

Performance E-MAC NL 2005-III

Pool characteristics

| | | | |
|--|-----------|---------------|--------------------|
| Issuance volume | | € 890,000,000 | |
| Total delinquencies 60+ days as per | 26-Jul-10 | 0.71% | |
| Total delinquencies 90+ days as per | 26-Jul-10 | 0.65% | |
| | | | Apr-06 Jul-10 |
| Percentage of non-Self Certified loans | | 75.5% | 78.8% |
| Percentage of Self Certified loans | | 24.5% | 21.2% |

Total

| <i>principal amounts</i> | Apr-06 | Jan-07 | Jan-08 | Jan-09 | Apr-09 | Jul-09 | Oct-09 | Jan-10 | Apr-10 | Jul-10 |
|--------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Self Certified | 215,821,559 | 202,437,407 | 182,173,326 | 164,614,764 | 162,633,354 | 161,100,013 | 157,558,237 | 155,721,872 | 153,606,106 | 150,290,222 |
| Non-Self Certified | 664,904,482 | 650,959,385 | 623,050,459 | 594,151,228 | 590,455,488 | 586,992,974 | 582,827,094 | 576,360,597 | 570,392,334 | 558,256,982 |
| Total | 880,726,040 | 853,396,792 | 805,223,785 | 758,765,992 | 753,088,842 | 748,092,987 | 740,385,331 | 732,082,469 | 723,998,441 | 708,547,204 |

| <i>number of loans</i> | Apr-06 | Jan-07 | Jan-08 | Jan-09 | Apr-09 | Jul-09 | Oct-09 | Jan-10 | Apr-10 | Jul-10 |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|
| Self Certified | 1268 | 1182 | 1069 | 969 | 960 | 950 | 928 | 915 | 902 | 884 |
| Non-Self Certified | 4160 | 4071 | 3879 | 3696 | 3672 | 3647 | 3625 | 3,585 | 3548 | 3480 |
| Total | 5428 | 5253 | 4948 | 4665 | 4632 | 4597 | 4553 | 4,500 | 4450 | 4364 |

60+ days Delinquencies

| <i>percentages</i> | Apr-06 | Jan-07 | Jan-08 | Jan-09 | Apr-09 | Jul-09 | Oct-09 | Jan-10 | Apr-10 | Jul-10 |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Self Certified | 0.34% | 0.17% | 0.54% | 0.47% | 0.63% | 0.71% | 1.34% | 1.48% | 2.08% | 2.11% |
| Non-Self Certified | 0.10% | 0.35% | 0.18% | 0.30% | 0.35% | 0.48% | 0.48% | 0.45% | 0.48% | 0.33% |
| Total 60+ days | 0.16% | 0.30% | 0.26% | 0.34% | 0.41% | 0.53% | 0.66% | 0.67% | 0.82% | 0.71% |

| <i>principal amounts</i> | Apr-06 | Jan-07 | Jan-08 | Jan-09 | Apr-09 | Jul-09 | Oct-09 | Jan-10 | Apr-10 | Jul-10 |
|--------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Self Certified | 742,400 | 340,500 | 982,750 | 775,800 | 1,023,300 | 1,137,300 | 2,110,398 | 2,307,929 | 3,194,929 | 3,170,929 |
| Non-Self Certified | 636,232 | 2,253,441 | 1,116,090 | 1,771,665 | 2,084,040 | 2,793,840 | 2,777,651 | 2,577,340 | 2,730,285 | 1,863,490 |
| Total 60+ days | 1,378,632 | 2,593,941 | 2,098,840 | 2,547,465 | 3,107,340 | 3,931,140 | 4,888,049 | 4,885,268 | 5,925,214 | 5,034,419 |

| <i>number of loans</i> | Apr-06 | Jan-07 | Jan-08 | Jan-09 | Apr-09 | Jul-09 | Oct-09 | Jan-10 | Apr-10 | Jul-10 |
|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Self Certified | 4 | 2 | 5 | 3 | 4 | 5 | 10 | 9 | 12 | 12 |
| Non-Self Certified | 6 | 13 | 6 | 10 | 12 | 15 | 15 | 14 | 14 | 10 |
| Total 60+ days | 10 | 15 | 11 | 13 | 16 | 20 | 25 | 23 | 26 | 22 |

90+ days Delinquencies

| <i>percentages</i> | Apr-06 | Jan-07 | Jan-08 | Jan-09 | Apr-09 | Jul-09 | Oct-09 | Jan-10 | Apr-10 | Jul-10 |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Self Certified | 0.03% | 0.10% | 0.45% | 0.47% | 0.42% | 0.71% | 0.97% | 1.40% | 1.75% | 1.89% |
| Non-Self Certified | 0.04% | 0.14% | 0.18% | 0.30% | 0.32% | 0.37% | 0.35% | 0.39% | 0.24% | 0.31% |
| Total 90+ days | 0.04% | 0.13% | 0.24% | 0.34% | 0.34% | 0.44% | 0.49% | 0.61% | 0.56% | 0.65% |

| <i>principal amounts</i> | Apr-06 | Jan-07 | Jan-08 | Jan-09 | Apr-09 | Jul-09 | Oct-09 | Jan-10 | Apr-10 | Jul-10 |
|--------------------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Self Certified | 67,500 | 195,500 | 818,750 | 775,800 | 678,300 | 1,137,300 | 1,529,788 | 2,174,950 | 2,693,929 | 2,834,429 |
| Non-Self Certified | 259,250 | 899,091 | 1,116,090 | 1,771,665 | 1,869,790 | 2,157,040 | 2,068,540 | 2,268,540 | 1,386,500 | 1,750,990 |
| Total 90+ days | 326,750 | 1,094,591 | 1,934,840 | 2,547,465 | 2,548,090 | 3,294,340 | 3,598,328 | 4,443,490 | 4,080,429 | 4,585,419 |

| <i>number of loans</i> | Apr-06 | Jan-07 | Jan-08 | Jan-09 | Apr-09 | Jul-09 | Oct-09 | Jan-10 | Apr-10 | Jul-10 |
|------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Self Certified | 1 | 1 | 4 | 3 | 2 | 5 | 7 | 8 | 10 | 9 |
| Non-Self Certified | 1 | 6 | 6 | 10 | 10 | 12 | 11 | 12 | 7 | 9 |
| Total 90+ days | 2 | 7 | 10 | 13 | 12 | 17 | 18 | 20 | 17 | 18 |