

## Performance E-MAC NL 2007-IV

### Pool characteristics

Issuance volume		€ 700,000,000
Total delinquencies 60+ days as per	26-Jul-10	0.39%
Total delinquencies 90+ days as per	26-Jul-10	0.29%
		Jan-08      Jul-10
Percentage of non-Self Certified loans		83.7%      85.4%
Percentage of Self Certified loans		16.3%      14.6%

### Total

<i>principal amounts</i>	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	110,921,498	100,967,377	100,066,159	98,739,100	97,116,200	94,907,880	92,584,368	91,904,367
Non-Self Certified	570,964,327	568,466,060	563,616,673	558,290,729	554,457,919	549,251,105	545,003,963	539,485,380
<b>Total</b>	<b>681,885,825</b>	<b>669,433,437</b>	<b>663,682,832</b>	<b>657,029,830</b>	<b>651,574,119</b>	<b>644,158,984</b>	<b>637,588,331</b>	<b>631,389,747</b>

<i>number of loans</i>	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	545	504	500	492	484	474	465	462
Non-Self Certified	2,720	2,728	2,701	2,676	2,657	2,634	2,615	2,591
<b>Total</b>	<b>3,265</b>	<b>3,232</b>	<b>3,201</b>	<b>3,168</b>	<b>3,141</b>	<b>3,108</b>	<b>3,080</b>	<b>3,053</b>

### 60+ days Delinquencies

<i>percentages</i>	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.14%	0.29%	0.68%	1.16%	2.15%	1.37%	2.08%	1.33%
Non-Self Certified	0.05%	0.22%	0.14%	0.16%	0.19%	0.23%	0.26%	0.23%
<b>Total 60+ days</b>	<b>0.07%</b>	<b>0.23%</b>	<b>0.23%</b>	<b>0.31%</b>	<b>0.48%</b>	<b>0.40%</b>	<b>0.53%</b>	<b>0.39%</b>

<i>principal amounts</i>	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	156,000	290,700	679,650	1,144,650	2,084,150	1,297,690	1,923,551	1,219,700
Non-Self Certified	306,000	1,253,250	813,875	913,125	1,039,625	1,263,000	1,426,761	1,217,537
<b>Total 60+ days</b>	<b>462,000</b>	<b>1,543,950</b>	<b>1,493,525</b>	<b>2,057,775</b>	<b>3,123,775</b>	<b>2,560,690</b>	<b>3,350,312</b>	<b>2,437,237</b>

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

### 90+ days Delinquencies

<i>percentages</i>	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.14%	0.29%	0.29%	0.99%	1.57%	1.22%	2.08%	0.87%
Non-Self Certified	0.00%	0.17%	0.12%	0.11%	0.19%	0.13%	0.22%	0.20%
<b>Total 90+ days</b>	<b>0.02%</b>	<b>0.19%</b>	<b>0.14%</b>	<b>0.24%</b>	<b>0.39%</b>	<b>0.29%</b>	<b>0.49%</b>	<b>0.29%</b>

<i>principal amounts</i>	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	156,000	290,700	290,700	979,650	1,523,650	1,161,690	1,923,551	799,700
Non-Self Certified	-	971,750	665,750	627,125	1,039,625	708,500	1,200,761	1,057,537
<b>Total 90+ days</b>	<b>156,000</b>	<b>1,262,450</b>	<b>956,450</b>	<b>1,606,775</b>	<b>2,563,275</b>	<b>1,870,190</b>	<b>3,124,312</b>	<b>1,857,237</b>

<i>number of loans</i>	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	1	1	1	4	6	5	7	4
Non-Self Certified	-	5	4	4	7	5	7	6
<b>Total 90+ days</b>	<b>1</b>	<b>6</b>	<b>5</b>	<b>8</b>	<b>13</b>	<b>10</b>	<b>14</b>	<b>10</b>