## E-MAC DE 2006-I Investor Report February 2024

Cashflow analysis for the period
otal interest received
nterest received on transaction account
Post Foreclosure Proceeds
Liquidity available
Reserve account available
Receivables under hedging arrangements
Total funds available

| $\begin{array}{r} 203,535 \\ 86,176 \\ 120,712 \\ 3,000,000 \\ 79,103 \\ \hline \end{array}$ |  |
| :---: | :---: |
|  | 3,489,526 |
| 27,489 |  |
| 39,396 |  |
| 12,100 |  |
| 44,145 |  |
| 69,441 |  |
| - |  |
| 29,943 |  |
| 44 |  |
| 234,342 |  |
| 32,625 |  |
| - |  |
| - |  |
| - |  |
|  | 489,526 |
|  |  |
|  | 3,000,000 |

MPT fee
Administration fee
Post Foreclosure Fee
Third party fees
Liquidity Facility Commitment fee
Repayment funded Liquidity Facility loan previous period
Other amounts due and payable to Liquidity Facility provide
ayments under hedging arrangements
terest on the Notes
Shorfall Class C PDL Repaymen
Shortfall Clas D PDL Repaymen
Shortfall Class E PDL Repaymen
Deferred Purchase Price
ase Price Instalment
Total funds distributed
Available after distribution of funds
Undrawn Liquidity Facility
Liquidity Facility Stand By Ledger


Net cashilow
Liquidity Facility
Undrawn Liquidity Facility start period
Repayment funded Liquidity Facility loan previous period
iquidity available
Liquidity Facility Drawing this perio
Undrawn Liquidity Facility
Of which Stand-By Drawing

## Collateral

Starting current balance per 1 November 2023
To be disbursed per 1 November 2023
Starting principal balance 1 November 2023
Principal (p)repayments
Further Advances bought (incl. amounts to be disbursed)
osses for the period
Ending principal balance
Balance Reset Participation
Total balance E-MAC DE 2006-1


Note:
Following the downgrade of Deutsche Bank by Fitch on September 28, 2017 as Liquidity Facility Provider, the Issuer has made a Liquidity
Facility Standby Drawing on November 27, 2017.
Currently the Issuer has been notified by the Liquidity Facility Provider that the facility will not be renewed. As a consequence, until a replacement is found by the Issuer, the Standby Drawing remains in place

As a consequence of the downgrade, on June 212019 ABN AMRO Bank N.V. has acceded to he transaction as Transaction Account Bank. The Collection Account remains with the GIC Provider, Deutsche Bank A.G. Frankfurt Branch. On a weekly basis cash collected is ansferred to the Operating Account at the Issuer Account Bank. All other Transaction Accounts are transferred to ABN AMRO Bank N.V.


Performance

|  | Last period | This period | Since issue |
| :---: | ---: | ---: | ---: | ---: |
| Prepayment rate | $12.64 \%$ | $1.40 \%$ | $17.51 \%$ |


| Delinquent payments | Delinquent amount | Principal | As percentage of total | Number of loans | As percentage of total |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Current | - | 11,981,439 | 56.9\% | 152 | 62.8\% |
| 1-30 | 23,609 | 3,449,301 | 16.4\% | 38 | 15.7\% |
| 31-60 | 9,480 | 983,424 | 4.7\% | 12 | 5.0\% |
| 61-90 | 7,721 | 427,819 | 2.0\% | 4 | 1.7\% |
| 91-120 | 22,332 | 646,387 | 3.1\% | 7 | 2.9\% |
| 121-150 | - | - | 0.0\% | - | 0.0\% |
| > 151 | 718,510 | 3,571,173 | 17.0\% | 29 | 12.0\% |
| Total | 781,652 | 21,059,543 | 100\% | 242 | 100\% |


|  | Last period | This period | Net Recovered | Total |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Aggregate principal losses | 15,884 | 15,039 | $(5,970)$ | $54,829,522$ |

## Summary - Total Portfolio

## Characteristics

| Amounts to be disbursed | - |  |  |
| :---: | :---: | :---: | :---: |
| Number of loans | 242 |  |  |
| Number of loans parts | 329 |  |  |
|  | Weighted average | Minimum | Maximum |
| Loan size | 87,023 | 14,181 | 220,176 |
| Loan part size | 64,011 | 6,875 | 184,581 |
| Coupon | 5.01\% | 2.70\% | 8.08\% |
| Remaining maturity (months) | 213.2 | 22 | 460 |
| Remaining interest period (months) | 4.9 | 1 | 58 |
| Original interest period (months) | 39.5 | 6 | 120 |
| Seasoning (months) | 219.9 | 212.0 | 236.2 |
| Loan to Lending Value | 88.6\% | 0.0 | 120.0\% |
|  | Value | As \% of number of loans | As \% Outstanding principal amount |
| Investment properties | 8,370,570.49 | 47.1\% | 39.75\% |
| Owner occupied | 12,688,972.13 | 52.9\% | 60.25\% |



