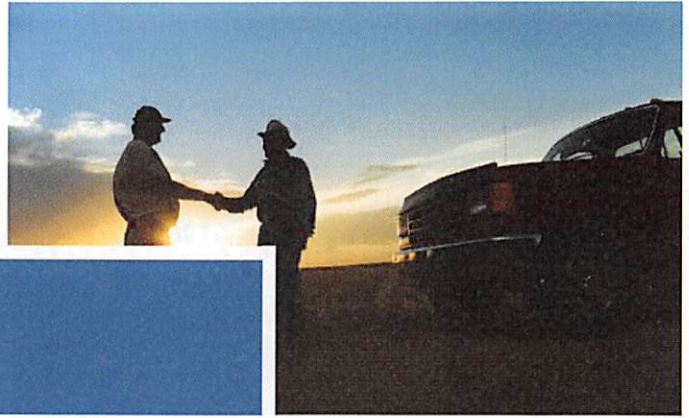




Rabobank



Financing Agribusiness

Rabobank

Rabobank Brazil

- Rabobank entered the Brazilian market in 1989, establishing a representative office in São Paulo. In 1995 formal authorisation was granted for Rabobank International Brazil to operate as a fully-sanctioned and licensed Brazilian commercial bank, and since 2000 it has been able to offer clients a comprehensive range of financial products and services, including investment banking
- In 2004, Rabobank Brazil started to offer products and financial services to farmers, aiming to assist the needs of this sector.
- It employs about 400 people in Brazil.
- It finances the main sectors in agribusiness in every stage of production: from land financing to crop financing and inventory financing and general working capital.
- Headquartered in São Paulo, Rabobank Brazil has 15 Rural branches in the states of Bahia, Mato Grosso, Mato Grosso do Sul, Minas Gerais, São Paulo, Goiás, Maranhão and the Federal District.
- Rabobank Brazil has also expanded its operations in capital markets and mergers and acquisitions, using the extensive experience and international network of the Rabobank Group.
- It always acts in partnership with its clients, adopting the long-term view needed to understand the cycles in the segment, which can be highly volatile.
- It has a department dedicated to research into the food sector and agribusiness covering the most important segments of agriculture in the country in all the major global markets.

Wholesale (Corporate Banking, Corporate Finance e M&A Advisory)

- Financing food companies and agribusiness in Brazil for more than 20 years.
- Among its main products and services:
 - Trade-related loan
 - Export Finance
 - Import Finance
- Strategic Planning for Food & Agribusiness Industries
 - Project Finance
 - Mergers and Acquisitions (M&A)
 - Consulting and analysis of projects and markets
- Flexible and structured operations, according to customer needs
- Approximately 100 corporate clients.

Rural Banking

- The Rural division was established in 2004.
- It offers various financial products and services, including:
 - Land Financing
 - Infrastructure Financing
 - Crop Financing
 - Inventory Financing
 - General Working Capital
 - Consulting
- Specialized team of professionals in these rural areas.

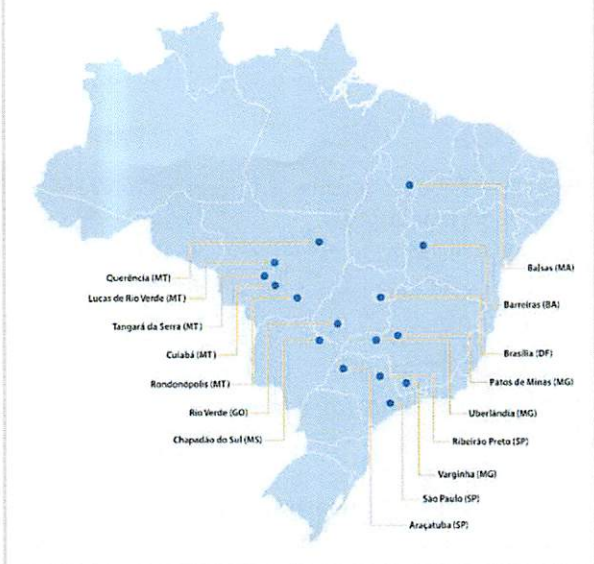


Financing Agribusiness

Rabobank

Performance in Brazil

Rabobank Brazil is headquartered in São Paulo and has 15 Rural branches offices in seven states and the Federal District.



- The name Rabobank was created by the merged of two credit cooperatives: Raiffeisen-Boerenleenbank = Rabobank
- The Rabobank Group is comprised of independent local Rabobanks plus Rabobank Nederland, their umbrella organization and a number of specialist subsidiaries.
- As a cooperative, Rabobank Group is dedicated to serving its clients. Our mission is to create value for our clients, employees and the community through a long term relationship.
- 10 million clients.
- About 60,000 employees.
- Present in more than 45 countries
- Rabobank is among the world's safest banks, according to Global Finance magazine.

