Performance E-MAC NL 2005-III

Pool characteristics

Issuance volume		€ 890,000,000
Total delinquencies 60+ days as per	26-Oct-26	0.33%
Total delinquencies 90+ days as per	26-Oct-26	0.17%

	Apr-06	Oct-26
Percentage of non-Self Certified loans	75.5%	61.4%
Percentage of Self Certified loans	24.5%	38.6%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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	23,031,157	22,513,981	22,192,212	21,964,014
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	56,981,713	51,288,341	39,228,382	37,950,382	36,196,294	34,936,467
Total	880,726,040	853,396,792	805,223,785	758,765,992	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	121,546,887	98,309,242	86,630,467	78,560,433	62,259,540	60,464,363	58,388,506	56,900,480

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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	153	149	147	145
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	469	429	337	329	317	302
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	490	478	464	447

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	0.42%	0.43%	0.44%	0.44%
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%	0.97%	1.05%	0.24%	0.00%	0.39%	0.27%
Total 60+ days	0.16%	0.30%	0.26%	0.34%	0.67%	0.70%	0.71%	1.27%	0.97%	1.19%	1.66%	1.75%	1.52%	0.86%	0.96%	1.86%	0.72%	1.17%	0.75%	1.01%	0.31%	0.16%	0.41%	0.33%

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	Jan-26	Apr-26	Jul-26	Oct-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	2,536,695	1,828,695	2,176,195	1,630,330	838,500	745,500	1,288,509	195,000	195,000	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	2,812,536	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	555,000	537,240	92,639	-	141,995	92,639
Total 60+ days	1,378,632	2,593,941	2,098,840	2,547,465	4,885,268	4,605,651	4,168,375	6,890,331	4,877,536	5,478,106	5,700,946	5,073,180	3,739,504	1,870,839	1,793,633	2,795,578	870,800	1,153,300	652,500	794,740	190,139	97,500	239,495	190,139

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	4	2	5	3	9	11	9	15	9	9	8	7	7	5	3	4	2	2	1	2	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	1	-	1	1
Total 60+ days	10	15	11	13	23	21	20	34	23	25	31	23	18	11	9	12	5	6	3	5	2	1	2	2

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	0.42%	0.43%	0.44%	0.44%
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%	0.00%	0.00%	0.39%	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%	0.16%	0.16%	0.41%	0.17%

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	Jan-26	Apr-26	Jul-26	Oct-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	2,536,695	1,378,695	1,776,195	535,500	838,500	648,000	853,509	195,000	-	97,500	97,500	97,500	97,500	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	-	-	-	141,995	-
Total 90+ days	326,750	1,094,591	1,934,840	2,547,465	4,443,490	3,650,915	4,070,875	4,463,731	3,639,236	5,238,106	4,814,066	3,610,664	1,930,547	1,699,052	1,445,751	1,628,692	870,800	495,800	407,500	97,500	97,500	97,500	239,495	97,500

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1	1	4	3	8	7	8	10	8	9	7	6	3	5	2	3	2	-	1	1	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	-
Total 90+ days	2	7	10	13	20	16	19	23	16	24	27	16	11	10	6	7	5	2	2	1	1	1	2	1