

FINAL TERMS

Dated 19 October 2007

European Mortgage Securities VII B.V.

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

€ 25,000,000,000

Residential Mortgage Backed Secured Debt Issuance Programme

These final terms (the "**Final Terms**") of the € 25,000,000,000 Residential Mortgage Backed Secured Debt Issuance Programme (the "**Programme**") of European Mortgage Securities VII B.V. (the "**Issuer**") are prepared in connection with the issue by the Issuer of the

EURO 447,950,000 SENIOR CLASS A1 MORTGAGE-BACKED NOTES 2007 DUE 2039,
ISSUE PRICE 100 PER CENT;
EURO 3,128,350,000 SENIOR CLASS A2 MORTGAGE-BACKED NOTES 2007 DUE 2039,
ISSUE PRICE 100 PER CENT;
EURO 122,550,000 MEZZANINE CLASS B MORTGAGE-BACKED NOTES 2007 DUE 2039,
ISSUE PRICE 100 PER CENT;
EURO 34,450,000 MEZZANINE CLASS C MORTGAGE-BACKED NOTES 2007 DUE 2039,
ISSUE PRICE 100 PER CENT;
EURO 22,950,000 MEZZANINE CLASS D MORTGAGE-BACKED NOTES 2007 DUE 2039,
ISSUE PRICE 100 PER CENT;
EURO 42,150,000 JUNIOR CLASS E MORTGAGE-BACKED NOTES 2007 DUE 2039,
ISSUE PRICE 100 PER CENT;
EURO 30,650,000 SUBORDINATED CLASS F MORTGAGE-BACKED NOTES 2007 DUE 2039,
ISSUE PRICE 100 PER CENT.

the 'Notes'

of Compartment 2007-II pursuant to the Programme (as may be amended from time to time) described in the base prospectus dated 29 August 2007 as supplemented by a supplemental prospectus dated 10 October 2007 and a supplemental prospectus dated 11 October 2007 (the "**Base Prospectus**") and should be read in conjunction with the Base Prospectus. Terms defined in the Base Prospectus shall have the same meaning in these Final Terms, unless specified otherwise.

ABN AMRO

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 29 August 2007 as supplemented by a supplemental prospectus dated 10 October 2007 and a supplemental prospectus dated 11 October 2007 (the "**Base Prospectus**") 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. 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. 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.

1.	(a) Issuer:	European Mortgage Securities VII B.V.
2.	(a) Compartment Number:	2007-II
	(b) related Pool Number:	2007-II
3.	Currency:	EURO
4.	Aggregate Nominal Amount:	
	(a) Compartment 2007-II:	EUR 3,829,050,000
	(b) Senior Class A Notes:	
	(i) Senior Class A1 Notes:	EUR 447,950,000
	(ii) Senior Class A2 Notes:	EUR 3,128,350,000
	(c) Mezzanine Class B Notes:	EUR 122,550,000
	(d) Mezzanine Class C Notes:	EUR 34,450,000
	(e) Mezzanine Class D Notes:	EUR 22,950,000
	(f) Junior Class E Notes:	EUR 42,150,000
	(g) Subordinated Class F Notes:	EUR 30,650,000

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:	22 October 2007
	(b) Interest Commencement Date (if different from Issue Date):	Not applicable
8.	Final Maturity Date:	Quarterly Payment Date falling in August 2039
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
11.	Floating Rate Note Provisions:	Applicable
	(a) Interest Margin prior to the first Optional Redemption Date:	
	(i) Senior Class A1 Notes:	0.25 per cent. per annum
	(ii) Senior Class A2 Notes:	0.25 per cent. per annum
	(iii) Mezzanine Class B Notes:	0.70 per cent. per annum
	(iv) Mezzanine Class C Notes:	1.10 per cent. per annum
	(v) Mezzanine Class D Notes:	1.30 per cent. per annum
	(vi) Junior Class E Notes:	2.00 per cent. per annum
	(vii) Subordinated Class F Notes:	3.00 per cent. per annum

