Agenda

- Trends in Agri Europe
- Developments in the Netherlands
- Agriculture at the crossroads (incl The Walk)
- Size of F&A in the Netherlands
- Rol of Sectormanagement within the bank
- Questions
Trends in agri Europe

- Smaller farms will decline and mid- and large size farms will increase
- >50% farmers older than 55 years, with many having no succession
- Increase of digital savviness and digitization
- Increase of connected and data driven business
- Regulatory pressure on all players in the food chain
- New CAP guidelines from 2021 onwards
- Growing market for organic agriculture and local for local
- Sector focus on sustainable themes (soil enhancement, GHG emissions and biodiversity)
Pressure from society and politics increases

GroenLinks wil dat Rabobank schulden stoppende boeren kwijtscheldt
02 oktober 2019 12:13

'Boeren moeten boos zijn op boerenorganisaties, supermarkten en Rabobank'
Agriculture at a crossroads?

- Domestic: Increasing demand where supply is tight
  Increasing middle incomes

- Proceeds: Land isn’t the only limiting factor
  Water/soil quality/availability are important

- Traditional: Impact production conditions to food supply
  Changing legislation

- Efficiency: Obesity, nutrition related diseases
  Focus from calorie intake to health & safety

- Abroad: None listed

- Productivity: None listed

- Sustainable: None listed

- Quality & safety: None listed
Agriculture at a crossroads!

The Walk; three generations of farming in the Netherlands

https://www.youtube.com/watch?v=BMnCiOR3UoQ
## Food & Agri Netherlands by sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>Number of customers</th>
<th>Outstandings (mln)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture (arable)</td>
<td>7,000</td>
<td>3,000</td>
</tr>
<tr>
<td>Livestock</td>
<td>28,600</td>
<td>16,875</td>
</tr>
<tr>
<td>Combined</td>
<td>2,800</td>
<td>900</td>
</tr>
<tr>
<td>Horticulture</td>
<td>10,800</td>
<td>6,700</td>
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<tr>
<td>Fishing</td>
<td>500</td>
<td>100</td>
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<tr>
<td>Other</td>
<td>8,400</td>
<td>850</td>
</tr>
<tr>
<td>Food</td>
<td>15,250</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>73,350</strong></td>
<td><strong>33,425</strong></td>
</tr>
</tbody>
</table>
Sectormanagement

Door ons relatiebankieren geven we inhoud aan “Growing a better world together” en helpt sectormanagement ondernemers gezond te groeien.
Support Member Rabobanks on:
• Information & Knowledge (ATR, BIR, Training Programs) through our F&A Community network (>400 members of local branches)
• Individual support clients business cases
• Coaching & support on the job 14 F&A teams

Included also for external use:
• Quarterly and Vision Reports, Networking, Public Affairs, Training programmes for clients

Internal:
• Policy, portfolio management, product innovation, projects, a.s.o.
Examples of Food & Agri Research publications
Innovative products; benchmark for dairy farmers
Connection farmers globally online
F&A Client coverage in the Netherlands

Questions

IFC SME Summit