

Performance E-MAC NL 2007-IV

Pool characteristics

Issuance volume	€ 700,000,000
Total delinquencies 60+ days as per 28-Apr-26	1.14%
Total delinquencies 90+ days as per 28-Apr-26	0.80%
Percentage of non-Self Certified loans	Jan-08 83.7% Apr-26 77.8%
Percentage of Self Certified loans	Jan-08 16.3% Apr-26 22.2%

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	110,921,498	100,967,377	94,907,890	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	20,800,024	19,192,574	18,691,278	16,554,764	17,569,011	16,786,177	16,220,561
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	76,200,244	66,536,058	64,221,767	62,148,240	60,460,192	57,771,535	56,809,617
Total	681,885,825	669,433,437	644,158,995	613,676,795	580,383,501	550,180,957	513,930,979	466,322,838	408,522,998	349,515,260	282,761,049	246,359,812	213,406,657	180,008,746	145,092,423	112,012,472	97,000,269	85,728,632	82,903,045	80,703,024	78,029,202	74,557,712	73,030,179

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
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%	0.00%	0.00%	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%	1.21%	0.47%	0.67%	0.69%	1.09%	1.44%	1.46%
Total 60+ days	0.07%	0.23%	0.40%	0.93%	1.19%	1.50%	1.52%	1.44%	2.94%	1.81%	1.00%	0.75%	0.87%	0.86%	1.45%	1.09%	0.95%	0.37%	0.52%	0.53%	0.84%	1.11%	1.14%

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	156,000	290,700	1,207,690	2,283,920	4,856,963	4,594,222	3,801,499	2,900,619	2,747,265	2,327,280	704,000	381,931	517,000	250,000	250,000	134,981	-	-	-	-	-	-	-
Non-Self Certified	308,000	1,253,250	1,263,000	1,565,445	2,075,895	3,690,145	4,000,416	3,820,117	5,590,029	4,011,622	2,122,665	1,456,301	1,334,332	1,299,629	1,851,223	1,053,762	922,302	313,700	428,197	427,483	656,724	830,328	830,893
Total 60+ days	464,000	1,543,950	2,560,690	3,849,065	6,931,858	8,274,367	7,801,915	6,720,737	8,337,293	6,338,902	2,826,665	1,838,232	1,851,332	1,549,629	2,101,223	1,188,743	922,302	313,700	428,197	427,483	656,724	830,328	830,893

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	1	1	6	7	14	14	13	12	12	9	3	3	3	1	1	1	-	-	-	-	-	-	-
Non-Self Certified	1	7	7	9	10	18	21	19	27	19	9	7	6	7	10	5	6	2	3	3	4	5	6
Total 60+ days	2	8	13	16	24	32	34	31	39	28	12	10	9	8	11	6	6	2	3	3	4	5	6

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	0.14%	0.29%	1.22%	1.05%	5.01%	4.79%	5.05%	3.61%	3.93%	3.45%	1.60%	0.68%	1.47%	0.81%	0.98%	0.58%	0.00%	0.00%	0.00%	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%	0.98%	0.47%	0.49%	0.69%	0.50%	0.52%	1.03%
Total 90+ days	0.02%	0.19%	0.29%	0.34%	1.06%	1.16%	1.28%	1.19%	1.51%	1.46%	0.69%	0.60%	0.80%	0.77%	0.95%	0.68%	0.77%	0.37%	0.38%	0.53%	0.39%	0.40%	0.80%

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	156,000	290,700	1,161,690	932,700	4,210,213	3,780,123	3,654,249	2,353,354	2,301,580	1,810,280	704,000	267,000	517,000	250,000	250,000	134,981	-	-	-	-	-	-	-
Non-Self Certified	-	971,750	708,500	1,136,351	1,913,385	2,699,445	2,938,482	3,207,497	3,896,161	3,350,237	1,253,347	1,153,984	1,200,869	1,128,000	1,121,578	606,993	747,302	313,700	313,700	427,483	301,064	300,338	585,257
Total 90+ days	156,000	1,262,450	1,870,190	2,069,051	6,123,608	6,389,569	6,592,731	5,560,841	6,187,741	5,162,517	1,957,347	1,420,884	1,717,869	1,378,000	1,371,578	741,344	747,302	313,700	313,700	427,483	301,064	300,338	585,257

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