

## SUPPLEMENT DATED 8 AUGUST 2006 TO THE BASE PROSPECTUS

**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 3,023,300,000 SENIOR CLASS A1 MORTGAGE-BACKED NOTES 2006 DUE 2038,  
ISSUE PRICE 100 PER CENT;  
EURO 142,400,000 MEZZANINE CLASS B MORTGAGE-BACKED NOTES 2006 DUE 2038,  
ISSUE PRICE 100 PER CENT;  
EURO 75,400,000 JUNIOR CLASS C MORTGAGE-BACKED NOTES 2006 DUE 2038,  
ISSUE PRICE 100 PER CENT;  
EURO 108,900,000 SUBORDINATED CLASS D MORTGAGE-BACKED NOTES 2006 DUE 2038,  
ISSUE PRICE 100 PER CENT.

of Compartment 2006-II pursuant to the Programme (as may be amended from time to time) described in the base prospectus dated 27 February 2006 as supplemented on 9 March 2006 (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 the 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 accepts responsibility for the information contained in this Supplemental Prospectus, except for the information for which ABN AMRO Bank N.V. 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, except for the information for which ABN AMRO Bank N.V. is responsible, 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 in this Supplemental Prospectus, except for the information for which ABN AMRO Bank N.V. is responsible, as referred to in the following paragraph, has been accurately reproduced and does not omit anything which would render the reproduced information inaccurate or misleading. The Issuer accepts responsibility accordingly.

ABN AMRO Bank N.V. is responsible solely for the information contained in the section *Summary of the Provisional Pool* of this Supplemental Prospectus. 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 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. ABN AMRO Bank N.V. 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 2006-II should make its own independent investigation of the financial condition and affairs and its own appraisal of the creditworthiness of the Issuer and Pool 2006-II. 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.

The delivery of the Base Prospectus, this Supplemental Prospectus or the Final Terms and the offering, sale or delivery of the Notes of Compartment 2006-II 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 the 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

8 August 2006

### 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 2006-II

EURO 3,023,300,000 SENIOR CLASS A1 MORTGAGE-BACKED NOTES 2006 DUE 2038,  
ISSUE PRICE 100 PER CENT;  
EURO 142,400,000 MEZZANINE CLASS B MORTGAGE-BACKED NOTES 2006 DUE 2038,  
ISSUE PRICE 100 PER CENT;  
EURO 75,400,000 JUNIOR CLASS C MORTGAGE-BACKED NOTES 2006 DUE 2038,  
ISSUE PRICE 100 PER CENT;  
EURO 108,900,000 SUBORDINATED CLASS D MORTGAGE-BACKED NOTES 2006 DUE 2038,  
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 27 February 2006 as supplemented on 9 March 2006 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.

1.	(a) Issuer:	European Mortgage Securities VII B.V.
2.	(a) Compartment Number:	2006-II
	(b) related Pool Number:	2006-II
3.	Currency:	EURO
4.	Aggregate Nominal Amount:	
	(a) Compartment 2006-II:	3,350,000,000
	(b) Senior Class A Notes:	3,023,300,000
	(i) Senior Class A1 Notes:	3,023,300,000
	(ii) Senior Class A2 Notes:	0
	(c) Mezzanine Class B Notes:	142,400,000
	(d) Junior Class C Notes:	75,400,000
	(e) Subordinated Class D Notes:	108,900,000

5.	Issue Price:	
	(a) Senior Class A Notes:	
	(i) Senior Class A1 Notes:	100%
	(ii) Senior Class A2 Notes:	Not Applicable
	(b) Mezzanine Class B Notes:	100%
	(c) Junior Class C Notes:	100%
	(d) Subordinated Class D Notes:	100%
6.	Denominations:	EUR 100,000
7.	(a) Issue Date:	8 August 2006
	(b) Interest Commencement Date (if different from Issue Date):	Not Applicable
8.	Final Maturity Date:	20 August 2038
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	
	(a) Interest Margin prior to the first Optional Redemption Date:	
	(i) Senior Class A1 Notes:	0.15 per cent. per annum
	(ii) Senior Class A2 Notes:	Not Applicable
	(iii) Mezzanine Class B Notes:	0.25 per cent. per annum
	(iv) Junior Class C Notes:	0.33 per cent. per annum
	(v) Subordinated Class D Notes:	1.00 per cent. per annum

