

**Performance E-MAC NL 2008-IV**

**Pool characteristics**

Issuance volume		€ 256,250,000
Total delinquencies 60+ days as per	25-Apr-24	0.86%
Total delinquencies 90+ days as per	25-Apr-24	0.86%
Percentage of non-Self Certified loans	Apr-08	Apr-24
	77.4%	69.9%
Percentage of Self Certified loans	22.6%	30.1%

<i>principal amounts</i>	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
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	12,032,012	11,885,459	11,783,152	11,777,751	11,403,074	11,398,422
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	41,026,989	32,357,328	30,951,891	30,091,996	29,532,174	27,576,185	26,408,516
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	44,389,340	42,837,350	41,875,148	41,309,925	38,979,259	37,806,938

<i>number of loans</i>	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	267	252	229	217	201	190	175	157	140	126	107	98	89	83	69	56	55	55	55	52	52
Non-Self Certified	925	901	857	805	763	710	674	633	567	513	415	366	332	286	235	194	188	183	181	174	167
Total	1,192	1,153	1,086	1,022	964	900	849	790	707	639	522	464	421	369	304	250	243	238	236	226	219

**60+ days Delinquencies**

<i>percentages</i>	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
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%	0.00%	0.00%	0.00%	0.00%	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%	2.07%	0.63%	0.65%	0.66%	1.53%	1.22%
Total 60+ days	0.00%	0.30%	0.93%	0.71%	1.62%	2.16%	2.16%	1.94%	1.95%	0.95%	0.74%	0.45%	0.60%	1.55%	1.50%	1.51%	0.45%	0.46%	0.47%	1.08%	0.86%

<i>principal amounts</i>	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
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	-	-	-	-	-	-
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	669,776	194,690	194,690	194,690	422,690	323,390
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	669,776	194,690	194,690	194,690	422,690	323,390

<i>number of loans</i>	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	-	2	4	4	4	10	8	10	8	2	1	1	-	2	1	-	-	-	-	-	-
Non-Self Certified	-	1	6	5	13	9	10	2	4	3	3	1	3	2	3	3	1	1	1	2	2
Total 60+ days	-	3	10	9	17	19	18	12	10	6	4	2	3	4	4	3	1	1	1	2	2

**90+ days Delinquencies**

<i>percentages</i>	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
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%	0.00%	0.00%	0.00%	0.00%	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%	0.60%	0.63%	0.65%	0.66%	0.71%	1.22%
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%	0.44%	0.45%	0.46%	0.47%	0.50%	0.86%

<i>principal amounts</i>	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	-	384,000	698,500	516,000	792,000	1,621,288	1,348,250	2,574,125	2,240,625	524,000	269,000	269,000	-	722,480	302,500	-	-	-	-	-	-
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	194,690	194,690	194,690	194,690	194,690	323,390
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	194,690	194,690	194,690	194,690	194,690	323,390

<i>number of loans</i>	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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24
Self Certified	-	2	4	3	4	7	6	10	8	2	1	1	-	2	1	-	-	-	-	-	-
Non-Self Certified	-	1	4	5	12	9	8	2	1	3	2	1	3	2	3	1	1	1	1	1	2
Total 90+ days	-	3	8	8	16	16	14	12	9	5	3	2	3	4	4	1	1	1	1	1	2