

Performance E-MAC NL 2006-III

Pool characteristics

Issuance volume		€ 800,000,000
Total delinquencies 60+ days as per	25-Jan-12	1.04%
Total delinquencies 90+ days as per	25-Jan-12	0.81%
	Apr-07	Jan-12
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	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	214,354,805	199,537,420	174,669,300	165,033,582	155,533,495	152,986,910	150,566,632	149,067,923	145,153,548
Non-Self Certified	572,313,547	559,918,229	536,332,612	518,519,455	492,811,260	484,211,116	478,652,644	469,155,709	460,520,822
Total	786,668,352	759,455,649	711,001,911	683,553,038	648,344,754	637,198,026	629,219,276	618,223,632	605,674,370

<i>number of loans</i>	Apr-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1,094	1,019	902	847	796	783	770	762	746
Non-Self Certified	2,947	2,889	2,768	2,671	2,546	2,502	2,475	2,439	2,406
Total	4,041	3,908	3,670	3,518	3,342	3,285	3,245	3,201	3,152

60+ days Delinquencies

<i>percentages</i>	Apr-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.07%	0.38%	0.61%	1.45%	2.41%	2.93%	2.88%	3.88%	2.95%
Non-Self Certified	0.11%	0.10%	0.39%	0.34%	0.40%	0.40%	0.31%	0.31%	0.43%
Total 60+ days	0.10%	0.17%	0.44%	0.61%	0.88%	1.01%	0.93%	1.17%	1.04%

<i>principal amounts</i>	Apr-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	148,000	759,275	1,068,139	2,397,936	3,747,372	4,489,490	4,333,122	5,780,414	4,287,893
Non-Self Certified	642,500	535,500	2,083,454	1,744,123	1,973,940	1,943,852	1,499,998	1,439,666	1,987,162
Total 60+ days	790,500	1,294,775	3,151,593	4,142,059	5,721,311	6,433,342	5,833,120	7,220,080	6,275,055

<i>number of loans</i>	Apr-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	5	6	10	15	16	15	22	17
Non-Self Certified	4	3	12	12	12	12	9	9	11
Total 60+ days	5	8	18	22	27	28	24	31	28

90+ days Delinquencies

<i>percentages</i>	Apr-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.07%	0.21%	0.47%	1.45%	1.86%	2.47%	2.65%	3.16%	2.45%
Non-Self Certified	0.08%	0.04%	0.32%	0.19%	0.32%	0.40%	0.24%	0.18%	0.29%
Total 90+ days	0.08%	0.08%	0.36%	0.49%	0.69%	0.90%	0.82%	0.90%	0.81%

<i>principal amounts</i>	Apr-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	148,000	413,650	814,014	2,397,936	2,889,872	3,778,490	3,990,847	4,708,639	3,560,393
Non-Self Certified	456,500	219,000	1,721,654	982,671	1,595,815	1,943,852	1,145,123	843,270	1,357,812
Total 90+ days	604,500	632,650	2,535,668	3,380,607	4,485,686	5,722,342	5,135,970	5,551,909	4,918,205

<i>number of loans</i>	Apr-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	3	5	10	13	14	13	17	14
Non-Self Certified	2	1	10	8	10	12	7	6	8
Total 90+ days	3	4	15	18	23	26	20	23	22