

Performance E-MAC NL 2008-IV

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	25-Oct-17	1.55%
Total delinquencies 90+ days as per	25-Oct-17	1.00%
Percentage of non-Self Certified loans	Apr-08	77.4%
Percentage of Self Certified loans	Oct-17	78.7%
		22.6%
		21.3%

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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	27,412,125	27,236,133	25,894,063	25,486,888	24,227,065	23,396,676	23,360,265
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	108,271,644	105,689,330	103,844,446	99,686,444	96,056,639	90,680,245	86,477,800
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	135,683,769	132,925,462	129,738,510	125,173,333	120,283,703	114,076,921	109,838,064

<i>number of loans</i>	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	267	252	229	217	201	190	175	157	140	133	132	127	126	121	117	118
Non-Self Certified	925	901	857	805	763	710	674	633	567	558	542	532	513	497	469	449
Total	1,192	1,153	1,086	1,022	964	900	849	790	707	691	674	659	639	618	586	567

60+ days Delinquencies

<i>percentages</i>	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	0.00%	0.72%	1.47%	1.43%	1.88%	6.02%	4.78%	7.83%	7.80%	6.37%	6.41%	3.41%	2.06%	2.60%	1.09%	3.48%
Non-Self Certified	0.00%	0.17%	0.79%	0.52%	1.55%	1.10%	1.46%	0.41%	0.44%	0.33%	0.50%	0.51%	0.66%	0.97%	0.82%	1.02%
Total 60+ days	0.00%	0.30%	0.93%	0.71%	1.62%	2.16%	2.16%	1.94%	1.95%	1.55%	1.71%	1.09%	0.95%	1.29%	0.88%	1.55%

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	384,000	698,500	650,000	792,000	2,375,788	1,751,250	2,574,125	2,240,625	1,745,625	1,745,625	884,000	524,000	629,000	255,000	814,000
Non-Self Certified	-	325,000	1,384,500	854,781	2,410,216	1,581,960	1,984,176	512,450	485,000	353,414	532,636	531,935	659,923	927,564	747,564	885,564
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	2,099,039	2,278,261	1,415,935	1,183,923	1,556,564	1,002,564	1,699,564

<i>number of loans</i>	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	2	4	4	4	10	8	10	8	6	6	3	2	2	1	3
Non-Self Certified	-	1	6	5	13	9	10	2	2	2	3	3	4	5	4	5
Total 60+ days	-	3	10	9	17	19	18	12	10	8	9	6	6	7	5	8

90+ days Delinquencies

<i>percentages</i>	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	0.00%	0.72%	1.47%	1.13%	1.88%	4.11%	3.68%	7.83%	7.80%	6.37%	6.41%	3.41%	2.06%	1.05%	1.09%	2.24%
Non-Self Certified	0.00%	0.17%	0.57%	0.52%	1.42%	1.10%	1.18%	0.41%	0.23%	0.22%	0.50%	0.51%	0.53%	0.56%	0.62%	0.66%
Total 90+ days	0.00%	0.30%	0.76%	0.65%	1.52%	1.74%	1.71%	1.94%	1.79%	1.46%	1.71%	1.09%	0.84%	0.66%	0.72%	1.00%

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	384,000	698,500	516,000	792,000	1,621,288	1,348,250	2,574,125	2,240,625	1,745,625	1,745,625	884,000	524,000	255,000	255,000	524,000
Non-Self Certified	-	325,000	1,004,000	854,781	2,201,789	1,581,960	1,601,939	512,450	252,000	233,000	532,636	531,935	531,223	541,700	561,700	571,000
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	1,978,625	2,278,261	1,415,935	1,055,223	796,700	816,700	1,095,000

<i>number of loans</i>	Apr-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified	-	2	4	3	4	7	6	10	8	6	6	3	2	1	1	2
Non-Self Certified	-	1	4	5	12	9	8	2	1	1	3	3	3	3	3	3
Total 90+ days	-	3	8	8	16	16	14	12	9	7	9	6	5	4	4	5