Performance E-MAC NL 2006-III

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	27-Oct-26	1.82%
Total delinquencies 90+ days as per	27-Oct-26	1.40%

	Apr-07	Oct-26
Percentage of non-Self Certified loans	72.8%	61.5%
Percentage of Self Certified loans	27.2%	38.5%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	214,354,805	199,537,420	174,669,300	165,033,582	155,533,495	145,153,548	133,818,719	123,529,638	114,068,336	103,680,696	92,473,767	80,688,720	73,719,521	66,795,421	59,986,477	51,125,826	44,215,452	39,548,877	34,064,725	30,613,006	29,846,706	29,122,072	27,980,522
Non-Self Certified	572,313,547	559,918,229	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	70,045,132	63,280,578	55,776,575	54,368,757	51,781,289	44,671,003
Total	786,668,352	759,455,649	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	109,594,009	97,345,303	86,389,581	84,215,463	80,903,361	72,651,525

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1,094	1,019	902	847	796	746	695	649	606	550	483	423	387	351	313	269	233	212	187	170	165	158	153
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	495	454	410	400	381	331
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	707	641	580	565	539	484

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	3.42%	3.33%	1.74%	2.02%	3.08%	3.62%	3.54%	3.45%	4.57%	3.87%
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%	0.99%	0.76%	0.30%	0.76%	0.00%	1.29%	0.91%	0.44%	0.46%	0.53%
Total 60+ days	0.10%	0.17%	0.44%	0.61%	0.88%	1.04%	1.50%	1.43%	1.24%	1.45%	1.35%	1.08%	0.94%	1.68%	1.53%	0.77%	1.20%	1.11%	2.11%	1.84%	1.51%	1.94%	1.82%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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	2,590,624	3,232,074	2,047,475	1,696,712	2,286,850	1,994,725	890,500	891,375	1,219,325	1,234,325	1,082,677	1,030,825	1,330,627	1,082,677
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	1,439,268	1,185,580	808,980	1,670,580	1,067,335	311,800	613,000	-	816,481	506,693	238,208	237,500	236,781
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	1,219,325	2,050,806	1,589,371	1,269,033	1,568,127	1,319,459

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1	5	6	10	15	17	22	14	16	14	15	8	7	9	7	4	4	5	6	5	5	6	5
Non-Self Certified	4	3	12	12	12	11	14	18	15	19	8	5	4	7	5	2	3	-	5	3	2	2	2
Total 60+ days	5	8	18	22	27	28	36	32	31	33	23	13	11	16	12	6	7	5	11	8	7	8	7

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	2.27%	1.99%	2.56%	2.62%	2.69%	2.80%
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%	0.00%	0.38%	0.43%	0.44%	0.46%	0.53%
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%	1.32%	0.50%	0.64%	0.82%	0.95%	1.18%	1.21%	1.26%	1.40%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	148,000	413,650	814,014	2,397,936	2,889,872	3,560,393	3,688,505	3,449,370	2,271,099	1,913,374	1,716,524	1,302,475	1,013,912	1,552,000	1,566,375	630,500	636,375	899,325	676,875	782,875	782,875	782,875	782,875
Non-Self Certified	456,500	219,000	1,721,654	982,671	1,595,815	1,357,812	2,067,086	2,998,440	2,252,428	3,173,299	1,120,518	578,580	327,580	1,378,580	1,067,335	146,800	165,000	-	243,216	238,928	238,208	237,500	236,781
Total 90+ days	604,500	632,650	2,535,668	3,380,607	4,485,686	4,918,205	5,755,591	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	899,325	920,091	1,021,803	1,021,083	1,020,375	1,019,656

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1	3	5	10	13	14	15	11	11	11	8	6	4	6	5	3	3	4	3	4	4	4	4
Non-Self Certified	2	1	10	8	10	8	11	16	12	17	7	3	2	6	5	1	1	-	2	2	2	2	2
Total 90+ days	3	4	15	18	23	22	26	27	23	28	15	9	6	12	10	4	4	4	5	6	6	6	6