

F. van Lanschot Bankiers N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting period: 1 March 2015 - 31 March 2015

Reporting Date: 17 April 2015

AMOUNTS ARE IN EURO

F. van Lanschot Bankiers

www.vanlanschot.nl



Report Version 1.9 - January 2015

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Covered Bonds

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
Bond 1	XS1197830208	EUR	1,000,000	1,000,000	0.2500%	02/03/15	02/04/16		Conditional Pass Through	1

* Amounts to be reported in the relevant currency, and also the euro-equivalent amounts

Asset Cover Test

Asset Cover Test

A	56,872,042.67
B	0.00
C	0.00
D	0.00
E	0.00
X	0.00
Y	0.00
Z	0.00

Total: A+B+C+D+E-X-Y-Z	56,872,042.67
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Outstanding bonds	1,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	5,687.20 %

Parameters

Asset percentage	90.00 %
Cap LTV Cut-Off indexed valuation % non-NHG	80.00 %
Cap LTV Cut-Off indexed valuation % NHG	80.00 %
% of Index Increases	90.00 %
% of Index Decreases	100.00 %
Reserve Fund	63,431.94
Supplemental Liquidity Reserve Amount	
Deduction Set-Off	237,069.02

Ratings

S&P	AAA
Moody's	N/A
Fitch	AAA

Other

UCITS compliant	True
CRR compliant	True
ECBC Label compliant	True

Overcollateralisation

Legally required minimum OC	5.00 %
Documented minimum OC	15.00 %
Nominal OC	6,430.94 %

Counterparty Credit Ratings & Triggers

Role	Party	S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		Consequence if breached*
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	
CBC Account Bank	Société Générale S.A., Amsterdam Branch	/ A	A-1 / A	/	/	F1 / A	F1 / A	/	/	Another party has to fulfill the CBC Account Bank role
Issuer	F. van Lanschot Bankiers N.V.	/	A-2 / BBB+	/	/	F2 / A-	F2 / A-	/	/	No consequences

* Event is triggered if credit rating is below the rating as mentioned in the table

Ledgers & Investments

Ledgers

Revenue Ledger	0.00
Principal Ledger	0.00
Reserve Fund Ledger	0.00
Total	0.00

Investments

Substitution Assets Balance	0.00
Authorised Investments Balance	0.00
Total	0.00

Liquidity Buffer

Required Buffer	N/A
Available Buffer	N/A
Expected Net Receipts	N/A
Cash	N/A
Bonds	N/A

Regulatory Information

CRR Article 129

Article 129 CRR "Exposures in the form of covered bonds"

(7) Exposures in the form of covered bonds are eligible for preferential treatment, provided that the institution investing in the covered bonds can demonstrate to the competent authorities that:

(a) it receives portfolio information at least on:

(i) the value of the covered pool and outstanding covered bonds;

value of the cover pool table Portfolio characteristics

value of the outstanding covered bonds table Covered Bonds

(ii) the geographical distribution and type of cover assets,
loan size, interest rate and currency risks;

geographical distribution of cover assets table 14 Geographical Distribution

type of cover assets table Portfolio Characteristics

loan size table 3 Outstanding Loan Amount

interest rate risk and currency risk table Covered Bonds for coupon and currency information of the covered bonds

table 10 Coupon for coupons of mortgages

table Counterparty Ratings & Triggers for IRS/TRS information

See base prospectus for information about hedging

Only EUR denominated mortgages: see BP

(iii) the maturity structure of cover assets and covered bonds; and

maturity structure of cover assets table 6 Legal Maturity

maturity structure of covered bonds table Covered Bonds

(iv) the percentage of loans more than ninety days past due;

table Delinquencies

(b) the issuer makes the information referred to in point (a) available to the institution at least semi annually.

table Portfolio Characteristics

Overcollateralisation

Legally required minimum OC

table Asset Cover Test

Documented minimum OC

table Asset Cover Test

Nominal OC

table Asset Cover Test

Delinquencies

From (>)	Until (<=)	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTIMV
	Performing	0.00	64,010,550.16	99.54 %	438	99.32 %	431.79 %	20.10	70.52 %
<=	30 days	0.00	0.00	0.00 %	0	0.00 %	0.00 %	0.00	0.00 %
30 days	60 days	3,388.24	298,895.13	0.46 %	3	0.68 %	571.30 %	22.96	82.20 %
60 days	90 days	0.00	0.00	0.00 %	0	0.00 %	0.00 %	0.00	0.00 %
90 days	120 days	0.00	0.00	0.00 %	0	0.00 %	0.00 %	0.00	0.00 %
120 days	150 days	0.00	0.00	0.00 %	0	0.00 %	0.00 %	0.00	0.00 %
150 days	180 days	0.00	0.00	0.00 %	0	0.00 %	0.00 %	0.00	0.00 %
180 days	>	0.00	0.00	0.00 %	0	0.00 %	0.00 %	0.00	0.00 %
Total		3,388.24	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

