

Performance E-MAC NL 2005-III

Pool characteristics

Issuance volume		€ 890,000,000
Total delinquencies 60+ days as per	25-Jul-22	1.25%
Total delinquencies 90+ days as per	25-Jul-22	0.65%
	Apr-06	Jul-22
Percentage of non-Self Certified loans	75.5%	65.8%
Percentage of Self Certified loans	24.5%	34.2%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	215,821,559	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	55,865,767	47,246,047	46,406,447	44,706,148	42,205,363	40,380,022	38,621,211	36,582,033
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	131,781,555	102,653,507	96,642,646	91,796,955	86,829,402	81,166,865	75,454,190	70,381,925
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	187,647,322	149,899,554	143,049,093	136,503,103	129,034,765	121,546,887	114,075,401	106,963,958

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	1,268	1,182	1,069	969	915	820	743	699	662	620	514	463	415	381	355	301	293	281	265	255	245	234
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	966	776	738	707	673	637	596	563
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	1,321	1,077	1,031	988	938	892	841	797

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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%	1.33%	2.73%	2.78%	1.91%	0.96%	0.48%	0.50%	0.53%
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%	0.80%	1.47%	1.12%	0.85%	0.78%	0.83%	1.18%	1.62%
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%	0.96%	1.86%	1.66%	1.20%	0.84%	0.72%	0.95%	1.25%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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	745,500	1,288,509	1,288,509	853,509	403,509	195,000	195,000	195,000
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	1,048,133	1,507,069	1,082,686	780,800	675,800	675,800	893,300	1,138,300
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	1,793,633	2,795,578	2,371,195	1,634,309	1,079,309	870,800	1,088,300	1,333,300

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	4	2	5	3	9	11	9	15	9	9	8	7	7	5	3	4	4	3	2	2	2	2
Non-Self Certified	6	13	6	10	14	10	11	19	14	16	23	16	11	6	6	8	6	4	3	3	4	5
Total 60+ days	10	15	11	13	23	21	20	34	23	25	31	23	18	11	9	12	10	7	5	5	6	7

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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%	1.16%	1.81%	1.84%	1.22%	0.96%	0.48%	0.50%	0.53%
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%	0.61%	0.76%	0.77%	0.58%	0.57%	0.83%	0.66%	0.70%
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%	0.77%	1.09%	1.11%	0.79%	0.70%	0.72%	0.61%	0.65%

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
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	648,000	853,509	853,509	547,500	403,509	195,000	195,000	195,000
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	1,395,047	860,552	797,751	775,183	740,800	535,800	495,800	675,800	495,800	495,800
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	1,445,751	1,628,692	1,594,309	1,083,300	899,309	870,800	690,800	690,800

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	Jan-20	Jan-21	Apr-21	Jul-21	Oct-21	Jan-22	Apr-22	Jul-22
Self Certified	1	1	4	3	8	7	8	10	8	9	7	6	3	5	2	3	3	2	2	2	2	2
Non-Self Certified	1	6	6	10	12	9	11	13	8	15	20	10	8	5	4	4	3	3	2	3	2	2
Total 90+ days	2	7	10	13	20	16	19	23	16	24	27	16	11	10	6	7	6	5	4	5	4	4