(b)	Interest Margin after the first Optional Redemption Date:	
(i)	Senior Class A1 Notes:	0.25 per cent. per annum
(ii)	Senior Class A2 Notes:	0.25 per cent. per annum
(iii)	Mezzanine Class B Notes:	1.05 per cent. per annum
(iv)	Mezzanine Class C Notes:	1.65 per cent. per annum
(v)	Mezzanine Class D Notes:	1.95 per cent. per annum
(vi)	Junior Class E Notes:	3.00 per cent. per annum
(vii)	Subordinated Class F Notes:	4.50 per cent. per annum
(c)	Quarterly Payment Date(s):	20th day of February, May, August and November (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 2012
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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., London Branch
- (c) Stabilising Manager (if any): ABN AMRO Bank N.V., 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 22 October 2007
(iii) Estimate of total expenses related to admission to trading:	EUR 25,000
2. RATINGS	
Ratings:	<p>The Notes to be issued have been rated:</p> <p>Moody's:</p> <p>Senior Class A Notes: Aaa</p> <p>Mezzanine Class B Notes: A2</p> <p>Mezzanine Class C Notes: Baa1</p> <p>Mezzanine Class D Notes: Baa2</p> <p>Junior Class E Notes: Baa3</p> <p>Subordinated Class F Notes: Ba1</p>

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	<i>See "Use of Proceeds" paragraph in the Base Prospectus</i>
(ii) Estimated net proceeds:	EUR 3,829,050,000

6. OPERATIONAL INFORMATION	
(i) ISIN Code:	
(a) Senior Class A Notes:	

(i) Senior Class A1 Notes	NL. 0006091977, Fondscode 609197
(ii) Senior Class A2 Notes	NL. 0006091985, Fondscode 609198
(b) Mezzanine Class B Notes:	NL. 0006091993, Fondscode 609199
(c) Mezzanine Class C Notes:	NL. 0006092009, Fondscode 609200
(d) Mezzanine Class D Notes:	NL. 0006092017, Fondscode 609201
(e) Junior Class E Notes	NL. 0006092025, Fondscode 609202
(f) Subordinated Class F Notes	NL. 0006092033, Fondscode 609203
(ii) Common Code:	
(a) Senior Class A Notes:	
(i) Senior Class A1 Notes	032510914
(ii) Senior Class A2 Notes	032510965
(b) Mezzanine Class B Notes:	032510990
(c) Mezzanine Class C Notes:	032511074
(d) Mezzanine Class D Notes:	032511210
(e) Junior Class E Notes	032511295
(f) Subordinated Class F Notes	032511350
(iii) Any clearing system(s) the relevant identification number(s):	Euroclear Netherlands
(iv) Common Depositary:	Not Applicable
(v) Delivery:	Delivery against payment
(vi) Names and addresses of additional Paying Agent(s) (if any):	Not Applicable

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

A. DETAILS OF THE MORTGAGE RECEIVABLES:

1.	Seller:	ABN AMRO Bank N.V.
2.	Initial Purchase Price:	Euro 3,829,025,096.56
3.	Construction Amounts:	Euro 26,833,407.69
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:	Item (3) is applicable
9.	Eligibility Criteria C:	Not Applicable
10.	Additional Eligibility Criteria:	Not Applicable
11.	Changes to Eligibility Criteria:	Eligibility Criteria A, item (f) shall be replaced by the following: "payments are scheduled to be made monthly, quarterly or semi-annually in arrear, where applicable"
12.	Additional Further Advance Criteria:	Not Applicable
13.	Additional Substitution Criteria:	"The Maximum Outstanding Principal Amount of the relevant Substitute Mortgage Receivable is EUR 3,500,000.00"
14.	Not applicable Substitution Criteria:	Items (g) and (h)
15.	Maximum LTV Percentage:	Not Applicable
16.	Maximum Outstanding Principal Amount:	Euro 7,000,000.00
17.	Cumulative Realised Losses Percentage:	0.6 per cent. of the aggregate Outstanding Principal Amount of Pool 2007-II
18.	Maximum LTV-Ratio:	105 per cent.
19.	Arrears Percentage:	2.25 per cent. of the aggregate Outstanding Principal Amount of Pool 2007-II
20.	Portfolio Cut-Off Date:	4 October 2007

21.	First Mortgage Calculation Period	Commencing on (and including) 4 October 2007 and ending on (and including) 31 October 2007
22.	Maximum Legal Maturity of the Mortgage Loans	Not Applicable

B. CREDIT STRUCTURE:

23.	GIC Account Number:	43.42.73.252
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
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 taken 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.

