

SUPPLEMENTAL PROSPECTUS

SUPPLEMENT TO THE BASE PROSPECTUS, DATED 28 AUGUST 2007

European Mortgage Securities VII B.V.

(Incorporated in the Netherlands with its statutory seat in Amsterdam, the Netherlands)

€ 25,000,000,000

Residential Mortgage Backed Secured Debt Issuance Programme

This supplemental prospectus (the "**Supplemental Prospectus**") of the € 25,000,000,000 Residential Mortgage Backed Secured Debt Issuance Programme (the "**Programme**") of European Mortgage Securities VII B.V. (the "**Issuer**") is prepared in connection with the issue by the Issuer of the

EURO 409,500,000 SENIOR CLASS A1 MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 2,929,550,000 SENIOR CLASS A2 MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 52,500,000 MEZZANINE CLASS B MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 28,000,000 MEZZANINE CLASS C MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 17,500,000 MEZZANINE CLASS D MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 24,500,000 JUNIOR CLASS E MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 38,550,000 SUBORDINATED CLASS F MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT.

of Compartment 2007-I pursuant to the Programme (as may be amended from time to time) described in the base prospectus dated 28 August 2007 (the "**Base Prospectus**") and is supplemental to, forms part of and should be read in conjunction with, the Base Prospectus. Terms defined in the Base Prospectus shall have the same meaning in this Supplemental Prospectus, unless specified otherwise.

This Supplemental Prospectus excluding the Final Terms contained herein which are not subject to prior approval, has been approved by the Netherlands Authority for the Financial Markets (*Stichting Autoriteit Financiële Markten*, the "**AFM**"), which is the Netherlands competent authority for the purpose of Directive 2003/71/EC (the "**Prospectus Directive**") and relevant implementing measures in the Netherlands, as a supplemental prospectus issued in compliance with the Prospectus Directive, Commission Regulation EC No. 809/2004 (the "**Prospectus Regulation**") and relevant implementing measures in the Netherlands for the purpose of giving information with regard to the issue of Notes under the Programme.

ABN AMRO

IMPORTANT NOTICE

The Issuer is responsible for the information contained in this Supplemental Prospectus, except for the information for which the Seller is responsible, as referred to in the following paragraph. To the best of its knowledge and belief (having taken all reasonable care to ensure that such is the case) the information contained in this Supplemental Prospectus – when read together and in conjunction with the Base Prospectus, is in accordance with the facts and does not omit anything likely to affect the import of such information. Any information from third-parties contained and specified as such in this Supplemental Prospectus, except for the information for which the Seller is responsible, as referred to in the following paragraph, has been accurately reproduced and as far as the Issuer is aware and is able to ascertain from information published by that third-party, no facts have been omitted which would render the reproduced information inaccurate or misleading. The Issuer accepts responsibility accordingly.

The Seller is responsible solely for the information contained in the section *Description of the Mortgage Loans* of this Supplemental Prospectus. To the best of the knowledge and belief of the Seller (having taken all reasonable care to ensure that such is the case) the information contained in this paragraph – when read together and in conjunction with the Base Prospectus – is in accordance with the facts and does not omit anything likely to affect the impact of such information. Any information from third-parties contained and specified as such in this section has been accurately reproduced and as far as the Seller is aware and is able to ascertain from information published by that third-party, no facts have been omitted which would render the reproduced information inaccurate or misleading. The Seller accepts responsibility accordingly.

No person has been authorised to give any information or to make any representation not contained in or not consistent with this Supplemental Prospectus or any other information supplied in connection with the Programme and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer.

Neither this Supplemental Prospectus nor any other information supplied in connection with the Programme should be considered as a recommendation by the Issuer that any recipient of this Supplemental Prospectus or any other information supplied in connection with the Programme should purchase any Notes. Each investor contemplating purchasing any Notes of Compartment 2007-I should make its own independent investigation of the financial condition and affairs and its own appraisal of the creditworthiness of the Issuer and Pool 2007-I. Neither the Base Prospectus, this Supplemental Prospectus nor any other information supplied in connection with the Programme constitutes an offer or invitation by or on behalf of the Issuer to any person to subscribe for or to purchase any Notes in any jurisdiction to any person to whom it is unlawful to make such an offer or invitation in such jurisdiction.

