

Performance E-MAC NL 2006-III

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	26-Jul-10	0.73%
Total delinquencies 90+ days as per	26-Jul-10	0.58%
	Apr-07	Jul-10
Percentage of non-Self Certified loans	72.8%	76.0%
Percentage of Self Certified loans	27.2%	24.0%

Total

<i>principal amounts</i>	Apr-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	214,354,805	199,537,420	174,669,300	171,747,528	169,618,650	167,074,827	165,033,582	162,516,115	160,418,293
Non-Self Certified	572,313,547	559,918,229	536,332,612	532,170,467	528,057,296	524,372,853	518,519,455	514,145,434	507,048,390
Total	786,668,352	759,455,649	711,001,911	703,917,995	697,675,945	691,447,680	683,553,038	676,661,549	667,466,683

<i>number of loans</i>	Apr-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	1094	1,019	902	885	871	857	847	833	819
Non-Self Certified	2947	2,889	2,768	2,748	2,725	2,704	2,671	2,647	2,613
Total	4041	3,908	3,670	3,633	3,596	3,561	3,518	3,480	3,432

60+ days Delinquencies

<i>percentages</i>	Apr-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.07%	0.38%	0.61%	0.90%	1.07%	1.93%	1.45%	1.56%	1.67%
Non-Self Certified	0.11%	0.10%	0.39%	0.47%	0.37%	0.40%	0.34%	0.36%	0.44%
Total 60+ days	0.10%	0.17%	0.44%	0.57%	0.54%	0.77%	0.61%	0.65%	0.73%

<i>principal amounts</i>	Apr-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	148,000	759,275	1,068,139	1,537,348	1,812,598	3,231,683	2,397,936	2,529,127	2,674,502
Non-Self Certified	642,500	535,500	2,083,454	2,476,399	1,937,512	2,078,450	1,744,123	1,854,663	2,215,664
Total 60+ days	790,500	1,294,775	3,151,593	4,013,747	3,750,110	5,310,134	4,142,059	4,383,790	4,890,166

<i>number of loans</i>	Apr-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	1	5	6	7	8	13	10	12	11
Non-Self Certified	4	3	12	15	13	15	12	12	13
Total 60+ days	5	8	18	22	21	28	22	24	24

90+ days Delinquencies

<i>percentages</i>	Apr-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	0.07%	0.21%	0.47%	0.50%	0.85%	1.57%	1.45%	1.10%	1.29%
Non-Self Certified	0.08%	0.04%	0.32%	0.29%	0.29%	0.30%	0.19%	0.26%	0.36%
Total 90+ days	0.08%	0.08%	0.36%	0.34%	0.42%	0.61%	0.49%	0.46%	0.58%

<i>principal amounts</i>	Apr-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	148,000	413,650	814,014	862,625	1,433,598	2,624,598	2,397,936	1,783,348	2,061,502
Non-Self Certified	456,500	219,000	1,721,654	1,528,054	1,529,558	1,597,650	982,671	1,333,744	1,828,664
Total 90+ days	604,500	632,650	2,535,668	2,390,679	2,963,156	4,222,248	3,380,607	3,117,092	3,890,166

<i>number of loans</i>	Apr-07	Jan-08	Jan-09	Apr-09	Jul-09	Oct-09	Jan-10	Apr-10	Jul-10
Self Certified	1	3	5	4	6	11	10	8	9
Non-Self Certified	2	1	10	9	10	11	8	9	11
Total 90+ days	3	4	15	13	16	22	18	17	20