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Food & Agri – The World of Rabobank

Rabobank's Dutch "Farming"
Non Sang Trading Company



Rabobank

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Local Rabobanks

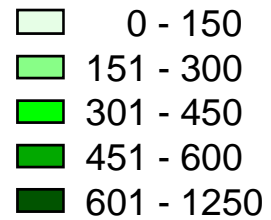


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Rabobank Nederland Marketing Particulieren
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The Dutch Agri complex

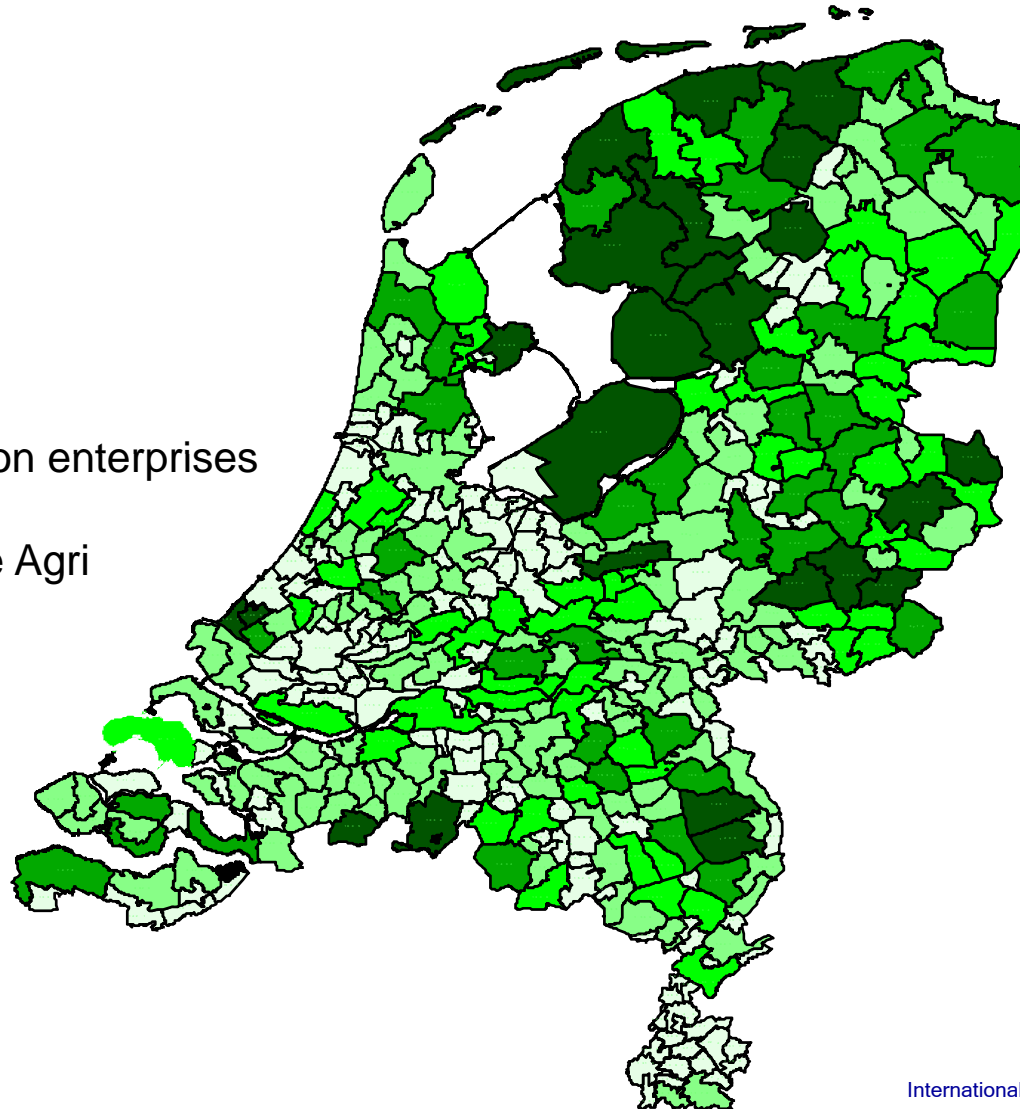


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Features:

- 77.000 primary production enterprises
- 27.000 companies in the Agri periphery
- strong export focus

