

Our Rabobank Story

Rabobank 

Our aim, in short, is to improve the prosperity of farmers and rural communities...

From our agricultural roots, to today as the world's leading food and agribusiness bank, Rabobank remains committed to our cooperative values.



Rabobank supports farmers to grow over

100 different crops

The bank with food at its heart

As a bank founded by farmers, for farmers, Rabobank is proud of its role in agriculture's history, and future.

Rabobank was founded by a group of Dutch farmers in the mid-1800s, cooperating to fill the unique rural finance gap being left by urban financial institutions of the time.

Today, we are proudly supporting clients from farm to fork across 35 countries.

Sustained success over such a significant period is a result of the genuine intentions of the bank supporting agribusiness, and rural communities - objectives that have remained firm for over a century.



Helping Australia grow

Rabobank's Australian story began in 1994 when it identified the country's agricultural strength and acquired Primary Industry Bank of Australia Ltd (PIBA).

Today, we are proud to support the entire value chain, offering rural finance to farmers and agribusinesses as well as deposit products which help the Australian food and agri sector.

Our local rural teams have their boots on the ground, backing 60 branches across Australia, each connected to their community and passionate about helping clients and the broader agri sector thrive.

*Rabobank deposits support
Australian farmers*



1ST
cooperative bank
founded by farmers for
farmers

Putting clients, and their communities, first

From humble beginnings to the world's leading food and agribusiness bank - Rabobank has a rich history of community engagement.

And it's all thanks to a strong client-focussed approach.

As a global cooperative we do not answer to shareholders and can afford to take a long-term view.

We put the client at the centre of everything we do, and with a strong rural and regional footprint, we are actively engaged in the agricultural industries and communities in which our clients live.

With the aim of tangibly and meaningfully contributing to the vibrancy and resilience of rural Australia, the Rabo Community Fund was established to support local grassroots initiatives, identified by our Rabo Client Council groups.

These groups are made up of Rabo clients representing their regional community, suggesting where initiatives and funding can be most useful, centred around themes including:

- Long-term Industry Capacity & Agricultural Education
- Environmental Sustainability
- Rural/Urban Connection
- Rural Wellbeing
- Adaption/Disruption
- Natural Disaster Resilience



5 RABO CLIENT COUNCILS
supporting regional Australia
grassroots initiatives

Some of our Rabo Community Fund and Client Council initiatives include:

- Complimentary Financial Skills Workshops across regional Australia
- Rural Community Hub Program
- Fat Farmers, a health initiative that inspires through connection & physical activity
- Heart of Australia partnership supporting mobile health services in remote rural Australia
- Boys to the Bush MENToring and camp programs for boys
- Complimentary Business Transition & Succession Planning Sessions across regional Australia
- Advanced Beef Leaders professional development program
- BlazeAid supporting families and individuals in rural Australia after natural disasters
- When Bee Foundation supporting research and conservation activities





Upskilling, networking and problem solving for a strong agri industry

Rabobank prides itself on taking an industry lead on research and innovation, and openly sharing these insights.

Knowledge sharing initiatives provide our clients with valuable opportunities to learn and network, and ultimately help improve farm performance, and include:

Business Management Programs

Rabobank has designed two leading programs to equip primary producers with the building blocks to take their businesses to the next level.

1. Executive Development Program: designed for experienced business owners or senior managers to help them build strategic planning capabilities and commercial management skills.
2. Farm Managers Program: designed for up-and-coming farmers ready to take over the family farm or those looking to manage a commercial farm. This leadership course will help with communication, influencing business decisions and business planning.

Rabobank has connected over 1500 Business Management Program alumni across Australia and New Zealand

25+ YEARS
educating farmers

RaboResearch

Our group of 90 RaboResearch analysts work in local teams across the globe covering topics related to economics, financial markets as well as food and agribusiness.

They study trends and developments across the global food chain and provide timely knowledge and expert market insights, shared through commodity reports, weekly podcasts, videos, infographics, maps, webinars, conferences, field day presentations, study tours and face-to-face visits with our clients. Commodity outlooks include: grains & oilseeds, beef, sheep, sugar, cotton, dairy, plus farm inputs, downstream markets, FX/interest rates and oil/freight.

This knowledge enables our clients to develop and deepen their business insights and help them to make well-informed strategic decisions.



Subscribe to our RaboResearch Australia & New Zealand podcast for the latest agri insights and trends.



