.00%	0.17%	0.21%	0.47%	0.45%	0.65%	0.74%	0.76%	0.38%	0.33%	0.67%	0.46%	0.11%	0.25%	1.10%	1.09%	0.39%	0.65%	0.67%	0.68%	0.70%
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%	0.28%	1.38%	0.97%	0.74%	0.95%	0.81%	0.73%	0.93%

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	2,466,674	1,696,500	1,056,000	115,000	828,175	605,349	435,349	435,349	280,974	190,000	344,375
Non-Self Certified	-	778,200	932,677	2,040,723	1,874,678	2,580,718	2,809,584	2,717,124	1,266,256	985,917	1,693,719	974,297	198,729	408,729	1,433,221	648,719	299,999	477,493	477,493	477,493	477,493
Total 90+ days	-	1,133,650	1,270,177	3,753,723	3,949,328	4,898,642	6,503,504	6,868,372	3,453,455	3,399,281	4,160,393	2,567,787	1,254,729	523,729	1,254,068	1,254,068	735,348	912,841	758,466	667,493	821,868

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	2	2	5	5	7	13	15	8	8	9	7	4	1	4	4	3	3	2	2	2
Non-Self Certified	-	4	6	13	9	13	14	13	8	6	6	5	1	2	5	3	1	2	2	2	2
Total 90+ days	-	6	8	18	14	20	27	28	16	14	15	12	5	3	9	7	4	5	4	4	4