

## Performance E-MAC NL 2007-III

### Pool characteristics

Issuance volume		€ 550,000,000	
Total delinquencies 60+ days as per	25-Jan-12	0.79%	
Total delinquencies 90+ days as per	25-Jan-12	0.67%	
		Jul-07	
Percentage of non-Self Certified loans		84.9%	Jan-12
Percentage of Self Certified loans		15.1%	86.9%
			13.1%

### Total

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	59,867,136	75,720,966	69,575,041	65,732,639	61,684,183	60,657,284	59,868,159	59,073,473	57,797,609
Non-Self Certified	335,619,638	453,605,585	435,572,777	424,467,475	403,287,029	396,073,221	390,765,491	387,725,282	384,110,081
Total	395,486,775	529,326,551	505,147,818	490,200,114	464,971,212	456,730,505	450,633,651	446,798,755	441,907,690

<i>number of loans</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	313	396	363	346	323	319	314	309	304
Non-Self Certified	1,641	2,246	2,162	2,102	2,002	1,971	1,945	1,931	1,916
Total	1,954	2,642	2,525	2,448	2,325	2,290	2,259	2,240	2,220

### 60+ days Delinquencies

<i>percentages</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.29%	0.50%	1.53%	2.21%	4.15%	3.17%	3.19%	3.26%	3.38%
Non-Self Certified	0.00%	0.23%	0.32%	0.33%	0.41%	0.36%	0.40%	0.38%	0.40%
Total 60+ days	0.04%	0.27%	0.49%	0.58%	0.91%	0.74%	0.77%	0.76%	0.79%

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	171,000	376,000	1,063,776	1,453,462	2,560,059	1,920,526	1,911,176	1,923,776	1,951,152
Non-Self Certified	-	1,036,692	1,402,502	1,400,562	1,666,454	1,445,607	1,577,304	1,485,597	1,532,915
Total 60+ days	171,000	1,412,692	2,466,278	2,854,024	4,226,513	3,366,133	3,488,480	3,409,373	3,484,067

<i>number of loans</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	1	2	3	3	8	6	6	5	7
Non-Self Certified	-	6	6	6	8	7	8	9	9
Total 60+ days	1	8	9	9	16	13	14	14	16

### 90+ days Delinquencies

<i>percentages</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	0.00%	0.50%	1.11%	2.21%	3.73%	3.17%	2.73%	3.26%	2.76%
Non-Self Certified	0.00%	0.00%	0.29%	0.28%	0.34%	0.36%	0.35%	0.35%	0.36%
Total 90+ days	0.00%	0.07%	0.40%	0.54%	0.79%	0.74%	0.67%	0.73%	0.67%

<i>principal amounts</i>	Jul-07	Jan-08	Jan-09	Jan-10	Jan-11	Apr-11	Jul-11	Oct-11	Jan-12
Self Certified	-	376,000	773,776	1,453,462	2,300,526	1,920,526	1,633,776	1,923,776	1,596,802
Non-Self Certified	-	-	1,264,690	1,205,562	1,385,512	1,445,607	1,383,588	1,348,197	1,380,115
Total 90+ days	-	376,000	2,038,466	2,659,024	3,686,038	3,366,133	3,017,364	3,271,973	2,976,917

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