The distribution of the Base Prospectus, this Supplemental Prospectus or the Final Terms and the offering, sale or delivery of the Notes of Compartment 2007-I does not at any time imply that the information contained herein concerning the Issuer is correct at any time subsequent to the date hereof or that any other information supplied in connection with the Programme is correct as of any time subsequent to the date indicated in the document containing the same. Investors should review, *inter alia*, the most recent financial statements of the Issuer when deciding whether or not to purchase any Notes

The distribution of the Base Prospectus, this Supplemental Prospectus and the Final Terms and the offering, sale and delivery of the Notes may be restricted by law in certain jurisdictions. Persons into whose possession the Base Prospectus, this Supplemental Prospectus or any Notes come must inform themselves about, and observe, any such restrictions. For a description of certain restrictions on offers, sales and deliveries of Notes and on distribution of the Base Prospectus and this Supplemental Prospectus and other offering material relating to the Notes see *Subscription and Sale* in the Base Prospectus.

The Notes have not been approved or disapproved by the US Securities and Exchange Commission, any state securities commission or any other regulatory authority, nor have any of the foregoing

authorities passed upon or endorsed the merits of this offering on accuracy or adequacy of this Supplemental Prospectus. Any representation to the contrary is unlawful.

The Notes have not been and will not be registered under the United States Securities Act of 1933 (as amended) (the '**Securities Act**') and include Notes in bearer form that are subject to United States tax law requirements. The Notes may not be offered, sold or delivered within the United States or to United States persons as defined in Regulation S under the Securities Act, except in certain transactions permitted by US tax regulations and the Securities Act (see *Subscription and Sale* in the Base Prospectus).

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FINAL TERMS

[Date]

European Mortgage Securities VII B.V.

(incorporated under the laws of the Netherlands with limited liability and having its corporate seat in Amsterdam)

Issue of Compartment 2007-I

EURO 409,500,000 SENIOR CLASS A1 MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 2,929,550,000 SENIOR CLASS A2 MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 52,500,000 MEZZANINE CLASS B MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 28,000,000 MEZZANINE CLASS C MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 17,500,000 MEZZANINE CLASS D MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 24,500,000 JUNIOR CLASS E MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT;
EURO 38,550,000 SUBORDINATED CLASS F MORTGAGE-BACKED NOTES 2007 DUE 2041,
ISSUE PRICE 100 PER CENT.

the 'Notes'

under the €25,000,000,000

Residential Mortgage Backed Secured Debt Issuance Programme

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus dated 28 August 2007 which constitutes a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the **Prospectus Directive**). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with the Base Prospectus and the Supplemental Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus and the Supplemental Prospectus. The Base Prospectus is available for viewing at and copies may be obtained from the specified offices of the Security Trustee and the Paying Agent during normal business hours.

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|----|-----|----------------------|---------------------------------------|
| 1. | (a) | Issuer: | European Mortgage Securities VII B.V. |
| 2. | (a) | Compartment Number: | 2007-I |
| | (b) | related Pool Number: | 2007-I |
| 3. | | Currency: | EURO |

4.	Aggregate Nominal Amount:	
	(a) Compartment 2007-I:	EUR 3,500,100,000
	(b) Senior Class A Notes:	
	(i) Senior Class A1 Notes:	EUR 409,500,000
	(ii) Senior Class A2 Notes:	EUR 2,929,550,000
	(c) Mezzanine Class B Notes:	EUR 52,500,000
	(d) Mezzanine Class C Notes:	EUR 28,000,000
	(e) Mezzanine Class D Notes:	EUR 17,500,000
	(f) Junior Class E Notes:	EUR 24,500,000
	(g) Subordinated Class F Notes:	EUR 38,550,000
5.	Issue Price:	
	(a) Senior Class A Notes:	
	(i) Senior Class A1 Notes:	100 per cent.
	(ii) Senior Class A2 Notes:	100 per cent.
	(b) Mezzanine Class B Notes:	100 per cent.
	(c) Mezzanine Class C Notes:	100 per cent.
	(d) Mezzanine Class D Notes:	100 per cent.
	(e) Junior Class E Notes:	100 per cent.
	(f) Subordinated Class F Notes:	100 per cent
6.	Denominations:	€50,000
7.	(a) Issue Date:	30 August 2007
	(b) Interest Commencement Date (if different from Issue Date):	Not applicable
8.	Final Maturity Date:	Quarterly Payment Date falling in August 2041
9.	Interest Basis:	Floating Rate Notes, euribor plus margin specified below

