



Growing a better New Zealand together

Your introduction to Rabobank



Rabobank got its start when people got together



Rabobank was founded in the Netherlands in the 1890s, as a small cooperative of banks set up by farmers to serve rural communities.

Those farmers wanted to make sure they were treated fairly when it came to getting the finance they needed to grow food and look after their community.

The cooperative model was ideal. It provided a fair and reliable source of credit to local customers through a system of shared liabilities, pooled resources, and reservation of profits. Rabobank is the bank founded by farmers for farmers.



Our roots run deep in New Zealand. We're proud of the personal service we've provided to New Zealand's superb farmers and producers since 1998.

Our New Zealand HQ is in Hamilton, in the heart of the farming Waikato, and we have more than 500 employees in the communities across New Zealand where our clients live and work. We're here for you, to back you, work together with you and help you succeed.



Working for you, working alongside you

We offer farmers and producers a range of important financial services. Everything from business loans to agri-research and more. Our consistently strong credit rating from Standard & Poor's shows our mettle when it comes to financial strength.

There are two sides to what we do.

Rabobank lends to New Zealand's farmers and producers, and we work with these rural businesses to help them be successful, resilient and sustainable.

New Zealanders can also save with us, knowing that their savings are lent to help support Kiwi farmers and growers. We're one bank with two sides to our business.

Bringing town and country together

Many of our savings customers live in New Zealand's urban regions.

100% of the money they deposit with us goes into help fund New Zealand agribusiness.

That money is helping grow agribusinesses and support rural communities. Town and country, growing a better New Zealand together.



Today, Rabobank has
more than 42,000
employees in more than
35 countries.



Our Agribusiness Managers work where you work

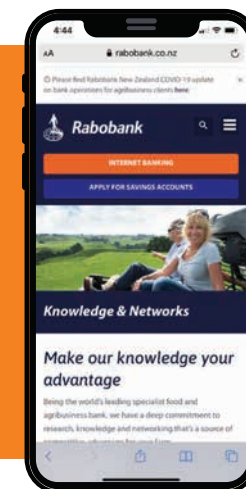
If you're a Rabobank agribusiness client, you will have a Rabobank Agribusiness Manager working alongside you.

Those Managers are not tied to a city desk, a comfy chair or regular hours. Like you, farming's in their blood. It's what they were born to do, raised to do, or studied to do. Our Agribusiness Managers don't just understand farming, they live and breathe it. And, like you, they love it.

Know the lay of the land

Rabobank agri-research can help give you the edge, no matter what kind of agribusiness you run. When you're a Rabobank client you benefit from the scale and resources that you would expect from a leading international agribusiness bank. That includes tapping into Rabobank's 80 plus food and agriculture analysts around the world. Get up-to-date global research that's relevant to your business, right here in New Zealand.

The latest reports, research, webinars, podcasts and more are at your fingertips, at rabobank.co.nz/knowledge



Working with our communities

Rabobank stands with rural communities. Strong communities are at the heart of New Zealand's agribusiness and farming sectors.

We lend our support to help great organisations who work hard to grow and strengthen our rural communities, now and for the future.



Rabobank's Client Councils

The Rabobank Client Councils are intrinsically linked to Rabobank's cooperative culture and strategically important to its progress. A client council is a group of diverse Rabobank clients who meet regularly to identify and discuss the challenges facing the agricultural sector and to develop initiatives that contribute to a sustainable food and agribusiness industry.

Find out how Rabobank's Client Councils are working to grow a better New Zealand together at rabobank.co.nz/client-councils



Rabo Community Fund

Growing thriving communities.

The Rabo Community Fund is a dedicated pool of funding that helps us make a positive impact in our communities. It is used to support initiatives identified by our Client Council network which contribute to the vibrancy and resilience of rural New Zealand.

From Financial Skills workshops to educational courses, like Growing Future Farmers, we're banking on tangible, meaningful programmes that help our communities prosper.



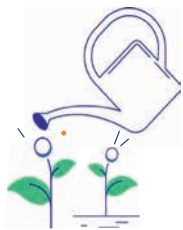
Find out more about the Rabo Community Fund at rabobank.co.nz/rabo-community-fund

Surfing for Farmers

Launched in Gisborne in 2018, Surfing for Farmers encourages farmers to take a couple of hours each week to head to the surf to reduce stress and improve mental health.

Rabobank has been a major supporter of the programme since its inception and it is now run in multiple locations around New Zealand. Check out their Facebook Page 'Surfing for Farmers' for all locations.





Good Deeds Competition

Each year, rural community groups can apply to win \$5,000 to help make their project happen.

On top of the financial boost, the winning community group receives a day of free labour from the teams at Rabobank and The Country radio show to get their project moving.

It's a great opportunity to give some hands-on help to a worthy cause.

Rabobank is pleased to offer this programme to its staff and many of our Agribusiness Managers have completed the workshop.

Growing the future of farming

Rabobank supports the next generation of farmers

We sponsor several agricultural education and training programmes including Growing Future Farmers, Agribusiness in Schools and Smedley Station and Cadet Training Farm.

These programmes give our next generation unique hands on knowledge, skills and experience to help shape our industry and the future of farming.





We proudly support KiwiHarvest who rescue food to help vulnerable communities

At Rabobank we work together with farmers, helping them sustainably grow food for New Zealanders and the world.

The last thing anyone wants to see is any food being wasted, especially when families are going hungry. That's why we've teamed up with national food rescue charity KiwiHarvest, who are doing something about it.

KiwiHarvest is on a mission to reduce the amount of good food that is wasted each and every day, and makes sure that it gets onto tables in our most vulnerable communities. Collecting good food before it goes to waste, KiwiHarvest distributes it to those in need through community groups and social agencies.

Every year, it's estimated New Zealand wastes more than 100,000 tonnes of food due to approaching use-by dates, mislabelling, damaged packaging or even cancelled orders. At the same time, one in every five Kiwi children live in households where there isn't enough food to put on the table.

Food waste also contributes to greenhouse gas emissions, squanders the water, land and energy used to grow it.



*Around 60% of all
food dumped in
landfills is perfectly
good to eat.*



We thank New Zealand's farmers and producers

To all of you who plant, grow, raise and harvest so we can have delicious food on our tables.

Thank you for your commitment, no matter what challenges you face here or elsewhere in the world.

Thank you for your devotion to New Zealand, in all weathers, under all conditions, in good times or in times of adversity. To those who grow food in a sustainable way, to sustain us all. And to everybody who makes sure that every link in the supply chain is unbroken.

