ATC capital markets

STRONG 2005 B.V.

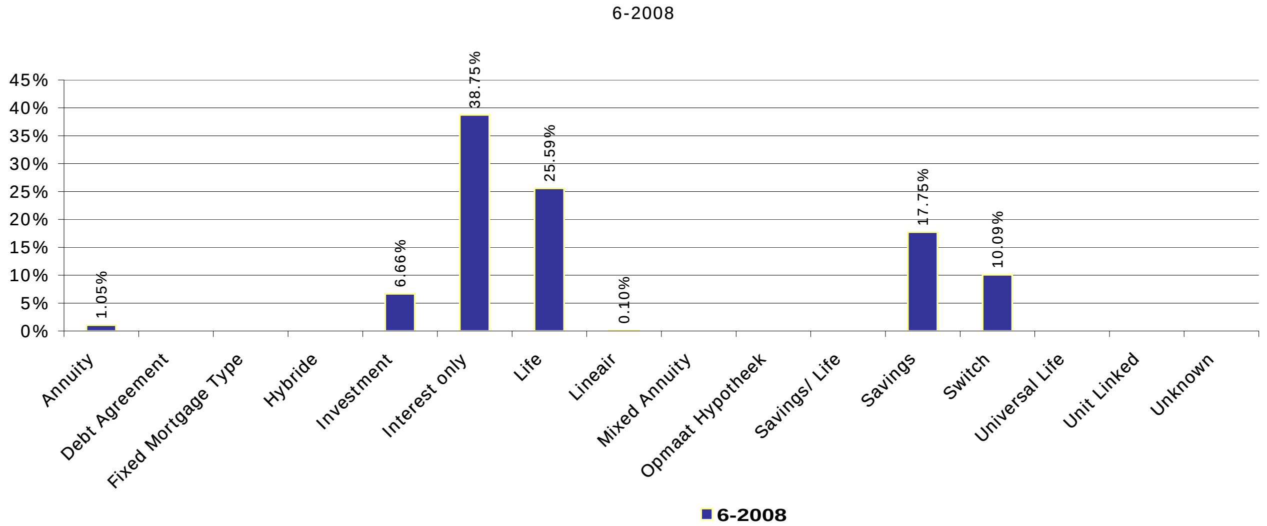
Report date (ultimo): *6-2008*

MORTGAGE PORTFOLIO REPORT

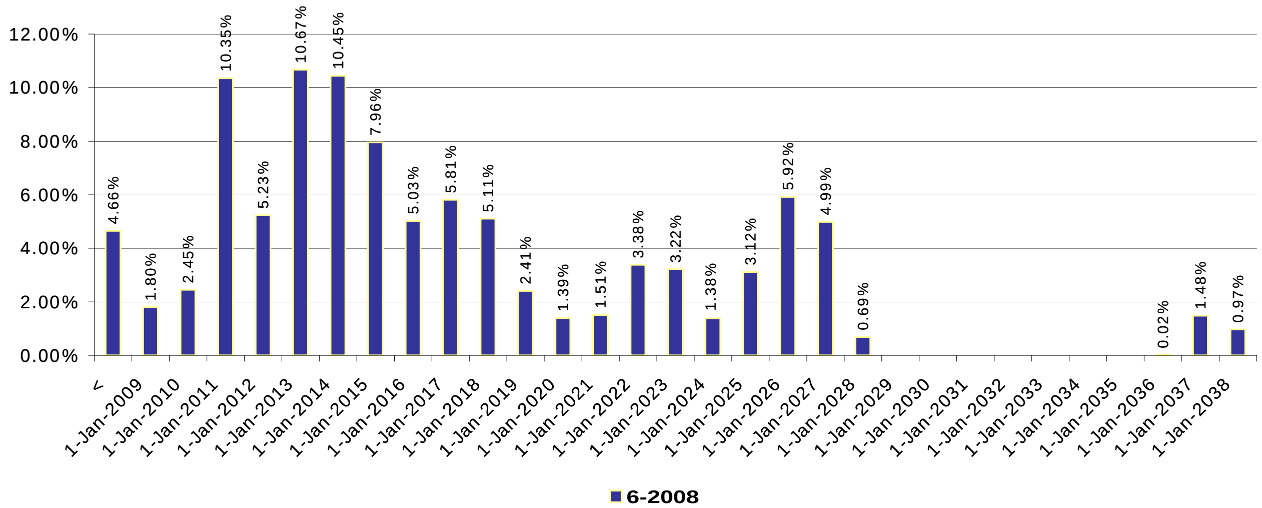
Key Characteristics

	6-2008
Principal amount	1,000,073,068
Value of savings deposits	21,823,252
Outstanding principal balance	**978,249,816**
Building deposits	58,310
Outst. princ. balance excl. building and savings deposits	978,191,507
Number loans	5,834
Number loanparts	11,987
Average principal balance (borrower)	167,681
Average principal balance (parts)	81,609
First interest reset date	01-Jul-08
Last interest reset date	01-May-38
Maximum current interest	6.60%
Minimum current interest	3.30%
Weighted average current interest rate	4.56%
Weighted average maturity (in years)	8.90
Weighted average LtFv	0.00%
Weighted average LtIFv	0.00%
Weighted average seasoning	2.9

