

Performance E-MAC NL 2007-IV

Pool characteristics

Issuance volume	€ 700,000,000
Total delinquencies 60+ days as per 25-Jul-24	0.53%
Total delinquencies 90+ days as per 25-Jul-24	0.53%
Percentage of non-Self Certified loans	Jan-08 83.7% Jul-24 77.9%
Percentage of Self Certified loans	Jan-08 16.3% Jul-24 22.1%

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24	Jul-24
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	23,080,048	22,394,054	22,082,450	21,352,826	20,800,024	20,428,753	19,975,056
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	88,932,424	86,137,232	83,359,297	79,387,197	76,200,244	72,894,373	70,358,278
Total	681,885,825	669,433,437	644,159,984	613,676,795	580,383,501	550,180,957	513,930,979	466,322,838	408,522,996	349,515,260	282,761,049	246,359,812	213,406,657	180,008,746	145,092,423	112,012,472	108,531,286	105,441,747	100,740,023	97,000,269	93,323,126	90,333,334

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24	Jul-24
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%	0.58%	0.00%	0.93%	0.00%	0.00%	0.00%	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%	1.18%	0.92%	0.83%	1.16%	1.21%	0.88%	0.68%
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%	0.88%	1.45%	1.06%	0.73%	0.85%	0.92%	0.95%	0.89%	0.53%

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24	Jul-24
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	134,981	-	205,000	-	-	-	-
Non-Self Certified	306,000	1,263,250	1,263,000	1,565,445	2,075,895	3,690,145	4,000,416	3,620,117	5,590,029	4,011,622	2,122,665	1,456,301	1,334,332	1,299,629	1,851,223	1,053,762	791,710	694,317	922,980	922,302	644,584	476,231
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	1,188,743	791,710	899,317	922,980	922,302	644,584	476,231

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

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24	Jul-24
Self Certified	0.14%	0.29%	1.22%	1.05%	4.79%	5.05%	3.61%	3.93%	3.45%	1.60%	0.68%	1.47%	0.81%	0.98%	0.58%	0.00%	0.93%	0.00%	0.00%	0.00%	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%	0.68%	0.62%	0.83%	0.56%	0.98%	0.65%	0.68%
Total 90+ days	0.02%	0.19%	0.29%	0.34%	1.08%	1.16%	1.28%	1.19%	1.51%	1.48%	0.69%	0.58%	0.80%	0.77%	0.95%	0.68%	0.49%	0.85%	0.44%	0.77%	0.51%	0.53%

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24	Jul-24
Self Certified	156,000	290,700	1,161,690	932,700	4,210,213	3,780,123	3,654,249	2,363,354	2,301,580	1,810,280	704,000	267,000	517,000	250,000	250,000	134,981	-	205,000	-	-	-	
Non-Self Certified	-	971,750	708,500	1,136,351	1,913,305	2,589,445	2,938,482	3,207,487	3,896,161	3,352,237	1,253,347	1,153,894	1,200,869	1,128,000	1,121,578	606,363	532,311	694,317	444,698	747,302	476,920	476,231
Total 90+ days	156,000	1,262,450	1,870,190	2,069,051	6,123,508	6,369,568	6,592,731	5,560,841	6,187,741	5,162,517	1,957,347	1,420,894	1,717,869	1,378,000	1,371,578	741,344	532,311	899,317	444,698	747,302	476,920	476,231

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	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24	Apr-24	Jul-24
Self Certified	1	1	5	4	12	12	12	9	10	7	3	2	3	1	1	1	-	1	-	-	-	
Non-Self Certified	-	5	5	6	9	14	16	16	18	15	5	5	5	6	7	3	3	3	4	3	5	3
Total 90+ days	1	6	10	10	21	26	28	25	28	22	8	7	8	7	8	4	3	5	3	5	3	3