

Performance E-MAC NL 2007-III

Pool characteristics			
Issuance volume	€ 550,000,000		
Total delinquencies 60+ days as per	25-Apr-22	0.99%	
Total delinquencies 90+ days as per	25-Apr-22	0.81%	
		Jul-07	Apr-22
Percentage of non-Self Certified loans		84.9%	83.2%
Percentage of Self Certified loans		15.1%	16.8%

Total																				
<i>principal amounts</i>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	23,850,879	20,106,103	19,488,362	18,842,859	18,253,454	17,184,535	16,934,068
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	153,683,995	125,030,148	117,427,587	106,041,404	96,918,677	91,850,543	83,789,884
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	177,534,874	145,136,252	136,915,949	124,884,263	115,172,132	109,035,078	100,723,952
<i>number of loans</i>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	313	396	363	346	323	304	287	263	251	225	203	172	154	137	119	116	111	107	100	98
Non-Self Certified	1,641	2,246	2,162	2,102	2,002	1,916	1,848	1,765	1,641	1,486	1,288	1,105	970	852	716	682	625	580	552	514
Total	1,954	2,642	2,525	2,448	2,325	2,220	2,135	2,028	1,892	1,711	1,491	1,277	1,124	989	835	798	736	687	652	612

60+ days Delinquencies																				
<i>percentages</i>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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%	1.79%	3.77%	3.89%	3.16%	0.00%	1.92%	1.64%
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%	0.53%	0.83%	1.18%	1.13%	0.93%	0.77%	0.85%
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%	0.70%	1.24%	1.56%	1.44%	0.78%	0.95%	0.99%
<i>principal amounts</i>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	757,500	757,500	594,996	-	330,000	277,500
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	806,930	1,040,547	1,380,215	1,197,299	897,500	707,199	716,000
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	1,234,430	1,798,047	2,137,715	1,792,295	897,500	1,037,199	993,500
<i>number of loans</i>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	1	2	3	3	8	7	11	9	10	7	4	6	4	1	2	2	2	-	1	1
Non-Self Certified	-	6	6	6	8	9	10	13	14	14	13	8	4	4	6	8	7	5	4	4
Total 60+ days	1	8	9	9	16	16	21	22	24	21	17	14	8	5	8	10	9	5	5	5

90+ days Delinquencies																				
<i>percentages</i>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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%	1.79%	1.64%	1.69%	1.75%	0.00%	0.00%	1.64%
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%	0.27%	0.58%	0.73%	0.65%	0.74%	0.77%	0.64%
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%	0.47%	0.73%	0.87%	0.81%	0.62%	0.65%	0.81%
<i>principal amounts</i>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
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	330,000	330,000	330,000	-	-	277,500
Non-Self Certified	-	-	1,264,690	1,205,562	1,365,512	1,380,115	1,636,819	2,366,697	2,160,682	1,945,467	1,637,832	1,290,708	819,638	412,664	730,664	859,884	684,250	716,900	707,199	535,400
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	1,060,664	1,189,884	1,014,250	716,900	707,199	812,900
<i>number of loans</i>	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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22
Self Certified	-	2	2	3	7	5	11	8	10	5	3	5	3	1	1	1	1	-	-	1
Non-Self Certified	-	-	5	5	6	8	9	13	12	11	9	6	4	2	4	5	4	4	4	3
Total 90+ days	-	2	7	8	13	13	20	21	22	16	12	11	7	3	5	6	5	4	4	4