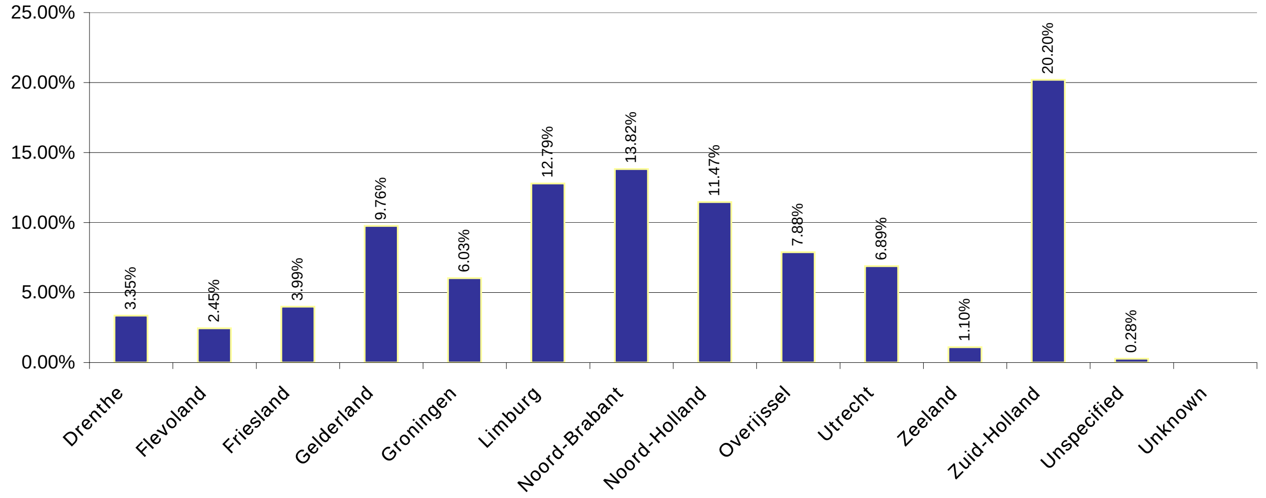
Redemption type



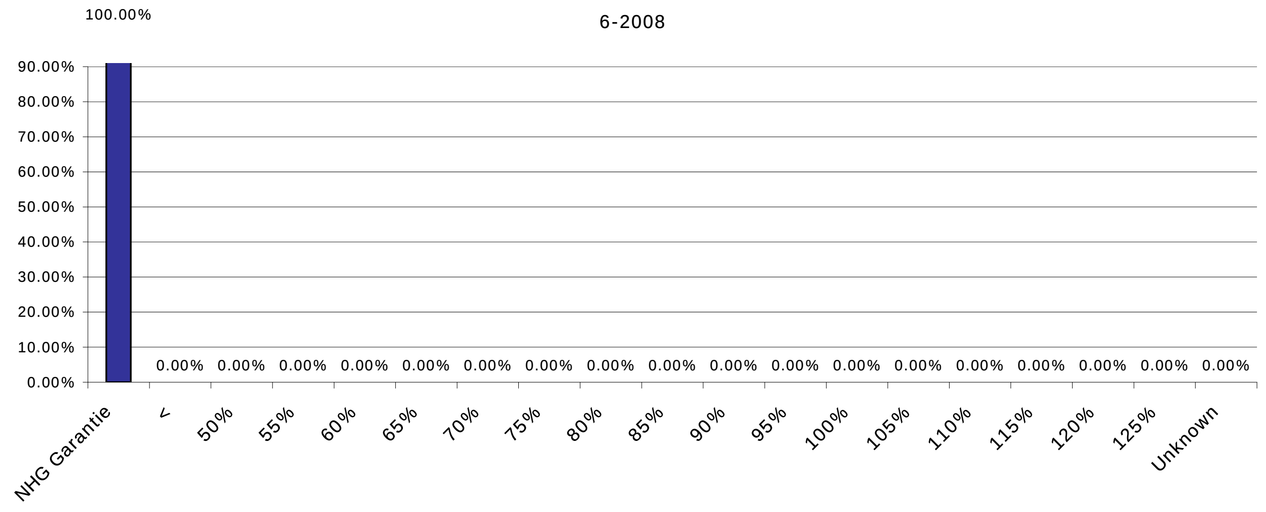
Interest Reset Dates



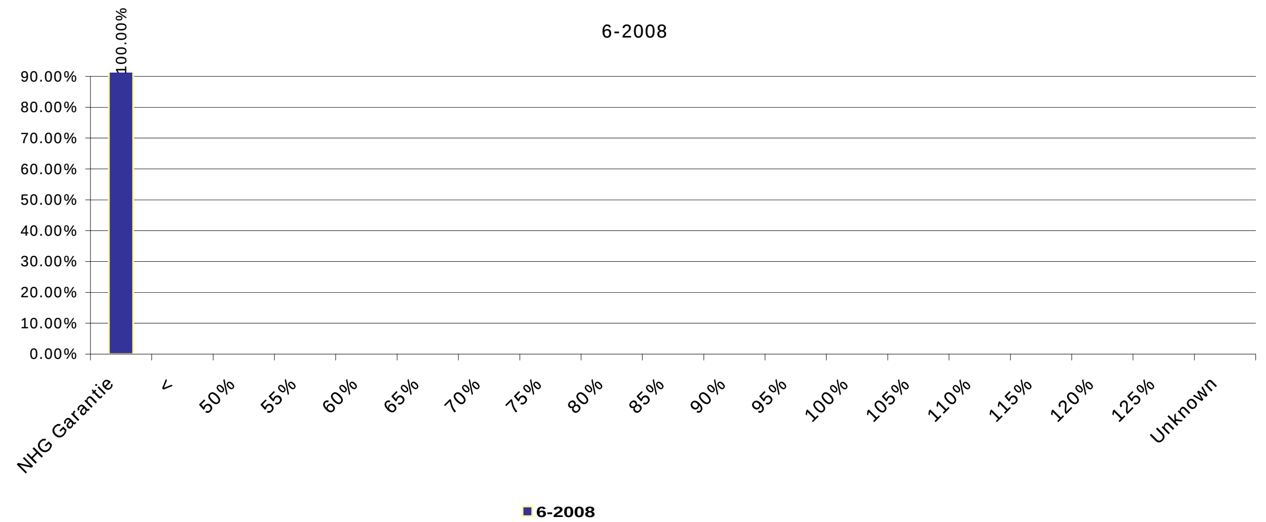
Geographical Distribution



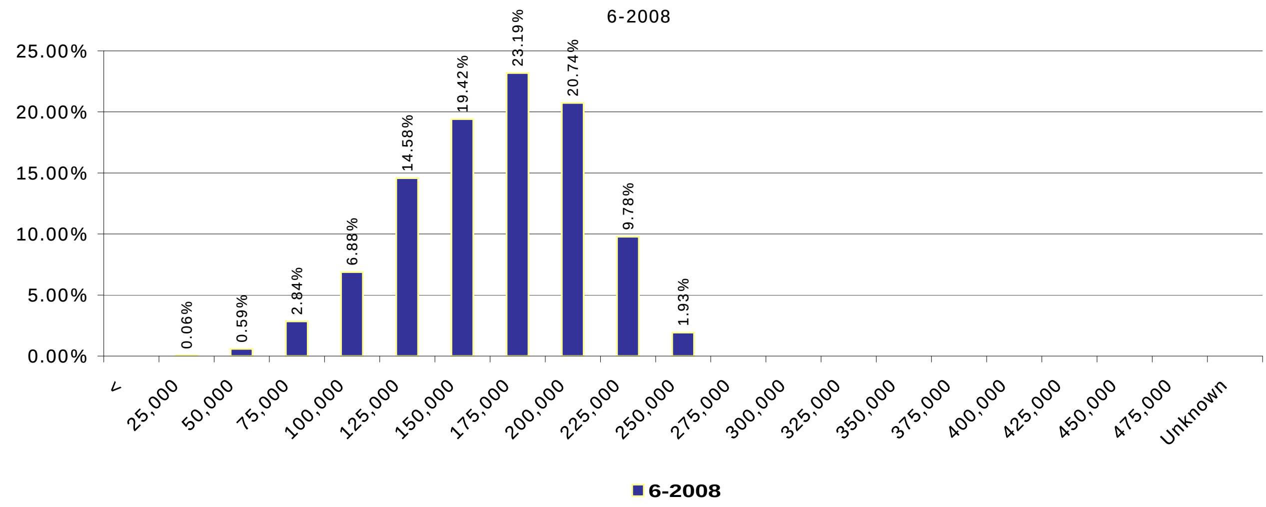
Loan to foreclosure value



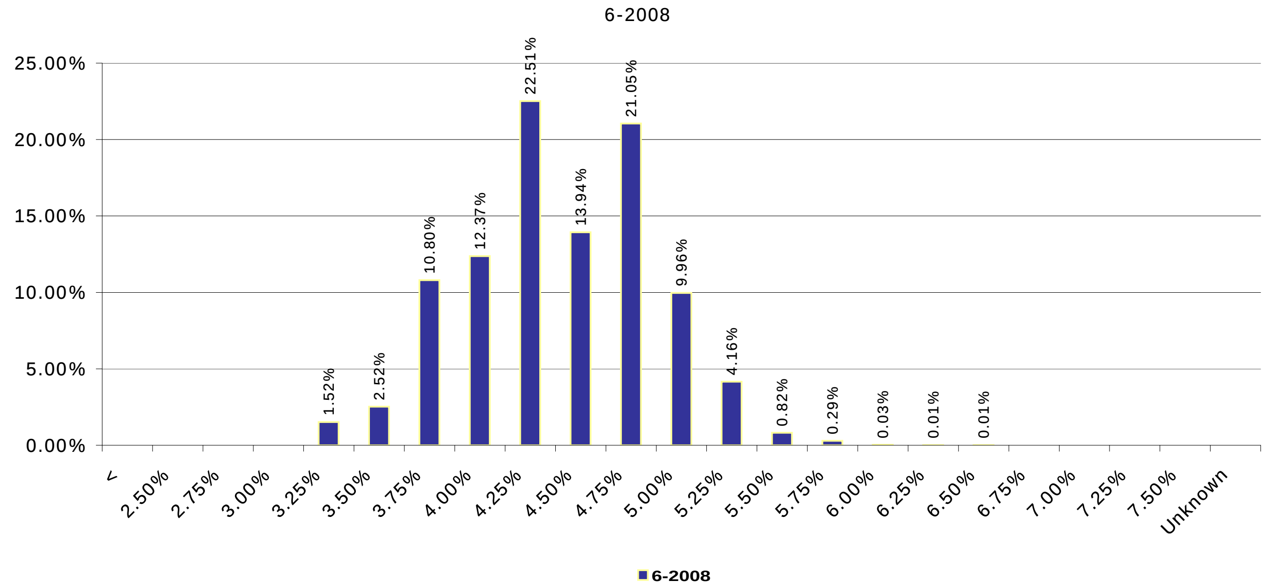
Loan to indexed foreclosure value



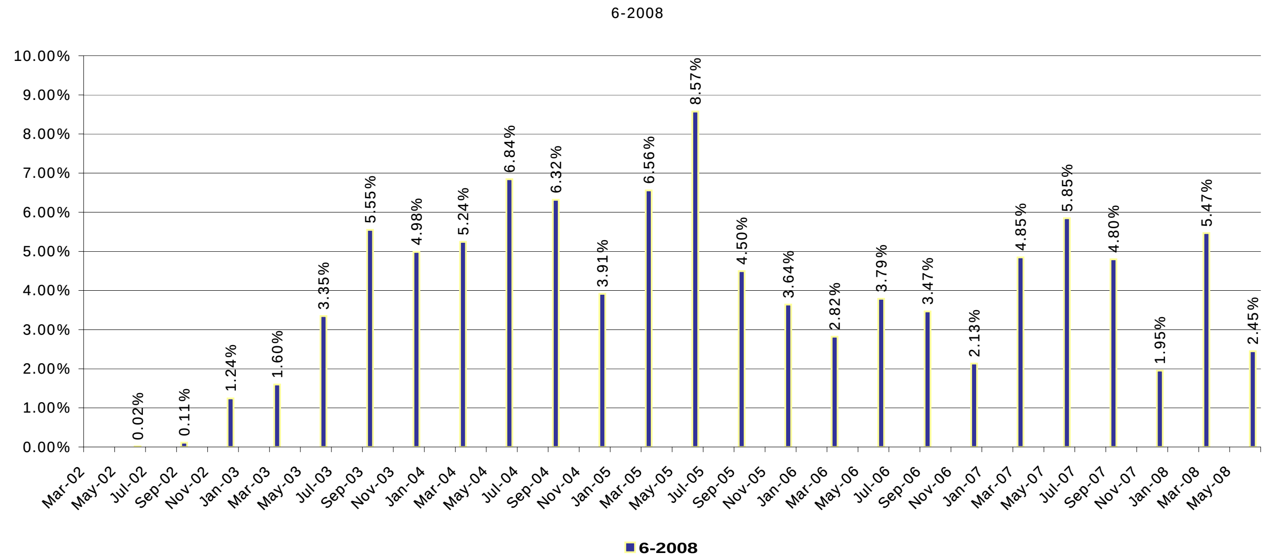
Mortgage loans



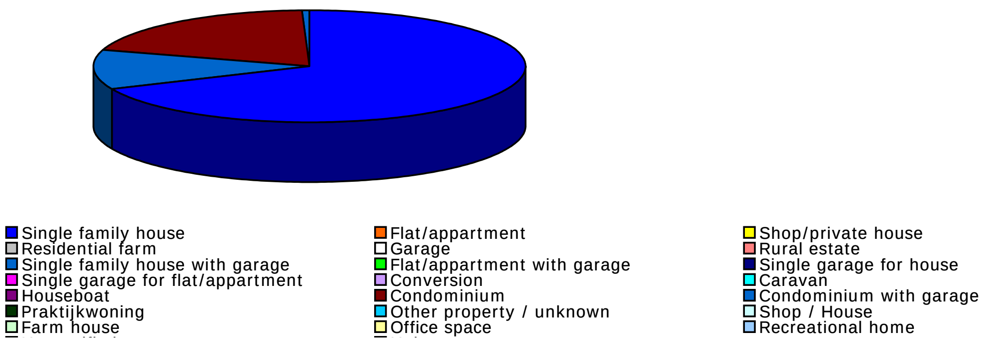
Interest rate group



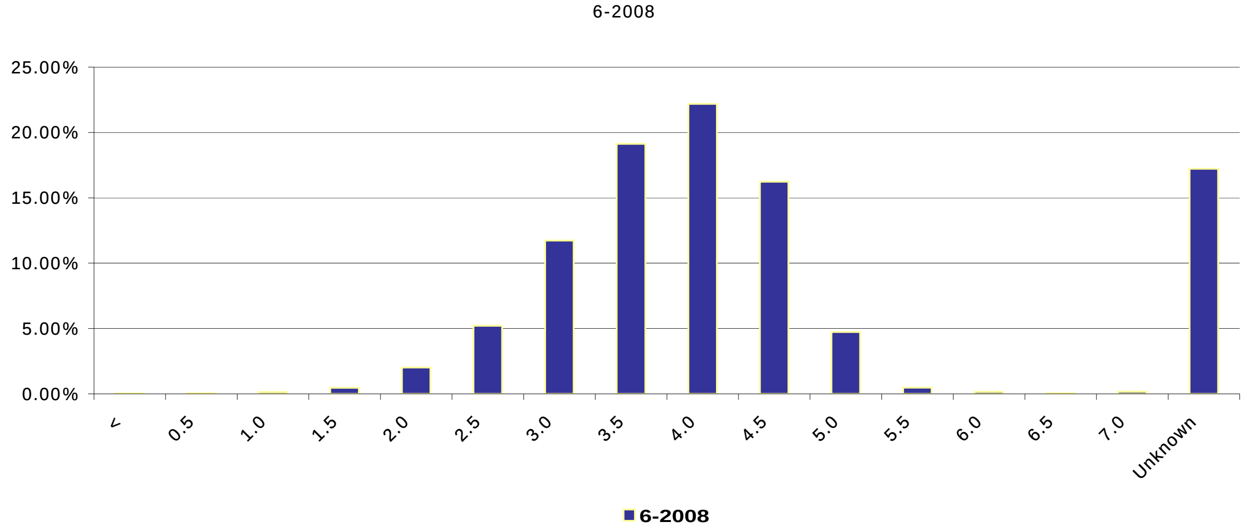
Origination Date



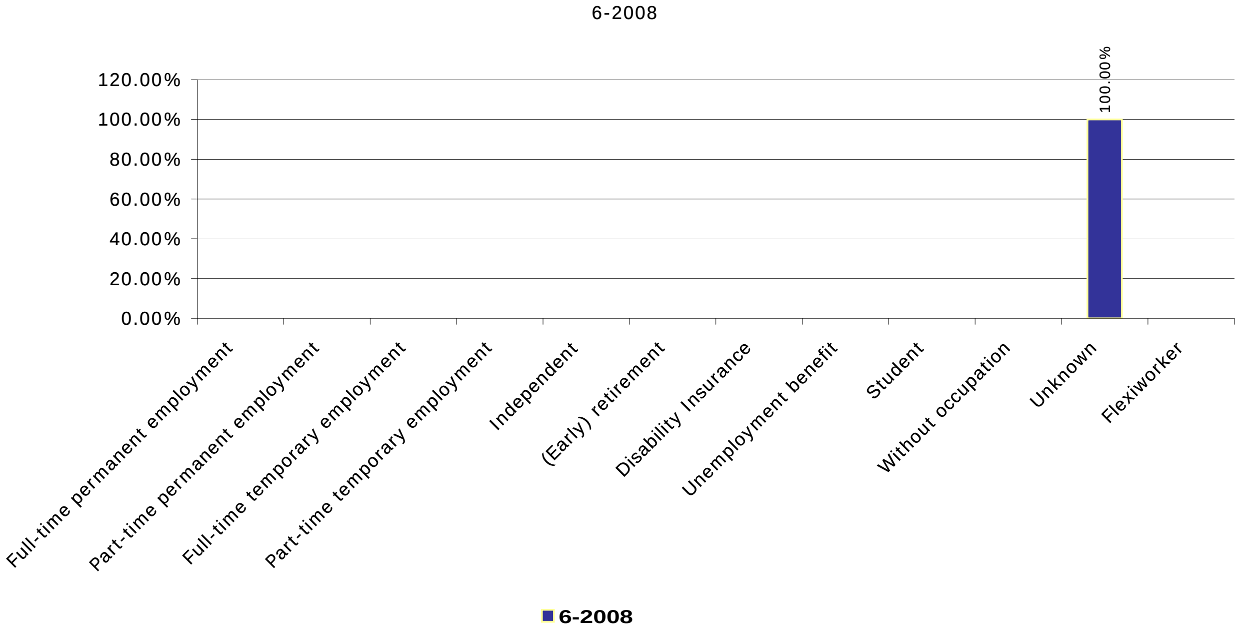
Underlying property



Loan to income



Status main borrower



Portfolio: **STRONG 2005 B.V.**

Mortgage pool as of: **6-2008**

1. Key characteristics

Principal amount	1,000,073,068
Value of savings deposits	21,823,252
Outstanding principal balance	978,249,816
Building deposits	58,310
Outst. princ. balance excl. building and savings deposits	978,191,507
Number loans	5834
Number loanparts	11987
Average principal balance (borrower)	167,681
Average principal balance (parts)	81,609
