

**Performance E-MAC NL 2005-III**

**Pool characteristics**

Issuance volume		€ 890,000,000
Total delinquencies 60+ days as per	25-Jan-24	0.75%
Total delinquencies 90+ days as per	25-Jan-24	0.47%
	Apr-06	Jan-24
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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	40,380,022	33,712,400	33,181,262	32,972,089	32,086,988	29,648,754
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	81,166,865	64,596,841	62,286,536	59,719,407	58,320,322	56,981,713
<b>Total</b>	<b>880,726,040</b>	<b>853,396,792</b>	<b>805,223,785</b>	<b>758,765,992</b>	<b>732,082,469</b>	<b>657,672,280</b>	<b>583,915,281</b>	<b>542,279,490</b>	<b>503,814,470</b>	<b>460,344,656</b>	<b>342,835,926</b>	<b>290,133,095</b>	<b>245,900,865</b>	<b>217,430,647</b>	<b>187,647,322</b>	<b>149,899,554</b>	<b>121,546,887</b>	<b>98,309,242</b>	<b>95,467,798</b>	<b>92,691,496</b>	<b>90,407,310</b>	<b>86,630,467</b>

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	1,268	1,182	1,069	969	915	820	743	699	662	620	514	463	415	381	355	301	255	218	215	214	210	196
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	637	525	507	488	477	469
<b>Total</b>	<b>5,428</b>	<b>5,253</b>	<b>4,948</b>	<b>4,665</b>	<b>4,500</b>	<b>4,046</b>	<b>3,665</b>	<b>3,442</b>	<b>3,249</b>	<b>2,995</b>	<b>2,247</b>	<b>1,934</b>	<b>1,677</b>	<b>1,500</b>	<b>1,321</b>	<b>1,077</b>	<b>892</b>	<b>743</b>	<b>722</b>	<b>702</b>	<b>687</b>	<b>665</b>

**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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	0.48%	0.58%	0.59%	0.59%	0.30%	0.33%
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%	0.83%	1.48%	1.24%	1.29%	0.95%	0.97%
<b>Total 60+ days</b>	<b>0.16%</b>	<b>0.30%</b>	<b>0.26%</b>	<b>0.34%</b>	<b>0.67%</b>	<b>0.70%</b>	<b>0.71%</b>	<b>1.27%</b>	<b>0.97%</b>	<b>1.19%</b>	<b>1.66%</b>	<b>1.75%</b>	<b>1.52%</b>	<b>0.86%</b>	<b>0.96%</b>	<b>1.86%</b>	<b>0.72%</b>	<b>1.17%</b>	<b>1.01%</b>	<b>1.04%</b>	<b>0.72%</b>	<b>0.75%</b>

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	195,000	195,000	195,000	195,000	97,500	97,500
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	675,800	958,300	772,500	772,500	555,000	555,000
<b>Total 60+ days</b>	<b>1,378,632</b>	<b>2,593,941</b>	<b>2,098,840</b>	<b>2,547,465</b>	<b>4,885,268</b>	<b>4,605,651</b>	<b>4,168,375</b>	<b>6,890,331</b>	<b>4,877,536</b>	<b>5,478,106</b>	<b>5,700,946</b>	<b>5,073,180</b>	<b>3,739,504</b>	<b>1,870,839</b>	<b>1,793,633</b>	<b>2,795,578</b>	<b>870,800</b>	<b>1,153,300</b>	<b>967,500</b>	<b>967,500</b>	<b>652,500</b>	<b>652,500</b>

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	4	2	5	3	9	11	9	15	9	9	8	7	7	5	3	4	2	2	2	2	1	1
Non-Self Certified	6	13	6	10	14	10	11	19	14	16	23	16	11	6	6	8	3	4	3	3	2	2
<b>Total 60+ days</b>	<b>10</b>	<b>15</b>	<b>11</b>	<b>13</b>	<b>23</b>	<b>21</b>	<b>20</b>	<b>34</b>	<b>23</b>	<b>25</b>	<b>31</b>	<b>23</b>	<b>18</b>	<b>11</b>	<b>9</b>	<b>12</b>	<b>5</b>	<b>6</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>3</b>

**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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	0.48%	0.00%	0.29%	0.30%	0.30%	0.33%
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%	0.83%	0.77%	0.50%	0.52%	0.95%	0.54%
<b>Total 90+ days</b>	<b>0.04%</b>	<b>0.13%</b>	<b>0.24%</b>	<b>0.34%</b>	<b>0.61%</b>	<b>0.56%</b>	<b>0.70%</b>	<b>0.82%</b>	<b>0.72%</b>	<b>1.14%</b>	<b>1.40%</b>	<b>1.24%</b>	<b>0.79%</b>	<b>0.78%</b>	<b>0.77%</b>	<b>1.09%</b>	<b>0.72%</b>	<b>0.50%</b>	<b>0.43%</b>	<b>0.44%</b>	<b>0.72%</b>	<b>0.47%</b>

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	195,000	-	97,500	97,500	97,500	97,500
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	675,800	495,800	310,000	310,000	555,000	310,000
<b>Total 90+ days</b>	<b>326,750</b>	<b>1,094,591</b>	<b>1,934,840</b>	<b>2,547,465</b>	<b>4,443,490</b>	<b>3,650,915</b>	<b>4,070,875</b>	<b>4,463,731</b>	<b>3,639,236</b>	<b>5,238,106</b>	<b>4,814,066</b>	<b>3,610,664</b>	<b>1,930,547</b>	<b>1,699,052</b>	<b>1,445,751</b>	<b>1,628,692</b>	<b>870,800</b>	<b>495,800</b>	<b>407,500</b>	<b>407,500</b>	<b>652,500</b>	<b>407,500</b>

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