

HARVEST LOAN

CALCULATION ESTIMATE EXAMPLE BASED ON APW1³ AND DELIVERED TO BRISBANE

NHEPR \$262/mt	= \$262.00
+ Quality Payment \$15/mt	= \$15.00
- Estimated FOB deduction est. \$48.75	= (\$48.75)
- Estimated finance charges \$12.70	= (\$12.70)
- Underwriting @ \$2.50/mt	= (\$2.50)
PBG Loan Amount @ 75%²	= \$159.79

Plus EOP where applicable. EOP will be paid at 75% on first payment.

HARVEST ADVANCE

CALCULATION ESTIMATE EXAMPLE BASED ON APW1³ AND DELIVERED TO BRISBANE

NHEPR \$262/mt @ 70%	= \$183.40
+ Quality Payment \$15/mt @ 70%	= \$10.50
- Estimated FOB deduction est. \$48.75 @ 70%	= (\$34.13)
- Estimated finance charges \$12.70 @ 70%	= (\$8.90)
- Underwriting @ \$2.50/mt	= (\$2.50)
PBG Advance Amount²	= \$148.37 excl GST

Plus EOP where applicable. EOP will be paid at 100% on first payment.

PBG collects end point royalties where applicable. PBG collect statutory royalties where applicable.

² Either paid to your account or available for drawdown.

³ Result will vary dependent on grade, quality and any premiums.

This is an example only and all figures are not actual.

WHEAT & DURUM POOL QUALITY REWARDS

WHEAT

PROTEIN						SCREENINGS		MOISTURE		TEST WEIGHT	
APW1		H2		H1		%	\$/mt	%	\$/mt	kg/hl	\$/mt
%	\$/mt	%	\$/mt	%	\$/mt						
9.00	-\$7.50	10.50	-\$5.00	12.00	-\$5.00	0.0	\$12.50	6.5	\$12.00	75.0	\$0.25
9.50	-\$5.00	11.00	-\$2.50	12.50	-\$2.50	0.5	\$11.25	7.0	\$11.00	76.0	\$0.50
10.00	-\$2.50	11.50	\$0.00	13.00	\$0.00	1.0	\$10.00	7.5	\$10.00	77.0	\$0.75
10.50	\$0.00	12.00	\$2.50	13.50	\$2.50	1.5	\$8.75	8.0	\$9.00	78.0	\$1.00
11.00	\$2.50	12.50	\$5.00	14.00	\$5.00	2.0	\$7.50	8.5	\$8.00	79.0	\$1.50
11.50	\$5.00	13.00	\$7.00	14.50	\$7.50	2.5	\$6.25	9.0	\$7.00	80.0	\$2.00
				15.00	\$10.00	3.0	\$5.00	9.5	\$6.00	81.0	\$2.50
				15.50	\$11.25	3.5	\$3.75	10.0	\$5.00	82.0	\$3.00
				16.00	\$12.50	4.0	\$2.50	10.5	\$4.00	83.0	\$3.50
						4.5	\$1.25	11.0	\$3.00	84.0	\$4.00
						5.0	\$0.00	11.5	\$2.00	85.0	\$4.50
						5.5	-\$1.25	12.0	\$1.00	86.0	\$5.00
						6.0	-\$2.50	12.5	\$0.00	87.0	\$5.50
						6.5	-\$3.75	13.0	-\$1.50	88.0	\$6.00
						7.0	-\$5.00	13.5	-\$5.00	89.0	\$6.50

DURUM

PROTEIN				SCREENINGS		MOISTURE		TEST WEIGHT	
DR1		DR2		%	\$/mt	%	\$/mt	kg/hl	\$/mt
Protein %	\$/mt	Protein %	\$/mt						
12.00	-\$5.00	10.50	-\$5.00	0.0	\$12.50	6.5	\$12.00	75.0	\$0.25
12.50	-\$2.50	11.00	-\$2.50	0.5	\$11.25	7.0	\$11.00	76.0	\$0.50
13.00	\$0.00	11.50	\$0.00	1.0	\$10.00	7.5	\$10.00	77.0	\$0.75
13.50	\$2.50	12.00	\$2.50	1.5	\$8.75	8.0	\$9.00	78.0	\$1.00
14.00	\$5.00	12.50	\$5.00	2.0	\$7.50	8.5	\$8.00	79.0	\$1.50
14.50	\$7.50	13.00	\$7.00	2.5	\$6.25	9.0	\$7.00	80.0	\$2.00
15.00	\$10.00			3.0	\$5.00	9.5	\$6.00	81.0	\$2.50
15.50	\$11.25			3.5	\$3.75	10.0	\$5.00	82.0	\$3.00
16.00	\$12.50			4.0	\$2.50	10.5	\$4.00	83.0	\$3.50
				4.5	\$1.25	11.0	\$3.00	84.0	\$4.00
				5.0	\$0.00	11.5	\$2.00	85.0	\$4.50
				5.5	-\$1.25	12.0	\$1.00	86.0	\$5.00
				6.0	-\$2.50	12.5	\$0.00	87.0	\$5.50
				6.5	-\$3.75	13.0	-\$1.50	88.0	\$6.00
				7.0	-\$5.00	13.5	-\$5.00	89.0	\$6.50

Deliveries to Philp Brodie's pools will be paid on the Bin Grade of each load plus/minus applicable protein, moisture, screenings, test weight increments as per the Philp Brodie rewards matrix for 2011-12. The 'Bin Grade' is the grade in which a delivery is binned at the receival site. Philp Brodie calculates the deduction/rewards schedule for your payments at the same % as the payment itself. For example: Harvest Advance payment is at 70% therefore all costs/rewards are calculated at 70%, or if Distributions in April are declared at 26% all costs/rewards are calculated at 26%.