First interest reset date	1-Jul-2008
Last interest reset date	1-May-2038
Maximum current interest	6.60%
Minimum current interest	3.30%
Weighted average current interest rate (WACC)	4.56%
Weighted average maturity (in years) (WAM)	8.90
Weighted Average Seasoning (WAS)	2.91

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

2. Redemption type

Redemption type	Value	%	no. parts	%	WAC	WAM(*) in years
Annuity	10,313,534	1.05%	168	1.40%	4.55%	7.97
Debt Agreement	-	0.00%	-	0.00%	0.00%	-
Fixed Mortgage Type	-	0.00%	-	0.00%	0.00%	-
Hybride	-	0.00%	-	0.00%	0.00%	-
Investment	65,193,004	6.66%	687	5.73%	4.45%	9.78
Interest only	379,045,233	38.75%	5,786	48.27%	4.49%	8.99
Life	250,372,731	25.59%	2,544	21.22%	4.40%	9.21
Lineair	1,009,416	0.10%	21	0.18%	4.82%	8.74
Mixed Annuity	-	0.00%	-	0.00%	0.00%	-
Opmaat Hypotheek	-	0.00%	-	0.00%	0.00%	-
Savings/ Life	-	0.00%	-	0.00%	0.00%	-
Savings	173,622,577	17.75%	1,905	15.89%	4.85%	9.29
Switch	98,693,321	10.09%	876	7.31%	4.77%	6.63
Universal Life	-	0.00%	-	0.00%	0.00%	-