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

10.	Fixed Rate Note Provisions:	Not Applicable
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11.	Floating Rate Note Provisions:	Applicable
	(a) Interest Margin prior to the first Optional Redemption Date:	
	(i) Senior Class A1 Notes:	0.12 per cent. per annum
	(ii) Senior Class A2 Notes:	0.12 per cent. per annum
	(iii) Mezzanine Class B Notes:	0.19 per cent. per annum
	(iv) Mezzanine Class C Notes:	0.25 per cent. per annum
	(v) Mezzanine Class D Notes:	0.30 per cent. per annum
	(vi) Junior Class E Notes:	0.55 per cent. per annum
	(vii) Subordinated Class F Notes:	0.85 per cent. per annum
	(b) Interest Margin after the first Optional Redemption Date:	
	(i) Senior Class A1 Notes:	0.12 per cent. per annum
	(ii) Senior Class A2 Notes:	0.12 per cent. per annum
	(iii) Mezzanine Class B Notes:	0.285 per cent. per annum
	(iv) Mezzanine Class C Notes:	0.375 per cent. per annum
	(v) Mezzanine Class D Notes:	0.45 per cent. per annum
	(vi) Junior Class E Notes:	0.825 per cent. per annum
	(vii) Subordinated Class F Notes:	1.275 per cent. per annum
	(c) Quarterly Payment Date(s):	20th day of November, February, May and August (or, if such day is not a Business Day (as defined in the Terms and Conditions), the next succeeding Business Day, unless such Business Day falls in the next succeeding calendar month in which event interest on the Notes will be payable on the Business Day immediately preceding such day)
	(d) First interest payment date	the Quarterly Payment Date falling in November 2007
	(e) Specified Period(s):	Quarterly in arrear
	(f) Other terms relating to the method of calculating interest for Floating Rate Notes:	None

PROVISIONS RELATING TO REDEMPTION

12. First Optional Redemption Date: the Quarterly Payment Date falling in August 2014

GENERAL PROVISIONS APPLICABLE TO THE NOTES

13. New Global Notes No. However, if so requested by the majority of the Noteholders, the Issuer may (but has no obligation to) change the place of deposit of the Global Notes and if the Global Notes are to be held through Euroclear and/or Clearstream, the Issuer will issue such Global Notes in NGN form.

14. Form of Notes: Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon the occurrence of an Exchange Event

15. Exchange Date: Not Applicable

16. Additional Financial Centre(s) or other special provisions relating to Payment Days: Not Applicable

17. Other final terms: Not Applicable

DISTRIBUTION

18. (a) If syndicated, names of Dealers: Not Applicable

(b) If not syndicated, name of relevant Dealer: ABN AMRO Bank N.V., acting through its London Branch

(c) Stabilising Manager (if any): ABN AMRO Bank N.V., acting through its London Branch

19. Whether TEFRA D or TEFRA C rules applicable or TEFRA rules not applicable: TEFRA D

20. Additional selling restrictions: Not Applicable

LISTING AND ADMISSION TO TRADING APPLICATION

These Final Terms comprise the final terms required to list and have admitted to trading the issue of Notes described herein pursuant to the € 25,000,000,000 Residential Mortgage Backed Secured Debt Issuance Programme of European Mortgage Securities VII B.V.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms. To the best of the knowledge and belief of the Issuer (which has taken all reasonable care to ensure that such is the case) the information contained in these Final Terms is in accordance with the facts and does not omit anything likely to affect the import of such information.

Signed on behalf of the Issuer:

By:
Duly authorised

PART B – OTHER INFORMATION

1. LISTING	
(i) Listing:	Euronext Amsterdam
(ii) Admission to trading:	Application has been made for the Notes to be admitted to trading on Eurolist by Euronext Amsterdam with effect from 30 August 2007
(iii) Estimate of total expenses related to admission to trading:	EUR 25,000.00
2. RATINGS	
Ratings:	The Notes to be issued have been rated: Moody's: Senior Class A Notes: Aaa Mezzanine Class B Notes: Aa3 Mezzanine Class C Notes: A1 Mezzanine Class D Notes: A2 Junior Class E Notes: Baa1 Subordinated Class F Notes: Baa3

3. NOTIFICATION

Not Applicable

4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer.

5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES	
(i) Reasons for the offer	See "Use of Proceeds" paragraph in the Base Prospectus
(ii) Estimated net proceeds:	3,500,100,000.00

6. OPERATIONAL INFORMATION	
(i) ISIN Code:	
(a) Senior Class A Notes:	
(i) Senior Class A1 Notes	NL0006034167
(ii) Senior Class A2 Notes	NL0006034175
(b) Mezzanine Class B Notes:	NL0006034183
(c) Mezzanine Class C Notes:	NL0006034191
(d) Mezzanine Class D Notes:	NL0006034209
(e) Junior Class E Notes	NL0006034217
(f) Subordinated Class F Notes	NL0006034225
(ii) Common Code:	
(a) Senior Class A Notes:	
(i) Senior Class A1 Notes	603416
(ii) Senior Class A2 Notes	603417
(b) Mezzanine Class B Notes:	603418
(c) Mezzanine Class C Notes:	603419
(d) Mezzanine Class D Notes:	603420
(e) Junior Class E Notes	603421
(f) Subordinated Class F Notes	603422
(iii) Any clearing system(s) the relevant identification number(s):	Euroclear Netherlands
(iv) Common Depository:	Euroclear Netherlands

(v) Delivery:	Delivery against payment
(vi) Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
END OF FINAL TERMS	

FURTHER INFORMATION FOR POOL 2007-I AND COMPARTMENT 2007-I

This paragraph sets out specific information in respect of Pool 2007-I which secures the Notes of Compartment 2007-I and in respect of the credit structure of this Pool and Compartment and may contain amendments to the Conditions and other information in the Base Prospectus in respect of this Pool and Compartment.