The numerical information set out below relates to the Provisional Pool which was selected as of 31 August 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)

Stratificatietabellen

table A, Key Characteristics

OutstandingPrincipalBalance	3.950.701.185,65
NumberOfBorrowers	32.039
AverageBalanceByBorrower	123.309,13
MaximumBorrowerExposure	7.000.000,00
MinimumBorrowerExposure	5.000,00
NumberOfLoans	32.095
NumberOfLoanparts	50.196
MaximumLoanValue	7.000.000,00
MinimumLoanValue	5.000,00
WeightedAverageSeasoning	98,73
WeightedAverageMaturity	255,55
WeightedAverageLTFV	88,82
WeightedAverageCoupon	4,72
BuildingDeposit	-29.014.600,31

Original Balance	4.410.087.304,19		
Outstanding Savings Balance	-144.020.097,06	3.806.681.088,59	RONA

table B, origination date

RangeMonthsFromOrigination	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
	36.025.273,92	1.406	0,91%	2,80%
> 000 <= 006	230.209.517,84	1.528	5,83%	3,04%
> 006 <= 012	267.804.595,12	1.711	6,78%	3,41%
> 012 <= 018	266.998.237,55	1.667	6,76%	3,32%
> 018 <= 024	306.148.188,38	1.902	7,75%	3,79%
> 024 <= 030	233.157.685,86	1.725	5,90%	3,44%
> 030 <= 036	174.236.566,80	1.231	4,41%	2,45%
> 036 <= 042	122.021.902,03	1.096	3,09%	2,18%
> 042 <= 048	111.606.352,73	1.063	2,82%	2,12%
> 048 <= 054	87.900.994,32	866	2,22%	1,73%
> 054 <= 060	102.261.447,85	939	2,59%	1,87%
> 060 <= 066	192.099.712,34	1.447	4,86%	2,88%
> 066 <= 072	159.548.457,59	1.209	4,04%	2,41%
> 072 <= 078	80.138.378,30	772	2,03%	1,54%
> 078 <= 084	67.509.896,00	770	1,71%	1,53%
> 084 <= 090	76.766.050,00	914	1,94%	1,82%
> 090 <= 096	68.812.586,20	809	1,74%	1,61%
> 096 <= 102	51.559.279,39	551	1,31%	1,10%
> 102 <= 108	58.582.439,22	875	1,48%	1,74%
> 108 <= 114	44.808.090,06	875	1,13%	1,74%
> 114 <= 120	46.899.844,19	886	1,19%	1,77%
> 120 <= 180	213.809.600,62	5.367	5,41%	10,69%
> 180 <= 240	598.050.395,99	11.264	15,14%	22,44%
> 240 <= 300	201.022.510,57	5.387	5,09%	10,73%
> 300 <= 360	152.723.182,78	3.936	3,87%	7,84%
	3.950.701.185,65	50.196	100,00%	100,00%
	O.K.	O.K.		

table C, type of mortgage

TypeOfMortgage	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
Annuity	273.557.637,16	5.439	6,92%	10,84%
Hybrid	25.451.426,98	235	0,64%	0,47%
InterestOnly	2.684.598.851,06	34.156	67,95%	68,05%
Investment	298.152.371,68	1.506	7,55%	3,00%
Life	224.306.318,72	2.268	5,68%	4,52%
Linear	46.109.145,57	744	1,17%	1,48%
Savings	398.525.434,48	5.848	10,09%	11,65%
	3.950.701.185,65	50.196	100,00%	100,00%
	O.K.	O.K.		

table D, interest rates

RangelInterestRates	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
>= 2,5 & < 3,5	153.154.207,90	1.139	3,88%	2,27%
>= 3,5 & < 4,5	1.505.113.966,01	16.470	38,10%	32,81%
>= 4,5 & < 5,5	1.620.695.225,23	20.890	41,02%	41,62%
>= 5,5 & < 6,5	483.920.643,82	7.607	12,25%	15,15%
>= 6,5 & < 7,5	141.292.837,57	3.134	3,58%	6,24%
>= 7,5 & < 8,5	43.522.629,56	901	1,10%	1,79%
>= 8,5	3.001.675,56	55	0,08%	0,11%
	3.950.701.185,65	50.196	100,00%	100,00%
	O.K.	O.K.		

table E, payment frequency

InterestPaymentFrequency	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
monthly	3.942.964.793,33	49.915	99,80%	99,44%
quarterly	7.332.864,92	267	0,19%	0,53%
semi-annually	403.527,40	14	0,01%	0,03%
	3.950.701.185,65	50.196	100,00%	100,00%
	O.K.	O.K.		