- (b) Interest Margin after the first Optional Redemption Date:
- (i) Senior Class A1 Notes: 0.30 per cent. per annum
  - (ii) Senior Class A2 Notes: Not Applicable
  - (iii) Mezzanine Class B Notes: 0.50 per cent. per annum
  - (iv) Junior Class C Notes: 0.66 per cent. per annum
  - (v) Subordinated Class D Notes: 2.00 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 2006
- (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 November 2013

#### **GENERAL PROVISIONS APPLICABLE TO THE NOTES**

13. 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.
14. Exchange Date: Not earlier than forty (40) days after the Closing Date upon certification as to non-U.S. beneficial ownership.
15. Additional Financial Centre(s) or other special provisions relating to Payment Days: Not Applicable
16. Other final terms: Not Applicable

#### **DISTRIBUTION**

17. (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 |
|     |  |  |
| 18. | Whether TEFRA D or TEFRA C rules applicable or TEFRA rules not applicable: | TEFRA D  |
| 19. | 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**

<b>1. LISTING</b>	
(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 9 August 2006.
(iii) Estimate of total expenses related to admission to trading:	EUR 25,000.00
<b>2. RATINGS</b>	
Ratings:	The Notes to be issued have been rated:  Moody's:        Senior Class A1 Notes: Aaa Mezzanine Class B Notes: Aa2 Junior Class C Notes: A2 Subordinated Class D Notes: Ba1

**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.

<b>5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES</b>	
(i) Reasons for the offer:	See "Use of Proceeds" paragraph in the Base Prospectus
(ii) Estimated net proceeds:	3,350,000,000

<b>6. OPERATIONAL INFORMATION</b>	
(i) ISIN Code:	

(a) Senior Class A Notes:	
(i) Senior Class A1 Notes:	NL0000168540 Fondscore 16854
(ii) Senior Class A2 Notes:	Not Applicable
(b) Mezzanine Class B Notes:	NL0000168565 Fondscore 16856
(c) Junior Class C Notes:	NL0000168573 Fondscore 16857
(d) Subordinated Class D Notes:	NL0000168581 Fondscore 16858
(ii) Common Code:	
(a) Senior Class A Notes:	
(i) Senior Class A1 Notes;	026378770 EUROPEAN MORTGAGE S VAR
(ii) Senior Class A2 Notes:	Not Applicable
(b) Mezzanine Class B Notes:	026378915 EUROPEAN MORTGAGE S VAR
(c) Junior Class C Notes:	026378982 EUROPEAN MORTGAGE S VAR
(d) Subordinated Class D Notes:	026379091 EUROPEAN MORTGAGE S VAR
(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
<b>END OF FINAL TERMS</b>	

## FURTHER INFORMATION FOR POOL 2006-II AND COMPARTMENT 2006-II

*This paragraph sets out specific information in respect of Pool 2006-II which secures the Notes of Compartment 2006-II 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.	Initial Purchase Price:	EURO 3,349,955,393.94
2.	Construction Amounts:	EURO 248,847,590.85
3.	Additional Representations and Warranties:	Not Applicable
4.	Change to Representations and Warranties:	Not Applicable
5.	Not applicable Eligibility Criteria A:	Item (l) is not applicable
6.	Eligibility Criteria A, item (m):	Items (i), (iii), (vi) and (vii) are applicable
7.	Applicable Eligibility Criteria B:	Items (1) and (3) are applicable
8.	Eligibility Criteria C:	Not Applicable
9.	Additional Eligibility Criteria:	Not Applicable
10.	Changes to Eligibility Criteria:	<p>Eligibility Criteria A.(d) shall be amended (for the purpose of this issue only) as follows:</p> <p>(d) each Mortgaged Asset is located in the Netherlands and can be the subject of residential letting;</p> <p>Eligibility Criteria A.(m) shall be supplemented (for the purpose of this issue only) as follows:</p> <p>(vii) a third and lower (but not necessarily sequential) ranking Mortgage.</p>
11.	Additional Further Advance Criteria:	Not Applicable
12.	Additional Substitution Criteria:	Not Applicable
13.	Maximum LTV Percentage:	Not Applicable
14.	Maximum Outstanding Principal Amount:	EURO 3.034.510,15
15.	Cumulative Realised Losses Percentage:	Not Applicable (no substitution)
16.	Maximum LTV-Ratio:	Not Applicable
17.	Arrears Percentage:	Not Applicable (no substitution)
18.	Pre-Closing Proceeds:	Euro 249,080.30
19.	Portfolio Cut-Off Date:	1 August 2006