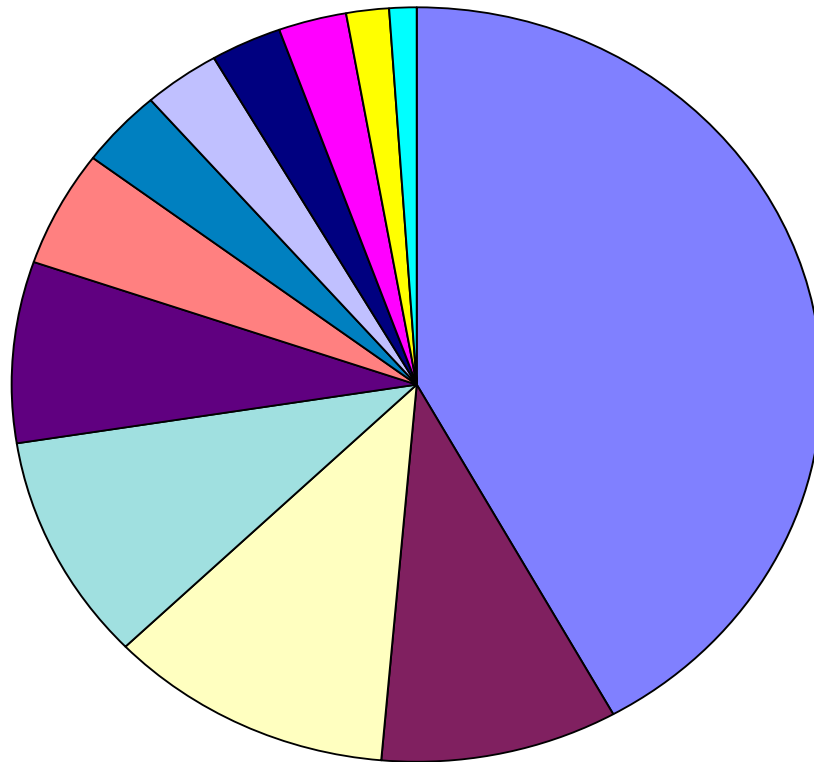


Agri portfolio Dutch Rabobanks

Outstandings YE 2006



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- 37% dairy
- 8% hogs
- 9% flowers
- 9% crop
- 9% vegetables under glass
- 5% open air vegetables
- 3% bulbs
- 3% poultry
- 2% contractors
- 3% nursery
- 2% fruit
- 1% mushrooms

Features Agri clients local Dutch Rabobanks



- Average market share of 83 %
- High(est) cross selling rates
- Steady gross contribution
- (Very) low risk profile
- High contentment rates



Features Rabobank's Dutch "farming"



Key success factors:

- 1000 employees
- Agricultural background and education (\geq BSc)
- Comprehensive office network close to the farmer
- Long term commitment by vision/strategy/policy
- Close co-operation with partners in the production chain



Agri service concept local Dutch Rabobanks



Segmentation based on:

- (Potential) turn over
- Gross contribution
- Client Complexity

	CC 1	CC 2
Client's turn over	> € 1.000K	> € 250K
Clients/accountmanager	80	170
Targets:		
Acquisition time	> 10 %	> 5 %
Gross contribution growth	> 15 %	> 15 %

Food & Agri Corporates



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- 27.000 companies in the Agri periphery
- Added value: 7,7 % GDP
- Target group: Large Agri Corporates turn over > € 50 million
- 265 Dutch companies over 15 sectors

	Dutch Market
Animal Protein	43
Bakery	17
Beverages	31
Commodity	15
Confectionery	6
Dairy	25
Farm inputs	19
Flowers	10
Food distribution	22
Food Ingredients	14
Food producers	21
Fruit & Vegetables	27
Oils and oilseeds	6
Potatoes	6
Starch-Sugar	3
Grand Total	265

Food & Agri Sector Management



Support Member Rabobank's

- Advising & Sales
i.e. coaching & support on the job of local banks and their employees
- Information & Knowledge
i.e. streamlining sector data transmission
- Product & Promotion
i.e. innovation, policy issues



Food & Agri (business) Research



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- Global co-ordination of research and publications
- Support to the Global Network
- Support to the European region
- Support to Netherlands –based parts of Rabobank Group



FAR contributes to knowledge-based banking in credit and Relationship Management in dedicated presentations and strategic discussions.

Rabobank's Dutch Farming: Agri knowledge driven, Sense & Act



Trends & developments

- Farm expansion
- Innovation, Modernisation



Rabobank's solutions

- Rabo Growth- and Innovation facility
- Rabo Subordinated facility
- Rabo Dutch Earth fund
- Rabo Sale en Lease back

- Farm relocation
- Low interest rate
- Risk management tools



- Relocation pack
- Rabo Interest derivatives
- "Crystal-clear" insurances

Rabobank's Dutch Farming



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