Stratifications

Portfolio Characteristics

Principal amount	74,185,730.85
Value of saving deposits	9,876,285.56
Net principal balance	64,309,445.29
Construction Deposits	32,681.00
Net principal balance excl. Construction and Saving Deposits	64,276,764.29

Number of loans	191
Number of loanparts	441
Average principal balance (borrower)	336,698.67
Average principal balance (loanpart)	168,221.61
Weighted average current interest rate	4.32 %
Weighted average maturity (in years)	20.12
Weighted average remaining time to interest reset (in years)	4.17
Weighted average seasoning (in years)	8.25
Weighted average CLTOMV	70.58 %
Weighted average CLTIMV	86.02 %
Maximum current interest rate	6.55 %
Minimum current interest rate	2.05 %

Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	2,078,437.21	3.23 %	12	2.72 %	2.92 %	25.66	83.54 %
Investment	731,000.00	1.14 %	5	1.13 %	4.08 %	19.74	87.92 %
Interest Only	38,424,110.76	59.75 %	194	43.99 %	4.11 %	20.93	88.57 %
Life	2,810,595.39	4.37 %	25	5.67 %	4.01 %	15.78	76.86 %
Lineair	2,425,609.37	3.77 %	14	3.17 %	3.93 %	18.93	83.67 %
Savings	17,839,692.56	27.74 %	191	43.31 %	5.07 %	18.57	82.51 %
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

3. Outstanding Loan Amount

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
<= 25,000	141,151.82	0.22 %	16	8.38 %	4.23 %	5.47	19.82 %
25,000 - 50,000	569,156.72	0.89 %	15	7.85 %	4.72 %	5.93	30.47 %
50,000 - 75,000	797,716.72	1.24 %	13	6.81 %	4.24 %	9.67	45.85 %
75,000 - 100,000	874,416.91	1.36 %	10	5.24 %	4.58 %	12.70	35.07 %
100,000 - 150,000	1,314,543.52	2.04 %	11	5.76 %	4.67 %	15.18	63.65 %
150,000 - 200,000	2,923,933.63	4.55 %	17	8.90 %	4.84 %	16.63	55.04 %
200,000 - 250,000	2,264,761.28	3.52 %	10	5.24 %	4.73 %	16.44	72.54 %
250,000 - 300,000	4,043,818.83	6.29 %	15	7.85 %	4.46 %	20.98	93.09 %
300,000 - 350,000	2,849,342.68	4.43 %	9	4.71 %	4.48 %	21.98	96.71 %
350,000 - 400,000	5,927,222.07	9.22 %	16	8.38 %	4.49 %	19.98	91.02 %
400,000 - 450,000	3,469,604.62	5.40 %	8	4.19 %	4.71 %	20.45	89.19 %
450,000 - 500,000	1,878,938.23	2.92 %	4	2.09 %	3.54 %	20.41	83.17 %
500,000 - 550,000	4,217,405.16	6.56 %	8	4.19 %	4.34 %	21.92	84.64 %
550,000 - 600,000	4,605,995.12	7.16 %	8	4.19 %	4.75 %	22.58	101.22 %
600,000 - 650,000	4,323,883.87	6.72 %	7	3.66 %	4.95 %	23.50	87.09 %
650,000 - 700,000	2,719,402.45	4.23 %	4	2.09 %	4.17 %	23.93	81.44 %
700,000 - 750,000	2,876,587.80	4.47 %	4	2.09 %	3.64 %	22.25	91.12 %
750,000 - 800,000	3,096,400.76	4.81 %	4	2.09 %	4.61 %	19.63	86.31 %
800,000 - 850,000	1,640,517.19	2.55 %	2	1.05 %	4.01 %	24.34	91.35 %
850,000 - 900,000	2,626,330.46	4.08 %	3	1.57 %	3.78 %	22.18	99.92 %
900,000 - 950,000	922,811.92	1.43 %	1	0.52 %	4.83 %	24.48	79.78 %
950,000 - 1,000,000	978,107.42	1.52 %	1	0.52 %	3.42 %	23.12	90.54 %
1,000,000 >	9,247,396.11	14.38 %	5	2.62 %	3.68 %	17.12	92.29 %
Total	64,309,445.29	100.00 %	191	100.00 %	4.32 %	20.12	86.02 %