| Mortgage coupons | Value | As percentage of total | Number of loanparts | $\begin{gathered} \hline \begin{array}{c} \text { As percentage of } \\ \text { total } \end{array} \\ \hline \end{gathered}$ | Average loan part size | WAC | WAM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0\% - 3.00\% | 1,770,485 | 8.4\% | 30 | 9.1\% | 59,016 | 2.83\% | 275.0 |
| 3.00\% - $3.25 \%$ | - | 0.0\% | - | 0.0\% | - | 0.00\% | - |
| 3.25\% - $3.50 \%$ | 6,629,235 | 31.5\% | 110 | 33.4\% | 60,266 | 3.31\% | 250.7 |
| 3.50\% - 3.75\% | 170,069 | 0.8\% | 4 | 1.2\% | 42,517 | 3.53\% | 275.4 |
| 3.75\% - 4.00\% | 146,186 | 0.7\% | 4 | 1.2\% | 36,547 | 3.84\% | 253.4 |
| 4.00\% - 4.25\% | 1,493,992 | 7.1\% | 20 | 6.1\% | 74,700 | 4.14\% | 248.6 |
| 4.25\% - 4.50\% | 379,995 | 1.8\% | 3 | 0.9\% | 126,665 | 4.30\% | 246.3 |
| 4.50\% - 4.75\% | 761,362 | 3.6\% | 9 | 2.7\% | 84,596 | 4.66\% | 227.6 |
| 4.75\% - 5.00\% | 933,383 | 4.4\% | 12 | 3.6\% | 77,782 | 4.92\% | 208.3 |
| 5.00\% - 5.25\% | 173,068 | 0.8\% | 3 | 0.9\% | 57,689 | 5.08\% | 81.3 |
| 5.25\%-5.50\% | 610,752 | 2.9\% | 10 | 3.0\% | 61,075 | 5.26\% | 202.8 |
| 5.50\% - 5.75\% | 59,081 | 0.3\% | 2 | 0.6\% | 29,541 | 5.68\% | 89.0 |
| 5.75\%-6.00\% | 512,524 | 2.4\% | 7 | 2.1\% | 73,218 | 5.87\% | 198.3 |
| 6.00\% - > | 7,419,411 | 35.2\% | 115 | 35.0\% | 64,517 | 7.29\% | 159.0 |
| Total | 21,059,543 | 100.0\% | 329 | 100.0\% | 64,011 | 5.01\% | 213.2 |


| Interest reset date | Value | As percentage of total | Number of loanparts | As percentage of <br> total | Average loan part size |
| :--- | ---: | ---: | ---: | ---: | ---: |



| Province | Value | As percentage of total | Number of Loans | $\begin{gathered} \hline \text { As percentage of } \\ \text { total } \end{gathered}$ | Average loan size | WAC | WAM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Baden-Würtemberg | 1,809,882 | 8.6\% | 22 | 9.1\% | 82,267 | 5.59\% | 190.8 |
| Bayern | 2,017,168 | 9.6\% | 25 | 10.3\% | 80,687 | 4.81\% | 212.1 |
| Berlin | 1,572,576 | 7.5\% | 18 | 7.4\% | 87,365 | 4.73\% | 251.0 |
| Brandenburg | 572,015 | 2.7\% | 5 | 2.1\% | 114,403 | 4.59\% | 230.8 |
| Bremen | 37,910 | 0.2\% | 1 | 0.4\% | 37,910 | 3.30\% | 138.7 |
| Hamburg | 78,432 | 0.4\% | 1 | 0.4\% | 78,432 | 2.81\% | 323.0 |
| Hamburg/Niedersachsen | - | 0.0\% | - | 0.0\% | - | 0.00\% | - |
| Hessen | 1,247,663 | 5.9\% | 13 | 5.4\% | 95,974 | 5.93\% | 187.5 |
| Mecklenburg-Vorpommern | 140,948 | 0.7\% | 2 | 0.8\% | 70,474 | 7.14\% | 152.0 |
| Niedersachsen | 1,099,815 | 5.2\% | 15 | 6.2\% | 73,321 | 4.35\% | 229.8 |
| Nordrhein-Westfalen | 4,599,898 | 21.8\% | 48 | 19.8\% | 95,831 | 5.25\% | 206.1 |
| Rheinland-Pfalz | 1,494,238 | 7.1\% | 15 | 6.2\% | 99,616 | 4.56\% | 225.9 |
| Saarland | 632,947 | 3.0\% | 6 | 2.5\% | 105,491 | 4.41\% | 157.2 |
| Sachsen | 3,479,201 | 16.5\% | 45 | 18.6\% | 77,316 | 5.09\% | 220.1 |
| Sachsen-Anhalt | 1,359,240 | 6.5\% | 16 | 6.6\% | 84,953 | 4.66\% | 213.2 |
| Schleswig-Holstein | 521,116 | 2.5\% | 5 | 2.1\% | 104,223 | 4.02\% | 254.4 |
| Thüringen | 396,492 | 1.9\% | 5 | 2.1\% | 79,298 | 5.77\% | 198.0 |
| Unspecified |  | 0.0\% | - | 0.0\% |  | 0.00\% | - |
| Total | 21,059,543 | 100.0\% | 242 | 100.0\% | 87,023 | 5.01\% | 213.2 |


