

Performance E-MAC NL 2007-I

Pool characteristics		
Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	28-Apr-26	1.37%
Total delinquencies 90+ days as per	28-Apr-26	1.15%
	Jul-07	Apr-26
Percentage of Non-Self Certified loans	79.9%	75.2%
Percentage of Self Certified loans	20.1%	24.8%

Total		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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26	
Principal amounts																										
Self Certified		118,844,709	113,960,450	102,634,615	95,711,975	89,582,970	83,159,617	77,536,309	73,318,933	66,984,085	63,142,513	55,486,976	47,426,344	42,938,262	38,283,591	32,855,714	28,291,245	22,530,792	20,315,212	18,392,670	18,122,603	16,069,477	17,699,964	17,201,217	17,127,624	
Non-Self Certified		472,928,336	466,022,879	449,806,191	432,980,223	414,959,003	397,297,897	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	76,762,094	68,079,997	61,394,634	59,391,802	56,770,171	55,228,376	53,021,356	52,026,977	
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	88,395,209	79,787,304	77,514,404	74,839,648	72,928,371	70,222,574	69,154,601	
Number of loans																										
Self Certified		371	353	304	472	442	411	385	366	338	306	288	253	228	208	177	156	127	116	106	105	105	103	100	99	
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	418	382	372	355	345	335	325	
Total		2,651	2,614	2,486	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	534	488	477	460	448	435	424	
60+ days Delinquencies																										
Percentages																										
Self Certified		0.11%	0.48%	1.35%	2.55%	2.86%	3.29%	4.76%	5.93%	4.10%	4.99%	4.88%	4.90%	2.73%	0.30%	2.52%	2.14%	1.93%	3.72%	1.98%	1.90%	1.05%	3.72%	4.64%	4.66%	
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%	0.92%	0.53%	0.82%	0.00%	0.00%	0.28%	0.28%	
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%	1.48%	1.47%	0.74%	1.57%	0.86%	1.07%	0.25%	0.90%	1.35%	1.37%		
Principal amounts																										
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	605,349	435,349	435,349	756,375	360,000	344,375	190,000	658,175	798,670	798,670
Non-Self Certified		230,000	773,200	1,090,877	2,040,723	2,159,303	2,765,718	3,146,234	2,991,524	2,348,198	1,526,817	2,422,619	1,640,390	486,729	1,270,229	1,593,221	1,296,054	299,999	627,493	325,000	488,892	-	-	147,000	147,000	
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	3,996,690	1,667,729	1,385,229	2,421,396	1,901,402	735,348	1,383,868	685,000	833,267	190,000	658,175	945,670	945,670	
Number of loans																										
Self Certified		1	4	4	8	8	10	13	16	10	12	11	9	5	4	4	4	4	4	2	2	1	3	4	4	
Non-Self Certified		1	4	7	13	14	16	15	14	9	10	8	2	6	6	6	6	6	1	3	2	3	-	1	1	
Total 60+ days		2	8	11	21	18	24	29	31	24	21	17	7	7	10	10	4	7	4	5	4	3	5	5		
90+ days Delinquencies																										
Percentages																										
Self Certified		0.00%	0.31%	0.33%	1.79%	2.32%	2.76%	4.76%	5.69%	3.27%	3.82%	4.45%	3.35%	2.46%	2.52%	2.14%	1.93%	1.70%	1.03%	1.05%	1.05%	1.95%	2.52%	4.66%	4.66%	
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%	0.11%	0.25%	1.10%	0.64%	0.39%	0.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Total 90+ days		0.00%	0.20%	0.23%	0.71%	0.78%	1.02%	1.42%	1.92%	0.86%	0.94%	1.34%	0.99%	0.55%	0.26%	1.38%	0.97%	0.74%	0.93%	0.24%	0.25%	0.25%	0.47%	0.69%	1.15%	
Principal amounts																										
Self Certified		-	356,450	337,500	1,713,000	2,074,650	2,291,926	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	605,349	435,349	435,349	344,375	190,000	190,000	190,000	344,375	484,870	798,670
Non-Self Certified		-	773,200	932,877	2,040,723	1,874,678	2,598,718	2,809,584	2,717,104	1,266,256	863,817	1,693,719	974,287	198,729	408,729	1,433,221	946,719	299,999	477,493	190,000	190,000	190,000	190,000	344,375	484,870	798,670
Total 90+ days		-	1,133,650	1,270,177	3,753,723	3,949,328	4,890,642	6,503,504	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	821,868	190,000	190,000	190,000	344,375	484,870	798,670	
Number of loans																										
Self Certified		-	2	2	5	5	7	13	15	8	8	9	7	4	1	4	4	4	3	2	1	1	1	2	3	4
Non-Self Certified		-	4	6	13	9	13	14	13	8	6	6	5	1	2	5	3	1	2	-	-	-	-	-	-	
Total 90+ days		-	6	8	18	14	20	27	28	16	14	15	12	5	3	9	7	4	4	1	1	1	2	3	4	