Unit Linked	-	0.00%	-	0.00%	0.00%	-
Unknown	-	0.00%	-	0.00%	0.00%	-
Total	978,249,816	100.00%	11,987	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

3. Interest reset dates

from	until	Value	%	no. parts.	%	WAC	WAM(*) in years
<	1-Jan-2009	45,542,791	4.66%	694	5.79%	4.86%	0.03
1-Jan-2009	1-Jan-2010	17,593,734	1.80%	252	2.10%	4.21%	0.96
1-Jan-2010	1-Jan-2011	23,970,868	2.45%	315	2.63%	4.16%	2.12
1-Jan-2011	1-Jan-2012	101,259,606	10.35%	1,276	10.64%	4.13%	2.93
1-Jan-2012	1-Jan-2013	51,199,061	5.23%	631	5.26%	4.34%	3.95
1-Jan-2013	1-Jan-2014	104,401,921	10.67%	1,296	10.81%	4.69%	5.02
1-Jan-2014	1-Jan-2015	102,195,369	10.45%	1,228	10.24%	4.78%	5.89
1-Jan-2015	1-Jan-2016	77,857,151	7.96%	937	7.82%	4.20%	6.88
1-Jan-2016	1-Jan-2017	49,162,151	5.03%	588	4.91%	4.12%	7.96
1-Jan-2017	1-Jan-2018	56,855,897	5.81%	714	5.96%	4.65%	8.98
1-Jan-2018	1-Jan-2019	49,992,021	5.11%	592	4.94%	4.92%	9.82
1-Jan-2019	1-Jan-2020	23,573,867	2.41%	291	2.43%	4.99%	11.06
1-Jan-2020	1-Jan-2021	13,639,243	1.39%	162	1.35%	4.61%	11.82
