

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.	6.14%

23/24 NEPRs and EPRs are presented here as FIS values.

Estimated Pool Return KWINANA (ex-Quality), 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
CAN1	\$700.00	\$0	\$690	\$552	\$552	-\$6.82	-\$6.82	\$7.81
CAN2	\$700.00	\$0	\$690	\$552	\$552	-\$6.82	-\$6.82	\$7.81
CAG1	\$675.00	\$0	\$690	\$552	\$552	-\$6.82	-\$6.82	\$7.81
CAG2	\$675.00	\$0	\$690	\$552	\$552	-\$6.82	-\$6.82	\$7.81
CNS1	\$660.00	\$0	\$650	\$520	\$520	-\$6.45	-\$6.45	\$7.39
CGS1	\$635.00	\$0	\$650	\$520	\$520	-\$6.45	-\$6.45	\$7.39

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 23/24 NEPRs were based on market rates prevailing on 23rd September 2023.

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

Non ISCC Canola delivered to the pool will be subject to a \$25 per tonne discount.

Snail grades CNS1 and CGS1 are applicable to Kwinana, Albany, and Esperance port zones.

For CNS1 in Esperance, premium may apply - current estimate is at \$30 premium compared to other port zones.

Quality Payments

Oil premiums start at 42% and are uncapped. A 1.5% premium or discount applies to the price for every 1% oil content above or below 42%, based on the clean seed value.

Other Estimated Costs (per tonne)

Underwriting (Optional for Advance or Loan pay-type) **\$1.90**

Levies (Estimate of statutory levies and end-point royalties) **\$4.00**

How to use this Fact Sheet

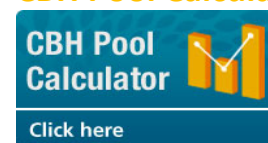
The Harvest Fact Sheet provides a snapshot of the essential information required to understand what value the pool will provide for your grain. It provides you with EPR changes throughout harvest, current interest rate, what rate we use for pool payments during the harvest period (NEPR) and an estimation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

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

How to Participate: Contracting has closed for the 2023/24 season, please contact CBH Group to discuss future participation.

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.

CBH Pool Calculator



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

