



Leading the way in food and agribusiness banking

Rabobank's performance – above and beyond

Rabobank Australia Branch

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Business Banking

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Business Banking – delivering exceptional client service

Research commissioned by Rabobank and administered by research group TNS revealed that Business Banking's client advocacy and satisfaction are at market leading levels. In all, 100 Rabobank clients were interviewed for the study, with key results benchmarked against market data derived from the TNS Business Finance Monitor¹, the same source used by Merrill Lynch in its Business Banking review.

Analysis focussing on individual performance attributes showed that Business Banking performed most strongly on the performance attributes found to be important to its clients, particularly: *Understanding your business, knowledge and expertise of the bank's representatives and access to relationship manager.*

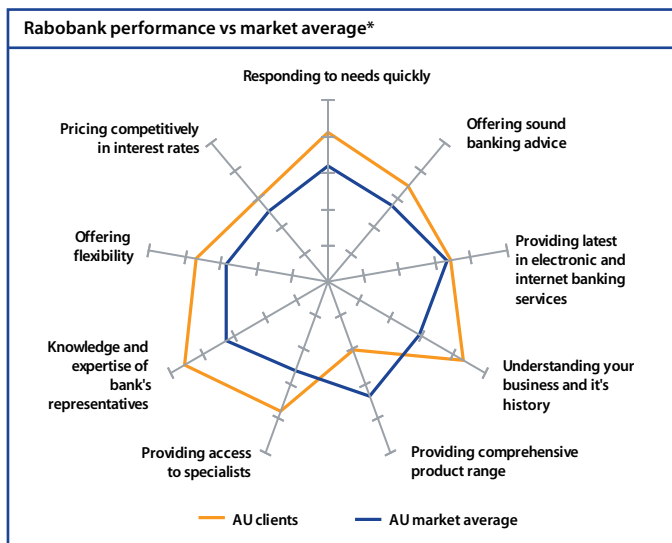
According to Dean Clark, general manager Business Banking, it is the deep relationship model used by Rabobank that ensures each client is matched to a relationship manager with the right

experience to help grow their business. This, combined with specialist bankers supported by Rabobank's global team of food and agribusiness research analysts, ensure the highest level of service.

"This is a great achievement for the Australian Business Banking team. When we set up the business in 2001 it was our ambition to deliver a service model based on superior knowledge and expertise. We wanted our clients to be loyal and active champions of the Rabobank brand and I am very proud that the business has achieved this so emphatically", Dean concluded.

The TNS survey results reinforce Rabobank's ongoing commitment to the food and agribusiness sector in Australia with an aim to continue this exceptional level of service into the near future and beyond.

¹ Competitor results based on data derived from the TNS Business Finance Monitor [TO \$5m-\$100m], July 2008



Scale: from 0% to 100%

* Market average based on data derived from the TNS Business Finance Monitor [TO \$5m-\$100m], July 2008. Comparing ratings of 4 or 5 out of 5 by main bank customers.

Rabobank Australia is a part of the international Rabobank Group, the world's leading specialist in food and agribusiness banking. Rabobank has more than 110 years' experience providing customised banking and finance solutions to businesses involved in all aspects of food and agribusiness. Rabobank is structured as a cooperative and has a AAA credit rating from Moody's and Standard & Poor's.

Rabobank operates in 43 countries, servicing the needs of more than nine million clients worldwide through a network of more than 1600 offices and branches. Rabobank Australia is one of the country's leading rural lenders and a significant provider of business and corporate banking and financial services to the Australian food and agribusiness sector. The bank has 80 branches throughout Australasia. The bank has 51 branches throughout Australia.