4. Origination Year

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1995	1,867,785.50	2.90 %	52	11.79 %	4.38 %	5.48	41.18 %
1995 - 1996	595,186.03	0.93 %	21	4.76 %	4.69 %	8.59	38.25 %
1996 - 1997	948,411.55	1.47 %	16	3.63 %	4.88 %	10.38	37.88 %
1997 - 1998	349,016.44	0.54 %	5	1.13 %	4.76 %	12.20	62.42 %
1998 - 1999	798,517.03	1.24 %	11	2.49 %	4.58 %	12.29	63.58 %
1999 - 2000	247,299.87	0.38 %	5	1.13 %	4.96 %	14.20	57.51 %
2000 - 2001	588,171.85	0.91 %	6	1.36 %	4.74 %	14.95	54.37 %
2001 - 2002	1,085,559.99	1.69 %	4	0.91 %	4.68 %	16.23	83.48 %
2002 - 2003	1,590,559.55	2.47 %	11	2.49 %	4.98 %	15.76	92.89 %
2003 - 2004	6,151,130.99	9.56 %	26	5.90 %	4.12 %	17.75	79.09 %
2004 - 2005	3,284,608.16	5.11 %	21	4.76 %	3.83 %	19.16	87.44 %
2005 - 2006	4,889,668.42	7.60 %	38	8.62 %	3.92 %	19.62	87.44 %
2006 - 2007	4,665,876.96	7.26 %	36	8.16 %	4.45 %	20.15	80.38 %
2007 - 2008	5,478,606.47	8.52 %	34	7.71 %	5.00 %	21.21	92.04 %
2008 - 2009	10,206,704.54	15.87 %	59	13.38 %	5.06 %	22.80	97.87 %
2009 - 2010	9,501,283.45	14.77 %	45	10.20 %	4.47 %	23.87	99.63 %
2010 - 2011	2,469,582.41	3.84 %	17	3.85 %	4.85 %	22.49	95.25 %
2011 - 2012	122,542.83	0.19 %	3	0.68 %	4.15 %	26.26	53.37 %
2012 - 2013	3,194,754.97	4.97 %	6	1.36 %	3.36 %	24.24	83.62 %
2013 >=	6,274,178.28	9.76 %	25	5.67 %	2.81 %	19.98	80.38 %
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1 year	3,045,865.97	4.74 %	11	2.49 %	2.76 %	16.25	85.18 %
1 year - 2 years	3,228,312.31	5.02 %	14	3.17 %	2.86 %	23.50	75.85 %
2 years - 3 years	3,194,754.97	4.97 %	6	1.36 %	3.36 %	24.24	83.62 %
3 years - 4 years	69,542.83	0.11 %	2	0.45 %	4.41 %	26.46	64.88 %
4 years - 5 years	1,437,871.25	2.24 %	10	2.27 %	4.59 %	20.92	87.82 %
5 years - 6 years	7,139,322.60	11.10 %	36	8.16 %	4.52 %	23.99	97.67 %
6 years - 7 years	12,105,097.00	18.82 %	62	14.06 %	4.93 %	23.22	101.17 %
7 years - 8 years	3,564,403.04	5.54 %	30	6.80 %	5.27 %	22.20	91.17 %
8 years - 9 years	5,892,198.77	9.16 %	41	9.30 %	4.77 %	20.25	86.30 %
9 years - 10 years	4,138,558.66	6.44 %	26	5.90 %	4.09 %	20.48	80.70 %
10 years - 11 years	5,076,059.10	7.89 %	38	8.62 %	3.63 %	19.19	86.73 %
11 years - 12 years	6,470,616.68	10.06 %	28	6.35 %	4.33 %	17.96	85.59 %
12 years - 13 years	2,428,293.85	3.78 %	16	3.63 %	4.32 %	16.46	82.06 %
13 years - 14 years	1,124,159.99	1.75 %	5	1.13 %	4.60 %	16.25	82.47 %
14 years - 15 years	588,171.85	0.91 %	6	1.36 %	4.74 %	14.95	54.37 %
15 years - 16 years	174,695.04	0.27 %	3	0.68 %	4.79 %	14.34	58.83 %
16 years - 17 years	801,121.86	1.25 %	12	2.72 %	4.83 %	12.82	66.97 %
17 years - 18 years	396,327.43	0.62 %	5	1.13 %	4.41 %	11.54	54.24 %
18 years - 19 years	932,145.09	1.45 %	15	3.40 %	4.87 %	10.37	38.24 %
19 years - 20 years	359,811.73	0.56 %	17	3.85 %	4.45 %	9.65	43.48 %
20 years - 21 years	317,236.03	0.49 %	8	1.81 %	4.90 %	7.75	31.99 %
21 years - 22 years	694,217.02	1.08 %	11	2.49 %	4.97 %	7.43	43.94 %
22 years - 23 years	358,726.44	0.56 %	11	2.49 %	4.99 %	5.39	48.56 %
23 years - 24 years	43,701.70	0.07 %	2	0.45 %	4.04 %	6.53	40.29 %
24 years - 25 years	246,481.26	0.38 %	8	1.81 %	3.77 %	4.02	32.82 %
25 years - 26 years	302,560.62	0.47 %	4	0.91 %	2.94 %	3.78	41.82 %
26 years - 27 years	27,134.27	0.04 %	3	0.68 %	3.68 %	3.44	53.72 %
27 years - 28 years	62,530.69	0.10 %	2	0.45 %	3.42 %	2.77	10.33 %
28 years - 29 years	42,357.85	0.07 %	6	1.36 %	4.77 %	1.56	35.65 %
29 years - 30 years							
30 years >	47,169.39	0.07 %	3	0.68 %	5.37 %	-0.03	31.50 %
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