A. DETAILS OF THE MORTGAGE RECEIVABLES:

1.	Seller:	ABN AMRO Bank N.V.
2.	Initial Purchase Price:	Euro 3,500,088,015.60
3.	Construction Amounts:	Euro 10,283,078.01
4.	Additional Representations and Warranties:	Not Applicable
5.	Change to Representations and Warranties:	Not Applicable
6.	Not applicable Eligibility Criteria A:	Not Applicable
7.	Eligibility Criteria A, item (m):	Items (i), (iii) and (vi) are applicable
8.	Applicable Eligibility Criteria B:	Items (1) and (3) are applicable
9.	Eligibility Criteria C:	Not Applicable
10.	Additional Eligibility Criteria:	Not Applicable
11.	Changes to Eligibility Criteria:	Not Applicable
12.	Additional Further Advance Criteria:	Not Applicable
13.	Additional Substitution Criteria:	Not Applicable
14.	Not applicable Substitution Criteria:	Items (g) and (h)
15.	Maximum LTV Percentage:	Not Applicable
16.	Maximum Outstanding Principal Amount:	Euro 2,200,000.00
17.	Cumulative Realised Losses Percentage:	0.6 per cent. of the aggregate Outstanding Principal Amount of Pool 2007-I
18.	Maximum LTV-Ratio:	115.0 per cent.
19.	Arrears Percentage:	2.25 per cent. of the aggregate Outstanding Principal Amount of Pool 2007-I
20.	Portfolio Cut-Off Date:	4 August 2007
21.	First Mortgage Calculation Period	Commencing on (and including) 4 August 2007 and ending on (and including) 31 August 2007
22.	Maximum Legal Maturity of the Mortgage Loans:	2037

B. CREDIT STRUCTURE:

23.	GIC Account Number:	41.18.89.338
24.	Reserve Account Number:	Not Applicable
25.	Reserve Account Target Level:	Not Applicable
26.	Drawings under Reserve Account may be made to meet:	Not changed
27.	Liquidity Facility Maximum Amount:	Euro 60,000,000.00
28.	Drawings under Liquidity Facility may be made to meet:	Not changed
29.	Excess Margin:	0.25 per cent. per annum
30.	Amendment Interest Priority of Payments:	Not Applicable
31.	Amendment Priority of Payments in respect of Principal:	Not Applicable
32.	Amendment Priority of Payments upon Enforcement:	Not Applicable
33.	Amendment Notes Interest Available Amount:	Not Applicable
34.	Amendment Notes Redemption Available Amount:	Not Applicable
35.	Amendment Principal Available Amount:	Not Applicable
36.	Eligible Investments (other than Mortgage Receivables):	As set out in the Base Prospectus

C. OTHER

37.	Other type of Mortgage Loans:	Not Applicable
38.	Changes to Conditions:	Not Applicable
39.	Other Seller, GIC Provider, Swap Counterparty, Liquidity Facility Provider, Paying Agent, Reference Agent, MPT Provider, Issuer Administrator, Defaulted Loan Servicer:	Not Applicable
40.	Other changes:	There will be no increase in the margin applicable to the Senior Class A Notes on the Step-Up Date

SUMMARY OF THE PROVISIONAL POOL

The Mortgage Receivables to be sold and assigned to the Issuer on the Issue Date represent the rights (whether actual or contingent) of the Seller against any Borrower under or in connection with the Mortgage Loans (the "**Final Portfolio**") selected by agreement between the Seller and the Issuer.

The Mortgage Loans in the Final Portfolio will be selected from a provisional pool of mortgage loans (the "**Provisional Pool**") that have been selected in accordance with the criteria set forth in the Mortgage Receivables Purchase Agreement and will be selected in accordance with such agreement on the Issue Date.

The numerical information set out below relates to the Provisional Pool which was selected as of 30 June 2007. Therefore, the information set out below in relation to the Provisional Pool may not necessarily correspond to that of the Mortgage Receivables actually sold on the Issue Date.