table F, interest reset date

RangeMonthsResetDate	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
	220.964,87	5	0,01%	0,01%
<= 000	594.130,29	21	0,02%	0,04%
> 000 <= 006	232.110.388,75	3.603	5,88%	7,18%
> 006 <= 012	276.125.762,28	4.382	6,99%	8,73%
> 012 <= 018	191.192.579,02	3.511	4,84%	6,99%
> 018 <= 024	271.149.140,57	4.286	6,86%	8,54%
> 024 <= 030	215.923.530,23	3.034	5,47%	6,04%
> 030 <= 036	201.263.946,22	2.630	5,09%	5,24%
> 036 <= 042	181.674.998,79	2.399	4,60%	4,78%
> 042 <= 048	162.379.439,66	2.074	4,11%	4,13%
> 048 <= 054	162.081.753,31	1.950	4,10%	3,88%
> 054 <= 060	156.047.974,42	1.937	3,95%	3,86%
> 060 <= 066	51.639.282,71	844	1,31%	1,68%
> 066 <= 072	100.794.900,26	1.451	2,55%	2,89%
> 072 <= 078	98.685.745,27	1.413	2,50%	2,81%
> 078 <= 084	128.098.936,79	1.778	3,24%	3,54%
> 084 <= 090	65.817.135,72	843	1,67%	1,68%
> 090 <= 096	151.300.674,41	1.442	3,83%	2,87%
> 096 <= 102	238.729.332,26	2.347	6,04%	4,68%
> 102 <= 108	193.595.142,20	1.839	4,90%	3,66%
> 108 <= 114	173.326.969,03	1.679	4,39%	3,34%
> 114 <= 120	105.581.254,02	1.114	2,67%	2,22%
> 120 <= 180	330.444.727,70	3.418	8,36%	6,81%
> 180 <= 240	114.090.917,63	859	2,89%	1,71%
> 240 <= 300	48.903.532,51	640	1,24%	1,28%
> 300 <= 360	98.928.026,73	697	2,50%	1,39%
	3.950.701.185,65	50.196	100,00%	100,00%
	O.K.	O.K.		

table G, maturity

RangeMonthsMaturity	OutstandingPrincipalBalance	NumberOfLoanparts	%Outstanding	%Loanparts
	7.184.830,50	80	0,18%	0,16%
<= 000	617.622,15	21	0,02%	0,04%
> 000 <= 006	16.348.430,47	438	0,41%	0,87%
> 006 <= 012	14.295.795,65	498	0,36%	0,99%
> 012 <= 018	21.721.930,77	615	0,55%	1,23%
> 018 <= 024	17.966.351,10	530	0,45%	1,06%
> 024 <= 030	22.963.281,32	595	0,58%	1,19%
> 030 <= 036	15.295.053,60	394	0,39%	0,78%
> 036 <= 042	20.416.715,68	526	0,52%	1,05%
> 042 <= 048	13.462.747,69	413	0,34%	0,82%
> 048 <= 054	16.394.184,75	445	0,41%	0,89%
> 054 <= 060	12.788.091,71	365	0,32%	0,73%
> 060 <= 066	16.767.545,62	474	0,42%	0,94%
> 066 <= 072	17.339.196,38	555	0,44%	1,11%
> 072 <= 078	19.768.992,88	555	0,50%	1,11%
> 078 <= 084	21.800.572,50	540	0,55%	1,08%
> 084 <= 090	23.755.059,19	553	0,60%	1,10%
> 090 <= 096	28.318.575,59	556	0,72%	1,11%
> 096 <= 102	43.606.992,00	996	1,10%	1,98%
> 102 <= 108	40.925.362,38	855	1,04%	1,70%
> 108 <= 114	48.574.611,34	1.046	1,23%	2,08%
> 114 <= 120	38.769.575,11	812	0,98%	1,62%
> 120 <= 180	625.288.768,81	11.359	15,83%	22,63%
> 180 <= 240	264.577.647,72	5.251	6,70%	10,46%
> 240 <= 300	881.989.670,29	9.535	22,32%	19,00%
> 300 <= 360	1.699.763.580,45	12.189	43,02%	24,28%
	3.950.701.185,65	50.196	100,00%	100,00%
	O.K.	O.K.		

table H, outstanding balance (on borrower basis)

RangeLoanSize	OutstandingPrincipalBalance	NumberOfBorrowers	NumberOfLoans	%Outstanding
< 50,000	357.497.813,61	13.190	13.201	9,05%

