

Performance E-MAC NL 2007-I

Pool characteristics

| | |
|---|---------------|
| Issuance volume | € 600,000,000 |
| Total delinquencies 60+ days as per 25-Jul-24 | 1.16% |
| Total delinquencies 90+ days as per 25-Jul-24 | 0.41% |
| Percentage of non-Self Certified loans Jul-07 | 77.1% |
| Percentage of non-Self Certified loans Jul-24 | 79.9% |
| Percentage of Self Certified loans Jul-07 | 22.9% |
| Percentage of Self Certified loans Jul-24 | 20.1% |

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 | Apr-24 | Jul-24 |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|------------|------------|------------|------------|
| Self Certified | 118,644,709 | 113,960,450 | 102,634,615 | 95,711,975 | 89,582,970 | 83,199,617 | 77,536,309 | 73,318,933 | 66,964,085 | 63,142,513 | 55,486,976 | 47,426,344 | 42,938,262 | 38,283,591 | 32,855,714 | 28,291,245 | 22,530,792 | 22,031,099 | 21,398,847 | 20,729,346 | 20,315,212 | 19,883,193 | 19,242,213 |
| 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 | 66,849,281 | 64,639,014 |
| 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 | 86,732,474 | 83,881,227 |

| 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 | Apr-24 | Jul-24 |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Self Certified | 571 | 553 | 504 | 472 | 442 | 411 | 385 | 366 | 338 | 326 | 288 | 253 | 228 | 206 | 177 | 156 | 127 | 125 | 121 | 118 | 116 | 113 | 109 |
| Non-Self Certified | 2,280 | 2,281 | 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 | 412 | 400 |
| Total | 2,851 | 2,834 | 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 | 525 | 509 |

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 | Apr-24 | Jul-24 |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Self Certified | 0.11% | 0.48% | 1.35% | 2.55% | 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% | 0.96% | 1.79% |
| 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% | 1.22% | 1.2% | 0.39% | 0.65% | 0.67% | 0.89% | 0.92% | 0.94% | 0.97% | |
| Total 60+ days | 0.06% | 0.23% | 0.45% | 0.85% | 0.94% | 1.14% | 1.49% | 1.70% | 1.27% | 1.30% | 1.68% | 1.56% | 0.73% | 0.70% | 1.48% | 1.47% | 0.74% | 0.95% | 0.81% | 0.90% | 1.67% | 0.94% | 1.18% |

| 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 | Apr-24 | Jul-24 |
|--------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|---------|---------|---------|-----------|---------|---------|
| Self Certified | 136,000 | 546,200 | 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 | 606,349 | 435,349 | 435,349 | 280,974 | 190,000 | 756,375 | 190,000 | 344,375 |
| 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 | 1,526,817 | 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 | 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 | 1,801,402 | 735,348 | 912,841 | 758,466 | 817,493 | 1,383,868 | 817,493 | 971,868 |

| 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 | Apr-24 | Jul-24 |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Self Certified | 1 | 4 | 4 | 8 | 8 | 10 | 13 | 16 | 10 | 12 | 11 | 9 | 5 | 1 | 4 | 4 | 3 | 3 | 2 | 1 | 4 | 1 | 2 |
| Non-Self Certified | 1 | 4 | 7 | 13 | 10 | 14 | 16 | 15 | 14 | 9 | 10 | 8 | 2 | 6 | 6 | 6 | 1 | 2 | 2 | 3 | 3 | 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 | 4 | 5 |

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 | Apr-24 | Jul-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% | 0.96% | 1.79% |
| Non-Self Certified | 0.00% | 0.17% | 0.21% | 0.47% | 0.45% | 0.65% | 0.74% | 0.78% | 0.38% | 0.33% | 0.67% | 0.46% | 0.11% | 0.25% | 1.10% | 0.64% | 0.39% | 0.65% | 0.67% | 0.68% | 0.70% | 0.45% | 0.00% |
| Total 90+ days | 0.00% | 0.20% | 0.23% | 0.71% | 0.78% | 1.02% | 1.42% | 1.59% | 0.88% | 0.94% | 1.34% | 0.99% | 0.55% | 0.26% | 1.38% | 0.97% | 0.74% | 0.95% | 0.81% | 0.73% | 0.93% | 0.56% | 0.41% |

| 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 | Apr-24 | Jul-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 | 1,586,500 | 1,056,000 | 115,000 | 828,175 | 606,349 | 435,349 | 435,349 | 280,974 | 190,000 | 344,375 | 190,000 | 344,375 |
| Non-Self Certified | - | 778,200 | 932,677 | 2,040,723 | 1,874,678 | 2,598,718 | 2,890,584 | 2,717,124 | 1,266,256 | 983,917 | 1,653,719 | 974,287 | 198,729 | 408,729 | 1,433,221 | 648,719 | 299,999 | 477,493 | 477,493 | 627,493 | 627,493 | 627,493 | 627,493 |
| Total 90+ days | - | 1,133,650 | 1,270,177 | 3,753,723 | 3,949,328 | 4,890,642 | 6,504,504 | 6,868,372 | 3,453,455 | 3,398,281 | 4,160,393 | 2,560,787 | 1,254,729 | 523,729 | 2,261,396 | 1,254,068 | 735,348 | 912,841 | 758,466 | 817,493 | 971,868 | 817,493 | 971,868 |

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