

**Performance E-MAC NL 2007-III**

**Pool characteristics**

Issuance volume	€ 550,000,000	
Total delinquencies 60+ days as per	27-Oct-20	1.27%
Total delinquencies 90+ days as per	27-Oct-20	1.03%
	Jul-07	Oct-20
Percentage of non-Self Certified loans	84.9%	86.1%
Percentage of Self Certified loans	15.1%	13.9%

**Total**

principal amounts	Jul-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	59,867,136	75,720,966	69,575,041	65,732,639	61,684,183	57,797,609	53,926,640	49,202,614	46,681,034	41,762,632	37,161,417	31,141,660	27,307,393	26,355,817	25,498,938	24,947,408	23,850,879	23,289,187	22,995,795	21,634,858
Non-Self Certified	335,619,638	453,605,585	435,572,777	424,467,475	403,287,029	384,110,081	368,495,543	347,718,689	320,046,604	285,147,132	243,967,317	206,608,174	178,344,317	172,959,083	166,665,863	160,903,166	153,683,995	146,514,585	140,536,938	134,573,201
Total	395,486,775	529,326,551	505,147,818	490,200,114	464,971,212	441,907,690	422,422,183	396,921,303	366,727,638	326,909,764	281,128,733	237,749,834	205,651,710	199,314,900	192,164,801	185,850,573	177,534,874	169,803,772	163,532,733	156,208,059

**60+ days Delinquencies**

percentages	Jul-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	0.29%	0.50%	1.53%	2.21%	4.15%	3.38%	6.13%	5.68%	6.56%	5.63%	4.83%	6.10%	2.84%	1.62%	2.72%	4.24%	1.79%	3.61%	7.00%	4.09%
Non-Self Certified	0.00%	0.23%	0.32%	0.33%	0.41%	0.40%	0.49%	0.68%	0.80%	0.94%	1.00%	0.86%	0.46%	0.24%	0.25%	0.26%	0.53%	0.53%	0.52%	0.82%
Total 60+ days	0.04%	0.27%	0.49%	0.58%	0.91%	0.79%	1.21%	1.30%	1.53%	1.53%	1.51%	1.54%	0.78%	0.42%	0.58%	0.79%	0.70%	0.95%	1.45%	1.27%

principal amounts	Jul-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	171,000	376,000	1,063,776	1,453,462	2,560,059	1,951,152	3,304,286	2,793,487	3,060,786	2,349,939	1,793,500	1,900,975	776,297	427,500	692,496	1,057,211	427,500	840,000	1,609,030	885,000
Non-Self Certified	-	1,036,692	1,402,502	1,400,562	1,666,454	1,532,915	1,801,819	2,366,697	2,560,082	2,686,122	2,440,832	1,769,605	819,638	412,664	412,664	412,664	806,930	779,664	730,664	1,097,664
Total 60+ days	171,000	1,412,692	2,466,278	2,854,024	4,226,513	3,484,067	5,106,105	5,160,184	5,620,868	5,018,061	4,234,332	3,670,580	1,595,935	840,164	1,105,160	1,469,875	1,234,430	1,619,664	2,339,694	1,982,664

number of loans	Jul-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	2	3	3	8	7	11	9	10	7	4	6	4	1	2	3	1	3	5	3
Non-Self Certified	-	6	6	6	8	9	10	13	14	14	13	8	4	2	2	2	4	4	4	6
Total 60+ days	1	8	9	9	16	16	21	22	24	21	17	14	8	3	4	5	5	7	9	9

percentages	Jul-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	0.00%	0.50%	1.11%	2.21%	3.73%	2.76%	6.13%	5.02%	6.56%	4.65%	3.35%	5.19%	2.32%	1.62%	1.68%	1.71%	1.79%	2.38%	5.26%	4.09%
Non-Self Certified	0.00%	0.00%	0.29%	0.28%	0.34%	0.36%	0.44%	0.68%	0.69%	0.68%	0.67%	0.62%	0.46%	0.24%	0.25%	0.26%	0.27%	0.28%	0.52%	0.54%
Total 90+ days	0.00%	0.07%	0.40%	0.40%	0.79%	0.67%	1.17%	1.22%	1.42%	1.19%	1.02%	1.22%	0.71%	0.42%	0.44%	0.45%	0.47%	0.57%	1.19%	1.03%

principal amounts	Jul-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	-	376,000	773,776	1,453,462	2,300,526	1,596,802	3,304,286	2,470,487	3,060,786	1,943,500	1,243,500	1,615,975	633,475	427,500	427,500	427,500	427,500	555,000	1,209,030	885,000
Non-Self Certified	-	-	1,264,690	1,205,562	1,385,512	1,380,115	1,636,819	2,366,697	2,160,692	1,945,467	1,637,832	1,290,709	819,638	412,664	412,664	412,664	412,664	412,664	730,664	730,664
Total 90+ days	-	376,000	2,038,466	2,659,024	3,686,038	2,976,917	4,941,105	4,837,184	5,221,468	3,888,967	2,881,332	2,906,683	1,453,113	840,164	840,164	840,164	840,164	967,664	1,939,694	1,615,664

number of loans	Jul-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	-	2	2	3	7	5	11	8	10	5	3	5	3	1	1	1	1	2	4	3
Non-Self Certified	-	-	5	5	6	8	9	13	12	11	9	6	4	2	2	2	2	2	4	4
Total 90+ days	-	2	7	8	13	13	20	21	22	16	12	11	7	3	3	3	3	4	8	7