

Performance E-MAC NL 2005-III

Pool characteristics		€ 890,000,000
Issuance volume	28-Apr-26	75.3%
Total delinquencies 60+ days as per	28-Apr-26	0.16%
Total delinquencies 90+ days as per	28-Apr-26	0.16%
	Apr-06	Apr-26
Percentage of non-Self Certified loans	75.3%	62.8%
Percentage of Self Certified loans	24.5%	37.2%

Total	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
principal amounts																									
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	29,648,754	27,272,092	25,864,161	24,589,161	23,980,788	23,031,167	22,513,981
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	102,853,507	81,166,865	64,596,841	56,981,713	51,288,341	48,716,342	46,568,800	42,005,524	39,228,362	37,950,382
Total	880,726,040	853,396,792	805,223,785	758,766,992	732,082,469	657,672,280	583,915,281	542,279,490	503,814,470	460,344,656	342,835,926	290,133,095	245,900,865	217,430,647	187,647,322	149,899,554	124,946,887	94,309,242	86,630,467	78,560,433	74,580,503	71,150,961	65,986,312	62,259,540	60,464,363
number of loans																									
Self Certified	1,268	1,182	1,069	969	915	820	743	699	662	620	514	463	415	381	355	301	255	218	196	183	176	167	161	153	149
Non-Self Certified	4,160	4,071	3,879	3,696	3,585	3,226	2,922	2,743	2,587	2,376	1,733	1,471	1,262	1,119	966	776	637	525	469	429	414	398	362	337	329
Total	5,428	5,253	4,948	4,665	4,500	4,046	3,665	3,442	3,249	2,995	2,247	1,934	1,677	1,500	1,321	1,077	892	743	665	612	590	565	523	490	478

60+ days Delinquencies	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
percentages																									
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%	0.33%	0.94%	0.38%	0.40%	0.41%	0.42%	0.43%
Non-Self Certified	0.10%	0.35%	0.18%	0.30%	0.45%	0.33%	0.84%	0.72%	0.82%	1.51%	1.36%	1.18%	0.66%	0.80%	1.47%	0.83%	1.48%	0.97%	1.05%	1.36%	0.77%	0.85%	0.24%	0.00%	
Total 60+ days	0.16%	0.30%	0.26%	0.34%	0.67%	0.70%	0.71%	1.27%	1.27%	1.19%	1.66%	1.75%	1.52%	0.86%	0.96%	1.86%	0.72%	1.17%	1.01%	1.02%	1.02%	0.64%	0.69%	0.31%	0.16%

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
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	2,536,895	1,828,695	2,176,195	1,630,330	838,500	745,500	1,288,509	195,000	195,000	288,500	97,500	257,500	97,500	97,500	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	2,812,336	2,941,411	3,672,251	2,896,985	2,109,174	1,032,339	1,048,133	1,507,969	675,800	958,300	555,000	537,240	664,936	359,073	359,073	92,639	-
Total 60+ days	1,378,632	2,593,941	2,098,840	2,547,465	4,885,269	4,605,651	4,168,375	6,890,331	4,877,336	5,478,306	5,700,946	5,073,180	3,739,504	1,870,839	1,793,633	2,796,478	870,800	1,153,300	843,500	794,740	762,436	456,573	456,573	190,139	97,500
number of loans																									
Self Certified	4	2	5	3	9	11	9	15	9	8	7	7	5	3	4	4	2	2	1	2	1	1	1	1	1
Non-Self Certified	6	13	6	10	14	10	11	19	14	16	23	16	11	6	6	8	3	4	2	3	3	2	2	1	-
Total 60+ days	10	15	11	13	23	21	20	34	23	25	31	23	18	11	9	12	5	6	3	5	4	3	3	2	1

90+ days Delinquencies	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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
percentages																									
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%	0.33%	0.36%	0.38%	0.40%	0.41%	0.42%	0.43%
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%	0.54%	0.00%	0.48%	0.77%	0.85%	0.00%	
Total 90+ days	0.04%	0.13%	0.24%	0.34%	0.61%	0.56%	0.70%	0.82%	0.72%	1.14%	1.40%	1.24%	0.79%	0.78%	0.77%	1.09%	0.72%	0.50%	0.47%	0.12%	0.45%	0.64%	0.69%	0.16%	

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	Jan-24	Jan-25	Apr-25	Jul-25	Oct-25	Jan-26	Apr-26
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	2,536,895	1,378,695	1,776,195	535,500	838,500	648,000	653,509	195,000	195,000	288,500	97,500	235,500	97,500	97,500	97,500	97,500
Non-Self Certified	259,250	890,091	1,116,090	1,771,665	2,288,540	1,568,665	2,342,000	2,339,321	1,701,736	2,701,411	3,435,371	1,834,470	1,395,047	660,552	797,751	776,183	675,800	910,000	495,800	495,800	332,500	359,073	359,073	-	-
Total 90+ days	326,750	1,085,591	1,934,840	2,547,465	4,463,490	3,650,915	4,070,875	4,463,731	3,639,236	5,238,306	4,814,066	3,610,664	1,930,547	1,699,052	1,445,751	1,629,692	870,800	1,153,300	843,500	794,740	762,436	456,573	456,573	97,500	97,500
number of loans																									
Self Certified	1	1	4	3	8	7	8	10	9	7	6	3	5	2	3	2	2	2	1	1	1	1	1	1	1
Non-Self Certified	1	6	4	10	12	9	11	13	8	15	20	10	8	5	4	4	3	2	1	-	1	2	2	-	-
Total 90+ days	2	7	10	13	20	16	19	23	16	24	27	16	11	10	6	7	5	2	2	1	2	3	3	1	1