(Please see the tables on the following pages)

table A, Key Characteristics

OutstandingPrincipalBalance	3.658.571.620,67		
NumberOfBorrowers	15.463		
AverageBalanceByBorrower	236.601,67		
MaximumBorrowerExposure	2.153.662,52		
MinimumBorrowerExposure	12.672,90		
NumberOfLoans	15.468		
NumberOfLoanparts	36.521		
MaximumLoanValue	2.153.662,52		
MinimumLoanValue	12.672,90		
WeightedAverageSeasoning	42,10		
WeightedAverageMaturity	306,24		
WeightedAverageLTFV	108,53		
WeightedAverageCoupon	4,72		
BuildingDeposit	-11.162.455,59		
OriginalBalance	3.682.388.656,57		
OutstandingSavingsBalance	-9.783.927,16	3.648.787.693,51	RONA

table B, origination date

RangeMonthsFromOrigination	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
> 000 <= 006	72.640.424,81	745	1,99%	2,04%
> 006 <= 012	337.095.139,66	3.286	9,21%	9,00%
> 012 <= 018	386.271.546,80	3.686	10,56%	10,09%
> 018 <= 024	379.571.896,67	3.766	10,37%	10,31%
> 024 <= 030	315.542.245,47	3.461	8,62%	9,48%
> 030 <= 036	290.661.040,75	2.789	7,94%	7,64%
> 036 <= 042	440.864.741,24	3.973	12,05%	10,88%
> 042 <= 048	375.079.130,16	3.588	10,25%	9,82%

> 048 <= 054	136.183.670,04	1.333	3,72%	3,65%
> 054 <= 060	141.781.040,40	1.350	3,88%	3,70%
> 060 <= 066	156.969.343,39	1.441	4,29%	3,95%
> 066 <= 072	123.211.028,58	1.213	3,37%	3,32%
> 072 <= 078	60.787.683,67	564	1,66%	1,54%
> 078 <= 084	67.015.243,36	657	1,83%	1,80%
> 084 <= 090	59.135.691,23	647	1,62%	1,77%
> 090 <= 096	80.514.232,04	927	2,20%	2,54%
> 096 <= 102	80.142.081,67	900	2,19%	2,46%
> 102 <= 108	67.670.694,61	851	1,85%	2,33%
> 108 <= 114	41.250.154,61	573	1,13%	1,57%
> 114 <= 120	11.562.692,95	166	0,32%	0,45%
> 120 <= 180	20.978.647,05	325	0,57%	0,89%
> 180 <= 240	10.974.750,69	210	0,30%	0,58%
> 240 <= 300	2.378.683,78	61	0,07%	0,17%
> 300 <= 360	289.817,04	9	0,01%	0,02%
	3.658.571.620,67	36.521	100,00%	100,00%
	O.K.	O.K.		

table C, type of mortgage

TypeOfMortgage	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
Annuity	22.521.528,04	775	0,62%	2,12%
Hybrid	1.885.576.486,48	16.178	51,54%	44,30%
InterestOnly	1.629.026.653,93	18.084	44,53%	49,52%
Investment	26.359.978,61	173	0,72%	0,47%
Life	35.753.710,63	409	0,98%	1,12%
Linear	2.315.721,47	66	0,06%	0,18%
Savings	57.017.541,51	836	1,56%	2,29%
	3.658.571.620,67	36.521	100,00%	100,00%
	O.K.	O.K.		

table D, interest rates

RangeInterestRates	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
>= 2,5 & < 3,5	27.053.503,70	224	0,74%	0,61%
>= 3,5 & < 4,5	1.446.826.805,12	14.057	39,55%	38,49%
>= 4,5 & < 5,5	1.630.896.091,04	16.565	44,58%	45,36%
>= 5,5 & < 6,5	489.102.452,66	4.924	13,37%	13,48%
>= 6,5 & < 7,5	62.720.875,51	718	1,71%	1,97%
>= 7,5 & < 8,5	1.883.405,50	32	0,05%	0,09%
>= 8,5	88.487,14	1	0,00%	0,00%
	3.658.571.620,67	36.521	100,00%	100,00%
	O.K.	O.K.		

table E, payment frequency

InterestPaymentFrequency	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
monthly	3.658.571.620,67	36.521	100,00%	100,00%
	3.658.571.620,67	36.521	100,00%	100,00%
	O.K.	O.K.		

table F, interest reset date

RangeMonthsResetDate	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
<= 000	0,00	1	0,00%	0,00%
> 000 <= 006	134.950.120,93	1.436	3,69%	3,93%
> 006 <= 012	189.679.104,81	2.143	5,18%	5,87%
> 012 <= 018	278.557.692,43	2.837	7,61%	7,77%
> 018 <= 024	240.859.778,93	2.440	6,58%	6,68%
> 024 <= 030	187.696.057,23	1.957	5,13%	5,36%
> 030 <= 036	184.974.121,23	1.943	5,06%	5,32%
> 036 <= 042	182.383.302,49	1.849	4,99%	5,06%
> 042 <= 048	207.416.561,77	2.109	5,67%	5,77%
> 048 <= 054	232.289.969,88	2.345	6,35%	6,42%
> 054 <= 060	191.519.931,89	1.845	5,23%	5,05%
> 060 <= 066	69.813.109,00	714	1,91%	1,96%
> 066 <= 072	95.442.301,66	973	2,61%	2,66%