90+ global food, agri, and economic analysts sharing market outlooks

Rabobank Leadership Awards

For over 25 years Rabobank has proudly recognised agribusiness leaders from across Australia and New Zealand.

Bringing together vision and courage, their leadership inspires others and provides a pathway for the future.

By recognising these leaders, Rabobank can shine a light on the agribusiness sector and share the stories of those who are making a meaningful contribution to building a stronger agricultural industry and community.

Peer-nominated and judged, the Rabobank Leadership Award is presented to individuals who create growth and prosperity at both a corporate and industry level in the food and agribusiness industries, whilst the Emerging Leader Award is presented to an outstanding up-and-coming agri industry talent.



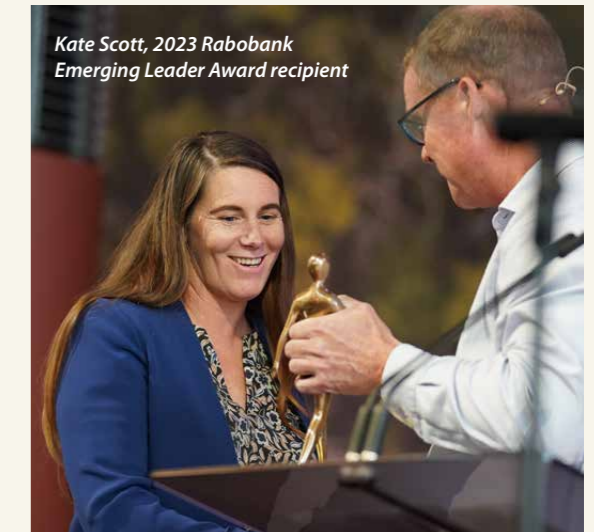
Celebrating outstanding achievements in food and agribusiness for over

25 YEARS



L-R: David Fulwood congratulates the 2023 Rabobank Community Leadership Award recipients, Tam Jex-Blake, Growing Future Farmers and Adam DeMamiel, Boys to the Bush

The Rabobank Leadership Awards provide an opportunity to showcase and celebrate the food and agri leaders driving the industry forward.



Kate Scott, 2023 Rabobank Emerging Leader Award recipient



Fiona Simson, 2023 Rabobank Leadership Award recipient



USA Beef Producer Knowledge Tour

Rabobank Knowledge Tours

Leveraging our global and local farming networks, Rabobank's sector specific tours create an opportunity to connect clients with high calibre, progressive farmers and leading food and agribusinesses across the globe - from US beef, European grain and Brazilian sugar tours, to domestic Queensland cotton and southern Australian sheep and wool tours.

Rabobank Mini Masterclass

An educational program combining cross commodity business and farm visits with agribusiness knowledge workshops promoting collaborative learning and networking for leading primary producers.



L-R: Courtney Roulston, CH 10 Farm To Fork TV Host and David De Paoli, chilli and avocado producer AustChilli, Bundaberg, QLD

Farm to Fork Partnership

As an agribusiness bank, we are committed to promoting the importance of the agriculture industry and growing Australians' understanding of where their food comes from.

Our partnership with Channel 10's cooking show 'Farm to Fork' features a number of our Rabobank farmers sharing stories about their produce and how it is grown. The series takes viewers on a food journey across Australia, seeking out the freshest produce to create healthy inspiring recipes in the kitchen.

You can watch the episodes anytime on 10.com.au/farm-to-fork.

Saveful Partnership

The average Australian household wastes 15kg of food each week despite 70% of food binned being perfectly edible.

We've partnered with Saveful - a free app designed to maximise the food on-hand through meal frameworks, recipes, chef hacks, tips and tricks inspired by Matt Moran to help Australians save food, money and time.

Visit www.saveful.com to learn more.





Rabobank Farm2Fork Summit

The Rabobank Farm2Fork Summit is a celebration of innovation in food and agriculture, bringing together farmers and industry trailblazers from around the globe to share thought-provoking ideas, explore new ways of thinking and uncover practical solutions for the future growth and vitality of the sector.

Held at White Bay Cruise Terminal on the iconic Sydney Harbour, the 2023 Rabobank Farm2Fork Summit attracted more than 1,600 delegates from Australia, New Zealand, the US and Europe. Taking a deep dive into innovation, sustainability and leadership, our local and international speakers - from global agribusinesses and top farmers, to agtech start-ups - shared the latest trends, insights, and best practices across the F&A supply chain.