6. Legal Maturity

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 2015							
2015 - 2020	2,474,224.79	3.85 %	40	9.07 %	3.02 %	1.44	60.60 %
2020 - 2025	1,959,145.70	3.05 %	38	8.62 %	4.54 %	7.77	51.99 %
2025 - 2030	3,725,868.25	5.79 %	53	12.02 %	4.90 %	12.15	58.34 %
2030 - 2035	16,080,810.84	25.01 %	82	18.59 %	4.15 %	18.03	83.80 %
2035 - 2040	33,254,593.73	51.71 %	199	45.12 %	4.58 %	22.61	94.33 %
2040 - 2045	6,814,801.98	10.60 %	29	6.58 %	3.56 %	27.57	84.85 %
2045 >=							
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

7. Remaining Tenor

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1 year	1,491,288.76	2.32 %	12	2.72 %	2.28 %	0.18	72.68 %
1 - 2	58,839.73	0.09 %	8	1.81 %	4.90 %	1.50	41.29 %
2 - 3	202,882.68	0.32 %	7	1.59 %	4.67 %	2.57	34.04 %
3 - 4	565,617.48	0.88 %	10	2.27 %	3.69 %	3.55	47.39 %
4 - 5	277,726.10	0.43 %	6	1.36 %	5.15 %	4.58	32.84 %
5 - 6	121,955.26	0.19 %	7	1.59 %	4.14 %	5.63	33.46 %
6 - 7	279,672.58	0.43 %	6	1.36 %	4.49 %	6.57	48.99 %
7 - 8	401,715.60	0.62 %	8	1.81 %	4.83 %	7.55	50.91 %
8 - 9	935,779.20	1.46 %	11	2.49 %	4.34 %	8.69	57.31 %
9 - 10	217,999.10	0.34 %	6	1.36 %	4.48 %	9.67	46.34 %
10 - 11	493,842.60	0.77 %	14	3.17 %	4.52 %	10.40	43.37 %
11 - 12	1,165,937.58	1.81 %	13	2.95 %	5.03 %	11.44	50.34 %
12 - 13	721,857.71	1.12 %	7	1.59 %	5.05 %	12.19	72.50 %
13 - 14	754,200.79	1.17 %	11	2.49 %	4.64 %	13.31	65.78 %
14 - 15	469,923.57	0.73 %	5	1.13 %	5.30 %	14.39	67.01 %
15 - 16	841,812.19	1.31 %	9	2.04 %	4.98 %	15.55	71.59 %
16 - 17	1,501,632.12	2.34 %	6	1.36 %	4.10 %	16.19	84.92 %
17 - 18	3,415,256.06	5.31 %	19	4.31 %	4.15 %	17.40	84.38 %
18 - 19	6,879,341.69	10.70 %	27	6.12 %	4.18 %	18.42	84.06 %
19 - 20	5,262,461.20	8.18 %	37	8.39 %	3.72 %	19.45	86.76 %
20 - 21	4,879,505.66	7.59 %	32	7.26 %	4.26 %	20.51	85.01 %
21 - 22	5,291,665.74	8.23 %	35	7.94 %	4.57 %	21.61	86.50 %
22 - 23	3,160,265.81	4.91 %	24	5.44 %	5.37 %	22.45	91.08 %
23 - 24	11,766,103.46	18.30 %	61	13.83 %	4.80 %	23.48	100.13 %
24 - 25	7,397,678.17	11.50 %	37	8.39 %	4.51 %	24.41	100.55 %
25 - 26	422,319.49	0.66 %	3	0.68 %	4.51 %	25.48	68.77 %
26 - 27	122,542.83	0.19 %	3	0.68 %	4.15 %	26.26	53.37 %
27 - 28	2,194,754.97	3.41 %	4	0.91 %	3.27 %	27.21	78.50 %
28 - 29	741,411.82	1.15 %	3	0.68 %	2.92 %	28.80	98.97 %
29 - 30	2,273,455.34	3.54 %	10	2.27 %	3.10 %	29.23	82.85 %
> 30 years							
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