> 072 <= 078	197.542.903,69	1.839	5,40%	5,04%
> 078 <= 084	123.313.968,25	1.114	3,37%	3,05%
> 084 <= 090	68.222.779,48	685	1,86%	1,88%
> 090 <= 096	91.421.008,65	995	2,50%	2,72%
> 096 <= 102	223.615.516,86	2.135	6,11%	5,85%
> 102 <= 108	176.514.939,76	1.657	4,82%	4,54%
> 108 <= 114	192.562.558,03	1.856	5,26%	5,08%
> 114 <= 120	17.492.636,01	179	0,48%	0,49%
> 120 <= 180	239.806.539,42	2.114	6,55%	5,79%
> 180 <= 240	57.357.397,01	504	1,57%	1,38%
> 240 <= 300	20.943.136,13	239	0,57%	0,65%
> 300 <= 360	54.196.185,13	612	1,48%	1,68%
	3.658.571.620,67	36.521	100,00%	100,00%
	O.K.	O.K.		

table G, maturity

RangeMonthsMaturity	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
<= 000	0,00	1	0,00%	0,00%
> 000 <= 006	49.420,00	2	0,00%	0,01%
> 006 <= 012	112.621,62	7	0,00%	0,02%
> 012 <= 018	291.484,73	14	0,01%	0,04%
> 018 <= 024	189.855,55	6	0,01%	0,02%
> 024 <= 030	558.230,83	13	0,02%	0,04%
> 030 <= 036	406.018,97	7	0,01%	0,02%
> 036 <= 042	333.938,20	12	0,01%	0,03%
> 042 <= 048	276.454,31	11	0,01%	0,03%
> 048 <= 054	678.321,95	16	0,02%	0,04%
> 054 <= 060	506.794,39	11	0,01%	0,03%
> 060 <= 066	519.365,44	15	0,01%	0,04%
> 066 <= 072	1.199.256,50	29	0,03%	0,08%
> 072 <= 078	1.463.157,19	36	0,04%	0,10%
> 078 <= 084	1.595.279,26	34	0,04%	0,09%
> 084 <= 090	2.540.367,33	50	0,07%	0,14%

> 090 <= 096	1.032.489,22	25	0,03%	0,07%
> 096 <= 102	1.725.696,90	38	0,05%	0,10%
> 102 <= 108	2.087.685,61	43	0,06%	0,12%
> 108 <= 114	3.124.149,85	65	0,09%	0,18%
> 114 <= 120	3.281.661,16	54	0,09%	0,15%
> 120 <= 180	79.658.045,27	1.072	2,18%	2,94%
> 180 <= 240	147.811.280,63	1.624	4,04%	4,45%
> 240 <= 300	927.239.021,39	9.342	25,34%	25,58%
> 300 <= 360	2.481.891.024,37	23.994	67,84%	65,70%
	3.658.571.620,67	36.521	100,00%	100,00%
	O.K.	O.K.		

table H, outstanding balance (on borrower basis)

RangeLoanSize	OutstandingPrincipalBalance	NumberOfBorrowers	NumberOfLoans	%Outstanding	%Borrowers	%Loans
< 50,000	3.172.931,94	84	84	0,09%	0,54%	0,54%
>= 50,000 & < 100,000	66.153.159,16	810	810	1,81%	5,24%	5,24%
>= 100,000 & < 150,000	353.022.153,03	2.756	2.756	9,65%	17,82%	17,82%
>= 150,000 & < 200,000	628.335.429,56	3.614	3.614	17,17%	23,37%	23,36%
>= 200,000 & < 250,000	684.027.026,47	3.075	3.075	18,70%	19,89%	19,88%
>= 250,000 & < 300,000	535.784.471,10	1.978	1.979	14,64%	12,79%	12,79%
>= 300,000 & < 400,000	579.517.529,36	1.714	1.716	15,84%	11,08%	11,09%
>= 400,000 & < 500,000	310.228.100,18	706	707	8,48%	4,57%	4,57%
>= 500,000 & < 600,000	165.581.290,23	306	307	4,53%	1,98%	1,98%
>= 600,000 & < 700,000	107.567.013,34	168	168	2,94%	1,09%	1,09%
>= 700,000 & < 800,000	79.962.000,82	107	107	2,19%	0,69%	0,69%
>= 800,000 & < 900,000	49.365.443,67	59	59	1,35%	0,38%	0,38%
>= 900,000 & < 1,000,000	29.832.692,08	32	32	0,82%	0,21%	0,21%
>= 1,000,000 & < 1,250,000	40.921.265,34	37	37	1,12%	0,24%	0,24%
>= 1,250,000 & < 1,500,000	16.461.601,87	12	12	0,45%	0,08%	0,08%
> 1,500,000	8.639.512,52	5	5	0,24%	0,03%	0,03%
	3.658.571.620,67	15.463	15.468	100,00%	100,00%	100,00%
	O.K.	O.K.	O.K.			