1,600
global farming and agri
industry leaders connected
at Rabo Farm2Fork

On the journey together

Together we discussed the major challenges to creating a sustainable future for food and farming, and saw first-hand new ideas and innovations to help feed and clothe a growing world efficiently, sustainably and profitably.

The Farm to Fork Innovation Park featured the latest technology helping to improve on-farm efficiency and sustainability - exciting advances in robotics, irrigation, biosecurity and traceability from around the world - addressing challenges such as labour shortages, resource efficiency, waste reduction and precision agriculture.

"The opportunity to gather and network as an industry and hear from leading farmers was invaluable, and we applaud Rabobank on the unique initiative"

Cassie Coleman,
Grain producer, NSW





100+
educational sustainability
initiatives across Australia

Helping You Grow Sustainably

Whether it's growing more with less, managing soil health or supporting biodiversity, we're focussed on helping our clients adopt practical sustainability strategies that make sense for their business.

To date, we've hosted over 100 educational sustainability initiatives across Australia, including both in-person and online workshops. These sessions range from half-day events and webinars to in-depth, multi-day training programs.

We have worked in partnership with the University of Melbourne and Ruminati, with these workshops designed to give participants a hands-on opportunity to calculate their farm emissions profile and develop a customised emissions-reduction plan. They also helped build broader awareness of practices, technology, and research as they continued to evolve.



Meet the RaboTruck

Rabobank's mobile innovation hub is designed to bring local and global agri knowledge, insights, and community engagement directly to the heart of regional Australia.

Purpose-built and proudly on the move, the RaboTruck transforms into a dynamic space for events, workshops, client conversations, and local activations.

Whether we're rolling into an ag show, parking up at a field day, or hosting a community breakfast, the RaboTruck creates a place for connection, wherever the road takes us.



DRIVING

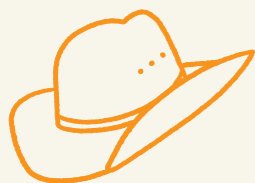
connection through regional Australia

Farm loans to help you grow your business

One of the most flexible finance solutions available to agribusinesses, Rabobank's All In One account is the combination of flexible funding, with transaction and loan facilities in a single account, meaning you can make financial decisions when it's right for your business.

Maximise your cashflow

Rabobank's All In One account allows you to maximise your cashflow to focus your funds on growing your business, whether to purchase or develop property, refinance existing loans, provide working capital, fund off-farm investments or for other worthwhile projects.



"Our Rabo All In One account gives us the flexibility in one account rather than having separate loan and trading accounts, which makes our life a lot easier if we need extra finance for a tractor or sheep yards. It's great for expansion and fluctuating income."

Jessica Sutherland
Hamilton VIC

Rabobank All In One account **DESIGNED** specifically for farmers



Benefits of the Rabobank All In One loan

- ✓ **Easier reduction of debt** because income automatically goes against debt
- ✓ **Greater control** - it's self-managed, essentially acting like a revolving line of credit, where you can continue to pay off/draw down to your loan limit
- ✓ **Freedom to pay down debt** in good times with no penalties if you repay your variable rate loan early
- ✓ **Pay interest when it suits** - interest payments can be timed to suit your peak income periods. As long as you stay within your loan limit, there's no minimum repayments
- ✓ **Ability to access capital quickly** by redrawing funds when you need them
- ✓ **Flexibility to adjust your repayments** to alleviate any cashflow pressures
- ✓ **Range of interest rates can be fixed online or by phone** on any portion of the loan for 1 month to 5 years (with no further documentation) including forward bookings, giving you greater control over your interest rate risk
- ✓ **Multiple All In One accounts are available**

Rabobank Farm Deposit Accounts

Grow your savings with the bank that grows farmers.

Wide range of deposit options

Choose from a range of products to suit your personal and business investment strategies. Options include:

- ✓ Farm Management Deposits
- ✓ Cash Management Accounts
- ✓ Term Deposits
- ✓ Call Deposit Account
- ✓ Rabobank's Online Savings accounts and other products and services available

Your money is in safe hands

- ✓ Deposits are guaranteed by the Australian Federal Government's Deposit Financial Claims Scheme¹
- ✓ Majority of deposits are reinvested locally in the form of rural loans, helping support Australia's progressive and dynamic agricultural sector.