>= 50,000 & < 100,000	583.226.776,90	8.163	8.168	14,76%
>= 100,000 & < 150,000	437.603.579,91	3.589	3.592	11,08%
>= 150,000 & < 200,000	340.519.233,85	1.974	1.977	8,62%
>= 200,000 & < 250,000	286.243.069,17	1.288	1.292	7,25%
>= 250,000 & < 300,000	231.316.868,63	849	852	5,86%
>= 300,000 & < 400,000	371.749.790,84	1.085	1.091	9,41%
>= 400,000 & < 500,000	280.150.924,17	633	636	7,09%
>= 500,000 & < 600,000	196.600.601,41	362	365	4,98%
>= 600,000 & < 700,000	168.522.203,99	262	262	4,27%
>= 700,000 & < 800,000	135.234.617,84	183	188	3,42%
>= 800,000 & < 900,000	92.412.202,43	110	112	2,34%
>= 900,000 & < 1,000,000	79.624.835,98	85	87	2,02%
>= 1,000,000 & < 1,250,000	120.606.079,38	110	111	3,05%
>= 1,250,000 & < 1,500,000	71.524.576,46	53	55	1,81%
> 1,500,000	197.868.011,08	103	106	5,01%
	3.950.701.185,65	32.039	32.095	100,00%
	O.K.	O.K.	O.K.	

table I, region

Prov_Ondrpd	OutstandingPrincipalBalance	NumberOfLoans	%Outstanding	%Loans
	32.139.890,97	117	0,81%	0,36%
Drenthe	122.628.794,17	1.115	3,10%	3,47%
Flevoland	46.396.978,19	447	1,17%	1,39%
Friesland	98.625.505,04	1.044	2,50%	3,25%
Gelderland	383.641.070,10	3.986	9,71%	12,42%
Groningen	124.625.518,48	1.423	3,15%	4,43%
Limburg	126.635.365,98	1.289	3,21%	4,02%
Noord-Brabant	522.942.656,38	4.754	13,24%	14,81%
Noord-Holland	796.087.239,85	5.360	20,15%	16,70%
Overijssel	210.598.980,93	2.384	5,33%	7,43%
Utrecht	300.813.647,77	2.203	7,61%	6,86%
Zeeland	66.469.361,47	811	1,68%	2,53%
Zuid-Holland	1.119.096.176,32	7.162	28,33%	22,32%

3.950.701.185,65	32.095	100,00%	100,00%
O.K.	O.K.		

table J, outstanding deposit

RangeDeposit	OutstandingPrincipalBalance	NumberOfLoans	OutstandingDeposit	%Outstanding
>= 0 & < 2,500	3.800.047.746,23	31.744	-2.257,69	96,19%
>= 2,500 & < 5,000	17.225.834,08	39	-145.453,96	0,44%
>= 5,000 & < 7,500	4.493.983,45	21	-129.871,79	0,11%
>= 7,500 & < 10,000	4.357.565,88	20	-178.124,84	0,11%
>= 10,000 & < 15,000	11.566.206,72	47	-562.670,08	0,29%
>= 15,000 & < 20,000	8.459.463,43	26	-438.366,34	0,21%
>= 20,000 & < 25,000	4.141.513,67	16	-350.609,26	0,10%
>= 25,000 & < 30,000	5.974.245,08	12	-324.256,37	0,15%
>= 30,000 & < 35,000	1.582.432,41	5	-161.285,47	0,04%
>= 35,000 & < 40,000	7.640.420,82	15	-570.544,92	0,19%
>= 40,000 & < 50,000	11.154.937,18	23	-1.022.098,45	0,28%
>= 50,000 & < 60,000	2.412.477,03	8	-432.288,20	0,06%
>= 60,000 & < 70,000	3.692.666,59	7	-457.442,27	0,09%
>= 70,000 & < 80,000	2.479.923,55	7	-538.989,65	0,06%
>= 80,000 & < 90,000	4.363.166,68	9	-768.557,46	0,11%
>= 90,000 & < 100,000	3.666.250,00	6	-581.665,65	0,09%
>= 100,000 & < 150,000	16.152.656,85	30	-3.688.083,45	0,41%
>= 150,000 & < 200,000	9.879.699,79	24	-4.069.190,50	0,25%
>= 200,000 & < 250,000	5.644.177,00	9	-1.984.176,31	0,14%
>= 250,000 & < 300,000	1.850.000,00	2	-509.728,86	0,05%
>= 300,000 & < 400,000	8.380.556,92	12	-4.126.223,24	0,21%
>= 400,000 & < 500,000	5.375.000,00	6	-2.647.727,62	0,14%
>= 500,000 & < 600,000	4.229.872,96	3	-1.687.392,31	0,11%
>= 600,000 & < 700,000	2.000.000,00	1	-688.373,08	0,05%
>= 700,000 & < 800,000	900.000,00	1	-897.711,54	0,02%
>= 800,000 & < 900,000	900.000,00	1	-897.711,54	0,02%
>= 900,000	3.030.389,33	2	-2.051.511,00	0,08%
	3.950.701.185,65	32.095	-29.014.600,31	100,00%

