

Performance E-MAC NL 2006-III

Pool characteristics			
Issuance volume		€ 800,000,000	
Total delinquencies 60+ days as per	25-Apr-23		0.72%
Total delinquencies 90+ days as per	25-Apr-23		0.51%
	Apr-07	Apr-23	
Percentage of non-Self Certified loans	72.8%	64.5%	
Percentage of Self Certified loans	27.2%	35.5%	

Total	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	Jan-22	Apr-22	Jul-22	Oct-22	Jan-23	Apr-23
principal amounts																					
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	103,660,696	92,473,767	80,688,720	73,719,521	66,705,421	59,986,477	51,125,826	50,027,538	47,337,122	45,483,720	44,215,452	43,256,496
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	105,306,618	96,828,927	89,193,569	83,524,573	81,138,588	78,621,746
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	156,432,444	146,856,465	136,530,691	129,008,293	125,354,040	121,878,242
number of loans																					
Self Certified	1,094	1,019	902	847	796	746	695	649	606	550	483	423	387	351	313	269	263	252	241	233	229
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	1,015	869	686	642	600	567	553	542
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	1,366	1,182	955	905	852	808	786	771
60+ days Delinquencies																					
percentages																					
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%	4.42%	3.33%	1.74%	2.38%	2.74%	2.52%	2.02%	1.47%
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%	0.30%	0.53%	0.51%	0.37%	0.76%	0.31%
Total 60+ days	0.10%	0.17%	0.44%	0.61%	0.88%	1.04%	1.50%	1.43%	1.24%	1.45%	1.35%	1.08%	0.94%	1.68%	1.53%	0.77%	1.16%	1.28%	1.12%	1.20%	0.72%
principal amounts																					
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	2,560,624	3,232,074	2,047,475	1,698,712	2,286,850	1,994,725	890,500	1,168,850	1,294,850	1,145,500	891,375	636,375
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	311,800	516,800	457,000	305,000	613,000	245,500
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	1,202,300	1,705,650	1,751,850	1,450,500	1,504,375	881,875
number of loans																					
Self Certified	1	5	6	10	15	17	22	14	16	14	15	8	7	9	7	4	5	6	5	4	3
Non-Self Certified	4	3	12	12	12	11	14	18	15	19	8	5	4	7	5	2	3	2	2	3	1
Total 60+ days	5	8	18	22	27	28	36	31	33	23	13	11	11	16	12	6	8	8	7	7	4
90+ days Delinquencies																					
percentages																					
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%	1.23%	2.38%	1.33%	0.83%	1.44%	0.87%
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%	0.82%	0.76%	0.14%	0.32%	0.18%	0.20%	0.20%	0.31%
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%	0.50%	0.50%	1.02%	0.58%	0.42%	0.64%	0.51%
principal amounts																					
Self Certified	148,000	413,650	814,014	2,397,936	2,899,872	3,560,393	3,886,505	3,449,370	2,271,099	1,913,374	1,716,524	1,302,475	1,013,912	1,552,000	1,566,375	630,500	1,168,850	630,500	376,375	636,375	376,375
Non-Self Certified	456,500	219,000	1,271,654	982,871	1,595,915	1,357,912	2,067,086	2,989,440	2,252,428	3,173,299	1,120,518	578,580	327,580	1,378,580	1,067,335	146,800	311,800	165,000	165,000	165,000	245,500
Total 90+ days	604,500	632,650	2,535,668	3,380,607	4,485,888	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	777,300	1,500,650	795,500	541,375	801,375	621,875
number of loans																					
Self Certified	1	3	5	10	13	14	15	11	11	6	6	4	4	6	5	3	5	3	2	3	2
Non-Self Certified	2	1	10	8	10	8	11	16	12	17	7	3	2	6	5	1	2	1	1	1	1
Total 90+ days	3	4	15	18	23	22	26	27	23	28	15	9	6	12	10	4	7	4	3	4	3