20.	First Mortgage Calculation Period	Commencing on (and including) 1 August 2006 and ending on (and including) 31 August 2006
21.	Maximum Legal Maturity of the Mortgage Loans:	30 years

**B. CREDIT STRUCTURE:**

22.	GIC Account Number:	44.56.45.601
23.	Reserve Account Number:	44.56.60.597
24.	Reserve Account Target Level:	0.5 per cent.
25.	Drawings under Reserve Account may be made to meet:	Not changed
26.	Liquidity Facility Maximum Amount:	EUR 80,000,000
27.	Drawings under Liquidity Facility may be made to meet:	Not changed
28.	Excess Margin:	0.25 per cent. per annum
29.	Amendment Interest Priority of Payments:	<p>With respect to this issue only, item (q) of the Interest of Priority of Payments shall be replaced and read as follows:</p> <p>"(s) <i>nineteenth</i>, in or towards satisfaction of a Deferred Purchase Price Instalment relating to the relevant Compartment and the relevant Pool to the relevant Seller or relevant Sellers, as the case may be."</p> <p>With respect to this issue only, the following two new items will be added to the Interest Priority of Payments:</p> <p>"(q) <i>seventeenth</i>, in or towards satisfaction of interest due or interest accrued but unpaid in respect of the Subordinated Loan;</p> <p>(r) <i>eighteenth</i>, in or towards satisfaction of principal due and payable but unpaid in respect of the Subordinated Loan; and"</p>
30.	Amendment Priority of Payments in respect of Principal:	Not Applicable

31. Amendment Priority of Payments upon Enforcement: With respect to this issue only, item (o) of the Priority of Payments upon Enforcement shall be replaced and read as follows:
- "(p) *sixteenth*, in or towards satisfaction of the Deferred Purchase Price to the relevant Seller or the relevant Sellers, as the case may be."
- With respect to this issue only, the following items will be added to the Priority of Payments upon Enforcement:
- "(o) *fifteenth*, in or towards satisfaction of all amounts of interest due, interest accrued and principal due but unpaid in respect of the Subordinated Loan; and"
32. Amendment Notes Interest Available Amount: Not Applicable
33. Amendment Notes Redemption Available Amount: With respect to this issue only, item (xi) of the Notes Redemption Available Amount shall be replaced and read as follows:
- "(xi) with respect to the first Quarterly Payment Date only, as amounts equal to the excess (if any) of (a) the aggregate proceeds of the issue of the Notes over (b) the Initial Purchase Price of the Mortgage Receivables,"
34. Amendment Principal Available Amount: Not Applicable
35. Eligible Investments (other than Mortgage Receivables): Not Applicable
- C. OTHER**
36. Other type of Mortgage Loans: Not Applicable
37. Changes to Conditions: With respect to this issue only, the definition of "**Relevant Issue Documents**" described in Condition 3 will be supplemented with "the Subordinated Loan Agreement".

38. Other Seller, GIC Provider, Swap Counterparty, Liquidity Facility Provider, Paying Agent, Reference Agent, Seller, MPT Provider, Issuer Administrator, Defaulted Loan Servicer: Not Applicable
39. Other changes:
- Substitute Mortgage Receivables and Further Advance Receivables*  
With respect to this issue only, the Initial Seller shall not offer for sale and assignment to the Issuer any Substitute Mortgage Receivables and Further Advance Receivables.
- Subordinated Loan Agreement*  
On the Issue Date, the Issuer will (with respect to this issue only) enter into a subordinated loan agreement (the "**Subordinated Loan Agreement**") with ABN AMRO Bank N.V. (the "**Subordinated Loan Provider**") for an amount of euro 16,750,000 (the "**Subordinated Loan**"). The proceeds of the Subordinated Loan will be used by the Issuer to be deposited on the Reserve Account.
- Description of Security*  
To the enumeration on page 109 of the Base Prospectus, a new item (viii) will be added with respect to this issue only:
- "(viii) to the Subordinated Loan Provider under the Subordinated Loan Agreement."
- With respect to this issue only, the first sentence of the second paragraph on page 109 of the Base Prospectus shall be replaced and read as follows:
- "The parties referred to in item (i) through (viii) together in respect of the relevant Compartment the "**Secured Parties**"."