O.K. O.K. O.K.

table L, property type

kd_ondrpnd oms_English	OutstandingPrincipalBalance	NumberOfLoans	%Outstanding	%Loans
Apartment	288950381,2000	2439	7,31%	7,60%
Apartment with garage	15036817,06000	47	0,38%	0,15%
Conversion-escape	6154572,62000	48	0,16%	0,15%
Co-operative ownership with "umbrella"	3930994,92000	19	0,10%	0,06%
Co-operative ownership without "umbrella"	12044991,33000	73	0,30%	0,23%
Farm	47435928,44000	159	1,20%	0,50%
House/shop	32933049,19000	239	0,83%	0,74%
Non-office enterprise premises	1410999,38000	3	0,04%	0,01%
NRF (renovation)	671722,22000	3	0,02%	0,01%
Office	3202044,12000	25	0,08%	0,08%
Profit-house	549011,37000	2	0,01%	0,01%
Recreation	30622890,48000	420	0,78%	1,31%
Rural properties	5924673,1000	12	0,15%	0,04%
Single family house	3348070726,49000	28222	84,75%	87,93%
Single family house with garage	153762383,73000	384	3,89%	1,20%
	3.950.701.185,65	32.095	100,00%	100,00%
	O.K.	O.K.		

table M, arrears months

RangeArrearsMonths	OutstandingPrincipalBalance	NumberOfLoans	%Outstanding	%Loans
'= 0	3.950.701.185,65	32.095	100,00%	100,00%
	3.950.701.185,65	32.095	100,00%	100,00%
	O.K.	O.K.		

table N, arrears

RangeArrear	OutstandingPrincipalBalance	NumberOfLoans	OutstandingDeposit	OutstandingArrear
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<	1	3.950.701.185,65	32.095	-29.014.600,31	0,00
		3.950.701.185,65	32.095	-29.014.600,31	0,00
		O.K.	O.K.	O.K.	

table O, current LTV, recorded foreclosure value

RangeLoanToValue	OutstandingPrincipalBalance	NumberOfLoans	%Outstanding	%Loans
<= 25%	109.624.653,15	4.523	2,77%	14,09%
> 25% & <= 50%	600.077.341,99	10.128	15,19%	31,56%
> 50% & <= 60%	390.834.086,27	4.273	9,89%	13,31%
> 60% & <= 70%	419.664.230,32	3.658	10,62%	11,40%
> 70% & <= 80%	439.141.609,36	2.863	11,12%	8,92%
> 80% & <= 90%	218.293.599,59	1.147	5,53%	3,57%
> 90% & <= 100%	372.602.666,86	1.332	9,43%	4,15%
> 100% & <= 110%	275.258.399,72	884	6,97%	2,75%
> 110% & <= 120%	476.224.672,43	1.251	12,05%	3,90%
> 120% & <= 125%	438.543.725,99	1.101	11,10%	3,43%
> 125% & <= 130%	128.567.699,01	509	3,25%	1,59%
> 130% & <= 140%	25.955.779,05	105	0,66%	0,33%
> 140% & <= 150%	18.360.150,84	99	0,46%	0,31%
> 150% & <= 160%	10.099.284,56	51	0,26%	0,16%
> 160% & <= 170%	7.889.881,24	44	0,20%	0,14%
> 170% & <= 180%	4.405.434,94	26	0,11%	0,08%
> 180% & <= 190%	3.522.665,25	19	0,09%	0,06%
> 190%	11.635.305,08	82	0,29%	0,26%
	3.950.701.185,65	32.095	100,00%	100,00%
	O.K.	O.K.		