| Property type | Value | As percentage of total | Number of Loans | As percentage of total | Average loan size | Owner Occupied | Investment Property |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Einfamilienhaus | 7,038,553 | 33.4\% | 70 | 28.9\% | 100,551 | 100.0\% | 0.0\% |
| Hochhaus/appartement | 11,733,047 | 55.7\% | 152 | 62.8\% | 77,191 | 26.3\% | 73.7\% |
| Mehrfamilienhaus | 758,696 | 3.6\% | 7 | 2.9\% | 108,385 | 85.7\% | 14.3\% |
| Zweifamilienhaus | 1,529,247 | 7.3\% | 13 | 5.4\% | 117,634 | 92.3\% | 7.7\% |
| Laden/wohnhaus | - | 0.0\% | - | 0.0\% | - | 0.0\% | 100.0\% |
| unspecified | - | 0.0\% | - | 0.0\% | - | 0.0\% | 0.0\% |


| Loan size | Value | As percentage of total | Number of Loans | As percentage of total | Average loan size | WAC | WAM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0-100,000 | 10,035,727 | 47.7\% | 160 | 66.1\% | 62,723 | 4.95\% | 205.9 |
| 100,000-150,000 | 7,715,457 | 36.6\% | 63 | 26.0\% | 122,468 | 5.14\% | 216.6 |
| 150,000-200,000 | 2,670,339 | 12.7\% | 16 | 6.6\% | 166,896 | 4.58\% | 234.9 |
| 200,000-250,000 | 638,019 | 3.0\% | 3 | 1.2\% | 212,673 | 6.26\% | 197.3 |
| 250,000 -> | - | 0.0\% | - | 0.0\% | - | 0.00\% | - |
| Total | 21,059,543 | 100.0\% | 242 | 100.0\% | 87,023 | 5.01\% | 213.2 |

## Summary - East Germany



| Legal Maturity | Value | As percentage of total | Number of loanparts | $\begin{gathered} \hline \begin{array}{c} \text { As percentage of } \\ \text { total } \end{array} \\ \hline \end{gathered}$ | Average loan part size | WAC | WAM |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 01-Jan-2026-31-Dec-2027 | 71,261 | 0.9\% | 2 | 1.7\% | 35,631 | 3.30\% | 34.7 |
| 01-Jan-2028-31-Dec-2029 | 78,576 | 1.0\% | 2 | 1.7\% | 39,288 | 5.40\% | 59.5 |
| 01-Jan-2030-31-Dec-2031 | - | 0.0\% | - | 0.0\% | - | 0.00\% | - |
| 01-Jan-2032-31-Dec-2033 | 127,849 | 1.7\% | 2 | 1.7\% | 63,925 | 3.43\% | 98.9 |
| 01-Jan-2034-31-Dec-2035 | 452,518 | 6.0\% | 8 | 6.8\% | 56,565 | 5.61\% | 134.8 |
| 01-Jan-2036-31-Dec-2037 | 2,000,689 | 26.6\% | 32 | 27.4\% | 62,522 | 7.33\% | 157.6 |
| 01-Jan-2038-31-Dec-2039 | 574,929 | 7.6\% | 9 | 7.7\% | 63,881 | 6.31\% | 178.5 |
| 01-Jan-2040-31-Dec-2041 | 408,793 | 5.4\% | 7 | 6.0\% | 58,399 | 4.88\% | 203.8 |
| 01-Jan-2042-31-Dec-2043 | 187,739 | 2.5\% | 4 | 3.4\% | 46,935 | 4.41\% | 229.2 |
| 01-Jan-2044-31-Dec-2045 | 931,917 | 12.4\% | 11 | 9.4\% | 84,720 | 3.81\% | 250.8 |
| 01-Jan-2046-31-Dec-2047 | 910,750 | 12.1\% | 12 | 10.3\% | 75,896 | 3.78\% | 270.8 |
| 01-Jan-2048-31-Dec-2137 | 1,775,451 | 23.6\% | 28 | 23.9\% | 63,409 | 3.18\% | 324.8 |
| Total | 7,520,473 | 100.0\% | 117 | 100.0\% | 64,278 | 4.97\% | 223.7 |




