

Performance E-MAC NL 2005-III

Pool characteristics

Issuance volume	€ 900,000,000	
Total delinquencies 60+ days as per	26-Oct-20	1.43%
Total delinquencies 90+ days as per	26-Oct-20	1.13%
	Apr-06	Oct-20
Percentage of non-Self Certified loans	75.5%	68.8%
Percentage of Self Certified loans	24.5%	31.2%

Total

principal amounts	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	215,821,569	202,437,407	182,173,326	164,614,764	155,721,872	139,771,990	124,829,678	117,349,999	110,663,677	103,588,168	85,792,259	76,342,749	67,805,467	61,931,781	60,593,051	58,629,462	57,449,812	55,865,767	53,891,252	52,153,238	50,687,093
Non-Self Certified	664,904,482	650,959,385	623,050,459	594,151,228	576,360,597	517,900,290	459,085,603	424,929,490	393,150,793	356,756,488	257,043,667	213,790,346	178,095,398	155,498,866	149,947,615	144,565,632	139,568,017	131,781,555	124,978,550	118,749,060	111,682,471
Total	880,726,040	853,396,792	805,223,785	758,765,992	732,082,469	657,672,280	583,915,281	542,279,490	503,814,470	460,344,656	342,835,926	290,133,095	245,900,865	217,430,647	210,540,666	203,195,094	197,017,829	187,647,322	178,869,803	170,902,298	162,369,564

number of loans	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	1,268	1,182	1,069	969	915	820	743	699	662	620	514	463	415	381	375	366	360	355	341	329	320
Non-Self Certified	4,160	4,071	3,879	3,696	3,585	3,226	2,922	2,743	2,587	2,375	1,733	1,471	1,262	1,119	1,078	1,041	1,011	966	923	884	837
Total	5,428	5,253	4,948	4,665	4,500	4,046	3,665	3,442	3,249	2,995	2,247	1,934	1,677	1,500	1,453	1,407	1,371	1,321	1,264	1,213	1,157

60+ days Delinquencies

percentages	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	0.34%	0.17%	0.54%	0.47%	1.48%	2.07%	1.46%	2.82%	1.87%	2.45%	2.13%	2.85%	2.40%	1.35%	1.21%	1.04%	0.34%	1.33%	1.02%	1.64%	1.66%
Non-Self Certified	0.10%	0.35%	0.18%	0.30%	0.45%	0.33%	0.51%	0.84%	0.72%	0.82%	1.51%	1.36%	1.18%	0.66%	0.71%	0.70%	1.17%	0.80%	0.83%	1.16%	1.31%
Total 60+ days	0.16%	0.30%	0.26%	0.34%	0.67%	0.70%	0.71%	1.27%	0.97%	1.19%	1.66%	1.75%	1.52%	0.86%	0.86%	0.80%	0.93%	0.96%	0.89%	1.30%	1.43%

principal amounts	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	742,400	340,500	982,750	775,800	2,307,929	2,892,250	1,826,375	3,311,910	2,065,000	2,536,695	1,828,695	2,176,195	1,630,330	838,500	733,500	608,500	198,000	745,500	547,500	853,509	853,509
Non-Self Certified	636,232	2,253,441	1,116,090	1,771,665	2,577,340	1,713,401	2,342,000	3,578,421	2,812,536	2,941,411	3,872,251	2,896,985	2,109,174	1,032,339	1,066,927	1,012,178	1,637,865	1,048,133	1,041,883	1,372,683	1,465,325
Total 60+ days	1,378,632	2,593,941	2,098,840	2,547,465	4,885,268	4,605,651	4,168,375	6,890,331	4,877,536	5,478,106	5,700,946	5,073,180	3,739,504	1,870,839	1,800,427	1,620,678	1,835,865	1,793,633	1,589,383	2,226,192	2,318,834

number of loans	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	4	2	5	3	9	11	9	15	9	9	8	7	7	5	4	3	1	3	2	3	3
Non-Self Certified	6	13	6	10	14	10	11	19	14	16	23	16	11	6	6	6	9	6	5	7	8
Total 60+ days	10	15	11	13	23	21	20	34	23	25	31	23	18	11	10	9	10	9	7	10	11

90+ days Delinquencies

percentages	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	0.03%	0.10%	0.45%	0.47%	1.40%	1.49%	1.38%	1.81%	1.75%	2.45%	1.61%	2.33%	0.79%	1.35%	0.68%	1.04%	0.34%	1.16%	1.02%	1.64%	1.68%
Non-Self Certified	0.04%	0.14%	0.18%	0.30%	0.39%	0.30%	0.51%	0.55%	0.43%	0.76%	1.34%	0.86%	0.78%	0.55%	0.47%	0.49%	0.72%	0.61%	0.71%	0.73%	0.89%
Total 90+ days	0.04%	0.13%	0.24%	0.34%	0.61%	0.56%	0.70%	0.82%	0.72%	1.14%	1.40%	1.24%	0.79%	0.78%	0.53%	0.65%	0.61%	0.77%	0.81%	1.01%	1.13%

principal amounts	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	67,500	195,500	818,750	775,800	2,174,950	2,082,250	1,728,875	2,124,410	1,937,500	2,536,695	1,378,695	1,776,195	535,500	838,500	413,000	608,500	198,000	648,000	547,500	853,509	853,509
Non-Self Certified	259,250	899,091	1,116,090	1,771,665	2,268,540	1,568,665	2,342,000	2,339,321	1,701,736	2,701,411	3,435,371	1,834,470	2,395,047	860,552	709,300	709,300	1,003,032	797,751	892,751	871,051	978,551
Total 90+ days	326,750	1,094,591	1,934,840	2,547,465	4,443,490	3,650,915	4,070,875	4,463,731	3,639,236	5,238,106	4,814,066	3,610,664	1,930,547	1,699,052	1,122,300	1,317,800	1,201,032	1,445,751	1,440,251	1,724,560	1,832,060

number of loans	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Jan-18	Jan-19	Apr-19	Jul-19	Oct-19	Jan-20	Apr-20	Jul-20	Oct-20
Self Certified	1	1	4	3	8	7	8	10	8	9	7	6	3	5	2	3	1	2	2	3	3
Non-Self Certified	1	6	6	10	12	9	11	13	8	15	20	10	8	5	4	4	5	4	4	4	5
Total 90+ days	2	7	10	13	20	16	19	23	16	24	27	16	11	10	6	7	6	6	6	7	8