table I, region

Prov_ Ondrpnd	OutstandingPrincipalBalance	NumberOfLoans	%Outstanding	%Loans
Onbekend	6.084.509,38	19	0,17%	0,12%
Drenthe	85.970.579,63	412	2,35%	2,66%
Flevoland	88.435.439,69	426	2,42%	2,75%
Friesland	113.594.477,03	563	3,10%	3,64%
Gelderland	399.783.782,93	1.651	10,93%	10,67%
Groningen	120.890.297,94	683	3,30%	4,42%
Limburg	174.871.435,72	861	4,78%	5,57%
Noord-Brabant	559.770.710,65	2.316	15,30%	14,97%
Noord-Holland	767.715.412,29	2.935	20,98%	18,97%
Overijssel	230.175.984,22	1.204	6,29%	7,78%
Utrecht	309.900.527,37	1.142	8,47%	7,38%
Zeeland	51.193.467,59	277	1,40%	1,79%
Zuid-Holland	750.184.996,23	2.979	20,50%	19,26%
	3.658.571.620,67	15.468	100,00%	100,00%
	O.K.	O.K.		

table J, outstanding deposit

RangeDeposit	OutstandingPrincipalBalance	NumberOfLoans	OutstandingDeposit	%Outstanding	%Loans	%Deposit
>= 0 & < 2,500	3.548.114.217,06	15.147	0,00	96,98%	97,92%	0,00%
>= 2,500 & < 5,000	18.566.376,46	65	-245.674,83	0,51%	0,42%	2,20%
>= 5,000 & < 7,500	9.542.663,60	38	-233.285,53	0,26%	0,25%	2,09%
>= 7,500 & < 10,000	9.055.000,35	31	-266.606,25	0,25%	0,20%	2,39%
>= 10,000 & < 15,000	16.348.234,77	48	-577.972,22	0,45%	0,31%	5,18%
>= 15,000 & < 20,000	11.597.076,69	32	-540.664,46	0,32%	0,21%	4,84%
>= 20,000 & < 25,000	7.903.184,25	23	-508.758,46	0,22%	0,15%	4,56%
>= 25,000 & < 30,000	4.624.594,84	12	-323.437,82	0,13%	0,08%	2,90%
>= 30,000 & < 35,000	3.554.662,20	9	-301.220,28	0,10%	0,06%	2,70%
>= 35,000 & < 40,000	1.489.500,00	5	-184.171,06	0,04%	0,03%	1,65%
>= 40,000 & < 50,000	2.777.001,08	8	-366.506,86	0,08%	0,05%	3,28%
>= 50,000 & < 60,000	4.313.186,95	9	-486.759,15	0,12%	0,06%	4,36%

>= 60,000 & < 70,000	2.524.001,23	8	-510.299,19	0,07%	0,05%	4,57%
>= 70,000 & < 80,000	383.833,33	1	-72.586,29	0,01%	0,01%	0,65%
>= 80,000 & < 90,000	169.403,12	1	-86.131,28	0,00%	0,01%	0,77%
>= 90,000 & < 100,000	817.000,00	2	-193.366,57	0,02%	0,01%	1,73%
>= 100,000 & < 150,000	4.179.750,00	11	-1.371.183,67	0,11%	0,07%	12,28%
>= 150,000 & < 200,000	2.311.000,00	4	-636.923,79	0,06%	0,03%	5,71%
>= 200,000 & < 250,000	4.988.433,87	7	-1.486.820,70	0,14%	0,05%	13,32%
>= 250,000 & < 300,000	1.015.000,87	2	-538.594,89	0,03%	0,01%	4,83%
>= 300,000 & < 400,000	1.797.500,00	3	-1.040.000,85	0,05%	0,02%	9,32%
>= 500,000 & < 600,000	1.100.000,00	1	-576.652,47	0,03%	0,01%	5,17%
>= 600,000 & < 700,000	1.400.000,00	1	-614.838,97	0,04%	0,01%	5,51%
	3.658.571.620,67	15.468	-11.162.455,59	100,00%	100,00%	100,00%
	O.K.	O.K.	O.K.			