## 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 Initial Seller against any Borrower under or in connection with the Mortgage Loans (the "**Final Portfolio**") selected by agreement between the Initial 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 2006. 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.

### Stratification Tables

#### Selection - EMS VII - Compartment 2006-II

##### **table A, Key Characteristics**

Outstanding Principal Balance	3.488.549.969,47
Number of Borrowers	23.323
Average Balance By Borrower	149.575,52
Maximum Borrower Exposure	3.034.510,15
Minimum Borrower Exposure	10.000,00
Number Of Loans	25.163
Number Of Loanparts	53.978
Maximum Loan Value	3.034.510,15
Minimum Loan Value	2.101,04
Weighted Average Seasoning	54,55
Weighted Average Maturity	292,90
Weighted Average LTFV	77,25
Weighted Average Coupon	4,38
Building Deposit	-291.305.025,29
Original Balance	3.651.466.456,76
Outstanding Savings Balance	-57.971.026,31

##### **table B, origination date**

Range Months from Origination	Outstanding Principal Balance	Number Of Loanparts	% Outstanding	% Loanparts
<= 000	61.346.308,73	621	1,76%	1,15%
> 000 <= 006	638.282.412,35	6.959	18,30%	12,89%
> 006 <= 012	482.952.728,54	6.028	13,84%	11,17%
> 012 <= 018	245.394.532,37	2.994	7,03%	5,55%
> 018 <= 024	165.828.649,42	2.247	4,75%	4,16%
> 024 <= 030	135.216.111,15	2.009	3,88%	3,72%
> 030 <= 036	138.014.429,34	2.098	3,96%	3,89%

> 036 <= 042	88.390.572,49	1.619	2,53%	3,00%
> 042 <= 048	89.258.428,20	1.567	2,56%	2,90%
> 048 <= 054	107.564.196,83	1.919	3,08%	3,56%
> 054 <= 060	93.514.103,02	1.723	2,68%	3,19%
> 060 <= 066	66.820.235,74	1.450	1,92%	2,69%
> 066 <= 072	71.776.257,65	1.480	2,06%	2,74%
> 072 <= 078	86.348.561,72	1.802	2,48%	3,34%
> 078 <= 084	126.313.054,06	2.117	3,62%	3,92%
> 084 <= 090	109.582.349,64	1.725	3,14%	3,20%
> 090 <= 096	100.795.945,16	1.618	2,89%	3,00%
> 096 <= 102	75.481.831,57	1.360	2,16%	2,52%
> 102 <= 108	74.001.392,33	1.410	2,12%	2,61%
> 108 <= 114	61.521.934,68	1.241	1,76%	2,30%
> 114 <= 120	42.579.755,00	876	1,22%	1,62%
> 120	427.566.179,48	9.115	12,26%	16,89%
	3.488.549.969,47	53.978	100,00%	100,00%
	O.K.	O.K.		

**table C, type of mortgage**

Type of Mortgage	Outstanding Principal Balance	Number Of Loanparts	% Outstanding	% Loanparts
Annuity	147.872.746,36	3.994	4,24%	7,40%
Hybrid	347.377.527,24	3.281	9,96%	6,08%
Interest-Only	2.475.777.334,16	40.246	70,97%	74,56%
Investment	28.560.166,00	172	0,82%	0,32%
Life	160.975.174,60	1.658	4,61%	3,07%
Linear	29.728.719,98	698	0,85%	1,29%
Savings	298.258.301,13	3.929	8,55%	7,28%
	3.488.549.969,47	53.978	100,00%	100,00%
	O.K.	O.K.		

**table D, interest rates**

Range Interest Rates	Outstanding Principal Balance	Number of Loanparts	% Outstanding	% Loanparts
< 2,5	10.321.489,14	188	0,30%	0,35%
>= 2,5 < 3,5	348.867.917,30	4.110	10,00%	7,61%
>= 3,5 < 4,5	1.906.543.720,73	27.555	54,65%	51,05%
>= 4,5 < 5,5	711.710.078,73	11.696	20,40%	21,67%
>= 5,5 < 6,5	367.894.404,43	7.218	10,55%	13,37%
>= 6,5 < 7,5	123.162.499,94	2.779	3,53%	5,15%
>= 7,5 < 8,5	18.210.659,69	399	0,52%	0,74%
>= 8,5	1.839.199,51	33	0,05%	0,06%
	3.488.549.969,47	53.978	100,00%	100,00%
	O.K.	O.K.		

