E-MAC DE 2005-I Investor Report August 2026

Cashflow analysis for the period

Total interest received	130,295	
Interest received on transaction accounts	14,316	
Post Foreclosure Proceeds	28,346	
Liquidity available	1,800,000	
Reserve account available	-	
Receivables under hedging arrangements	2,813	
Total funds available		1,975,770
Company management expenses	-	
MPT fee	24,519	
Administration fee	12,100	
Post Foreclosure Fee	10,324	
Third party fees	144,108	
Liquidity Facility Commitment fee	-	
Repayment funded Liquidity Facility loan previous period	193,914	
Other amounts due and payable to Liquidity Facility provider	9,671	
Payments under hedging arrangements	8,971	
Interest on the Notes	71,673	
PDL Repayment	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		475,279
Available after distribution of funds		1,500,491
Undrawn Liquidity Facility	-	
Liquidity Facility Stand By Ledger	1,500,491	
Reserve account funding	-	
Available liquidity		1,500,491
Net cashflow		-

* 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 21 2019 ABN AMRO Bank N.V. has acceded to the 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 transferred to the Operating Account at the Issuer Account Bank.
All other Transaction Accounts are transferred to ABN AMRO Bank N.V.

Liquidity Facility

Undrawn Liquidity Facility start period	1,606,086
Repayment funded Liquidity Facility loan previous period	193,914
Liquidity available	1,800,000
Liquidity Facility Drawing this period	299,509
Undrawn Liquidity Facility	1,500,491
Of which Stand-By Drawing	*1,500,491*

Collateral

Starting current balance per 1 May 2026	9,673,952	
To be disbursed per 1 May 2026	-	
Starting principal balance 1 May 2026	9,673,952	
Principal redemptions and repayments	(630,170)	
Loans re-assigned to Seller	-	
Loans assigned (substituted)	-	
Further Advances bought	-	
Losses for the period	(49,444)	
Ending principal balance		8,994,337
Balance Reset Participation	-	
Total balance E-MAC DE 2005-I		8,994,337

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	33,778	-	33,778
Class E	2,984,334	15,666	-	3,000,000
Total	2,984,334	49,444	-	3,033,778

Performance

	Last Period	This period	Since issue
Prepayment rate	1.31%	20.99%	14.73%

Delinquent payments	Delinquent amount	Principal	As percentage of total	Number of loans	As percentage of total
Current		6,776,415	75.3%	105	78.9%
1 - 30	6,328	821,386	9.1%	8	6.0%
31 - 60	2,162	258,883	2.9%	3	2.3%
61 - 90	2,793	114,539	1.3%	2	1.5%
91 - 120	6,772	177,126	2.0%	3	2.3%
121 - 150	10,751	223,326	2.5%	5	3.8%
> 150	68,147	622,664	6.9%	7	5.3%
Total	96,954	8,994,337	100.0%	133	100.0%

	Last period	This period	Net Recovered	Total
Aggregate principal losses	-	49,444	4,353	23,285,865

Summary - Total Portfolio

Characteristics

Amounts to be disbursed	-
Number of borrowers	133
Number of loans parts	155

	(Weighted) average	Minimum	Maximum
Borrower size	67,627	8,691	180,754
Loan part size	58,028	7,264	180,754
Coupon	5.31%	3.30%	8.12%
Remaining maturity (months)	164.8	18	449
Remaining interest period (months)	4.6	1	57
Original interest period (months)	34.1	6	120
Seasoning (months)	258.8	232.7	268.2
Loan to Lending Value	77.2%	1.0%	120.0%

	Value	As % of number of loans	As % Outstanding principal amount
Investment properties	5,189,782	63.91%	57.70%
Owner occupied	3,804,555	36.09%	42.30%

Redemption type	Value	As percentage of total	Number of loan parts	As percentage of total	Average loan Part Size	WAC	WAM
Annuity	7,042,395	78.3%	130	83.9%	54,172	5.33%	155.1
Interest Only With Life Insurance Redemption	1,347,988	15.0%	17	11.0%	79,293	5.40%	188.0
Interest Only With Building Savings Account Redemption	603,954	6.7%	8	5.2%	75,494	4.91%	226.3
Interest Only	-	0.0%	-	0.0%	-	0.00%	-
Total	8,994,337	100.0%	155	100.0%	58,028	5.31%	164.8