1-Jan-2021	1-Jan-2022	14,764,565	1.51%	172	1.43%	4.36%	13.03
1-Jan-2022	1-Jan-2023	33,102,936	3.38%	389	3.25%	4.67%	13.91
1-Jan-2023	1-Jan-2024	31,510,748	3.22%	380	3.17%	5.20%	15.02
1-Jan-2024	1-Jan-2025	13,544,810	1.38%	167	1.39%	5.19%	15.86
1-Jan-2025	1-Jan-2026	30,476,436	3.12%	363	3.03%	4.51%	17.03
1-Jan-2026	1-Jan-2027	57,921,691	5.92%	671	5.60%	4.39%	18.02
1-Jan-2027	1-Jan-2028	48,824,206	4.99%	527	4.40%	4.64%	18.86
1-Jan-2028	1-Jan-2029	6,712,540	0.69%	73	0.61%	5.03%	19.65
1-Jan-2029	1-Jan-2030	-	0.00%	-	0.00%	0.00%	-
1-Jan-2030	1-Jan-2031	-	0.00%	-	0.00%	0.00%	-
1-Jan-2031	1-Jan-2032	-	0.00%	-	0.00%	0.00%	-
1-Jan-2032	1-Jan-2033	-	0.00%	-	0.00%	0.00%	-
1-Jan-2033	1-Jan-2034	-	0.00%	-	0.00%	0.00%	-
1-Jan-2034	1-Jan-2035	-	0.00%	-	0.00%	0.00%	-
1-Jan-2035	1-Jan-2036	-	0.00%	-	0.00%	0.00%	-
1-Jan-2036	1-Jan-2037	180,000	0.02%	2	0.02%	4.70%	28.42
1-Jan-2037	1-Jan-2038	14,503,674	1.48%	161	1.34%	4.91%	29.07
1-Jan-2038	>	9,464,530	0.97%	106	0.88%	5.11%	29.60
Total		978,249,816	100.00%	11,987	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