8. Current Loan to Original Market Value

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
0 % - 10 %	240,234.13	0.37 %	17	8.90 %	3.82 %	3.63	17.16 %
10 % - 20 %	1,399,253.86	2.18 %	19	9.95 %	4.73 %	10.43	31.32 %
20 % - 30 %	2,064,790.39	3.21 %	18	9.42 %	4.73 %	15.97	42.08 %
30 % - 40 %	1,852,123.26	2.88 %	12	6.28 %	3.94 %	15.84	52.50 %
40 % - 50 %	6,296,619.20	9.79 %	25	13.09 %	4.44 %	17.52	57.74 %
50 % - 60 %	5,892,295.01	9.16 %	13	6.81 %	4.06 %	21.97	67.61 %
60 % - 70 %	10,373,737.52	16.13 %	19	9.95 %	4.03 %	16.84	77.71 %
70 % - 80 %	8,995,254.21	13.99 %	18	9.42 %	4.30 %	21.69	89.20 %
80 % - 90 %	13,912,333.14	21.63 %	19	9.95 %	4.28 %	21.21	102.26 %
90 % - 100 %	10,750,274.37	16.72 %	25	13.09 %	4.74 %	23.24	112.94 %
100 % - 110 %	2,532,530.20	3.94 %	6	3.14 %	4.20 %	24.21	115.58 %
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >=							
Total	64,309,445.29	100.00 %	191	100.00 %	4.32 %	20.12	86.02 %

9. Current Loan to Indexed Market Value

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
0 % - 10 %	88,553.10	0.14 %	3	1.57 %	2.91 %	3.32	6.46 %
10 % - 20 %	247,626.61	0.39 %	9	4.71 %	4.24 %	5.63	15.71 %
20 % - 30 %	1,316,555.40	2.05 %	21	10.99 %	4.57 %	12.00	26.28 %
30 % - 40 %	1,340,211.02	2.08 %	15	7.85 %	4.74 %	13.41	35.26 %
40 % - 50 %	1,862,539.62	2.90 %	14	7.33 %	4.34 %	17.85	45.64 %
50 % - 60 %	6,137,861.17	9.54 %	23	12.04 %	3.65 %	17.63	55.07 %
60 % - 70 %	4,256,602.02	6.62 %	12	6.28 %	4.51 %	19.98	65.80 %
70 % - 80 %	9,106,729.02	14.16 %	16	8.38 %	3.99 %	17.97	74.13 %
80 % - 90 %	8,190,825.18	12.74 %	19	9.95 %	4.33 %	19.63	85.13 %
90 % - 100 %	13,235,563.07	20.58 %	18	9.42 %	4.30 %	21.44	95.78 %
100 % - 110 %	6,623,324.18	10.30 %	13	6.81 %	4.27 %	22.93	105.66 %
110 % - 120 %	7,618,397.90	11.85 %	17	8.90 %	5.00 %	22.68	114.85 %
120 % - 130 %	4,140,046.97	6.44 %	10	5.24 %	4.62 %	23.02	122.83 %
130 % - 140 %	144,610.03	0.22 %	1	0.52 %	4.06 %	23.92	133.18 %
140 % - 150 %							
150 % >							
Total	64,309,445.29	100.00 %	191	100.00 %	4.32 %	20.12	86.02 %