Interest term	Value	As percentage of total	Number of loan parts	As percentage of total	Average loan Part Size	WAC	WAM
0 - 12	2,282,780	25.4%	38	24.5%	60,073	6.06%	149.8
13 - 24	3,607,943	40.1%	59	38.1%	61,152	5.13%	163.3
25 - 36	-	0.0%	-	0.0%	-	0.00%	-
37 - 48	-	0.0%	-	0.0%	-	0.00%	-
49 - 60	2,772,571	30.8%	55	35.5%	50,410	4.93%	178.7
61 - 72	-	0.0%	-	0.0%	-	0.00%	-
73 - 84	-	0.0%	-	0.0%	-	0.00%	-
85 - 96	-	0.0%	-	0.0%	-	0.00%	-
97 - 108	-	0.0%	-	0.0%	-	0.00%	-
109 - 125	331,044	3.7%	3	1.9%	110,348	5.36%	169.6
126 - 132	-	0.0%	-	0.0%	-	0.00%	-
132 - >	-	0.0%	-	0.0%	-	0.00%	-
Total	8,994,337	100.0%	155	100.0%	58,028	5.31%	164.8

Mortgage coupons	Value	As percentage of total	Number of loan parts	As percentage of total	Average loan Part Size	WAC	WAM
0% - 3.00%	-	0.0%	-	0.0%	-	0.00%	-
3.00% - 3.25%	-	0.0%	-	0.0%	-	0.00%	-
3.25% - 3.50%	1,005,958	11.2%	19	12.3%	52,945	3.33%	256.2
3.50% - 3.75%	-	0.0%	-	0.0%	-	0.00%	-
3.75% - 4.00%	-	0.0%	-	0.0%	-	0.00%	-
4.00% - 4.25%	249,015	2.8%	3	1.9%	83,005	4.20%	210.4
4.25% - 4.50%	-	0.0%	-	0.0%	-	0.00%	-
4.50% - 4.75%	407,489	4.5%	7	4.5%	58,213	4.69%	190.2
4.75% - 5.00%	1,894,497	21.1%	31	20.0%	61,113	4.90%	165.5
5.00% - 5.25%	456,926	5.1%	7	4.5%	65,275	5.14%	195.6
5.25% - 5.50%	580,474	6.5%	9	5.8%	64,497	5.40%	131.2
5.50% - 5.75%	530,023	5.9%	12	7.7%	44,169	5.62%	126.2
5.75% - 6.00%	1,217,343	13.5%	19	12.3%	64,071	5.82%	149.1
6.00% - 6.25%	2,652,611	29.5%	48	31.0%	55,263	6.28%	138.5
Total	8,994,337	100.0%	155	100.0%	58,028	5.31%	164.8

Interest reset date	Value	As percentage of total	Number of loan parts	As percentage of total	Average loan Part Size	WAC	WAM
01-Jan-2014 - 31-Dec-2017	379,420	4.2%	4	2.6%	94,855	5.21%	174.0
01-Jan-2018 - 31-Dec-2021	200,638	2.2%	2	1.3%	100,319	4.20%	212.0
01-Jan-2022 - 31-Dec-2024	-	0.0%	-	0.0%	-	0.00%	-
01-Jan-2025 - 31-Dec-2025	57,111	0.6%	1	0.6%	57,111	8.12%	118.0
01-Jan-2026 - 31-Dec-2026	3,878,671	43.1%	69	44.5%	56,213	5.62%	153.5
01-Jan-2027 - 31-Dec-2027	2,264,288	25.2%	38	24.5%	59,587	4.55%	202.5
01-Jan-2028 - 31-Dec-2028	973,946	10.8%	16	10.3%	60,872	5.44%	148.1
01-Jan-2029 - 31-Dec-2029	690,462	7.7%	15	9.7%	46,031	5.86%	129.4
01-Jan-2030 - 31-Dec-2030	425,517	4.7%	8	5.2%	53,190	5.56%	136.8
01-Jan-2031 - 31-Dec-2111	124,282	1.4%	2	1.3%	62,141	5.78%	173.5
Total	8,994,337	100.0%	155	100.0%	58,028	5.31%	164.8

Legal Maturity	Value	As percentage of total	Number of loan parts	As percentage of total	Average loan Part Size	WAC	WAM
01-Jan-2024 - 31-Dec-2025	-	0.0%	-	0.0%	-	0.00%	-
01-Jan-2026 - 31-Dec-2027	-	0.0%	-	0.0%	-	0.00%	-
01-Jan-2028 - 31-Dec-2029	70,347	0.8%	6	3.9%	11,725	5.85%	27.9
01-Jan-2030 - 31-Dec-2031	345,674	3.8%	8	5.2%	43,209	5.84%	53.1
01-Jan-2032 - 31-Dec-2033	423,612	4.7%	8	5.2%	52,951	5.69%	81.0
01-Jan-2034 - 31-Dec-2035	683,512	7.6%	13	8.4%	52,578	5.42%	99.1
01-Jan-2036 - 31-Dec-2037	1,024,658	11.4%	16	10.3%	64,041	5.68%	125.6
01-Jan-2038 - 31-Dec-2039	2,145,507	23.9%	39	25.2%	55,013	5.83%	149.6
01-Jan-2040 - 31-Dec-2041	1,950,453	21.7%	32	20.6%	60,952	5.27%	172.4
01-Jan-2042 - 31-Dec-2043	688,795	7.7%	13	8.4%	52,984	4.60%	192.1
01-Jan-2044 - 31-Dec-2045	760,889	8.5%	7	4.5%	108,698	4.96%	221.5
01-Jan-2046 - 31-Dec-2047	415,016	4.6%	7	4.5%	59,288	4.34%	250.1
01-Jan-2048 - 31-Dec-2137	485,875	5.4%	6	3.9%	80,979	3.90%	349.1
Total	8,994,337	100.0%	155	100.0%	58,028	5.31%	164.8

