

Performance E-MAC NL 2007-IV

Pool characteristics

Issuance volume		€ 700,000,000	
Total delinquencies 60+ days as per	25-Jan-12	1.19%	
Total delinquencies 90+ days as per	25-Jan-12	1.06%	
		Jan-08	Jan-12
Percentage of non-Self Certified loans		83.7%	85.5%
Percentage of Self Certified loans		16.3%	14.5%

Total

<i>principal amounts</i>	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	110,921,498	100,967,377	94,907,880	88,447,172	87,881,768	85,617,654	84,859,400	84,083,233
Non-Self Certified	570,964,327	568,466,060	549,251,105	525,229,623	513,708,781	509,560,934	503,307,430	496,300,268
Total	681,885,825	669,433,437	644,158,984	613,676,795	601,590,548	595,178,588	588,166,829	580,383,501

<i>number of loans</i>	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	545	504	474	443	440	429	425	420
Non-Self Certified	2,720	2,728	2,634	2,523	2,473	2,453	2,426	2,396
Total	3,265	3,232	3,108	2,966	2,913	2,882	2,851	2,816

60+ days Delinquencies

<i>percentages</i>	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.14%	0.29%	1.37%	2.58%	3.42%	4.25%	5.00%	5.78%
Non-Self Certified	0.05%	0.22%	0.23%	0.30%	0.42%	0.42%	0.40%	0.42%
Total 60+ days	0.07%	0.23%	0.40%	0.63%	0.86%	0.97%	1.06%	1.19%

<i>principal amounts</i>	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	156,000	290,700	1,297,690	2,283,620	3,007,298	3,637,379	4,241,548	4,855,963
Non-Self Certified	306,000	1,253,250	1,263,000	1,565,445	2,177,243	2,116,939	1,996,145	2,075,895
Total 60+ days	462,000	1,543,950	2,560,690	3,849,065	5,184,541	5,754,319	6,237,693	6,931,858

<i>number of loans</i>	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	1	6	7	9	11	13	14
Non-Self Certified	1	7	7	9	11	11	10	10
Total 60+ days	2	8	13	16	20	22	23	24

90+ days Delinquencies

<i>percentages</i>	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.14%	0.29%	1.22%	1.05%	2.66%	3.12%	3.60%	5.01%
Non-Self Certified	0.00%	0.17%	0.13%	0.22%	0.26%	0.36%	0.40%	0.39%
Total 90+ days	0.02%	0.19%	0.29%	0.34%	0.61%	0.76%	0.86%	1.06%

<i>principal amounts</i>	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	156,000	290,700	1,161,690	932,700	2,340,298	2,672,271	3,051,940	4,210,213
Non-Self Certified	-	971,750	708,500	1,136,351	1,339,493	1,845,256	1,996,145	1,913,395
Total 90+ days	156,000	1,262,450	1,870,190	2,069,051	3,679,791	4,517,528	5,048,085	6,123,608

<i>number of loans</i>	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	1	5	4	7	8	9	12
Non-Self Certified	-	5	5	6	7	9	10	9
Total 90+ days	1	6	10	10	14	17	19	21