Performance E-MAC NL 2007-III

Pool characteristics

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per	27-Oct-26	1.68%
Total delinquencies 90+ days as per	27-Oct-26	1.08%

	Jul-07	Oct-26
Percentage of non-Self Certified loans	84.9%	79.7%
Percentage of Self Certified loans	15.1%	20.3%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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	13,695,332	12,040,589	11,010,150	10,980,479	10,978,832	10,606,485
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	60,956,138	54,334,545	46,320,067	45,407,298	42,951,846	41,666,499
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	74,651,470	66,375,135	57,330,217	56,387,777	53,930,678	52,272,984

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	313	396	363	346	323	304	287	263	251	225	203	172	154	137	119	100	89	80	73	67	67	67	65
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	393	356	313	309	296	289
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	473	429	380	376	363	354

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	4.67%	3.86%	2.59%	0.00%	0.00%	2.69%
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%	0.00%	0.37%	1.32%	1.62%	1.09%	1.43%
Total 60+ days	0.04%	0.27%	0.49%	0.58%	0.91%	0.79%	1.21%	1.30%	1.53%	1.53%	1.51%	1.54%	0.78%	0.70%	1.24%	0.95%	0.96%	0.86%	1.00%	1.56%	1.31%	0.87%	1.68%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	171,000	376,000	1,063,776	1,453,462	2,560,059	1,951,152	3,304,286	2,793,487	3,060,786	2,349,939	1,793,500	1,900,975	776,297	427,500	757,500	330,000	277,500	639,996	465,025	285,000	-	-	285,000
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	-	199,524	611,470	736,301	469,609	594,360
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	639,996	664,549	896,470	736,301	469,609	879,360

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	1	2	3	3	8	7	11	9	10	7	4	6	4	1	2	1	1	3	2	1	-	-	1
Non-Self Certified	-	6	6	6	8	9	10	13	14	14	13	8	4	4	6	4	3	-	1	4	5	3	4
Total 60+ days	1	8	9	9	16	16	21	22	24	21	17	14	8	5	8	5	4	3	3	5	5	3	5

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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%	2.74%	3.86%	2.59%	0.00%	0.00%	2.69%
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%	0.37%	0.67%	0.98%	1.09%	0.67%
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%	0.50%	1.00%	1.04%	0.79%	0.87%	1.08%

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
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	375,000	465,025	285,000	-	-	285,000
Non-Self Certified	-	-	1,264,690	1,205,562	1,385,512	1,380,115	1,636,819	2,366,697	2,160,682	1,945,467	1,637,832	1,290,708	819,638	412,664	730,664	707,199	180,600	-	199,524	309,071	444,267	469,609	277,236
Total 90+ days	-	376,000	2,038,466	2,659,024	3,686,038	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	375,000	664,549	594,071	444,267	469,609	562,236

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	Jan-24	Jan-25	Jan-26	Apr-26	Jul-26	Oct-26
Self Certified	-	2	2	3	7	5	11	8	10	5	3	5	3	1	1	-	1	2	2	1	-	-	1
Non-Self Certified	-	-	5	5	6	8	9	13	12	11	9	6	4	2	4	4	1	-	1	2	3	3	2
Total 90+ days	-	2	7	8	13	13	20	21	22	16	12	11	7	3	5	4	2	2	3	3	3	3	3