



## Rabobank

**Rabobank Australia Ltd**  
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Mr AA & Mrs WJ Brauer  
[REDACTED]

*Date* 18th February 2014

*Subject* **ANNUAL REVIEW**

Dear Adrian and Wendy,

As you are aware, Rabobank is required to conduct an annual review of your financial position in accordance with our prudential lending criteria. It also represents a timely opportunity for Rabobank to ensure that we are providing the best possible service to you in all of our dealings. Our records indicate that the information for your Annual Review is due by 15 March 2014.

To enable Rabobank to perform this review accurately and effectively, we need you to provide us with the following information and documentation:

- A complete set of signed financial accounts for the year ended 30<sup>th</sup> June 2013 for all entities. These accounts should include a profit and loss statement, livestock trading accounts, balance sheet and depreciation schedules.
- Personal Income Tax returns for the year ended 30<sup>th</sup> June 2013 for all partners
- Actual figures for year to date 28<sup>th</sup> February 2014 and cash flow projections for the remainder of the year ending 30<sup>th</sup> June 2014 with corresponding cropping & livestock programs.
- A signed current statement of assets and liabilities as per the Annual Review Position Statement attached.
- A copy of your current Farm Insurance Policy or alternatively complete the authority attached to permit Rabobank to request information from your insurer or Insurance Agent.

I would like to take this opportunity to visit you on your property to discuss your annual review or any other issues that you may have at this time. If you would like to call the branch once you have all your information together, we can arrange a time to do this.

Kind regards

Greg Brady  
Senior Rural Manager