Rabobank Brazil's mission is to be the leading bank for the main sustainable agribusiness sectors in Brazil.

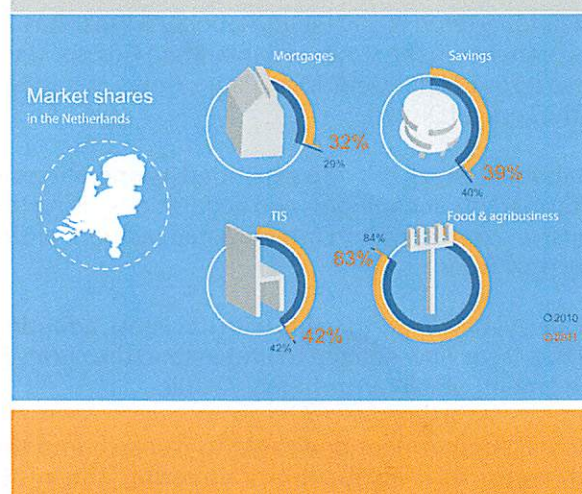
The basis of our strategy are:

- Strength
- Deep knowledge of the food sector and agribusiness
- Close relationship with clients, offering tailor made financial solutions
- Long-term commitment.

Rabobank Group

• Founded by farmers in the Netherlands more than 115 years ago to meet the financial needs of local rural communities

Market Share in the Netherlands



Facts About Brazil

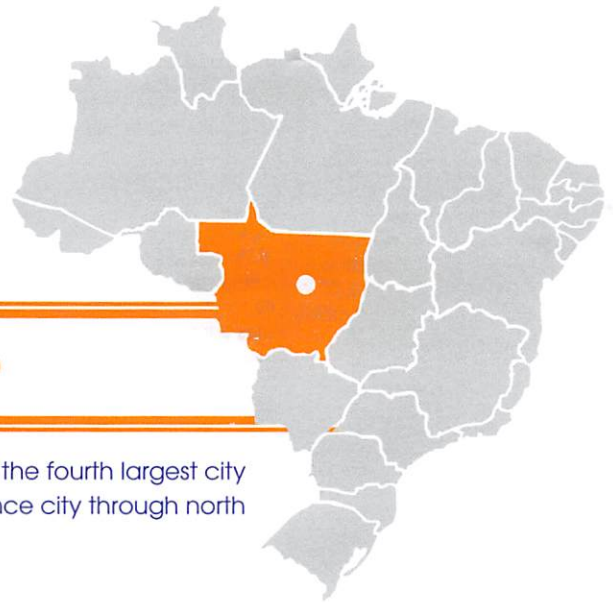


- Officially the Federative Republic of Brazil, is the largest country in South America. It is the world's fifth largest country, both by geographical area and by population, with over 203 million people.
- Brasília is the capital of Brazil and the seat of government of the Federal District. The city is located along the Brazilian Highlands on the country's Central-West region. It was founded on April 21, 1960, to serve as the new national capital. Brasília had an estimated population of 2,789,761 in 2013, making it the 4th most populous city in Brazil.
- Bounded by the Atlantic Ocean on the east, Brazil has a coastline of 7,491 km (4,655 mi).
- Brazil was a colony of Portugal with the landing of Pedro Álvares Cabral in 1500 until 1815.
- Independence from Portugal was achieved in 1822 with the formation of the Empire of Brazil, a unitary state governed under a constitutional monarchy and a parliamentary system.
- The country became a presidential republic in 1889, when a military coup d'état proclaimed the Republic.
- The Federation is formed by the union of the Federal District, the 26 States, and the 5,564 Municipalities.
- The Brazilian economy is the world's sixth largest by nominal GDP and the seventh largest by purchasing power parity (as of 2011).
- Brazil is one of the world's fastest growing major economies. Economic reforms have given the country new international recognition.
- The Real is the currency of Brazil. Its sign is R\$ and its ISO code is BRL. It is subdivided into 100 "centavos". The notes are available in R\$100,00, R\$50,00, R\$20,00 R\$10,00, R\$5,00 and R\$2,00. Coins are available in R\$1,00, R\$0,50, R\$0,25, R\$0,10 and R\$0,05. The rate of exchange may vary according to the economy. The average for the month of December 2014 was approximate: US\$ 1,00 = R\$2,90.
- Brazil is a founding member of the United Nations, the G20, CPLP, Latin Union, the Organization of Ibero-American States, the Organization of American States, Mercosul and the Union of South American Nations, and is one of the BRIC countries.
- Brazil is also one of the 17 Mega-diverse countries, home to diverse wildlife, natural environment, and extensive natural resources in a variety of protected habitats.