table L, property type

kd_ondrpd_oms_English	OutstandingPrincipalBalance	NumberOfLoans	%Outstanding	%Loans
Apartment	283045045,12000	1487	7,74%	9,61%
Apartment with garage	10104784,37000	33	0,28%	0,21%
Conversion-escape	937803,38000	6	0,03%	0,04%
Co-operative ownership with "umbrella"	1996222,9000	9	0,05%	0,06%
Co-operative ownership without "umbrella"	8148379,61000	39	0,22%	0,25%
Farm	15350947,96000	43	0,42%	0,28%
House/shop	13622398,63000	69	0,37%	0,45%
Office	1399637,53000	7	0,04%	0,05%
Recreation	10293140,19000	97	0,28%	0,63%
Rural properties	713876,36000	3	0,02%	0,02%
Single family house	3104929442,49000	13038	84,87%	84,29%
Single family house with garage	208029942,13000	637	5,69%	4,12%
	3.658.571.620,67	15.468	100,00%	100,00%

O.K. O.K.

table M, arrears months

RangeArrearsMonths	OutstandingPrincipalBalance	NumberOfLoans	%Outstanding	%Loans
= 0	3.521.749.146,45	14.816	96,26%	95,78%
> 0 & <= 1	136.822.474,22	652	3,74%	4,22%
	3.658.571.620,67	15.468	3,74%	4,22%
	O.K.	O.K.		

table N, arrears

RangeArrear	OutstandingPrincipalBalance	NumberOfLoans	OutstandingDeposit	OutstandingArrear	%Outstanding	%Loans	%Deposit	%Arrear
< 1	3.530.290.618,92	14.852	-10.868.353,48	10,46	96,49%	96,02%	97,37%	0,00%
>= 1 & < 250	13.708.466,81	70	-8.112,37	6.178,09	0,37%	0,45%	0,07%	1,38%
>= 250 & < 500	15.553.726,98	118	-24.654,59	45.636,13	0,43%	0,76%	0,22%	10,22%
>= 500 & < 1,000	55.241.804,57	300	-47.284,89	213.348,11	1,51%	1,94%	0,42%	47,76%
>= 1,000 & < 1,500	27.631.757,87	95	0,00	113.107,10	0,76%	0,61%	0,00%	25,32%
>= 1,500 & < 2,000	9.940.970,48	24	-179.092,06	42.372,65	0,27%	0,16%	1,60%	9,48%
>= 2,000 & < 2,500	2.698.360,76	5	0,00	10.754,24	0,07%	0,03%	0,00%	2,41%
>= 2,500 & < 5,000	2.355.914,28	3	-34.958,20	10.153,72	0,06%	0,02%	0,31%	2,27%
>= 5,000 & < 7,500	1.150.000,00	1	0,00	5.187,51	0,03%	0,01%	0,00%	1,16%
	3.658.571.620,67	15.468	-11.162.455,59	446.748,01	100,00%	100,00%	100,00%	100,00%
	O.K.	O.K.	O.K.					

table O, current LTV, recorded foreclosure value

RangeLoanToValue	OutstandingPrincipalBalance	NumberOfLoans	%Outstanding	%Loans
<= 25%	2.928.410,82	34	0,08%	0,22%
> 25% & <= 50%	38.860.472,69	338	1,06%	2,19%
> 50% & <= 60%	66.089.844,50	408	1,81%	2,64%
> 60% & <= 70%	119.049.025,24	682	3,25%	4,41%
> 70% & <= 80%	246.323.677,97	1.191	6,73%	7,70%
> 80% & <= 90%	220.675.949,26	1.000	6,03%	6,46%
> 90% & <= 100%	375.635.363,78	1.601	10,27%	10,35%

> 100% & <= 110%	402.138.124,03	1.551	10,99%	10,03%
> 110% & <= 120%	705.950.284,07	2.623	19,30%	16,96%
> 120% & <= 125%	1.236.628.031,66	4.977	33,80%	32,18%
> 125% & <= 130%	154.576.556,58	660	4,23%	4,27%
> 130% & <= 140%	45.177.105,45	196	1,23%	1,27%
> 140% & <= 150%	17.407.464,22	78	0,48%	0,50%
> 150% & <= 160%	10.654.153,88	54	0,29%	0,35%
> 160% & <= 170%	3.859.386,10	20	0,11%	0,13%
> 170% & <= 180%	5.355.346,33	22	0,15%	0,14%
> 180% & <= 190%	1.816.738,87	10	0,05%	0,06%
> 190%	5.445.685,22	23	0,15%	0,15%
	3.658.571.620,67	15.468	100,00%	100,00%
	O.K.	O.K.		