

Performance E-MAC NL 2006-III

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per 27-Oct-20		1.63%
Total delinquencies 90+ days as per 27-Oct-20		1.07%
	Apr-07	Oct-20
Percentage of non-Self Certified loans	72.8%	70.3%
Percentage of Self Certified loans	27.2%	29.7%

Total

principal amounts	Apr-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	214,354,805	199,537,420	174,669,300	165,033,582	155,533,495	145,153,548	133,818,719	123,529,638	114,068,336	103,680,696	92,473,767	80,688,720	73,719,521	72,473,872	70,978,195	68,313,692	66,795,421	65,940,313	63,864,790	62,616,428
Non-Self Certified	572,313,547	559,918,229	536,332,612	518,519,455	492,811,260	460,520,822	429,043,184	398,816,326	370,173,283	324,191,208	254,327,131	218,915,543	194,218,783	187,601,591	182,586,162	175,776,996	168,847,894	162,907,646	156,572,168	147,932,614
Total	786,668,352	759,455,649	711,001,911	683,553,038	648,344,754	605,674,370	562,861,903	522,345,964	484,241,619	427,871,904	346,800,898	299,604,263	267,938,304	260,075,462	253,564,357	244,090,689	235,643,315	228,847,959	220,436,957	210,549,042

number of loans	Apr-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	1,094	1,019	902	847	796	746	695	649	606	550	483	423	387	380	371	358	351	346	336	327
Non-Self Certified	2,947	2,889	2,768	2,671	2,546	2,406	2,269	2,142	2,016	1,787	1,431	1,258	1,139	1,109	1,085	1,050	1,015	987	953	911
Total	4,041	3,908	3,670	3,518	3,342	3,152	2,964	2,791	2,622	2,337	1,914	1,681	1,526	1,489	1,456	1,408	1,366	1,333	1,289	1,238

percentages	Apr-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	0.07%	0.38%	0.61%	1.45%	2.41%	2.95%	4.44%	3.34%	2.88%	2.50%	3.50%	2.54%	2.30%	3.60%	3.19%	3.75%	3.42%	3.20%	3.11%	3.50%
Non-Self Certified	0.11%	0.10%	0.39%	0.34%	0.40%	0.43%	0.59%	0.84%	0.74%	1.12%	0.57%	0.54%	0.42%	0.59%	0.86%	0.72%	0.99%	1.13%	0.90%	0.84%
Total 60+ days	0.10%	0.17%	0.44%	0.61%	0.88%	1.04%	1.50%	1.43%	1.24%	1.45%	1.36%	1.08%	0.94%	1.43%	1.51%	1.57%	1.68%	1.72%	1.54%	1.63%

principal amounts	Apr-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	148,000	759,275	1,068,139	2,397,936	3,747,372	4,287,893	5,941,525	4,126,020	3,285,124	2,590,624	3,232,074	2,047,475	1,696,712	2,609,462	2,265,987	2,563,887	2,286,850	2,110,350	1,987,993	2,189,725
Non-Self Certified	642,500	535,500	2,083,454	1,744,123	1,973,940	1,987,162	2,516,405	3,330,440	2,732,008	3,619,549	1,439,268	1,185,580	808,980	1,098,980	1,561,980	1,263,980	1,670,580	1,834,935	1,401,935	1,248,935
Total 60+ days	790,500	1,294,775	3,151,593	4,142,059	5,721,311	6,275,055	8,457,929	7,456,460	6,017,132	6,210,173	4,671,342	3,233,055	2,505,692	3,708,442	3,827,967	3,827,867	3,957,430	3,945,285	3,389,928	3,438,660

number of loans	Apr-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	5	6	10	15	17	22	14	16	14	15	8	7	9	8	9	9	8	8	9
Non-Self Certified	4	3	12	12	12	11	14	18	15	19	8	5	4	5	7	6	7	8	6	6
Total 60+ days	5	8	18	22	27	28	36	32	31	33	23	13	11	14	15	15	16	16	14	15

percentages	Apr-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	0.07%	0.21%	0.47%	1.45%	1.86%	2.45%	2.76%	2.79%	1.99%	1.86%	1.86%	1.61%	1.38%	2.36%	2.77%	2.95%	2.32%	2.35%	2.25%	2.59%
Non-Self Certified	0.08%	0.04%	0.32%	0.19%	0.32%	0.29%	0.48%	0.75%	0.61%	0.98%	0.44%	0.26%	0.17%	0.29%	0.33%	0.34%	0.82%	0.85%	0.59%	0.42%
Total 90+ days	0.08%	0.08%	0.36%	0.49%	0.69%	0.81%	1.02%	1.23%	0.93%	1.19%	0.82%	0.63%	0.50%	0.82%	1.01%	1.07%	1.24%	1.28%	1.07%	1.07%

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Self Certified	148,000	413,650	814,014	2,397,936	2,889,872	3,560,393	3,688,505	3,449,370	2,271,099	1,913,374	1,716,524	1,302,475	1,013,912	1,711,862	1,965,987	2,016,387	1,552,000	1,552,000	1,434,375	1,624,375
Non-Self Certified	456,500	219,000	1,721,654	982,671	1,595,915	1,357,812	2,067,086	2,998,440	2,252,428	3,173,299	1,120,518	576,580	327,580	430,580	600,580	595,580	1,378,580	1,383,535	926,535	628,535
Total 90+ days	604,500	632,650	2,535,668	3,380,607	4,485,886	4,918,205	5,755,591	6,447,810	4,523,527	5,086,673	2,837,042	1,881,055	1,341,492	2,142,442	2,566,567	2,611,967	2,930,580	2,935,535	2,360,910	2,252,910

number of loans	Apr-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	3	5	10	13	14	15	11	11	11	8	6	4	6	7	7	6	6	6	6
Non-Self Certified	2	1	10	8	10	8	11	16	12	17	7	3	2	2	3	3	6	6	4	3
Total 90+ days	3	4	15	18	23	22	26	27	23	28	15	9	6	8	10	10	12	12	10	9