

# Newsletter Investor Relations

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## Rabobank Group forecasts moderate growth in profit in 2008

6-1-2009

### Strong growth in deposits and business lending in the Netherlands

'Rabobank has, in view of the conditions on the financial markets, had a relatively good year in 2008.

Rabobank consequently forecasts further, albeit moderate, growth in net profit in 2008. The current indications are that the capital ratio, i.e. the tier 1 ratio, will be above the targeted high level of 12.5% according to BIS II norms. While on the one hand primarily the financial markets division at Rabobank International was negatively impacted by the crisis, on the other hand the local member Rabobanks benefited from the turbulent times and Rabobank International gained advantages from the positive agricultural markets in countries including Australia, Brazil and Poland. The local member banks recorded a sharp influx of savings of approximately 20% and extended 16% more business loans in 2008 than in 2007. The Standard & Poor's and Moody's rating agencies reconfirmed the triple A rating with a 'stable outlook' in October and November 2008,' Bert Heemskerk, Chairman of the Executive Board of Rabobank, stated in his New Year's speech this afternoon in Utrecht.

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## Piet Moerland to be new chairman of Rabobank Executive Board mid 2009

6-1-2009



Dr Piet Moerland (59) is to be the new Chairman of the Rabobank Group Executive Board in the second half of 2009. He will succeed Bert Heemskerk who will step down from this position at the General Meetings of Rabobank Nederland to be held on 18 June 2009. 'Moerland is a highly experienced banker, director and scholar who has been with the co-operative Rabobank for many years and has held a range of positions within the organisation,' says Chairman of the Supervisory Board Dr Lense Koopmans. 'This succession from within its own ranks furthermore demonstrates Rabobank's commitment to provide calm and continuity during these economically turbulent times.'

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## Outlook 2009

'Outlook 2009' is Rabobank's highly esteemed annual publication on the financial and macro-economic forecast for 2009. The 'Outlook' has been published 17 December 2008. More information can be found by following the link below.

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## Presentation Annual Results 2008: March 5, 2009

The Executive Board of Rabobank Group will present the 2008 annual figures during a press conference at Rabobank Nederland in Utrecht on Thursday, 5 March. The press conference will be broadcast live through [www.rabobank.com](http://www.rabobank.com).

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## Funding review 2008

Rabobank had a successful year in the capital markets, raising over EUR 20 billion (equivalent) of long term funding, despite the credit crisis. Commitment to maintaining full curves in Euro, USD, CHF and GBP saw a number of new benchmarks transactions, including a debut Samurai deal in Japan. Rabobank maintained its leading innovative position in the structured note markets and also issued hybrid Tier 1 transactions in GBP and USD. A total of 21 currencies were issued in 2008, including a debut appearance for Latvian Lat and Brazilian Real.

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### Both S&P and Moody's affirm ratings Rabobank Nederland

Recently, both Moody's and Standard and Poor's have affirmed the Triple A-ratings and stable outlook of Rabobank Nederland. The reports can be consulted on the page below.

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### Netherlands Bank of the Year 2008

The Banker magazine awarded Rabobank with 'The Netherlands Bank of the Year 2008'. The award was presented on 26 November 2008 in London and the results published in the December edition of the magazine.

"This year, the award-winning banks differ from other banks on strategy, customer service and support towards the recovery of economic growth", said The Banker's Editor-in-Chief Brian Caplen. "Rabobank's focus on the value of the customer makes it a unique institution in the Netherlands," added Caplen, "Also, the distinctive dividend that Rabobank puts into local, lasting and cultural projects were honoured."

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### New: Investor Relations RSS feed

Investor Relations recently published a RSS feed on their website. The feed contains press releases and other news items considered relevant to investors and analysts. Visit the RSS page for further information or to subscribe to the feed.

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### Best wishes for 2009

The Investor Relations team of Rabobank wishes you all the best for 2009.

Frederik Hoek, Lisette Mulder, Adrie Zwanenberg, Marianne van Beuzekom, Ellen Cobet & Harmen Haan

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