10. Loanpart Coupon (interest rate bucket)

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
<= 0.50 %							
0.50 % - 1.00 %							
1.00 % - 1.50 %							
1.50 % - 2.00 %							
2.00 % - 2.50 %	7,295,237.53	11.34 %	32	7.26 %	2.29 %	18.66	74.93 %
2.50 % - 3.00 %	7,231,826.46	11.25 %	47	10.66 %	2.69 %	20.38	88.38 %
3.00 % - 3.50 %	3,781,065.24	5.88 %	30	6.80 %	3.30 %	20.79	85.50 %
3.50 % - 4.00 %	4,998,156.24	7.77 %	29	6.58 %	3.66 %	20.84	85.81 %
4.00 % - 4.50 %	6,352,225.26	9.88 %	49	11.11 %	4.31 %	20.02	76.19 %
4.50 % - 5.00 %	11,451,969.83	17.81 %	87	19.73 %	4.75 %	19.64	85.06 %
5.00 % - 5.50 %	11,381,431.00	17.70 %	83	18.82 %	5.31 %	20.20	92.27 %
5.50 % - 6.00 %	9,828,130.29	15.28 %	72	16.33 %	5.74 %	20.70	90.15 %
6.00 % - 6.50 %	1,946,447.43	3.03 %	11	2.49 %	6.23 %	21.55	102.25 %
6.50 % - 7.00 %	42,956.01	0.07 %	1	0.23 %	6.55 %	2.33	18.08 %
7.00 % >							
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

11. Remaining Interest Rate Fixed Period

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1	20,317,247.51	31.59 %	131	29.71 %	3.25 %	19.19	80.93 %
1 - 2	4,628,218.17	7.20 %	42	9.52 %	4.65 %	18.14	82.98 %
2 - 3	4,882,904.23	7.59 %	46	10.43 %	4.58 %	18.28	84.95 %
3 - 4	9,626,341.45	14.97 %	61	13.83 %	4.99 %	20.93	93.58 %
4 - 5	7,965,101.34	12.39 %	46	10.43 %	4.22 %	22.35	88.11 %
5 - 6	2,194,808.93	3.41 %	18	4.08 %	4.58 %	19.51	74.75 %
6 - 7	2,626,289.87	4.08 %	20	4.54 %	4.98 %	19.18	86.72 %
7 - 8	1,453,113.76	2.26 %	12	2.72 %	5.51 %	15.06	80.87 %
8 - 9	621,668.89	0.97 %	8	1.81 %	5.42 %	20.93	73.28 %
9 - 10	2,288,776.38	3.56 %	17	3.85 %	3.81 %	24.90	89.50 %
10 - 11							
11 - 12	1,242,699.27	1.93 %	10	2.27 %	5.04 %	21.67	82.40 %
12 - 13	764,855.97	1.19 %	4	0.91 %	5.70 %	19.12	71.54 %
13 - 14	3,426,824.36	5.33 %	16	3.63 %	5.48 %	22.40	103.96 %
14 - 15	1,410,911.87	2.19 %	5	1.13 %	6.26 %	23.07	99.72 %
15 - 16	457,119.16	0.71 %	2	0.45 %	6.01 %	17.50	73.60 %
16 - 17							
17 - 18	281,584.89	0.44 %	2	0.45 %	5.69 %	17.33	91.72 %
18 - 19							
19 - 20	120,979.24	0.19 %	1	0.23 %	4.70 %	19.83	107.09 %
20 - 21							
21 - 22							
22 - 23							
23 - 24							
24 - 25							
25 - 26							
26 - 27							
27 - 28							
28 - 29							
29 - 30							
30 >=							
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

