

**Performance E-MAC NL 2007-III**

**Pool characteristics**

Issuance volume	€ 550,000,000	
Total delinquencies 60+ days as per	25-Jan-24	0.86%
Total delinquencies 90+ days as per	25-Jan-24	0.50%
	Jul-07	Jan-24
Percentage of non-Self Certified loans	84.9%	81.7%
Percentage of Self Certified loans	15.1%	18.3%

**Total**

principal amounts	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	59,867,136	75,720,966	69,575,041	65,732,638	61,694,183	57,797,699	53,926,640	49,202,614	46,681,034	41,762,632	37,161,417	31,141,660	27,307,933	23,850,679	20,106,103	17,194,535	15,501,677	15,061,149	14,724,830	14,560,624	13,695,332
Non-Self Certified	335,619,638	453,605,585	435,572,777	424,467,475	403,287,029	384,110,081	368,495,543	347,719,689	320,046,604	285,147,132	243,967,317	206,608,174	178,344,317	153,683,995	125,030,148	91,850,543	69,319,966	67,802,855	65,067,749	62,761,333	60,956,138
<b>Total</b>	<b>395,486,775</b>	<b>529,326,551</b>	<b>505,147,818</b>	<b>490,200,114</b>	<b>464,971,212</b>	<b>441,907,690</b>	<b>422,422,183</b>	<b>396,921,303</b>	<b>366,727,638</b>	<b>326,909,764</b>	<b>281,128,733</b>	<b>237,749,834</b>	<b>205,651,710</b>	<b>177,534,874</b>	<b>145,136,252</b>	<b>109,035,078</b>	<b>84,821,643</b>	<b>82,864,003</b>	<b>79,792,579</b>	<b>77,321,957</b>	<b>74,651,470</b>

number of loans	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	313	396	363	346	323	304	287	263	251	225	203	172	154	137	119	100	89	87	85	84	80
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	552	434	426	412	399	393
<b>Total</b>	<b>1,954</b>	<b>2,642</b>	<b>2,525</b>	<b>2,448</b>	<b>2,325</b>	<b>2,220</b>	<b>2,135</b>	<b>2,028</b>	<b>1,892</b>	<b>1,711</b>	<b>1,491</b>	<b>1,277</b>	<b>1,124</b>	<b>989</b>	<b>835</b>	<b>652</b>	<b>523</b>	<b>513</b>	<b>497</b>	<b>483</b>	<b>473</b>

**60+ days Delinquencies**

percentages	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	0.29%	0.50%	1.53%	2.21%	4.19%	3.38%	6.13%	5.68%	6.56%	5.63%	4.83%	6.10%	3.28%	1.79%	3.77%	1.92%	1.79%	3.73%	1.88%	4.48%	4.67%
Non-Self Certified	0.00%	0.23%	0.32%	0.33%	0.41%	0.40%	0.49%	0.69%	0.80%	0.94%	1.00%	0.86%	0.46%	0.52%	0.83%	0.77%	0.78%	0.52%	0.24%	0.69%	0.00%
<b>Total 60+ days</b>	<b>0.04%</b>	<b>0.27%</b>	<b>0.49%</b>	<b>0.58%</b>	<b>0.91%</b>	<b>0.79%</b>	<b>1.21%</b>	<b>1.30%</b>	<b>1.53%</b>	<b>1.53%</b>	<b>1.51%</b>	<b>2.84%</b>	<b>0.78%</b>	<b>0.70%</b>	<b>1.24%</b>	<b>0.95%</b>	<b>0.96%</b>	<b>1.19%</b>	<b>0.54%</b>	<b>1.40%</b>	<b>0.86%</b>