¹ The Australian Government Guarantee protects the first \$250,000 of all deposits held per person, with Rabobank. Further information available at www.apra.gov.au.



Farm Management Deposits

To help smooth out the seasons, Farm Management Deposits enable you to set aside surplus pre-tax income from profitable seasons to help out in leaner times. Variable and Fixed rate options are available.

Cash Management Accounts

The Rabobank Cash Management Account makes it easy to manage your day-to-day money and save at the same time, with flexible self service.

Term Deposits

With a Term Deposit, you can make the most of your money with fixed returns to maximise your savings.

Call Deposit Account

This at-call deposit account gives you an easy way to invest extra cash, while still being able get your hands on it anytime you need it.



Online Savings & Investments

When you save with Rabobank, you get great products and rates that help you grow your savings, and you help Aussie farmers grow too. That's because the money deposited with us supports Aussie farmers and agribusinesses.



High Interest Savings Account

It offers great interest rates with no minimum balance and no need to switch banks for your everyday banking. If you are looking to earn more interest than a regular transaction account, but still wish to have access to your savings when you need it, then this account could be a good option for you to consider.

Notice Saver

Our Notice Saver accounts offer rewarding rates for planning ahead, and helping you stay focused on your savings goals.

Term Deposits

An option if you want to tuck away your savings for anything from 1 month to 5 years and benefit from guaranteed returns. Plus, when you choose to automatically reinvest your Term Deposit, you will be rewarded with a loyalty bonus on top of the standard rate.

PremiumSaver

With PremiumSaver, you can make fee free transactions as many times as you like. If you increase your balance by \$200 or more by the end of every month (\$2,000 for business accounts) you will receive the higher interest rate. Balance increases do not include interest earned in a month.

Super account solutions

All Rabobank Online savings products are available to establish Self Manged Super Funds (SMSF) for individuals, businesses, and trusts.

Relationship Deposits

Our local team has a deep understanding of the complexity of large deposits, and supports entities such as businesses, trusts, local government, hospitals, sports clubs, universities and rural research & development corporations.

Wealth Advisers and Intermediary Service

We understand the importance of diversifying your clients' investment portfolios, maximising returns and ensuring liquidity for lifestyle and funding requirements. Our comprehensive range of deposit products will enable you to effectively and safely invest and manage your clients' cash. Our dedicated team is here to support you with your clients specific financial needs.

Contact our dedicated team via: rabodeposits@rabobank.com

How your deposits are supporting our Aussie farmers



Your savings nourish farmers, farmers nourish you, and everyone grows stronger together

Good for you, good for Australia



Generic Savings
Mozo Expert Choice –
Kick Start Savings



Individual - High
Interest Savings
Account
Mozo Expert Choice –
Kick Start Savings



Individual
- Term Deposit
(Short Term)
Mozo Expert Choice



Individual
- Term Deposit
(Long Term)
Mozo Expert Choice



SMSF - High Interest
Savings Account
Mozo Expert Choice
Awards - Highly
Commended SMSF
Savings Bank



SMSF PremiumSaver
Mozo Expert Choice
Awards - Highly
Commended SMSF
Savings Bank



SMSF PremiumSaver
Money Magazine Best
Value SMSF Savings
Account - Boutique
Bank



Individual -
PremiumSaver Funder
Awards 2025
- Highly Commended
Savings Account



Agribusiness Risk & Treasury Management Services

Rabobank and its subsidiaries offer access to a range of products and services to help you manage the risks associated with volatility in agricultural commodity prices and foreign exchange rates.

'Over the Counter' Commodity Risk Management Products

Tailored Rabobank products such as Commodity Price Swaps and Options can assist producers and purchasers of agricultural commodities to manage commodity price risk. These products are cash settled and do not involve physical delivery of the commodity.

Foreign Exchange Risk Management

Rabobank's foreign exchange facility assists producers, importers, exporters and other clients to manage currency risk that may stem from AUD commodity hedges, FX payments or receipts, and foreign currency capital expenditure.