4. Geographical distribution

Province	Value	%	no. loans	%	WAC	WAM(*) in years
Drenthe	32,762,874	3.35%	210	3.60%	4.53%	8.67
Flevoland	23,962,069	2.45%	136	2.33%	4.52%	7.91
Friesland	39,079,354	3.99%	256	4.39%	4.57%	9.81
Gelderland	95,453,750	9.76%	533	9.14%	4.56%	9.09
Groningen	58,977,035	6.03%	411	7.04%	4.59%	8.86
Limburg	125,087,776	12.79%	798	13.68%	4.57%	10.29
Noord-Brabant	135,227,511	13.82%	730	12.51%	4.53%	9.12
Noord-Holland	112,206,799	11.47%	656	11.24%	4.51%	8.13
Overijssel	77,075,091	7.88%	453	7.76%	4.59%	9.73
Utrecht	67,394,903	6.89%	357	6.12%	4.55%	9.29
Zeeland	10,740,947	1.10%	69	1.18%	4.58%	7.38
Zuid-Holland	197,584,760	20.20%	1,208	20.71%	4.57%	7.85
Unspecified	2,696,947	0.28%	17	0.29%	4.64%	8.77
Unknown	-	0.00%	-	0.00%	0.00%	-
Total	978,249,816	100.00%	5,834	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

5. Loan to original foreclosure value

from	until	Value	%	no. loans	%	WAC	WAM(*) in years
Average (1)	**0.00%**						
NHG Garantie		978,249,816	100.00%	5,834	100.00%	4.55%	8.90
<	50%	-	0.00%	-	0.00%	0.00%	-
50%	55%	-	0.00%	-	0.00%	0.00%	-
55%	60%	-	0.00%	-	0.00%	0.00%	-
60%	65%	-	0.00%	-	0.00%	0.00%	-
65%	70%	-	0.00%	-	0.00%	0.00%	-
70%	75%	-	0.00%	-	0.00%	0.00%	-
75%	80%	-	0.00%	-	0.00%	0.00%	-
80%	85%	-	0.00%	-	0.00%	0.00%	-
85%	90%	-	0.00%	-	0.00%	0.00%	-
90%	95%	-	0.00%	-	0.00%	0.00%	-
95%	100%	-	0.00%	-	0.00%	0.00%	-
100%	105%	-	0.00%	-	0.00%	0.00%	-
105%	110%	-	0.00%	-	0.00%	0.00%	-
110%	115%	-	0.00%	-	0.00%	0.00%	-
115%	120%	-	0.00%	-	0.00%	0.00%	-
120%	125%	-	0.00%	-	0.00%	0.00%	-
125%	>	-	0.00%	-	0.00%	0.00%	-
Unknown		-	0.00%	-	0.00%	0.00%	-
Total		978,249,816	100.00%	5,834	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

(1) The average loan to original foreclosure value is 0.00%, whereby LTFV of guaranteed mortgages is stated at nil percent.

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

6. Loan to indexed foreclosure value

from	until	Value	%	no. loans	%	WAC	WAM(*) in years
Average (1)	**0.00%**						
NHG Garantie		978,249,816	100.00%	5,834	100.00%	4.55%	8.90
<	50%	-	0.00%	-	0.00%	0.00%	-
50%	55%	-	0.00%	-	0.00%	0.00%	-
55%	60%	-	0.00%	-	0.00%	0.00%	-
60%	65%	-	0.00%	-	0.00%	0.00%	-
65%	70%	-	0.00%	-	0.00%	0.00%	-
70%	75%	-	0.00%	-	0.00%	0.00%	-
75%	80%	-	0.00%	-	0.00%	0.00%	-
80%	85%	-	0.00%	-	0.00%	0.00%	-
85%	90%	-	0.00%	-	0.00%	0.00%	-
90%	95%	-	0.00%	-	0.00%	0.00%	-
95%	100%	-	0.00%	-	0.00%	0.00%	-
100%	105%	-	0.00%	-	0.00%	0.00%	-
105%	110%	-	0.00%	-	0.00%	0.00%	-
110%	115%	-	0.00%	-	0.00%	0.00%	-
115%	120%	-	0.00%	-	0.00%	0.00%	-
120%	125%	-	0.00%	-	0.00%	0.00%	-
125%	>	-	0.00%	-	0.00%	0.00%	-
Unknown		-	0.00%	-	0.00%	0.00%	-
Total		978,249,816	100.00%	5,834	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

(1) The average loan to indexed foreclosure value is 0.00%, whereby LTiFV of guaranteed mortgages is stated at nil percent.

