

Performance E-MAC NL 2006-III

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Apr-22	1.16%
Total delinquencies 90+ days as per	25-Apr-22	1.02%
	Apr-07	Apr-22
Percentage of non-Self Certified loans	72.8%	65.9%
Percentage of Self Certified loans	27.2%	34.1%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	66,795,421	59,986,477	56,765,888	55,243,005	53,662,263	51,125,826	50,027,538
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	168,847,894	139,669,324	131,345,916	124,948,373	114,839,763	105,306,618	96,828,927
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	235,643,315	199,655,800	188,111,904	180,191,379	168,502,025	156,432,444	146,856,465

60+ days Delinquencies

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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%	3.42%	3.33%	3.73%	4.72%	1.96%	1.74%	2.38%
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%	0.99%	0.76%	1.01%	0.73%	0.53%	0.30%	0.53%
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%	1.68%	1.53%	1.83%	1.98%	0.99%	0.77%	1.16%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	2,286,850	1,994,725	2,118,850	2,608,011	1,050,500	890,500	1,188,850
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	1,670,580	1,067,335	1,322,335	916,380	603,800	311,800	516,800
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	3,957,430	3,062,060	3,441,185	3,524,391	1,654,300	1,202,300	1,705,650

90+ days Delinquencies

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	0.07%	0.21%	0.47%	1.45%	1.86%	2.45%	2.76%	2.79%	1.99%	1.85%	1.86%	1.61%	1.38%	2.32%	2.61%	2.20%	3.30%	1.96%	1.23%	2.38%
Non-Self Certified	0.08%	0.04%	0.32%	0.19%	0.32%	0.29%	0.49%	0.75%	0.61%	0.98%	0.44%	0.26%	0.17%	0.82%	0.76%	0.59%	0.50%	0.13%	0.14%	0.32%
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%	1.24%	1.32%	1.07%	1.36%	0.71%	0.50%	1.02%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	1,552,000	1,566,375	1,246,375	1,820,500	1,050,500	630,500	1,188,850
Non-Self Certified	456,500	219,300	1,721,654	982,674	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	1,378,580	1,067,335	775,335	624,380	146,800	146,800	311,800
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	2,930,580	2,633,710	2,021,710	2,444,880	1,197,300	777,300	1,500,650

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	1	3	5	10	13	14	15	11	11	11	8	6	4	6	5	4	6	4	3	5
Non-Self Certified	2	1	10	8	10	8	11	16	12	17	7	3	2	6	5	4	3	1	1	2
Total 90+ days	3	4	15	18	23	22	26	27	23	28	15	9	6	12	10	8	9	5	4	7