

Performance E-MAC NL 2007-IV

Pool characteristics

Issuance volume		€ 700,000,000
Total delinquencies 60+ days as per	25-Apr-18	1.04%
Total delinquencies 90+ days as per	25-Apr-18	0.78%

	Jan-08	Apr-18
Percentage of non-Self Certified loans	83.7%	84.4%
Percentage of Self Certified loans	16.3%	15.6%

Total

<i>principal amounts</i>	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	50,824,502	48,367,625	46,152,095	44,059,189	42,263,423
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	282,210,190	271,269,674	257,180,891	238,701,859	228,545,182
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	333,034,692	319,637,299	303,332,985	282,761,049	270,808,605

<i>number of loans</i>	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	545	504	474	443	420	394	367	335	303	270	261	249	238	225	216
Non-Self Certified	2,720	2,728	2,634	2,523	2,396	2,289	2,166	1,991	1,776	1,532	1,465	1,411	1,340	1,258	1,210
Total	3,265	3,232	3,108	2,966	2,816	2,683	2,533	2,326	2,079	1,802	1,726	1,660	1,578	1,483	1,426

60+ days Delinquencies

<i>percentages</i>	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	0.14%	0.29%	1.37%	2.58%	5.78%	5.81%	5.26%	4.45%	4.69%	4.43%	4.31%	3.21%	1.53%	1.60%	1.10%
Non-Self Certified	0.05%	0.22%	0.23%	0.30%	0.42%	0.78%	0.91%	0.95%	1.60%	1.35%	1.03%	1.00%	0.94%	0.89%	1.03%
Total 60+ days	0.07%	0.23%	0.40%	0.63%	1.19%	1.50%	1.52%	1.44%	2.04%	1.81%	1.53%	1.33%	1.03%	1.00%	1.04%

<i>principal amounts</i>	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	2,192,280	1,554,000	704,000	704,000	467,000
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	2,912,703	2,710,789	2,420,307	2,122,665	2,348,473
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	5,104,983	4,264,789	3,124,307	2,826,665	2,815,473

<i>number of loans</i>	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	1	1	6	7	14	14	13	12	12	9	9	5	3	3	2
Non-Self Certified	1	7	7	9	10	18	21	19	27	19	13	12	11	9	10
Total 60+ days	2	8	13	16	24	32	34	31	39	28	22	17	14	12	12

90+ days Delinquencies

<i>percentages</i>	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	0.14%	0.29%	1.22%	1.05%	5.01%	4.79%	5.05%	3.61%	3.93%	3.45%	3.06%	1.46%	1.53%	1.60%	1.10%
Non-Self Certified	0.00%	0.17%	0.13%	0.22%	0.39%	0.55%	0.67%	0.80%	1.11%	1.13%	0.90%	0.77%	0.84%	0.53%	0.72%
Total 90+ days	0.02%	0.19%	0.29%	0.34%	1.06%	1.16%	1.28%	1.19%	1.51%	1.48%	1.23%	0.87%	0.94%	0.69%	0.78%

<i>principal amounts</i>	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
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	1,555,280	704,000	704,000	704,000	467,000
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	2,535,904	2,084,414	2,153,932	1,253,347	1,654,473
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	4,091,184	2,788,414	2,857,932	1,957,347	2,121,473

<i>number of loans</i>	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
Self Certified	1	1	5	4	12	12	12	9	10	7	7	3	3	3	2
Non-Self Certified	-	5	5	6	9	14	16	16	18	15	11	9	10	5	7
Total 90+ days	1	6	10	10	21	26	28	25	28	22	18	12	13	8	9