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

7. Mortgage loans

from	until	Value	%	no. loans	%	WAC	WAM(*) in years
<	25,000	16,077	0.00%	1	0.02%	4.40%	6.42
25,000	50,000	574,219	0.06%	13	0.22%	4.62%	6.78
50,000	75,000	5,726,818	0.59%	87	1.49%	4.77%	6.60
75,000	100,000	27,790,696	2.84%	310	5.31%	4.77%	8.08
100,000	125,000	67,267,687	6.88%	590	10.11%	4.65%	8.10
125,000	150,000	142,644,435	14.58%	1,027	17.60%	4.60%	8.09
150,000	175,000	189,945,592	19.42%	1,165	19.97%	4.58%	8.18
175,000	200,000	226,865,507	23.19%	1,206	20.67%	4.57%	8.76
200,000	225,000	202,840,170	20.74%	956	16.39%	4.50%	9.04
225,000	250,000	95,686,389	9.78%	406	6.96%	4.38%	10.97
250,000	275,000	18,892,227	1.93%	73	1.25%	4.61%	16.44
275,000	300,000	-	0.00%	-	0.00%	0.00%	-
300,000	325,000	-	0.00%	-	0.00%	0.00%	-
325,000	350,000	-	0.00%	-	0.00%	0.00%	-
350,000	375,000	-	0.00%	-	0.00%	0.00%	-
375,000	400,000	-	0.00%	-	0.00%	0.00%	-
400,000	425,000	-	0.00%	-	0.00%	0.00%	-
425,000	450,000	-	0.00%	-	0.00%	0.00%	-
450,000	475,000	-	0.00%	-	0.00%	0.00%	-
475,000	>	-	0.00%	-	0.00%	0.00%	-
Unknown		-	0.00%	-	0.00%	0.00%	-
Total		978,249,816	100.00%	5,834	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

8. Interest rate group

from	until	Value	%	no. parts	%	WAC	WAM(*) in years
<	2.50%	-	0.00%	-	0.00%	0.00%	-
2.50%	2.75%	-	0.00%	-	0.00%	0.00%	-
2.75%	3.00%	-	0.00%	-	0.00%	0.00%	-
3.00%	3.25%	-	0.00%	-	0.00%	0.00%	-
3.25%	3.50%	14,872,685	1.52%	178	1.48%	3.47%	2.95
3.50%	3.75%	24,666,987	2.52%	312	2.60%	3.65%	3.40
3.75%	4.00%	105,671,781	10.80%	1,315	10.97%	3.90%	5.08
4.00%	4.25%	121,025,431	12.37%	1,456	12.15%	4.17%	8.71
4.25%	4.50%	220,226,342	22.51%	2,687	22.42%	4.42%	10.05
4.50%	4.75%	136,337,575	13.94%	1,644	13.71%	4.66%	9.82
4.75%	5.00%	205,922,404	21.05%	2,469	20.60%	4.90%	9.67
5.00%	5.25%	97,456,125	9.96%	1,279	10.67%	5.10%	8.35
5.25%	5.50%	40,702,953	4.16%	502	4.19%	5.38%	11.84
5.50%	5.75%	8,021,476	0.82%	99	0.83%	5.63%	13.31
5.75%	6.00%	2,844,061	0.29%	37	0.31%	5.82%	13.71
6.00%	6.25%	318,647	0.03%	4	0.03%	6.14%	11.30
6.25%	6.50%	88,668	0.01%	3	0.03%	6.36%	11.89
6.50%	6.75%	94,680	0.01%	2	0.02%	6.60%	13.83
6.75%	7.00%	-	0.00%	-	0.00%	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	0.00%	-
7.50%	>	-	0.00%	-	0.00%	0.00%	-
Unknown		-	0.00%	-	0.00%	0.00%	-
Total		978,249,816	100.00%	11,987	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

9. Origination date

from	until	Value	%	no. parts	%	WAC	WAM(*) in years
<	31-Mar-2002	-	0.00%	-	0.00%	0.00%	-
1-Apr-2002	30-Jun-2002	148,293	0.02%	4	0.03%	6.53%	13.83
1-Jul-2002	30-Sep-2002	1,065,439	0.11%	19	0.16%	5.58%	8.71
1-Oct-2002	31-Dec-2002	12,166,021	1.24%	164	1.37%	5.48%	7.70
1-Jan-2003	31-Mar-2003	15,637,937	1.60%	201	1.68%	5.26%	7.58
1-Apr-2003	30-Jun-2003	32,723,580	3.35%	413	3.45%	5.04%	7.57
1-Jul-2003	30-Sep-2003	54,277,659	5.55%	654	5.46%	4.73%	7.75
1-Oct-2003	31-Dec-2003	48,758,481	4.98%	600	5.01%	4.77%	6.97
1-Jan-2004	31-Mar-2004	51,286,276	5.24%	648	5.41%	4.89%	5.96
1-Apr-2004	30-Jun-2004	66,947,111	6.84%	834	6.96%	4.71%	5.20
1-Jul-2004	30-Sep-2004	61,801,890	6.32%	780	6.51%	4.74%	5.40
1-Oct-2004	31-Dec-2004	38,283,854	3.91%	481	4.01%	4.58%	4.25
1-Jan-2005	31-Mar-2005	64,163,239	6.56%	837	6.98%	4.33%	4.69
1-Apr-2005	30-Jun-2005	83,872,581	8.57%	1,040	8.68%	4.27%	6.48
1-Jul-2005	30-Sep-2005	43,992,463	4.50%	543	4.53%	4.01%	6.59
1-Oct-2005	31-Dec-2005	35,612,869	3.64%	426	3.55%	4.04%	9.46
1-Jan-2006	31-Mar-2006	27,588,002	2.82%	346	2.89%	4.08%	10.31
1-Apr-2006	30-Jun-2006	37,069,004	3.79%	441	3.68%	4.11%	10.92
1-Jul-2006	30-Sep-2006	33,904,792	3.47%	386	3.22%	4.25%	12.68
1-Oct-2006	31-Dec-2006	20,859,341	2.13%	250	2.09%	4.39%	13.09
1-Jan-2007	31-Mar-2007	47,403,118	4.85%	581	4.85%	4.38%	12.99
1-Apr-2007	30-Jun-2007	57,226,570	5.85%	651	5.43%	4.49%	14.51
1-Jul-2007	30-Sep-2007	46,924,641	4.80%	543	4.53%	4.66%	14.27
1-Oct-2007	31-Dec-2007	19,107,626	1.95%	227	1.89%	4.91%	13.50
1-Jan-2008	31-Mar-2008	53,491,408	5.47%	640	5.34%	4.90%	14.18
1-Apr-2008	30-Jun-2008	23,937,623	2.45%	278	2.32%	4.90%	13.68
1-Jul-2008	>	-	0.00%	-	0.00%	0.00%	-
Total		978,249,816	100.00%	11,987	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