**table E, payment frequency**

Interest Payment Frequency	Outstanding Principal Balance	Number of Loanparts	% Outstanding	% Loanparts
monthly	3.488.023.703,88	53.953	99,98%	99,95%



quarterly	509.986,43	24	0,01%	0,04%
semi-annually	16.279,16	1	0,00%	0,00%
	3.488.549.969,47	53.978	100,00%	100,00%
	O.K.	O.K.		

**table F, interest reset date**

<b>Range Months Reset Date</b>	<b>Outstanding Principal Balance</b>	<b>Number Of Loanparts</b>	<b>% Outstanding %Loanparts</b>	
<= 000	184.614,79	9	0,01%	0,02%
> 000 <= 006	166.929.055,56	3.048	4,79%	5,65%
> 006 <= 012	187.588.454,48	3.419	5,38%	6,33%
> 012 <= 018	82.565.109,13	1.742	2,37%	3,23%
> 018 <= 024	121.443.002,73	2.441	3,48%	4,52%
> 024 <= 030	180.134.960,24	3.146	5,16%	5,83%
> 030 <= 036	192.132.801,64	3.401	5,51%	6,30%
> 036 <= 042	186.826.188,98	3.082	5,36%	5,71%
> 042 <= 048	198.902.685,66	3.334	5,70%	6,18%
> 048 <= 054	216.435.924,24	3.509	6,20%	6,50%
> 054 <= 060	166.630.517,37	2.714	4,78%	5,03%
> 060 <= 066	112.945.073,01	1.694	3,24%	3,14%
> 066 <= 072	93.916.330,09	1.399	2,69%	2,59%
> 072 <= 078	39.807.112,75	782	1,14%	1,45%
> 078 <= 084	70.252.486,56	1.110	2,01%	2,06%
> 084 <= 090	81.529.255,31	1.268	2,34%	2,35%
> 090 <= 096	77.034.030,86	1.216	2,21%	2,25%
> 096 <= 102	67.292.186,36	1.023	1,93%	1,90%
> 102 <= 108	124.971.100,08	1.527	3,58%	2,83%
> 108 <= 114	380.203.395,12	4.576	10,90%	8,48%
> 114 <= 120	226.195.253,61	2.772	6,48%	5,14%
> 120	514.630.430,90	6.766	14,75%	12,53%
	3.488.549.969,47	53.978	100,00%	100,00%
	O.K.	O.K.		

**table G, maturity**

<b>Range Months Maturity</b>	<b>Outstanding Principal Balance</b>	<b>Number Of Loanparts</b>	<b>% Outstanding %Loanparts</b>	
<= 000	132.448,26	7	0,00%	0,01%
> 000 <= 006	2.461.513,45	83	0,07%	0,15%
> 006 <= 012	1.828.537,19	80	0,05%	0,15%
> 012 <= 018	4.153.736,66	118	0,12%	0,22%
> 018 <= 024	4.208.023,21	147	0,12%	0,27%
> 024 <= 030	5.750.761,56	179	0,16%	0,33%
> 030 <= 036	5.280.135,00	161	0,15%	0,30%
> 036 <= 042	7.679.915,58	207	0,22%	0,38%
> 042 <= 048	6.297.311,73	160	0,18%	0,30%
> 048 <= 054	7.047.877,15	185	0,20%	0,34%
> 054 <= 060	4.612.375,13	158	0,13%	0,29%
> 060 <= 066	6.504.605,70	157	0,19%	0,29%

> 066 <= 072	5.272.177,35	135	0,15%	0,25%
> 072 <= 078	6.662.761,36	186	0,19%	0,34%
> 078 <= 084	8.639.832,90	196	0,25%	0,36%
> 084 <= 090	9.454.762,17	228	0,27%	0,42%
> 090 <= 096	10.704.774,32	224	0,31%	0,41%
> 096 <= 102	11.947.557,33	259	0,34%	0,48%
> 102 <= 108	11.382.125,01	242	0,33%	0,45%
> 108 <= 114	17.558.425,04	360	0,50%	0,67%
> 114 <= 120	13.536.233,37	278	0,39%	0,52%
> 120	3.337.434.080,00	50.228	95,67%	93,05%
	3.488.549.969,47	53.978	100,00%	100,00%
	O.K.	O.K.		

