

Performance E-MAC NL 2006-III

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Jan-24	1.11%
Total delinquencies 90+ days as per	25-Jan-24	0.82%
	Apr-07	Jan-24
Percentage of non-Self Certified loans	72.8%	63.9%
Percentage of Self Certified loans	27.2%	36.1%

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	214,354,805	199,537,420	174,669,300	165,033,562	155,533,495	145,153,546	133,818,719	123,529,638	114,068,335	103,680,696	92,473,767	80,688,720	73,719,521	66,795,421	59,986,477	51,125,826	44,215,452	43,256,496	42,649,463	41,012,402	39,548,971
Non-Self Certified	572,313,547	559,916,229	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	81,138,588	76,621,746	75,059,438	72,422,052	70,045,132
Total	786,668,352	759,453,649	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	125,354,040	121,878,242	117,708,901	113,434,454	109,594,009

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	1,094	1,019	902	847	796	746	695	649	606	550	483	423	387	351	313	269	233	229	226	219	212
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	553	542	523	508	495
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	786	771	749	727	707

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	2.02%	1.47%	0.88%	2.97%	3.08%
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%	0.39%	0.76%	0.30%	0.76%	0.31%	0.00%	0.00%	0.00%
Total 60+ days	0.10%	0.17%	0.44%	0.61%	0.88%	1.04%	1.50%	1.43%	1.24%	1.45%	1.08%	0.94%	0.94%	1.68%	1.53%	0.77%	1.20%	0.72%	0.32%	1.07%	1.11%

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	1,696,712	2,296,850	1,994,725	890,500	891,375	636,375	376,375	1,219,325	1,219,325
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	4,439,268	1,185,580	808,980	1,670,580	1,067,335	311,800	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	1,504,375	881,875	376,375	1,219,325	1,219,325

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	1	5	6	10	15	17	22	14	16	14	15	8	7	9	7	4	4	3	2	5	5
Non-Self Certified	4	3	12	12	12	11	14	18	15	19	8	5	4	7	5	2	3	1	-	-	-
Total 60+ days	5	8	18	22	27	28	36	31	31	33	23	13	11	16	12	6	7	4	2	5	5

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	1.44%	0.87%	0.88%	0.92%	2.27%
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%	0.20%	0.31%	0.00%	0.00%	0.00%
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%	0.64%	0.51%	0.32%	0.33%	0.82%

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	148,000	413,650	814,014	2,397,936	2,899,872	3,560,393	3,686,505	3,448,370	2,271,089	1,913,374	1,716,524	1,302,475	1,013,912	1,552,000	1,566,375	630,500	636,375	376,375	376,375	376,375	899,325
Non-Self Certified	456,500	219,000	1,721,654	992,671	1,595,915	1,357,812	2,067,086	2,998,440	2,252,426	3,173,299	1,120,519	578,580	327,580	1,378,580	1,067,335	146,800	165,000	245,500	-	-	-
Total 90+ days	604,500	632,650	2,535,668	3,380,607	4,495,886	4,918,205	6,447,810	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	801,375	621,875	376,375	376,375	899,325

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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	1	3	5	10	13	14	11	11	11	8	6	4	4	6	5	3	3	2	2	2	4
Non-Self Certified	2	1	10	8	10	8	11	16	12	17	7	3	2	6	5	1	1	1	-	-	-
Total 90+ days	3	4	15	18	23	22	26	27	23	28	15	9	6	12	10	4	4	3	2	2	4