



Rabobank

Rabobank Fact Sheet

The world's leading food and agribusiness bank

Rabobank Australia and New Zealand is part of the international Rabobank Group, the world's leading food and agribusiness bank.

As one of Australia and New Zealand largest rural lenders and a significant provider of corporate financial services to the food and agribusiness sectors, Rabobank has 61 branches across Australia and 32 branches throughout New Zealand, strategically located to service rural communities.

The International Rabobank Group

History

Coöperatieve Centrale Raiffeisen-Boerenleenbank BA (commonly known as Rabobank) began as a rural credit cooperative in the Netherlands in 1898, when farmers united to overcome rural poverty by providing finance to help build and support each other's businesses.

Size

The Rabobank Group is ranked among the world's 30 largest financial institutions based on Tier 1 Capital and is one of Europe's most recognised financial institutions, with global assets of AUD 898 billion as at 30 June 2011.

Rabobank now operates in 48 countries, servicing the financial needs of approximately ten million clients worldwide through a network of approximately 1,600 offices and branches. With headquarters in Utrecht, the Netherlands, the Rabobank Group employs more than 59,000 people around the world.

Corporate Social Responsibility

The Rabobank Group is a global leader in sustainable practices and socially responsible corporate initiatives. This incorporates a focus on sustainability-oriented banking in areas including renewable energy, biofuels and clean technology.

Today Rabo Development operates in a number of underprivileged and developing countries, to provide equal access to financial services which in turn helps to foster economic independence among local communities.

Rabobank Australia and New Zealand

Rabobank believes Australia and New Zealand have the leading primary producers in the world, and they are extremely important in the global food chain as food demand outstrips supply.

Rabobank established an office in Australia in 1990 and acquired the Primary Industry Bank of Australia (PIBA) in Australia and New Zealand in 1994. The bank has continued to expand and develop its operations in both countries in the years since.

True to its cooperative origins and structure, the bank's primary interest lies in providing the best service, value and expertise to its clients, and establishing mutually beneficial relationships with its customers and the communities in which they operate.

With headquarters in Sydney, Rabobank employs more than 1,000 people in Australia and New Zealand with more than half based in all major agricultural regions.



Businesses

Rabobank Australia and New Zealand operates across four core sectors, with a primary focus on food and agribusiness, whilst also extending into the broader financial services market.

In Australia we offer products and services in the following business sectors:

- **Rural Financial Services** – Rabobank’s rural banking division offers access to a range of customised financial products and services to primary producers. These include flexible, long-term rural loans, (provided through the All In One account), cash management account, equipment finance, seasonal finance, harvest loans, farm management and retail deposits, risk management services and succession planning facilitation. Rabobank is the second largest lender to primary producers in Australia and third in the New Zealand market.
- **Food and Agribusiness Banking** – services the banking needs of middle market enterprises operating in the food and agribusiness sector and related industries.
- **Corporate Financial Services** – delivers banking services to large corporations in the food, agribusiness, beverage and related manufacturing and service sectors. Services provided include corporate lending, structured finance, trade finance, commodity finance, equipment finance, financial market instruments and derivatives, mergers & acquisitions and corporate advisory.
- **RaboDirect¹** – is the bank’s online savings and investment service, providing competitive interest deposits and online access to managed funds.

Specialist Research and Expertise

In a challenging world, Rabobank believes that it is important that our clients are informed of global and local information and developments in their relevant industries. The bank provides this information through one of the world’s leading food and agribusiness industry research teams. Called Rabobank Food & Agribusiness Research and Advisory (FAR), this unit is coordinated by an international team of research specialists, including a local division specifically covering the Australian and New Zealand markets.

FAR focuses on producing comprehensive, world-class research and reports on agricultural industries and services including:

- the latest innovations and management practices in food and agribusiness
- sector and commodity issues
- international and domestic market trends
- future industry developments.

Other knowledge and educational initiatives include:

- the Rabobank Visiting Experts Program – bringing international specialists to New Zealand and Australia to share global expertise with Rabobank’s clients
- the Rabobank Executive Development Program – intensive courses in the application of leading-edge business management practices to agriculture
- the Rabobank Farm Managers Program – a business management course specially designed for participants aiming to take control of a farm business in the future.

Rabobank Rural Confidence Survey

The only study of its type in Australia and New Zealand, the Rabobank Rural Confidence Survey monitors outlook and general sentiment in the agricultural industries, providing an objective indicator of this sector. In Australia, the survey is conducted quarterly using an independent research organisation to interview an average of 1,200 farmers throughout the country. In New Zealand, the survey is conducted quarterly by TNS interviewing a selection of approximately 450 farmers throughout the country.

Sponsorships and social responsibility

In the spirit of its cooperative culture, Rabobank is committed to supporting and developing communities throughout New Zealand and Australia.

This involves a wide range of initiatives, including national and local community sponsorships and partnerships within the food and agribusiness sector.

Major sponsorships and partnerships include:

Australia

- Country Education Program of Australia
- Australian Dairy Conference
- Australian Nuffield Farming scholarship
- Various national industry conferences.

New Zealand

- South Island Dairy Event
- Horticulture New Zealand Conference
- Rabobank Romeo Bragato Conference
- The Salvation Army NZ Budgeting Service Program.

For more information please talk to your local rural manager on toll free number 1300 30 30 33.

www.rabobank.com.au



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¹ The issuer of RaboDirect and its related deposit products is Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700. Consider the IDPS Guide and full terms and conditions relating to RaboDirect products available at www.rabodirect.com.au before making any financial decisions.

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We have considered the environment when producing this document.