

Performance E-MAC NL 2007-III

Pool characteristics

Issuance volume		€ 550,000,000
Total delinquencies 60+ days as per	25-Oct-17	1.79%
Total delinquencies 90+ days as per	25-Oct-17	1.41%

Percentage of non-Self Certified loans	Jul-07	Oct-17
	84.9%	86.9%
Percentage of Self Certified loans	Jul-07	Oct-17
	15.1%	13.1%

Total

principal amounts	Jul-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	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	40,669,705	39,802,738	38,641,057	37,161,417	35,544,874	33,394,166	32,480,789
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	276,763,348	267,115,907	255,949,666	243,967,317	232,237,346	222,528,271	214,625,773
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	317,433,053	306,918,645	294,590,723	281,128,733	267,782,220	255,922,437	247,106,563

number of loans	Jul-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	313	396	363	346	323	304	287	263	251	225	221	217	212	203	198	185	180
Non-Self Certified	1,641	2,246	2,162	2,102	2,002	1,916	1,848	1,765	1,641	1,486	1,445	1,401	1,350	1,288	1,232	1,179	1,140
Total	1,954	2,642	2,525	2,448	2,325	2,220	2,135	2,028	1,892	1,711	1,666	1,618	1,562	1,491	1,430	1,364	1,320

60+ days Delinquencies

percentages	Jul-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	0.29%	0.50%	1.53%	2.21%	4.15%	3.38%	6.13%	5.68%	6.56%	5.63%	5.48%	5.13%	5.42%	4.83%	4.55%	7.23%	7.21%
Non-Self Certified	0.00%	0.23%	0.32%	0.33%	0.41%	0.40%	0.49%	0.68%	0.80%	0.94%	1.03%	0.94%	1.06%	1.00%	1.17%	1.19%	0.97%
Total 60+ days	0.04%	0.27%	0.49%	0.56%	0.91%	0.79%	1.21%	1.30%	1.53%	1.53%	1.60%	1.48%	1.64%	1.51%	1.62%	1.98%	1.79%

principal amounts	Jul-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	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	2,226,761	2,043,364	2,094,376	1,793,500	1,618,500	2,414,461	2,342,457
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	2,860,476	2,501,023	2,724,188	2,440,832	2,707,643	2,659,205	2,088,089
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	5,087,237	4,544,387	4,818,564	4,234,332	4,326,143	5,073,666	4,430,547

number of loans	Jul-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	2	3	3	8	7	11	13	10	7	7	7	7	4	5	8	7
Non-Self Certified	-	6	6	6	8	9	10	13	14	14	14	13	15	13	14	14	10
Total 60+ days	1	8	9	9	16	16	21	22	24	21	21	20	22	17	19	22	17

90+ days Delinquencies

percentages	Jul-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	0.00%	0.50%	1.11%	2.21%	3.73%	2.76%	6.13%	5.02%	6.56%	4.65%	4.78%	4.30%	4.73%	3.35%	4.05%	6.38%	6.20%
Non-Self Certified	0.00%	0.00%	0.29%	0.28%	0.34%	0.36%	0.44%	0.68%	0.68%	0.68%	0.77%	0.75%	0.64%	0.67%	0.76%	0.83%	0.68%
Total 90+ days	0.00%	0.07%	0.40%	0.54%	0.79%	0.67%	1.17%	1.22%	1.42%	1.19%	1.29%	1.21%	1.18%	1.02%	1.20%	1.56%	1.41%

principal amounts	Jul-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	-	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	1,943,500	1,712,612	1,828,376	1,243,500	1,438,500	2,129,461	2,012,457
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	2,143,576	1,998,123	1,639,480	1,637,832	1,773,857	1,856,808	1,461,364
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	4,087,076	3,710,735	3,467,856	2,881,332	3,212,357	3,986,269	3,473,821

number of loans	Jul-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	-	2	2	3	7	5	11	8	10	5	5	5	6	3	4	7	6
Non-Self Certified	-	-	5	5	6	8	9	13	12	11	11	11	10	9	9	10	7
Total 90+ days	-	2	7	8	13	13	20	21	22	16	16	16	16	12	13	17	13