10 MILLION
Aussies enjoy food and drinks
produced by Rabobank clients every day



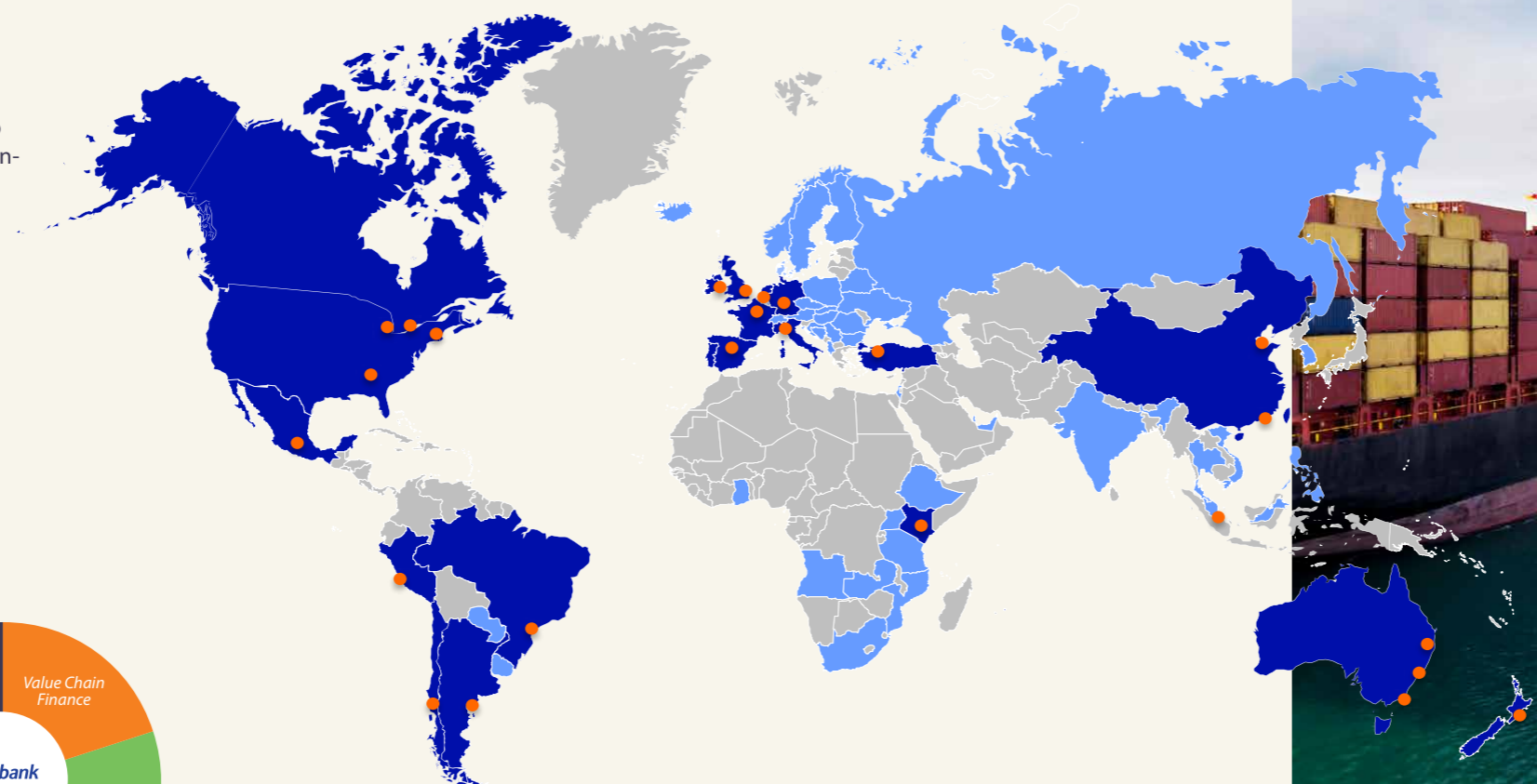
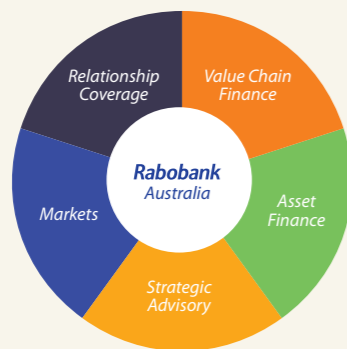
Rabobank Wholesale – connecting the global F&A supply chain



Our knowledgeable wholesale division provides a leading food and agribusiness service proposition, supporting the entire supply chain, from farmgate to corporate leaders.

