

Performance E-MAC NL 2005-III

Pool characteristics

Issuance volume		€ 890,000,000	
Total delinquencies 60+ days as per	25-Jan-12	0.71%	
Total delinquencies 90+ days as per	25-Jan-12	0.70%	
		Apr-06	Jan-12
Percentage of non-Self Certified loans		75.5%	78.6%
Percentage of Self Certified loans		24.5%	21.4%

Total

<i>principal amounts</i>	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	215,821,559	202,437,407	182,173,326	164,614,764	155,721,872	139,771,990	135,724,618	131,471,452	128,692,054	124,829,678
Non-Self Certified	664,904,482	650,959,385	623,050,459	594,151,228	576,360,597	517,900,290	505,026,360	489,411,302	472,016,797	459,085,603
Total	880,726,040	853,396,792	805,223,785	758,765,992	732,082,469	657,672,280	640,750,978	620,882,754	600,708,850	583,915,281

<i>number of loans</i>	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1,268	1,182	1,069	969	915	820	798	779	763	743
Non-Self Certified	4,160	4,071	3,879	3,696	3,585	3,226	3,159	3,072	2,992	2,922
Total	5,428	5,253	4,948	4,665	4,500	4,046	3,957	3,851	3,755	3,665

60+ days Delinquencies

<i>percentages</i>	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.34%	0.17%	0.54%	0.47%	1.48%	2.07%	2.23%	2.44%	1.97%	1.46%
Non-Self Certified	0.10%	0.35%	0.18%	0.30%	0.45%	0.33%	0.43%	0.50%	0.53%	0.51%
Total 60+ days	0.16%	0.30%	0.26%	0.34%	0.67%	0.70%	0.81%	0.91%	0.84%	0.71%

<i>principal amounts</i>	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	742,400	340,500	982,750	775,800	2,307,929	2,892,250	3,030,818	3,212,985	2,535,375	1,826,375
Non-Self Certified	636,232	2,253,441	1,116,090	1,771,665	2,577,340	1,713,401	2,172,536	2,456,036	2,510,236	2,342,000
Total 60+ days	1,378,632	2,593,941	2,098,840	2,547,465	4,885,268	4,605,651	5,203,354	5,669,021	5,045,611	4,168,375

<i>number of loans</i>	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	4	2	5	3	9	11	12	12	10	9
Non-Self Certified	6	13	6	10	14	10	12	12	12	11
Total 60+ days	10	15	11	13	23	21	24	24	22	20

90+ days Delinquencies

<i>percentages</i>	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.03%	0.10%	0.45%	0.47%	1.40%	1.49%	2.06%	2.44%	1.97%	1.38%
Non-Self Certified	0.04%	0.14%	0.18%	0.30%	0.39%	0.30%	0.33%	0.37%	0.50%	0.51%
Total 90+ days	0.04%	0.13%	0.24%	0.34%	0.61%	0.56%	0.69%	0.81%	0.82%	0.70%

<i>principal amounts</i>	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	67,500	195,500	818,750	775,800	2,174,950	2,082,250	2,792,250	3,212,985	2,535,375	1,728,875
Non-Self Certified	259,250	899,091	1,116,090	1,771,665	2,268,540	1,568,665	1,653,800	1,796,536	2,365,500	2,342,000
Total 90+ days	326,750	1,094,591	1,934,840	2,547,465	4,443,490	3,650,915	4,446,050	5,009,521	4,900,875	4,070,875

<i>number of loans</i>	Apr-06	Jan-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	1	4	3	8	7	10	12	10	8
Non-Self Certified	1	6	6	10	12	9	9	10	11	11
Total 90+ days	2	7	10	13	20	16	19	22	21	19