

## Performance E-MAC NL 2008-IV

### Pool characteristics

Issuance volume		€ 600,000,000	
Total delinquencies 60+ days as per	25-Jan-12	1.62%	
Total delinquencies 90+ days as per	25-Jan-12	1.52%	
		Apr-08	Jan-12
Percentage of non-Self Certified loans		77.4%	78.7%
Percentage of Self Certified loans		22.6%	21.3%

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	56,228,496	53,295,130	47,421,639	45,596,416	45,051,641	44,555,087	44,072,204	42,047,416
Non-Self Certified	193,086,347	185,784,185	175,412,366	164,914,690	161,968,873	159,183,143	156,703,414	155,184,434
<b>Total</b>	<b>249,314,843</b>	<b>239,079,315</b>	<b>222,834,006</b>	<b>210,511,106</b>	<b>207,020,514</b>	<b>203,738,230</b>	<b>200,775,618</b>	<b>197,231,850</b>

<i>number of loans</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	267	252	229	217	214	210	208	201
Non-Self Certified	925	901	857	805	789	774	768	763
<b>Total</b>	<b>1,192</b>	<b>1,153</b>	<b>1,086</b>	<b>1,022</b>	<b>1,003</b>	<b>984</b>	<b>976</b>	<b>964</b>

### 60+ days Delinquencies

<i>percentages</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.72%	1.47%	1.43%	1.21%	3.07%	2.10%	1.88%
Non-Self Certified	0.00%	0.17%	0.79%	0.52%	0.87%	1.07%	1.16%	1.55%
<b>Total 60+ days</b>	<b>0.00%</b>	<b>0.30%</b>	<b>0.93%</b>	<b>0.71%</b>	<b>0.94%</b>	<b>1.51%</b>	<b>1.37%</b>	<b>1.62%</b>

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	384,000	698,500	650,000	546,000	1,367,000	926,000	792,000
Non-Self Certified	-	325,000	1,384,500	854,781	1,405,180	1,709,549	1,823,100	2,410,216
<b>Total 60+ days</b>	<b>-</b>	<b>709,000</b>	<b>2,083,000</b>	<b>1,504,781</b>	<b>1,951,180</b>	<b>3,076,549</b>	<b>2,749,100</b>	<b>3,202,216</b>

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

### 90+ days Delinquencies

<i>percentages</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.72%	1.47%	1.13%	1.21%	2.24%	1.80%	1.88%
Non-Self Certified	0.00%	0.17%	0.57%	0.52%	0.78%	0.84%	1.02%	1.42%
<b>Total 90+ days</b>	<b>0.00%</b>	<b>0.30%</b>	<b>0.76%</b>	<b>0.65%</b>	<b>0.88%</b>	<b>1.15%</b>	<b>1.19%</b>	<b>1.52%</b>

<i>principal amounts</i>	Apr-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	384,000	698,500	516,000	546,000	997,000	792,000	792,000
Non-Self Certified	-	325,000	1,004,000	854,781	1,270,663	1,339,530	1,595,100	2,201,789
<b>Total 90+ days</b>	<b>-</b>	<b>709,000</b>	<b>1,702,500</b>	<b>1,370,781</b>	<b>1,816,663</b>	<b>2,336,530</b>	<b>2,387,100</b>	<b>2,993,789</b>

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