**table H, outstanding balance**

Range Loan Size	Outstanding Principal Balance	Number Of Loans	%Outstanding	%Loans
< 50,000	177.486.178,76	5.945	5,09%	23,63%
>= 50,000 < 100,000	395.293.630,77	5.714	11,33%	22,71%
>= 100,000 < 150,000	464.732.273,13	4.134	13,32%	16,43%
>= 150,000 < 200,000	484.757.916,69	3.049	13,90%	12,12%
>= 200,000 < 250,000	446.502.096,13	2.185	12,80%	8,68%
>= 250,000 < 300,000	346.003.756,59	1.346	9,92%	5,35%
>= 300,000 < 400,000	441.719.607,41	1.377	12,66%	5,47%
>= 400,000 < 500,000	273.445.548,47	681	7,84%	2,71%
>= 500,000 < 600,000	152.736.286,97	311	4,38%	1,24%
>= 600,000 < 700,000	107.483.164,25	179	3,08%	0,71%
>= 700,000 < 800,000	67.120.416,79	98	1,92%	0,39%
>= 800,000 < 900,000	43.182.977,31	56	1,24%	0,22%
>= 900,000 < 1,000,000	25.614.251,74	31	0,73%	0,12%
>= 1,000,000 < 1,250,000	32.673.637,34	34	0,94%	0,14%
>= 1,250,000 < 1,500,000	18.685.601,17	15	0,54%	0,06%
> 1,500,000	11.112.625,95	8	0,32%	0,03%
	3.488.549.969,47	25.163	100,00%	100,00%
	O.K.	O.K.		

**table I, Geographical Distribution (on a loan by loan basis)**

Region	Outstanding Principal Balance	Number Of Loans	% Outstanding	%Loans
Unknown	910.171.916,04	3.534	26,09%	14,04%
Drenthe	77.732.168,78	705	2,23%	2,80%
Flevoland	41.924.240,38	334	1,20%	1,33%
Friesland	83.385.455,80	755	2,39%	3,00%
Gelderland	344.290.022,73	2.916	9,87%	11,59%
Groningen	95.162.046,26	922	2,73%	3,66%
Limburg	134.963.100,27	1.147	3,87%	4,56%
Noord-Brabant	387.206.961,19	3.253	11,10%	12,93%
Noord-Holland	524.060.068,96	3.885	15,02%	15,44%
Overijssel	185.965.774,70	1.722	5,33%	6,84%
Utrecht	182.167.364,84	1.439	5,22%	5,72%

Zeeland	42.959.530,16	465	1,23%	1,85%
Zuid-Holland	478.561.319,36	4.086	13,72%	16,24%
	3.488.549.969,47	25.163	100,00%	100,00%
	O.K.	O.K.		

**table J, outstanding deposit  
Range Deposit**

	<b>Outstanding Principal Balance</b>	<b>Number of Loans</b>	<b>Outstanding Deposit</b>
< 0	6.310.014,36	18	2.032,08
>= 0 < 2,500	2.723.435.826,88	22.567	-5.232,33
>= 2,500 < 5,000	22.599.499,18	106	-394.732,44
>= 5,000 < 7,500	19.646.611,55	80	-487.195,70
>= 7,500 < 10,000	15.637.764,82	66	-566.115,92
>= 10,000 < 15,000	23.754.613,03	104	-1.298.145,56
>= 15,000 < 20,000	23.587.292,33	95	-1.619.762,73
>= 20,000 < 25,000	16.049.196,82	69	-1.550.804,80
>= 25,000 < 30,000	16.015.530,07	68	-1.866.255,64
>= 30,000 < 35,000	15.413.480,61	60	-1.959.131,30
>= 35,000 < 40,000	10.918.950,00	45	-1.677.714,50
>= 40,000 < 50,000	25.397.810,39	108	-4.875.873,59
>= 50,000 < 60,000	25.127.724,49	108	-5.918.301,88
>= 60,000 < 70,000	24.739.598,90	110	-7.087.840,62
>= 70,000 < 80,000	28.032.970,57	117	-8.772.543,16
>= 80,000 < 90,000	27.028.427,64	120	-10.168.619,04
>= 90,000 < 100,000	27.804.096,52	108	-10.302.196,65
>= 100,000 < 150,000	132.768.180,39	484	-59.806.524,97
>= 150,000 < 200,000	115.066.604,77	346	-60.134.875,01
>= 200,000 < 250,000	77.846.212,66	192	-43.076.705,82
>= 250,000 < 300,000	41.621.407,09	89	-24.329.087,19
>= 300,000 < 400,000	38.591.141,32	65	-22.445.784,34
>= 400,000 < 500,000	14.003.911,88	21	-9.697.679,97
>= 500,000 < 600,000	7.878.103,20	9	-4.980.832,72
>= 600,000 < 700,000	2.950.000,00	3	-2.022.696,90
>= 700,000 < 800,000	725.000,00	1	-724.970,09
>= 800,000 < 900,000	1.800.000,00	2	-1.778.916,15
>= 900,000	3.800.000,00	2	-3.758.518,35
	3.488.549.969,47	25.163	-291.305.025,29
	O.K.	O.K.	O.K.

