Performance E-MAC NL 2007-I

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	27-Oct-26	2.61%
Total delinquencies 90+ days as per	27-Oct-26	2.18%

	Jul-07	Oct-26
Percentage of non-Self Certified loans	79.9%	74.5%
Percentage of Self Certified loans	20.1%	25.5%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	118,644,709	113,960,450	102,634,615	95,711,975	89,582,970	83,159,617	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	20,315,212	18,392,670	17,201,217	17,127,624	16,519,210	16,331,802
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	68,079,997	61,394,634	53,021,356	52,026,977	50,087,576	47,679,131
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	70,222,574	69,154,601	66,606,786	64,010,933

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	571	553	504	472	442	411	385	366	338	326	288	253	228	206	177	156	127	116	106	100	99	94	93
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	335	325	314	302
Total	2,851	2,814	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	534	488	435	424	408	395

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	3.72%	1.96%	4.64%	4.66%	6.80%	7.62%
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%	0.28%	0.28%	0.85%	0.90%
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%	0.70%	1.48%	1.47%	0.74%	1.57%	0.86%	1.35%	1.37%	2.33%	2.61%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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	756,375	380,000	798,670	798,670	1,123,670	1,244,545
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	627,493	325,000	147,000	147,000	428,151	427,089
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	1,901,402	735,348	1,383,868	685,000	945,670	945,670	1,551,821	1,671,634

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1	4	4	8	8	10	13	16	10	12	11	9	5	1	4	4	3	4	2	4	4	5	6
Non-Self Certified	1	4	7	13	10	14	16	15	14	9	10	8	2	6	6	6	1	3	2	1	1	2	2
Total 60+ days	2	8	11	21	18	24	29	31	24	21	21	17	7	7	10	10	4	7	4	5	5	7	8

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	1.70%	1.03%	2.82%	4.66%	4.83%	5.94%
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%	0.46%	0.11%	0.25%	1.10%	0.64%	0.39%	0.70%	0.00%	0.00%	0.00%	0.56%	0.90%
Total 90+ days	0.00%	0.20%	0.23%	0.71%	0.78%	1.02%	1.42%	1.59%	0.86%	0.94%	1.34%	0.99%	0.55%	0.26%	1.38%	0.97%	0.74%	0.93%	0.24%	0.69%	1.15%	1.62%	2.18%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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	605,349	435,349	344,375	190,000	484,870	798,670	798,670	969,295
Non-Self Certified	-	778,200	932,677	2,040,723	1,874,678	2,598,718	2,809,584	2,717,124	1,266,256	983,917	1,693,719	974,287	198,729	408,729	1,433,221	648,719	299,999	477,493	-	-	-	281,151	427,089
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	484,870	798,670	1,079,821	1,396,384

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	2	2	5	5	7	13	15	8	8	9	7	4	1	4	4	3	2	1	3	4	4	4
Non-Self Certified	-	4	6	13	9	13	14	13	8	6	6	5	1	2	5	3	1	2	-	-	-	1	2
Total 90+ days	-	6	8	18	14	20	27	28	16	14	15	12	5	3	9	7	4	4	1	3	4	5	6