principal amounts	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	171,000	376,000	1,063,776	1,453,462	2,560,059	1,951,152	3,304,286	2,793,497	3,060,786	2,349,939	1,793,500	1,900,975	776,297	427,500	757,500	330,000	277,500	562,500	277,500	652,500	639,996
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	2,668,122	2,440,832	1,769,605	819,636	806,930	1,040,547	707,199	540,599	419,606	153,606	432,400	-
<b>Total 60+ days</b>	<b>171,000</b>	<b>1,412,692</b>	<b>2,466,278</b>	<b>2,854,024</b>	<b>4,226,513</b>	<b>3,484,067</b>	<b>5,106,105</b>	<b>5,160,184</b>	<b>5,620,868</b>	<b>5,018,061</b>	<b>4,234,332</b>	<b>3,670,580</b>	<b>1,595,935</b>	<b>1,234,430</b>	<b>1,798,047</b>	<b>1,037,199</b>	<b>818,099</b>	<b>982,106</b>	<b>431,106</b>	<b>1,084,900</b>	<b>639,996</b>

number of loans	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	1	2	3	3	8	7	11	9	7	4	4	6	4	1	2	1	1	2	1	3	3
Non-Self Certified	-	6	6	6	8	9	10	13	14	14	13	8	4	4	6	4	3	2	1	2	-
<b>Total 60+ days</b>	<b>1</b>	<b>8</b>	<b>9</b>	<b>9</b>	<b>16</b>	<b>16</b>	<b>21</b>	<b>22</b>	<b>24</b>	<b>21</b>	<b>17</b>	<b>14</b>	<b>8</b>	<b>5</b>	<b>8</b>	<b>5</b>	<b>4</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>3</b>

**90+ days Delinquencies**

percentages	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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%	0.00%	1.79%	1.84%	1.88%	4.48%	2.74%
Non-Self Certified	0.00%	0.00%	0.29%	0.28%	0.34%	0.36%	0.44%	0.68%	0.68%	0.67%	0.62%	0.46%	0.27%	0.58%	0.77%	0.26%	0.26%	0.00%	0.00%	0.69%	0.00%
<b>Total 90+ days</b>	<b>0.00%</b>	<b>0.07%</b>	<b>0.40%</b>	<b>0.54%</b>	<b>0.79%</b>	<b>0.67%</b>	<b>1.17%</b>	<b>1.22%</b>	<b>1.42%</b>	<b>1.19%</b>	<b>1.02%</b>	<b>0.71%</b>	<b>0.47%</b>	<b>0.73%</b>	<b>0.65%</b>	<b>0.54%</b>	<b>0.53%</b>	<b>0.33%</b>	<b>0.38%</b>	<b>1.40%</b>	<b>0.50%</b>

principal amounts	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
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	277,500	277,500	277,500	277,500	652,500	375,000
Non-Self Certified	-	1,264,690	1,295,562	1,395,512	1,380,115	1,636,819	2,366,697	2,169,692	1,945,467	1,637,632	1,290,798	819,636	412,664	730,664	707,199	180,600	180,600	288,132	288,132	432,400	-
<b>Total 90+ days</b>	<b>-</b>	<b>376,000</b>	<b>2,038,466</b>	<b>2,659,024</b>	<b>3,686,638</b>	<b>2,976,917</b>	<b>4,941,105</b>	<b>4,637,184</b>	<b>5,221,468</b>	<b>3,888,967</b>	<b>2,881,332</b>	<b>2,906,683</b>	<b>1,453,113</b>	<b>840,164</b>	<b>1,060,664</b>	<b>707,199</b>	<b>458,100</b>	<b>277,500</b>	<b>277,500</b>	<b>1,084,900</b>	<b>375,000</b>

number of loans	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	Jan-22	Jan-23	Apr-23	Jul-23	Oct-23	Jan-24
Self Certified	-	2	2	3	7	5	11	8	10	5	3	5	3	1	1	-	1	1	1	3	2
Non-Self Certified	-	-	5	5	6	8	9	13	12	11	9	6	4	2	4	4	1	-	-	2	-
<b>Total 90+ days</b>	<b>-</b>	<b>2</b>	<b>7</b>	<b>8</b>	<b>13</b>	<b>13</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>16</b>	<b>12</b>	<b>11</b>	<b>7</b>	<b>3</b>	<b>5</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>2</b>