

## Performance E-MAC NL 2005-III

### Pool characteristics

Issuance volume		€ 890,000,000	
Total delinquencies 60+ days as per	25-Apr-18	1.32%	
Total delinquencies 90+ days as per	25-Apr-18	0.84%	
		Apr-06	Apr-18
Percentage of non-Self Certified loans		75.5%	72.1%
Percentage of Self Certified loans		24.5%	27.9%

Total	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<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	76,342,749	74,587,122	72,095,777	69,809,730	67,805,467	66,303,717
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	213,790,346	202,575,454	195,293,366	186,569,181	178,095,398	171,621,794
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	290,133,095	277,162,576	267,389,143	256,378,911	245,900,865	237,925,511

	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<i>number of loans</i>																	
Self Certified	1,268	1,182	1,069	969	915	820	743	699	662	620	514	463	451	437	424	415	407
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	1,471	1,404	1,359	1,309	1,262	1,224
Total	5,428	5,253	4,948	4,665	4,500	4,046	3,665	3,442	3,249	2,995	2,247	1,934	1,855	1,796	1,733	1,677	1,631

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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<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%	2.85%	1.36%	2.61%	2.04%	2.40%	2.07%
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%	1.36%	0.76%	0.93%	0.97%	1.18%	1.03%
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%	1.75%	0.92%	1.38%	1.26%	1.52%	1.32%

	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<i>principal amounts</i>																	
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	2,176,195	1,011,000	1,878,362	1,422,362	1,630,330	1,375,680
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	2,896,985	1,537,955	1,824,395	1,816,895	2,109,174	1,762,057
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	5,073,180	2,548,955	3,702,757	3,239,257	3,739,504	3,137,736

	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<i>number of loans</i>																	
Self Certified	4	2	5	3	9	11	9	15	9	9	8	7	4	8	7	7	7
Non-Self Certified	6	13	6	10	14	10	11	19	14	16	23	16	8	10	10	11	10
Total 60+ days	10	15	11	13	23	21	20	34	23	25	31	23	12	18	17	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	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<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%	2.33%	1.36%	2.07%	1.02%	0.79%	0.81%
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%	0.86%	0.76%	0.89%	0.88%	0.78%	0.86%
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%	1.24%	0.92%	1.21%	0.92%	0.79%	0.84%

	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<i>principal amounts</i>																	
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	1,776,195	1,011,000	1,492,862	710,533	535,500	535,500
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	1,834,470	1,537,955	1,734,395	1,650,395	1,395,047	1,470,400
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	3,610,664	2,548,955	3,227,257	2,360,928	1,930,547	2,005,900

	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Jan-12	Jan-13	Jan-14	Jan-15	Jan-16	Jan-17	Apr-17	Jul-17	Oct-17	Jan-18	Apr-18
<i>number of loans</i>																	
Self Certified	1	1	4	3	8	7	8	10	8	9	7	6	4	6	4	3	3
Non-Self Certified	1	6	6	10	12	9	11	13	8	15	20	10	8	9	9	8	8
Total 90+ days	2	7	10	13	20	16	19	23	16	24	27	16	12	15	13	11	11