12. Interest Payment Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Fixed	54,651,769.00	84.98 %	408	92.52 %	4.60 %	20.26	87.14 %
Floating	9,657,676.29	15.02 %	33	7.48 %	2.78 %	19.30	79.71 %
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Farm	147,478.57	0.23 %	2	1.05 %	4.19 %	8.71	19.62 %
Condominium with garage	978,107.42	1.52 %	1	0.52 %	3.42 %	23.12	90.54 %
Condominium	3,503,936.36	5.45 %	15	7.85 %	4.83 %	21.87	109.75 %
Single family house with garage	10,492,237.14	16.32 %	37	19.37 %	4.06 %	19.36	79.84 %
Single family house	49,187,685.80	76.49 %	136	71.20 %	4.36 %	20.13	85.76 %
Total	64,309,445.29	100.00 %	191	100.00 %	4.32 %	20.12	86.02 %

14. Geographical Distribution (by Province)

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Drenthe	99,465.94	0.15 %	2	1.05 %	5.68 %	7.49	31.04 %
Flevoland	647,515.02	1.01 %	1	0.52 %	5.47 %	22.00	99.23 %
Friesland	864,385.55	1.34 %	2	1.05 %	5.52 %	23.48	120.93 %
Gelderland	7,900,403.40	12.28 %	22	11.52 %	3.93 %	21.31	92.01 %
Groningen	87,836.97	0.14 %	1	0.52 %	5.61 %	8.13	36.70 %
Limburg	1,922,309.55	2.99 %	12	6.28 %	4.59 %	17.29	77.64 %
Noord-Brabant	8,315,338.09	12.93 %	31	16.23 %	4.26 %	20.68	86.31 %
Noord-Holland	14,873,796.98	23.13 %	33	17.28 %	4.14 %	20.04	87.61 %
Overijssel	1,603,258.54	2.49 %	6	3.14 %	4.60 %	21.54	76.06 %
Utrecht	7,017,572.44	10.91 %	30	15.71 %	4.33 %	21.06	84.14 %
Zeeland	247,332.13	0.38 %	1	0.52 %	5.70 %	11.58	88.72 %
Zuid-Holland	14,903,245.61	23.17 %	41	21.47 %	4.56 %	19.32	82.57 %
Unknown	5,826,985.07	9.06 %	9	4.71 %	4.24 %	19.39	84.94 %
Total	64,309,445.29	100.00 %	191	100.00 %	4.32 %	20.12	86.02 %

15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Owner Occupied	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

16. Loanpart Payment Frequency

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Quarterly	170,167.58	0.26 %	1	0.23 %	5.25 %	8.83	49.85 %
Monthly	64,139,277.71	99.74 %	440	99.77 %	4.32 %	20.15	86.12 %
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

17. Guarantee Type (NHG / Non NHG)

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Non-NHG	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %
Total	64,309,445.29	100.00 %	441	100.00 %	4.32 %	20.12	86.02 %

Contact Information

Arranger, Dealer	Rabobank Croeselaan 8 3521 CB Utrecht The Netherlands	Auditors to the CBC and Asset Monitor	PricewaterhouseCoopers Accountants N.V. Thomas R. Malthusstraat 5 1066 JR Amsterdam The Netherlands
Auditors to the Issuer	Ernst & Young Accountants LLP Antonio Vivaldistraat 150 1083 HP Amsterdam The Netherlands	CBC	Van Lanschot Conditional Pass-Through Covered Bond Company B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
CBC Account Bank	Société Générale S.A., Amsterdam Branch Rembrandt Tower, Amstelplein 1 1096 HA Amsterdam The Netherlands	Issuer	F. van Lanschot Bankiers N.V. Hooge Steenweg 29 5211 JN 's-Hertogenbosch The Netherlands
Legal Adviser and Tax Adviser to the Arranger and the Dealer	Allen & Overy LLP Apollolaan 15 1077 AB Amsterdam The Netherlands	Legal Adviser and Tax Adviser to the Issuer	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands
Principal Paying Agent and Registrar	Citibank N.A., London Branch Canada Square, Canary Wharf E14 5 LB London The United Kingdom	Security Trustee	Stichting Security Trustee Van Lanschot Conditional Pass-Through Covered Bond Company Claude Debussylaan 24 1082 MD Amsterdam The Netherlands
Servicer, Arranger, Dealer, Transferor	F. van Lanschot Bankiers N.V. Hooge Steenweg 29 5211 JN 's-Hertogenbosch The Netherlands	Subordinated Loan Provider	F. van Lanschot Bankiers N.V. Hooge Steenweg 27-31 5211 JN 's-Hertogenbosch The Netherlands