Performance E-MAC NL 2008-IV

Pool characteristics

Issuance volume		€ 256,250,000
Total delinquencies 60+ days as per	27-Oct-26	0.45%
Total delinquencies 90+ days as per	27-Oct-26	0.45%

	Apr-08	Oct-26
Percentage of non-Self Certified loans	77.4%	67.9%
Percentage of Self Certified loans	22.6%	32.1%

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	Jan-26	Apr-26	Jul-26	Oct-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	9,420,135	9,373,400	9,247,363	9,246,095
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	99,686,444	78,984,048	68,731,365	60,172,127	51,374,328	41,026,989	32,357,328	27,576,185	23,717,619	21,250,455	20,771,196	20,255,939	19,586,388
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	30,670,590	30,144,597	29,503,302	28,832,483

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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	267	252	229	217	201	190	175	157	140	126	107	98	89	83	69	56	52	49	44	44	43	43
Non-Self Certified	925	901	857	805	763	710	674	633	567	513	415	366	332	286	235	194	174	154	140	139	137	135
Total	1,192	1,153	1,086	1,022	964	900	849	790	707	639	522	464	421	369	304	250	226	203	184	183	180	178

60+ days Delinquencies

percentages	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	Jan-26	Apr-26	Jul-26	Oct-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%	1.70%	0.00%	0.00%	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%	1.07%	1.10%	1.76%	0.66%
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%	1.27%	0.76%	1.21%	0.45%

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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	384,000	698,500	650,000	792,000	2,375,788	1,751,250	2,574,125	2,240,625	524,000	269,000	269,000	-	722,480	302,500	-	-	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	228,000	228,000	356,700	128,700
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	388,000	228,000	356,700	128,700

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

90+ days Delinquencies

percentages	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	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	0.00%	0.72%	1.47%	1.13%	1.88%	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%	1.70%	0.00%	0.00%	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%	1.07%	1.10%	1.76%	0.66%
Total 90+ days	0.00%	0.30%	0.76%	0.65%	1.52%	1.74%	1.71%	1.94%	1.79%	0.84%	0.61%	0.45%	0.60%	1.55%	1.50%	0.44%	0.50%	1.70%	1.27%	0.76%	1.21%	0.45%

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	Jan-26	Apr-26	Jul-26	Oct-26
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	-	-	-
Non-Self Certified	-	325,000	1,004,000	854,781	2,201,789	1,581,960	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	228,000	228,000	356,700	128,700
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	388,000	228,000	356,700	128,700

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