Facts About São Paulo

- São Paulo is the largest city in Brazil, in the southern hemisphere and the Americas, and the world's sixth largest city, by population (11 million). It is the capital of the state of São Paulo.
- There are many ethnic communities in São Paulo: Portuguese, Italian, German, Japanese, American, and some smaller communities such as Middle Eastern and French.
- 70% of the population are Roman Catholic.
- People from São Paulo city are actually called 'Paulistanos', while those from São Paulo State are called 'Paulistas'.
- The official language is Portuguese; in major hotels and shopping malls some people also speak English, Spanish or French. In certain neighborhoods many Asian languages are prominent as well.
- The major industries in São Paulo are coffee, finance, and marketing.
- The city has more than 30 parks, with over 15 million square meters of green space!
- It is home to the São Paulo Stock Exchange, the Future Markets, and the Cereal Market Stock Exchanges (the second largest stock exchange in the World, in market value).
- The GDP is R\$144 billion!
- The state is located below the equator – that's why the climate is warm and slightly humid. The average temperature for São Paulo during March is 25°C - 77°F, Low 19°C - 66°F, High 30°C - 86°F.
- Every year, 16.5 million people visit São Paulo, whether for business or for tourism.
- São Paulo also hosts over 90,000 events each year – most of these are conventions, conferences, and trade shows! This generates over R\$8 billion in revenue for the city each year!
- The city, which is also colloquially known as "Sampa" or "Terra da Garoa" (land of drizzle), is also known by the size of its helicopter fleet, its architecture, gastronomy, severe traffic congestion, and multitude of skyscrapers.



Facts About Sinop

- Sinop is a city in the Brazilian State of Mato Grosso. Being the fourth largest city in the state, it is known as the "Capital of Nortão", a reference city through north of the State of Mato Grosso.
- Altitude: 1,260 feet above sea level.
- Population: 126,000 Inhabitants.
- Hydrography: Amazon Basin. Teles Pires River, a major tributary of the Tapajos River.
- Climate and rainfall: equatorial, with about six months of drought and annual rainfall of 98 inches.
- Average annual temperature: of 75°F (with a high of 104° F and a low of 68 °F).
- Area: 1,233.3 square miles - Urban area 6.56 square miles

In 1948 Ênio Pipino and João Pedro Moreira de Carvalho founded Sociedade Imobiliária Noroeste do Paraná (Northwestern Paraná Real Estate Society), better known as Sinop Terras S / A. In 1954 Pipino went to the State, where he founded several cities. In the early '70s, the north of Mato Grosso was scarcely populated.

In the early '70s, the company named Sinop Terras, started the construction of a city. The construction of Sinop resembles the construction of Brazil's capital, Brasília, which occurred 10 years earlier, both were built very quickly. Colonization initially was made by settlers from the State of Paraná, but soon, a phenomenal population explosion extended to Brazilians from all regions of the country, especially from the South, North and Northeast of Brazil.

The opening of the first streets of Sinop began in May 1972 and then the first families of pioneers arrived in the city. At that time to travel from the interior of Paraná State to Sinop took 7 days. But despite this great difficulty, the migratory flow towards the West that accompanied the indentation of the agricultural frontier in northern Mato Grosso grew increasingly. The project execution took place with about 400 men and machines that crossed the Verde River and opened the first path in the jungle.

The date of its foundation ended up being September 14, 1974 and the acronym SINOP was adopted as the city's name. When the first settlers arrived from all regions of Brazil, the city had already had an infrastructure with more than 20 blocks, 870 miles of local roads, experimental fields, community center, schools, etc.

Economy: Sinop has a diverse economic environment. It sits at the northern edge of the new frontier. It consists of a mixture of lumber mills, rice processors, soybean elevators, slaughter houses, and cotton gins. One can see a truck load of logs from the frontier followed by a load of soybeans harvested from newly cleared land near the city. Most of the soybeans from this area are shipped south. However during the dry season soybeans are shipped north to Santarém. Just to the North of Sinop the paved road ends so only during May through September can trucks make the trip north on the dirt roads. The plan is for the multi-national grain companies in partnership with state and federal governments to fund the paving of BR163 to the north all the way to the Amazon River. The city is working on creating projects for the installation of two industrial districts (DIC's) in the municipality, one designed for companies and other for non-polluting pollutants by facilitating the structuring of areas.

