

Performance E-MAC NL 2005-III

Pool characteristics

Issuance volume		€ 890,000,000
Total delinquencies 60+ days as per	25-Oct-17	1.26%
Total delinquencies 90+ days as per	25-Oct-17	0.92%
	Apr-06	Oct-17
Percentage of non-Self Certified loans	75.5%	72.8%
Percentage of Self Certified loans	24.5%	27.2%

Total		Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
<i>principal amounts</i>																			
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	83,398,030	81,477,047	79,523,294	76,342,749	74,587,122	72,095,777	69,809,730
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	245,341,688	236,324,699	225,817,541	213,790,346	202,575,454	195,293,366	186,569,181
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	328,739,718	317,801,746	305,340,835	290,133,095	277,162,576	267,389,143	256,378,911

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified		1,268	1,182	1,069	969	915	820	743	699	662	620	514	502	489	480	463	451	437	424
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	1,666	1,607	1,547	1,471	1,404	1,359	1,309
Total		5,428	5,253	4,948	4,665	4,500	4,046	3,665	3,442	3,249	2,995	2,247	2,168	2,096	2,027	1,934	1,855	1,796	1,733

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
<i>percentages</i>																			
Self Certified		0.34%	0.17%	0.54%	0.47%	1.48%	2.07%	1.46%	2.82%	1.87%	2.45%	2.13%	2.93%	3.03%	2.65%	2.85%	1.36%	2.61%	2.04%
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%	1.42%	1.22%	1.13%	1.36%	0.76%	0.93%	0.97%
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%	1.80%	1.68%	1.53%	1.75%	0.92%	1.38%	1.26%

principal amounts		Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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	2,443,695	2,469,195	2,104,195	2,176,195	1,011,000	1,878,362	1,422,362
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	3,482,287	2,880,090	2,554,759	2,896,985	1,537,955	1,824,395	1,816,895
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	5,925,981	5,349,284	4,658,954	5,073,180	2,548,955	3,702,757	3,239,257

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified		4	2	5	3	9	11	9	15	9	9	8	10	10	8	7	4	8	7
Non-Self Certified		6	13	6	10	14	10	11	19	14	16	23	22	18	15	16	8	10	10
Total 60+ days		10	15	11	13	23	21	20	34	23	25	31	32	28	23	23	12	18	17

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
<i>percentages</i>																			
Self Certified		0.03%	0.10%	0.45%	0.47%	1.40%	1.49%	1.38%	1.81%	1.75%	2.45%	1.61%	2.19%	2.27%	2.45%	2.33%	1.36%	2.07%	1.02%
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%	1.27%	1.05%	0.85%	0.86%	0.76%	0.89%	0.88%
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%	1.51%	1.36%	1.27%	1.24%	0.92%	1.21%	0.92%

principal amounts		Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
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	1,828,695	1,848,195	1,951,195	1,776,195	1,011,000	1,492,862	710,533
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	3,124,795	2,472,233	1,915,054	1,834,470	1,537,955	1,734,395	1,650,395
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	4,953,490	4,320,428	3,866,249	3,610,664	2,548,955	3,227,257	2,360,928

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	Apr-16	Jul-16	Oct-16	Jan-17	Apr-17	Jul-17	Oct-17
Self Certified		1	1	4	3	8	7	8	10	8	9	7	8	8	7	6	4	6	4
Non-Self Certified		1	6	6	10	12	9	11	13	8	15	20	19	15	11	10	8	9	9
Total 90+ days		2	7	10	13	20	16	19	23	16	24	27	27	23	18	16	12	15	13