Loan to Lending Value Loans	Value	As percentage of total	Number of loans	As percentage of total	Average loan Size	WAC	WAM
0% - 60%	1,217,441	13.5%	30	22.6%	40,581	5.25%	102.8
60% - 70%	1,543,437	17.2%	22	16.5%	70,156	5.38%	140.0
70% - 80%	3,334,752	37.1%	48	36.1%	69,474	5.48%	164.1
80% - 90%	1,318,677	14.7%	17	12.8%	77,569	5.33%	190.4
90% - 100%	298,978	3.3%	4	3.0%	74,744	4.70%	226.8
100% - 110%	638,246	7.1%	6	4.5%	106,374	4.60%	247.0
110% - 120%	642,805	7.1%	6	4.5%	107,134	5.40%	182.8
120% - 130%	-	0.0%	-	0.0%	-	0.00%	-
Total	8,994,337	100.0%	133	100.0%	67,627	5.31%	164.8

Province	Value	As percentage of total	Number of loans	As percentage of total	Average loan Size	WAC	WAM
Baden-Württemberg	963,471	10.7%	14	10.5%	68,819	5.21%	154.6
Bayern	684,766	7.6%	9	6.8%	76,085	5.49%	159.1
Berlin	807,609	9.0%	15	11.3%	53,841	5.37%	143.1
Brandenburg	190,582	2.1%	3	2.3%	63,527	4.70%	192.8
Bremen	-	0.0%	-	0.0%	-	0.00%	-
Hamburg	-	0.0%	-	0.0%	-	0.00%	-
Hessen	89,871	1.0%	2	1.5%	44,936	6.14%	130.1
Mecklenburg-Vorpommern	-	0.0%	-	0.0%	-	0.00%	-
Niedersachsen	488,612	5.4%	5	3.8%	97,722	5.19%	215.2
Nordrhein-Westfalen	1,509,629	16.8%	24	18.0%	62,901	5.23%	182.1
Rheinland-Pfalz	649,792	7.2%	7	5.3%	92,827	4.52%	189.6
Saarland	-	0.0%	-	0.0%	-	0.00%	-
Sachsen	2,686,698	29.9%	39	29.3%	68,890	5.49%	154.3
Sachsen-Anhalt	634,774	7.1%	11	8.3%	57,707	5.71%	149.8
Schleswig-Holstein	180,754	2.0%	1	0.8%	180,754	4.98%	173.0
Thüringen	107,778	1.2%	3	2.3%	35,926	5.34%	150.4
Unspecified	-	0.0%	-	0.0%	-	0.00%	-
Total	8,994,337	100.0%	133	100.0%	67,627	5.31%	164.8

Property type	Value	As percentage of total	Number of loans	As percentage of total	Average loan Size	Percentage owner occupied	Percentage investment
Einfamilienhaus	2,665,918	29.6%	31	23.3%	85,997	96.8%	3.2%
Hochhaus/appartement	5,969,392	66.4%	99	74.4%	60,297	15.2%	84.8%
Mehrfamilienhaus	-	0.0%	-	0.0%	-	0.0%	0.0%
Zweifamilienhaus	359,028	4.0%	3	2.3%	119,676	100.0%	0.0%
Wohn- und Geschäftshaus	-	0.0%	-	0.0%	-	0.0%	0.0%
unspecified	-	0.0%	-	0.0%	-	0.0%	0.0%
Total	8,994,337	100.0%	133	100.0%	67,627	36.1%	63.9%

Loansize	Value	As percentage of total	Number of loans	As percentage of total	Average loan Size	WAC	WAM
0 - 100,000	6,063,895	67.4%	110	82.7%	55,126	5.38%	151.8
100,000 - 150,000	2,432,951	27.0%	20	15.0%	121,648	5.16%	192.0
150,000 - 200,000	497,492	5.5%	3	2.3%	165,831	5.29%	190.5
200,000 - 250,000	-	0.0%	-	0.0%	-	0.00%	-
250,000 - 300,000	-	0.0%	-	0.0%	-	0.00%	-
300,000 - 350,000	-	0.0%	-	0.0%	-	0.00%	-
350,000 - 400,000	-	0.0%	-	0.0%	-	0.00%	-
400,000 - >	-	0.0%	-	0.0%	-	0.00%	-
Total	8,994,337	100.0%	133	100.0%	67,627	5.31%	164.8