

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

**Pool characteristics**

Issuance volume	€ 550,000,000
Total delinquencies 60+ days as per	25-Jul-24 0.67%
Total delinquencies 90+ days as per	25-Jul-24 0.67%
	Jul-07 Jul-24
Percentage of non-Self Certified loans	84.9% 82.0%
Percentage of Self Certified loans	15.1% 18.0%

**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	Apr-24	Jul-24
Self Certified	59,867,136	75,720,966	69,575,041	65,732,639	61,684,183	57,797,609	53,926,640	49,202,614	46,681,034	41,762,632	37,161,417	31,141,660	27,307,393	23,850,879	20,106,103	17,184,535	15,501,677	15,061,149	14,724,830	14,560,624	13,696,332	13,528,651	12,471,933
Non-Self Certified	335,619,638	453,605,585	435,572,777	424,467,475	403,287,029	384,110,081	368,495,543	347,718,689	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	58,457,915	56,977,539
Total	395,486,775	529,326,551	505,147,818	490,200,114	464,971,212	441,907,690	422,422,183	396,921,303	366,727,638	326,909,764	281,128,733	237,749,834	205,651,710	177,534,874	145,136,252	109,035,078	84,821,643	82,864,003	79,792,579	77,321,957	74,651,470	71,986,566	69,449,472

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	Apr-24	Jul-24
Self Certified	313	396	363	346	323	304	287	263	251	225	203	172	154	137	119	100	89	87	85	84	80	80	76
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	379	370
Total	1,954	2,642	2,525	2,448	2,325	2,220	2,135	2,028	1,892	1,711	1,491	1,277	1,124	989	835	652	523	513	497	483	473	459	446

**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	Apr-24	Jul-24
Self Certified	0.29%	0.50%	1.53%	2.21%	4.15%	3.38%	6.13%	5.68%	6.56%	5.63%	4.83%	6.10%	2.84%	1.79%	3.77%	1.92%	1.79%	3.73%	1.88%	4.48%	4.67%	4.10%	3.73%
Non-Self Certified	0.00%	0.23%	0.32%	0.33%	0.41%	0.40%	0.49%	0.68%	0.80%	0.94%	1.00%	0.86%	0.46%	0.53%	0.83%	0.77%	0.78%	0.62%	0.24%	0.69%	0.00%	0.24%	0.00%
Total 60+ days	0.04%	0.37%	0.49%	0.58%	0.93%	0.79%	1.21%	1.30%	1.53%	1.53%	1.51%	1.54%	0.78%	0.70%	1.24%	0.98%	0.96%	1.19%	0.54%	1.40%	0.86%	0.96%	0.87%

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	Apr-24	Jul-24
Self Certified	171,000	376,000	1,063,776	1,453,462	2,560,059	1,351,152	3,304,286	2,793,487	3,060,786	2,349,930	1,793,500	1,900,976	776,297	427,500	757,500	330,000	277,500	582,500	277,500	652,500	639,996	555,025	465,025
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	819,638	806,930	1,040,547	707,199	540,599	419,606	153,606	432,400	-	137,400	-
Total 60+ days	171,000	1,412,692	2,466,278	2,854,024	4,226,513	3,484,067	5,106,105	5,160,184	5,620,868	5,018,061	4,234,332	3,670,580	1,595,935	1,234,430	1,798,047	1,037,199	818,099	982,106	431,106	1,084,900	639,996	692,425	465,025

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	Apr-24	Jul-24
Self Certified	1	2	3	3	8	7	11	9	10	7	4	6	4	1	2	1	1	2	1	3	3	3	2
Non-Self Certified	-	6	6	6	8	9	10	13	14	14	13	8	4	4	6	4	3	2	1	2	-	1	-
Total 60+ days	1	8	9	9	16	16	21	22	24	21	17	14	8	5	8	5	4	4	2	5	3	4	2

**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	Apr-24	Jul-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%	4.10%	3.73%
Non-Self Certified	0.00%	0.00%	0.29%	0.28%	0.34%	0.36%	0.44%	0.68%	0.68%	0.68%	0.67%	0.62%	0.46%	0.27%	0.58%	0.77%	0.26%	0.00%	0.00%	0.69%	0.00%	0.24%	0.00%
Total 90+ days	0.00%	0.07%	0.40%	0.54%	0.79%	0.67%	1.17%	1.22%	1.42%	1.19%	1.02%	1.22%	0.71%	0.47%	0.73%	0.65%	0.54%	0.33%	0.35%	1.40%	0.50%	0.96%	0.67%

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	Apr-24	Jul-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	652,500	375,000	555,025	465,025
Non-Self Certified	-	1,264,690	1,205,562	1,305,562	1,365,512	1,380,115	1,636,819	2,366,697	2,160,892	1,945,467	1,637,632	1,250,708	819,638	412,664	730,664	707,199	180,600	-	-	432,400	-	137,400	-
Total 90+ days	-	376,000	2,038,466	2,659,024	3,666,038	2,976,917	4,941,105	4,837,184	5,221,468	3,888,967	2,881,332	2,906,683	1,453,113	840,164	1,060,664	707,199	458,100	277,500	277,500	1,084,900	375,000	692,425	465,025

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