



## NFF Agribusiness Loan Monitor: Summary Nov 2011 to Dec 2012

The National Farmers' Federation (NFF) *Agribusiness Loan Monitor* compares the movement in agribusiness loan rates of the major banks and other financial institutions to shed light on bank rates and products. The objective of the monitor is to track the relative movement in interest rates. The following is a summary of the Monitor's findings from November 2011 to December 2012. The NFF provides this valuable tool to all Australian farmers in partnership with Canstar.

### Agri Term Loans

Company	Product	Change from Nov to Dec 2011	Change from Dec 2011 to Feb 2012	Change from Feb to Mar 2012	Change from Mar to Apr 2012	Change from Apr to May 2012	Change from May to Jun 2012	Change from Jun to Jul 2012	Change from Jul to Aug 2012	Change from Aug to Sep 2012	Change from Sep to Oct 2012	Change from Oct to Nov 2012	Change from Nov to Dec 2012	TOTAL RATE CUT
ANZ Agribusiness	Bus Loan Var (Bus Asset)	0.03% dec.	0.34% dec.	0.14% dec.	0.03% dec.	0.06% dec.	0.06% dec.	0.44% dec.	0	0.02% inc.	0.07% dec.	0	0	1.15% dec.
BankSA Agribusiness	Agri Bus Loan Variable	0	0.25% dec.	0	0	0	0	0.40% dec.	0	0	0.15% dec.	0	0.20% dec.	1.00% dec.
BankWest Agribusiness	Business Low Rate Loan	0	0.35% dec.	0	0	0	0.25% dec.	0.25% dec.	0	0	0	0	0.15% dec.	1.00% dec.
Bendigo Bank	Term Loan	0.25% dec.	0.25% dec.	0	0	0	0.20% dec.	0.20% dec.	0	0	0	0.15% dec.	0	1.05% dec.
Commonwealth Bank Agri	Agribusiness Variable Loan	0	0	0.10% inc.	0	0	0.40% dec.	0.21% dec.	0	0	0.20% dec.	0	0.15% dec.	0.86% dec.
nab Agribusiness	Bus Opts Instal Var Std	0	0.25% dec.	0	0	0.32% dec.	0	0.21% dec.	0	0	0.20% dec.	0	0.20% dec.*	1.18% dec.
Suncorp Agri	Business Essentials	0.25% dec.	0.25% dec.	0.10% inc.	0	0	0.35% dec.	0.20% dec.	0	0	0	0.19% dec.	0	1.14% dec.

### Agri Overdrafts

Company	Product	Change from Nov to Dec 2011	Change from Dec 2011 to Feb 2012	Change from Feb to March 2012	Change from Mar to Apr 2012	Change from Apr to May 2012	Change from May to Jun 2012	Change from Jun to Jul 2012	Change from Jul to Aug 2012	Change from Aug to Sep 2012	Change from Sep to Oct 2012	Change from Oct to Nov 2012	Change from Nov to Dec 2012	TOTAL RATE CUT
ANZ Agribusiness	Revolving Agri Line	0.20% dec.	0.25% dec.	0	0.07% dec.	0.06% inc.	0.37% dec.	0.25% dec.	0	0	0.20% dec.	0	0	1.28% dec.
BankSA Agribusiness	Agri Business Maximiser	0	0.25% dec.	0	0	0	0	0.40% dec.	0	0	0.15% dec.	0	0.20% dec.	1.00% dec.
BankWest Agribusiness	AgriOne Overdraft	0	0.25% dec.	0	0	0	0.25% dec.	0.25% dec.	0	0	0	0.25% dec.	0	1.00% dec.
Bendigo Bank	Seasonal Overdraft	0.25% dec.	0.25% dec.	0	0	0	0.20% dec.	0.20% dec.	0	0	0	0.15% dec.	0	1.05% dec.
Commonwealth Bank Agri	Agribusiness Overdraft	0	0	0.10% inc.	0	0	0.40% dec.	0.21% dec.	0	0	0.20% dec.	0	0.05% dec.	0.76% dec.
nab Agribusiness	Farmers Choice OD	0	0.25% dec.	0	0.09% inc.	0.32% dec.	0	0.21% dec.	0	0	0.20% dec.	0	0.20% dec.*	1.09% dec.
Suncorp Agri	Business O/D	0	0.25% dec.	0	0	0	0.35% dec.	0.20% dec.	0	0	0	0.20% dec.	0	1.00% dec.
Westpac Agribusiness	Agribusiness Overdraft	0.25% dec.	0.25% dec.	0	0	0	0.50% dec.	0.20% dec.	0	0	0.18% dec.	0	0.20% dec.	1.58% dec.