10. Underlying property

Property	Value	%	no. loans	%	WAC	WAM(*) in years
Single family house	669,294,170	68.42%	3,889	66.66%	4.56%	8.85
Flat/appartment	-	0.00%	-	0.00%	0.00%	-
Shop/private house	144,362	0.01%	1	0.02%	5.80%	14.33
Residential farm	-	0.00%	-	0.00%	0.00%	-
Garage	-	0.00%	-	0.00%	0.00%	-
Rural estate	-	0.00%	-	0.00%	0.00%	-
Single family house with gar	111,198,314	11.37%	595	10.20%	4.51%	11.19
Flat/appartment with garage	-	0.00%	-	0.00%	0.00%	-
Single garage for house	-	0.00%	-	0.00%	0.00%	-
Single garage for flat/appar	-	0.00%	-	0.00%	0.00%	-
Conversion	-	0.00%	-	0.00%	0.00%	-
Caravan	-	0.00%	-	0.00%	0.00%	-
Houseboat	-	0.00%	-	0.00%	0.00%	-
Condominium	192,073,262	19.63%	1,314	22.52%	4.56%	7.73
Condominium with garage	5,314,711	0.54%	34	0.58%	4.47%	9.96
Praktijkwoning	-	0.00%	-	0.00%	0.00%	-
Other property / unknown	-	0.00%	-	0.00%	0.00%	-
Shop / House	-	0.00%	-	0.00%	0.00%	-
Farm house	224,997	0.02%	1	0.02%	5.00%	15.42
Office space	-	0.00%	-	0.00%	0.00%	-
Recreational home	-	0.00%	-	0.00%	0.00%	-
Unspecified	-	0.00%	-	0.00%	0.00%	-
Unknown	-	0.00%	-	0.00%	0.00%	-
Total	978,249,816	100.00%	5,834	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

11. Loan to income

from	until	Value	%	no. loans	%	WAC	WAM(*) in years
<	0.5	348,600	0.04%	2	0.03%	4.52%	9.03
0.5	1.0	422,441	0.04%	3	0.05%	4.66%	20.55
1.0	1.5	1,439,842	0.15%	18	0.31%	4.70%	11.17
1.5	2.0	4,548,987	0.47%	43	0.74%	4.67%	10.12
2.0	2.5	19,737,764	2.02%	151	2.59%	4.62%	9.70
2.5	3.0	51,013,746	5.21%	330	5.66%	4.55%	8.72
3.0	3.5	114,739,528	11.73%	679	11.64%	4.57%	9.46
3.5	4.0	187,086,066	19.12%	1,049	17.98%	4.53%	9.30
4.0	4.5	217,047,184	22.19%	1,231	21.10%	4.51%	9.23
4.5	5.0	158,721,640	16.23%	890	15.26%	4.37%	8.77
5.0	5.5	46,255,933	4.73%	270	4.63%	4.18%	7.50
5.5	6.0	4,608,513	0.47%	30	0.51%	4.64%	11.06
6.0	6.5	1,590,394	0.16%	10	0.17%	4.67%	7.81
6.5	7.0	506,967	0.05%	3	0.05%	4.30%	3.52
7.0	>	1,658,072	0.17%	9	0.15%	4.34%	6.44
Unknown		168,524,141	17.23%	1,116	19.13%	4.90%	8.05
Total		978,249,816	100.00%	5,834	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period

Portfolio: STRONG 2005 B.V.

Mortgage pool as of: 6-2008

12. Status main borrower

Status	Value	%	no. parts	%	WAC	WAM(*) in years
Full-time permanent employ	-	0.00%	-	0.00%	0.00%	-
Part-time permanent emplo	-	0.00%	-	0.00%	0.00%	-
Full-time temporary employ	-	0.00%	-	0.00%	0.00%	-
Part-time temporary employ	-	0.00%	-	0.00%	0.00%	-
Independent	-	0.00%	-	0.00%	0.00%	-
(Early) retirement	-	0.00%	-	0.00%	0.00%	-
Disability Insurance	-	0.00%	-	0.00%	0.00%	-
Unemployment benefit	-	0.00%	-	0.00%	0.00%	-
Student	-	0.00%	-	0.00%	0.00%	-
Without occupation	-	0.00%	-	0.00%	0.00%	-
Unknown	978,249,816	100.00%	5,834	100.00%	4.56%	8.90
Flexiworker	-	0.00%	-	0.00%	0.00%	-
Total	978,249,816	100.00%	5,834	100.00%	4.56%	8.90

(*) WAM based on weigthed interest period