

Lupins

Fact Sheet

Western Australia

Pool Objective	Current Interest Rate
To add value through active management from harvest with returns locked in over time to deliver a final return which outperforms average market prices across the life of the pool.	6.17%

22/23 NEPRs and EPRs are presented here as FIS values.

Estimated Pool Return GERALDTON, NEPRs & Finance Costs (per tonne)

Grade	Current EPR	EPR Change	NEPR	Advance NEPR Rate	Loan NEPR Rate	Advance Estimated Finance	Loan Estimated Finance	Deferred Estimated Finance
LUP1	\$462	\$32	\$370	\$259	\$259	-\$5.67	-\$5.67	\$0.65

Important Notes

The Nominated Estimated Pool Return (NEPR) is set at the start of the season, using market rates at that time, in order to establish a rate to pay growers during harvest. The 22/23 NEPRs were based on market rates prevailing on 23rd September 2022.

NEPRs should not be used as an indication of final pool return.

Current EPRs will be updated throughout the harvest.

Finance costs are the interest and financing costs associated with CBH Group's funding facility, used to pay growers before payment for sales made in the pool have been received.

New pool grades may be introduced throughout the harvest period where appropriate

Special Conditions

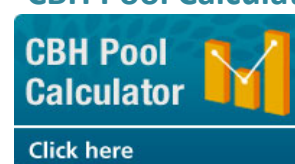
Pool deliveries will only be accepted in Geraldton and Kwinana port zones.

Kwinana - Pool deliveries in Kwinana zone will be subject to a \$20 per tonne discount, factored in via increased S&H cost

Other Estimated Pool Costs (per tonne)

Underwriting (Optional for Advance or Loan pay-type)	\$1.90
Levies (Estimate of statutory levies and end-point royalties)	\$4.00

CBH Pool Calculator



How to use this Fact Sheet

The Harvest Fact Sheet provides a snapshot of the essential information required to understand what value the pool will provide for your grain. It provides you with EPR changes throughout harvest, current interest rate, what rate we use for pool payments during the harvest period (NEPR) and an estimation of costs to deduct from pool payments.

The online Pool Calculator provides an estimate of timing and percentage of pool payments over the life of the pool.

Refer to the CBH Pool Calculator for full range of payment details and timings.

How to Participate: This season the 2022/23 Harvest Pool is changing from an open access product to an allocated access product based on previous grower patronage of CBH Pools. Contact Grower Service Centre for more information.

This Fact Sheet is compiled by CBH Grain Pty Ltd ABN 39 083 394 883 (AFC No. 269 743) and may contain general advice which was prepared without taking account of your objectives, financial situation or needs. You should, before acting on the advice, consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