Experienced in all F&A sectors in Australia, Rabobank enjoys strong client relationships along the full value chain. We are well placed to leverage our global scale and network to offer in-depth knowledge and thought leadership.

Our corporate lending solutions are built to be flexible, and can be tailored to a client's specific needs. We offer everything from working capital finance for year-round requirements, to refinancing for improved debt structuring.



- Rabobank Wholesale presence and coverage
- Rabobank offshore coverage and presence via partners
- Rabobank Wholesale office



Rabobank supports clients from farm to fork in **35 COUNTRIES**

Supporting the next generation of agri leaders through the Rabo Graduate Program

A unique opportunity to join a purpose-led organisation whilst experiencing a variety of Rabobank career options.

We proudly offer university graduates from around Australia the opportunity to embark on a meaningful career path.

Our grad program offers bespoke rotations tailored to each graduate background, interest, skill and development focus.

Whether it's connecting with colleagues in our Sydney office or one of our 60 branches around Australia, to working with our food and farming clients on the ground, or enjoying an international rotation in our global head office, graduates can be part of the team helping our clients to bring food to the table.

We are also long-term partners of Nuffield Australia - a unique scholarship program offering Australian primary producers a chance to learn, travel and work on an agri related project that will enhance the industry, and Innovation Generation - a conference for ages 18 - 35 that brings together the brightest and best industry experts with real-world experience for learning, networking, tours, and workshops.



#1
OUR PRIMARY FOCUS
is food and agribusiness

Our people live and breathe agri

Ever wanted to know what makes Rabobank different? Our culture is genuine, because every day our people work knowing that they're all playing our part in supporting our farmers to feed the world.

As a global cooperative our focus lies with our employees and clients, not shareholders, so we are focussed on putting people first.

We are passionate about creating an organisation where people can be themselves and make a meaningful contribution to our clients and local communities, every day. We actively encourage and support employees to take community leave, to give back to the communities in which we live and work.

→
*Tree planting
Community Service
Leave Day.*

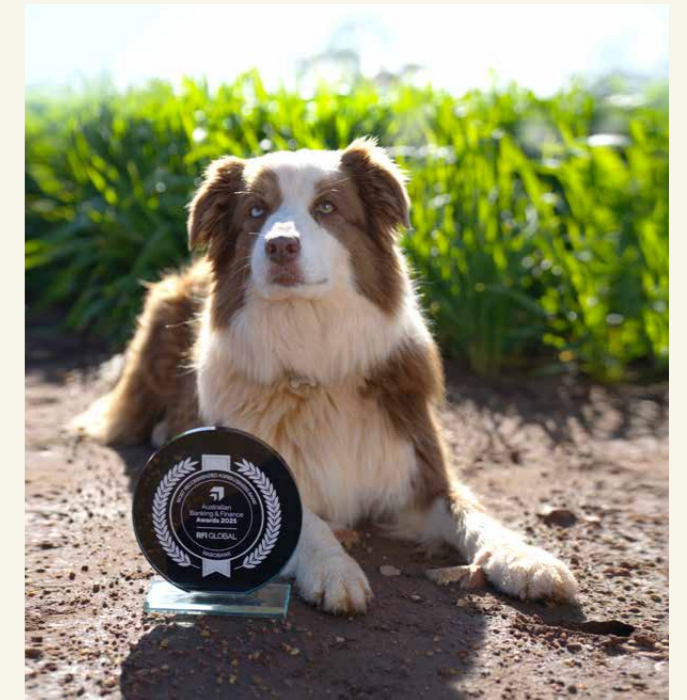


Agribusiness born & bred

*That's why we're Australia's Most Recommended Agribusiness Bank 2026, 2025 and 2024.**

Based on interviews with more than 80,000 Australian consumers and businesses over a 12-month period, the RFI awards celebrate the most recommended brands and most innovative and trustworthy organisations.

*RFI Global Australian Banking & Finance Awards 2026 Most Recommended Agribusiness Bank is determined by customer feedback through RFI's Global 2026 Atlas Survey.



Grow with us

X @RabobankAU | Facebook @RabobankAustralia | LinkedIn @RabobankAustralia | Instagram @rabobankaustralia

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Target Market Determinations for products issued by Rabobank Australia Limited are available at www.rabobank.com.au/tmds

Any tax related information contained in the brochure should only be used as a guide. We recommend that you seek advice from your tax adviser or accountant in relation to any taxation implications.

Figures are as at March 2026.