

Performance E-MAC NL 2006-III

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Oct-17	1.14%
Total delinquencies 90+ days as per	25-Oct-17	0.65%
Percentage of non-Self Certified loans	Apr-07	72.8%
Percentage of Self Certified loans	Oct-17	27.2%
		73.2%
		26.8%

Total

principal amounts	Apr-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	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	101,115,893	98,965,743	96,055,894	92,473,767	88,596,905	86,193,714	83,367,427
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	307,923,899	295,183,965	278,985,955	254,327,131	240,001,014	233,942,485	227,139,292
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	409,039,792	394,149,708	375,041,849	346,800,898	328,597,919	320,136,199	310,506,719

number of loans	Apr-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	1,094	1,019	902	847	796	746	695	649	606	550	536	524	506	483	466	453	440
Non-Self Certified	2,947	2,889	2,768	2,671	2,546	2,406	2,269	2,142	2,016	1,787	1,710	1,649	1,557	1,431	1,353	1,324	1,293
Total	4,041	3,908	3,670	3,518	3,342	3,152	2,964	2,791	2,622	2,337	2,246	2,173	2,063	1,914	1,819	1,777	1,733

60+ days Delinquencies

percentages	Apr-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	0.07%	0.38%	0.61%	1.45%	2.41%	2.95%	4.44%	3.34%	2.88%	2.50%	2.46%	2.18%	2.20%	3.50%	3.19%	2.82%	2.17%
Non-Self Certified	0.11%	0.10%	0.39%	0.34%	0.40%	0.43%	0.59%	0.84%	0.74%	1.12%	1.17%	0.69%	0.74%	0.57%	0.77%	0.31%	0.76%
Total 60+ days	0.10%	0.17%	0.44%	0.61%	0.88%	1.04%	1.50%	1.43%	1.24%	1.45%	1.49%	1.07%	1.12%	1.35%	1.42%	0.98%	1.14%

principal amounts	Apr-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	148,000	759,275	1,068,139	2,397,936	3,747,972	4,287,893	5,941,525	4,126,020	3,285,124	2,590,624	2,484,624	2,153,624	2,116,974	3,232,074	2,826,324	2,428,475	1,805,975
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	3,612,497	2,047,333	2,071,550	1,439,268	1,839,830	718,580	1,728,780
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	6,097,121	4,200,957	4,188,524	4,671,342	4,666,154	3,147,055	3,534,755

number of loans	Apr-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	5	6	10	15	17	22	14	16	14	13	11	11	15	13	11	8
Non-Self Certified	4	3	12	12	12	11	14	18	15	19	20	12	12	8	8	4	8
Total 60+ days	5	8	18	22	27	28	36	32	31	33	33	23	23	23	21	15	16

90+ days Delinquencies

percentages	Apr-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	0.07%	0.21%	0.47%	1.45%	1.86%	2.45%	2.76%	2.79%	1.99%	1.85%	2.03%	1.33%	1.35%	1.86%	2.17%	1.73%	1.56%
Non-Self Certified	0.08%	0.04%	0.32%	0.19%	0.32%	0.29%	0.48%	0.75%	0.61%	0.98%	0.95%	0.54%	0.74%	0.44%	0.45%	0.31%	0.32%
Total 90+ days	0.08%	0.08%	0.36%	0.49%	0.69%	0.81%	1.02%	1.23%	0.93%	1.19%	1.21%	0.74%	0.90%	0.82%	0.91%	0.69%	0.65%

principal amounts	Apr-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	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	2,048,974	1,313,824	1,299,324	1,716,524	1,925,824	1,489,625	1,302,475
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	2,919,360	1,588,583	2,071,550	1,120,518	1,074,830	718,580	718,580
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	4,968,334	2,902,407	3,370,874	2,837,042	3,000,654	2,208,205	2,021,055

number of loans	Apr-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	3	5	10	13	14	15	11	11	11	11	7	7	8	9	7	6
Non-Self Certified	2	1	10	8	10	8	11	16	12	17	16	10	12	7	5	4	4
Total 90+ days	3	4	15	18	23	22	26	27	23	28	27	17	19	15	14	11	10