**table K, property type  
Property type**

	<b>Outstanding Principal Balance</b>	<b>Number Of Loans</b>	<b>% Outstanding</b>	<b>%Loans</b>
Apartment	239.730.361,82	1.773	6,87%	7,05%
Apartment with garage	31.254.750,25	130	0,90%	0,52%
Conversion-escape	4.470.940,10	39	0,13%	0,15%
Co-operative ownership with "umbrella"	829.729,25	3	0,02%	0,01%
Co-operative ownership without "umbrella"	3.590.904,31	14	0,10%	0,06%
Farm	9.276.139,69	37	0,27%	0,15%
House/shop	8.687.446,13	70	0,25%	0,28%

NRF (renovation)	30.000,00	1	0,00%	0,00%
Office	1.672.172,15	12	0,05%	0,05%
Other	1.003.268,13	5	0,03%	0,02%
Recreation	10.378.232,89	121	0,30%	0,48%
Shop	150.000,00	3	0,00%	0,01%
Single family house	2.987.527.475,84	22.173	85,64%	88,12%
Single family house with garage	189.948.548,91	782	5,44%	3,11%
	3.488.549.969,47	25.163	100,00%	100,00%
	O.K.	O.K.		

**table L, arrears months**

Range Arrears Months	Outstanding Principal Balance	Number Of Loans	% Outstanding	%Loans
< 1	3.460.224.140,33	24.880	99,19%	98,88%
= 1	28.325.829,14	283	0,81%	1,12%
	3.488.549.969,47	25.163	100,00%	100,00%
	O.K.	O.K.		

**table M, arrears**

Range Arrear	Outstanding Principal Balance	Number Of Loans	Outstanding Deposit	Outstanding Arrear
< 1	3.437.396.980,39	24.737	-289.638.774,50	4,92
>= 1 < 250	17.913.863,87	210	-1.097.137,56	24.625,13
>= 250 < 500	10.911.206,43	104	-32.334,97	38.699,33
>= 500 < 1,000	16.148.797,92	93	-95.851,22	65.543,42
>= 1,000 < 1,500	4.264.120,86	16	-197.182,49	18.074,57
>= 1,500 < 2,000	920.000,00	2	0,00	3.053,92
>= 2,500 < 5,000	995.000,00	1	-243.744,55	3.453,75
	3.488.549.969,47	25.163	-291.305.025,29	153.455,04
	O.K.		O.K.	O.K.

**table N, current LTV, recorded foreclosure value**

RangeLoanToValue	Outstanding Principal Balance	Number Of Loans	% Outstanding
<= 25%	146.903.183,92	3.138	4,21%
> 25% <= 50%	542.605.509,81	6.232	15,55%
> 50% <= 60%	363.272.067,04	3.015	10,41%
> 60% <= 70%	420.042.799,64	3.025	12,04%
> 70% <= 80%	493.159.906,44	2.996	14,14%
> 80% <= 90%	252.666.927,63	1.405	7,24%
> 90% <= 100%	357.750.457,87	1.628	10,25%
> 100% <= 110%	333.987.238,64	1.375	9,57%
> 110% <= 120%	294.839.544,61	1.139	8,45%
> 120% <= 125%	204.487.246,76	822	5,86%
> 125% <= 130%	34.516.395,67	156	0,99%
> 130% <= 140%	26.047.041,00	117	0,75%
> 140% <= 150%	7.797.645,99	40	0,22%
> 150% <= 160%	1.827.390,87	12	0,05%
> 160% <= 170%	930.721,65	8	0,03%
> 170% <= 180%	744.434,13	7	0,02%
> 180% <= 190%	971.296,19	4	0,03%
> 190%	6.000.161,61	44	0,17%
	3.488.549.969,47	25.163	100,00%

