

RIC Farm Loans

Customer Insights Brief

2025

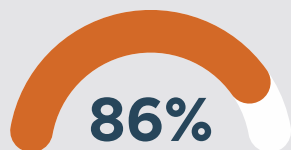


Customer sentiment

Our customers agree, RIC continues to contribute to regional investment and the resilience of rural communities. Our loans strengthen farms for the future by giving producers greater confidence in their business and the profitability of their enterprise.



Agree RIC loans have improved finance and lending services available to farmers



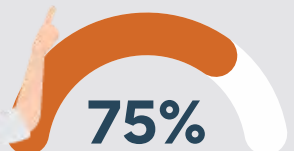
Agree they have greater confidence in the future of their farm or small business



Agree RIC contributes to the resilience of Australia's regional communities



Have greater confidence in the profitability of their farm or small business



Have greater confidence in the long-term future of the agriculture industry



3 out of 4 customers report their RIC loan has made drought, natural disaster or external disruption recovery easier.

"The loan has given us greater stability in our business and more resilience for when challenges arise."

RIC-assisted farmer

Benefits to farmers

When asked about the benefits of a RIC loan, 9 out of 10 customers highlighted

- Low interest rates reduced interest payments, improved their cash flow, decreased their financial pressure and facilitated greater contribution towards their working capital
- RIC loans provide accessibility to support during times of need and are specifically designed to meet the requirements of farmers
- RIC Agri Lending Specialists' agricultural industry and financial knowledge offered a deeper understanding of customers' circumstances, enabling them to tailor information and support throughout the loan application and assessment stages.

Value of RIC loans

In 2025, enabling RIC customers to pay down debt continues to be the greatest value our loans provide with 87% reporting they have or plan to reduce debt.

Faced with ongoing dry conditions across many regions of Australia, 82% of RIC-assisted farmers have utilised our loans to prepare for drought – up of 24% on the previous year.

Top RIC loan uses

- Pay down debt
- Improve drought preparedness
- Implement sustainable agricultural practices on farm
- Manage through a current drought
- Negotiate better interest rates with bank or commercial lender

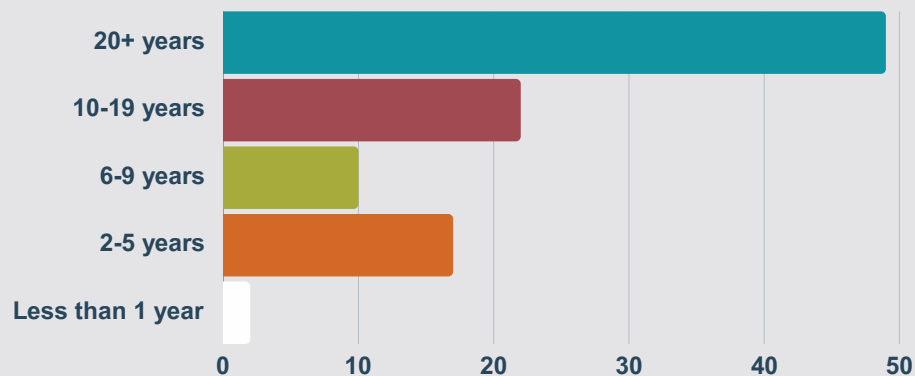
Customer profile

Farm or farming small business ownership



94% family-owned
4% looking to own a farm
1% other

Length of time farming



Type of farm



“Dealing with a professional agricultural banker was [beneficial] from our point of view, [they] went above and beyond to help us restructure our application.”

RIC-assisted farmer

“[Without the RIC loan], we would be paying higher interest repayments, meaning we have less available capital to both run the farm and make improvements of any variety. An extra \$10,000 in cashflow can mean a new fence to keep sheep off a crop or herbicide to prevent weed infestation taking over.”

RIC-assisted farmer

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RIC Farm Loans Customer Insights Brief 2025 is based on independent research conducted by JWS Research in July 2025 with existing RIC loan customers from across Australia and from a range of agricultural industries.