

Performance E-MAC NL 2008-IV

Pool characteristics

Issuance volume		€ 600,000,000
Total delinquencies 60+ days as per	26-Jul-10	0.88%
Total delinquencies 90+ days as per	26-Jul-10	0.70%
Percentage of non-Self Certified loans	Apr-08	Jul-10
Percentage of Self Certified loans	77.4%	78.7%
	22.6%	21.3%

<i>principal amounts</i>	Apr-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	56,228,496	53,295,130	51,882,394	50,117,603	49,127,241	47,421,639	46,637,927	46,512,995
Non-Self Certified	193,086,347	185,784,185	183,970,372	179,365,038	177,321,329	175,412,366	174,404,617	172,340,498
Total	249,314,843	239,079,315	235,852,765	229,482,641	226,448,570	222,834,006	221,042,544	218,853,493

<i>number of loans</i>	Apr-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	267	252	246	238	233	229	224	223
Non-Self Certified	925	901	896	873	864	857	850	840
Total	1,192	1,153	1,142	1,111	1,097	1,086	1,074	1,063

60+ days Delinquencies

<i>percentages</i>	Apr-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.00%	0.72%	0.71%	0.68%	1.49%	1.47%	1.74%	1.75%
Non-Self Certified	0.00%	0.17%	0.44%	0.45%	0.64%	0.79%	0.81%	0.65%
Total 60+ days	0.00%	0.30%	0.50%	0.50%	0.83%	0.93%	1.01%	0.88%

<i>principal amounts</i>	Apr-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	384,000	367,000	339,000	730,000	698,500	813,000	813,000
Non-Self Certified	-	325,000	804,000	804,000	1,138,517	1,384,500	1,419,500	1,120,625
Total 60+ days	-	709,000	1,171,000	1,143,000	1,868,517	2,083,000	2,232,500	1,933,625

<i>number of loans</i>	Apr-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	2	2	2	4	4	4	4
Non-Self Certified	-	1	3	3	5	6	6	5
Total 60+ days	-	3	5	5	9	10	10	9

90+ days Delinquencies

<i>percentages</i>	Apr-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.00%	0.72%	0.71%	0.68%	0.75%	1.47%	1.08%	1.75%
Non-Self Certified	0.00%	0.17%	0.44%	0.45%	0.32%	0.57%	0.58%	0.41%
Total 90+ days	0.00%	0.30%	0.50%	0.50%	0.42%	0.76%	0.69%	0.70%

<i>principal amounts</i>	Apr-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	384,000	367,000	339,000	367,000	698,500	503,000	813,000
Non-Self Certified	-	325,000	804,000	804,000	576,000	1,004,000	1,014,000	715,125
Total 90+ days	-	709,000	1,171,000	1,143,000	943,000	1,702,500	1,517,000	1,528,125

<i>number of loans</i>	Apr-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	-	2	2	2	2	4	3	4
Non-Self Certified	-	1	3	3	2	4	4	3
Total 90+ days	-	3	5	5	4	8	7	7