

Performance E-MAC NL 2008-IV

Pool characteristics

Insurance volume		€ 256,250,000
Total delinquencies 60+ days as per	28-Apr-26	0.76%
Total delinquencies 90+ days as per	28-Apr-26	0.76%
Percentage of non-Self Certified loans	Apr-08	77.4%
Percentage of Self Certified loans	Apr-08	31.1%

principal amounts	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
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	11,403,074	10,514,381	10,187,344	10,034,432	9,435,091	9,420,135	9,373,400
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	99,886,444	78,984,048	68,731,365	60,172,127	51,374,328	41,026,989	32,357,328	27,576,185	23,717,619	23,288,594	22,378,887	21,954,276	21,250,455	20,771,196
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	38,979,259	34,231,999	33,475,938	32,413,319	31,389,367	30,670,590	30,144,597

number of loans	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	267	252	229	217	201	190	175	157	140	126	107	98	89	83	69	56	52	49	47	46	44	44	44
Non-Self Certified	925	901	857	805	763	710	674	633	557	513	415	366	332	286	235	194	174	154	152	147	144	140	
Total	1,192	1,153	1,086	1,022	964	900	849	790	707	639	522	464	421	369	304	250	226	203	199	193	188	184	183

60+ days Delinquencies	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
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%	1.52%	1.57%	1.59%	1.70%	1.70%	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%	1.53%	3.35%	2.37%	1.89%	1.93%	1.07%	1.10%
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%	1.08%	2.79%	2.13%	1.80%	1.88%	1.27%	0.76%

principal amounts	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	-	384,000	698,500	650,000	792,000	2,376,788	1,751,260	2,574,125	2,240,625	524,000	269,000	269,000	-	722,480	302,500	-	-	160,000	160,000	160,000	160,000	160,000	-
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	422,690	795,725	551,390	422,690	422,690	228,000	228,000
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	422,690	955,725	711,390	582,690	582,690	388,000	228,000

number of loans	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	-	2	4	4	4	10	8	10	8	2	1	1	-	2	1	-	-	1	1	1	1	1	-
Non-Self Certified	-	1	6	5	13	9	10	2	2	4	3	1	3	2	3	3	2	4	3	2	2	1	1
Total 60+ days	-	3	10	9	17	19	18	12	10	6	4	2	3	4	4	3	2	5	4	3	3	2	1

90+ days Delinquencies	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
Self Certified	0.00%	0.72%	1.47%	1.13%	1.89%	4.11%	3.68%	7.83%	7.80%	2.06%	1.28%	1.40%	0.00%	4.42%	2.15%	0.00%	0.00%	1.52%	1.57%	1.59%	1.70%	1.70%	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%	0.71%	1.78%	2.37%	1.89%	1.93%	1.07%	1.10%
Total 90+ days	0.00%	0.30%	0.76%	0.65%	1.52%	1.74%	1.71%	1.94%	1.79%	0.84%	0.81%	0.45%	0.60%	1.55%	1.50%	0.44%	0.50%	1.70%	2.13%	1.80%	1.35%	1.27%	0.76%

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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	-	-	160,000	160,000	160,000	160,000	160,000	-
Non-Self Certified	-	325,000	1,004,000	854,781	2,261,789	1,581,939	1,601,939	512,450	252,000	531,223	338,000	128,700	464,935	327,053	523,998	194,690	194,690	422,690	551,390	422,690	422,690	228,000	228,000
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	582,690	711,390	582,690	422,690	388,000	228,000

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Self Certified	-	2	4	3	4	7	6	10	8	2	1	1	-	2	1	-	-	1	1	1	1	1	-
Non-Self Certified	-	1	4	5	12	9	8	2	1	3	2	1	3	2	3	1	1	1	3	3	2	2	1
Total 90+ days	-	3	8	8	16	16	14	12	9	5	3	2	3	4	4	1	1	3	4	3	2	2	1