Performance E-MAC NL 2007-IV

Pool characteristics

Issuance volume		€ 700,000,000
Total delinquencies 60+ days as per	27-Oct-26	1.05%
Total delinquencies 90+ days as per	27-Oct-26	1.05%

	Jan-08	Oct-26
Percentage of non-Self Certified loans	83.7%	78.1%
Percentage of Self Certified loans	16.3%	21.9%

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	Jan-26	Apr-26	Jul-26	Oct-26
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	20,800,024	19,192,574	16,786,177	16,220,561	15,634,315	15,111,594
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	57,771,535	56,809,617	55,700,578	53,818,210
Total	681,885,825	669,433,437	644,158,984	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	74,557,712	73,030,179	71,334,893	68,929,804

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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	545	504	474	443	420	394	367	335	303	270	225	201	182	161	133	120	107	97	88	85	82	79
Non-Self Certified	2,720	2,728	2,634	2,523	2,396	2,289	2,166	1,991	1,776	1,532	1,258	1,110	975	843	693	539	474	423	378	372	366	357
Total	3,265	3,232	3,108	2,966	2,816	2,683	2,533	2,326	2,079	1,802	1,483	1,311	1,157	1,004	826	659	581	520	466	457	448	436

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	Jan-26	Apr-26	Jul-26	Oct-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%
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%	1.44%	1.46%	1.30%	1.34%
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%	0.86%	1.45%	1.06%	0.95%	0.37%	1.11%	1.14%	1.01%	1.05%

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	Jan-26	Apr-26	Jul-26	Oct-26
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	-	-	-	-	-	-
Non-Self Certified	306,000	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	830,328	830,893	722,463	721,718
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	922,302	313,700	830,328	830,893	722,463	721,718

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	Jan-26	Apr-26	Jul-26	Oct-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	5	6	5	5
Total 60+ days	2	8	13	16	24	32	34	31	39	28	12	10	9	8	11	6	6	2	5	6	5	5

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	Jan-26	Apr-26	Jul-26	Oct-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%
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%	0.52%	1.03%	1.05%	1.34%
Total 90+ days	0.02%	0.19%	0.29%	0.34%	1.06%	1.16%	1.28%	1.19%	1.51%	1.48%	0.69%	0.58%	0.80%	0.77%	0.95%	0.66%	0.77%	0.37%	0.40%	0.80%	0.82%	1.05%

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	Jan-26	Apr-26	Jul-26	Oct-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	1,913,395	2,589,445	2,938,482	3,207,487	3,886,161	3,352,237	1,253,347	1,153,884	1,200,869	1,128,000	1,121,578	606,363	747,302	313,700	300,338	585,257	584,518	721,718
Total 90+ days	156,000	1,262,450	1,870,190	2,069,051	6,123,608	6,369,569	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	300,338	585,257	584,518	721,718

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