



Committed to Massachusetts Agriculture

100 years and counting

FARM CREDIT EAST

Customer-owned lender and financial services leader serving Northeast agriculture, commercial fishing and the forest products industries.

AT A GLANCE

Loan Commitments: \$12.9 billion, including \$1.1 billion to Massachusetts

Service Area: New York, New Jersey and all six New England states

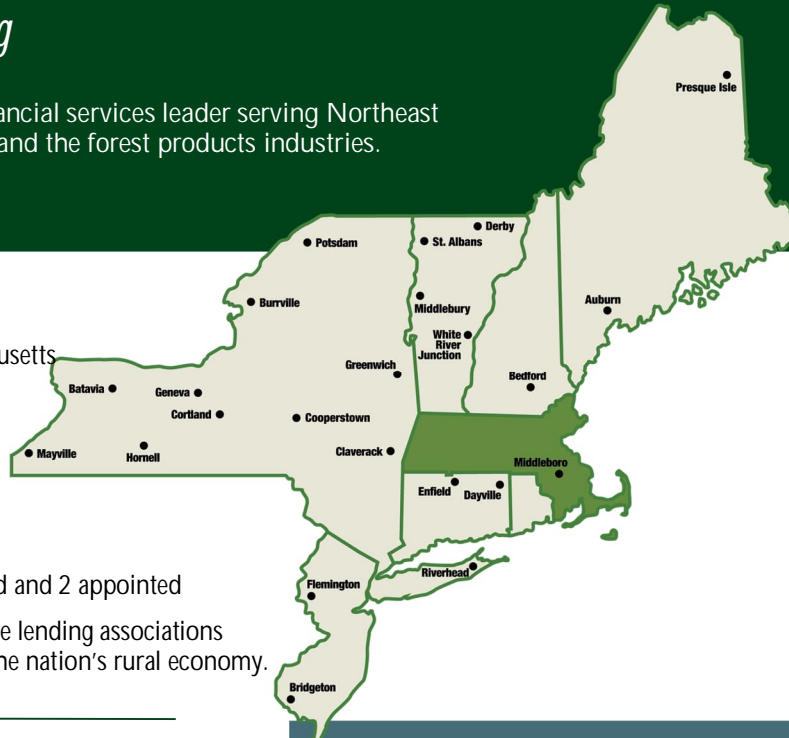
Market Share: 78% of farm lending in Massachusetts

Member Owners: 18,000, including 1,271 in Massachusetts

Team: 575 dedicated agricultural specialists

Board of Directors: 15-member board, including 13 customer-elected and 2 appointed

Part of the Farm Credit System, a nationwide network of cooperative lending associations dedicated to supporting the borrowing needs of U.S. agriculture and the nation's rural economy.



SUPPORTING THE FUTURE OF NORTHEAST AGRICULTURE



A unique Northeast initiative providing working capital to startup agricultural operations.



Seminars to develop the next generation.



\$3.6 million in grants for youth programs, agricultural development, and promoting diversity and inclusion.



Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

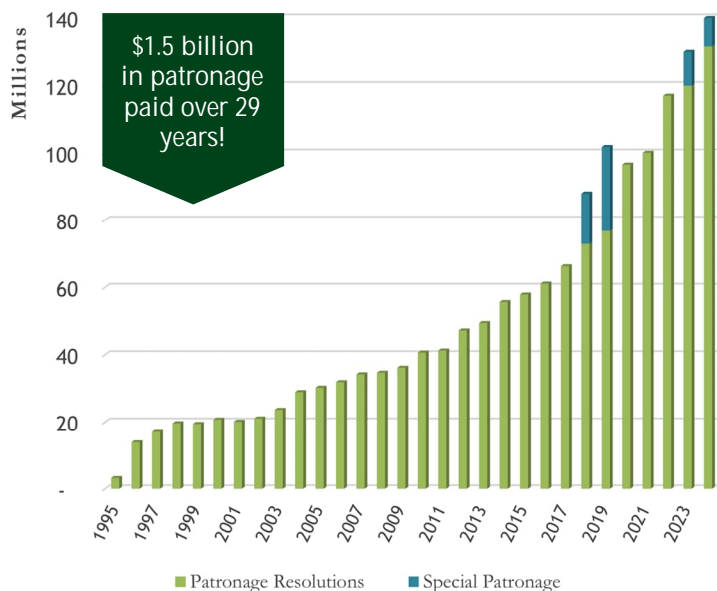
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



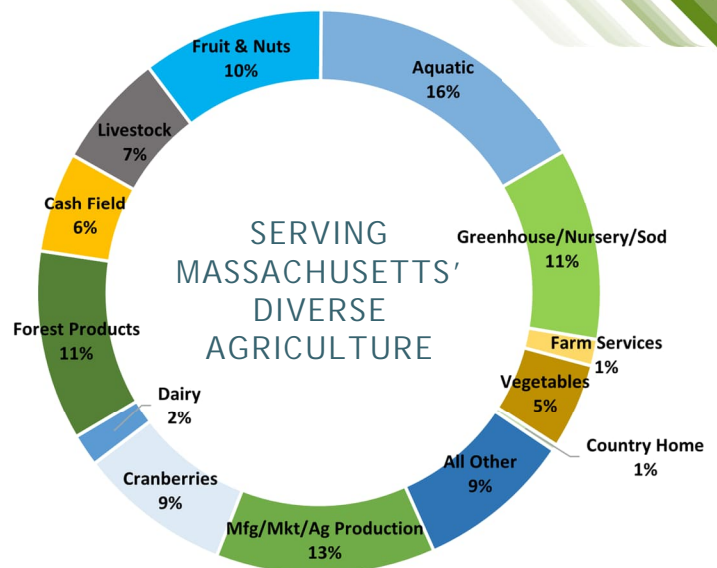
Tax planning & preparation
Record-keeping
Payroll services
Business consulting
Estate planning
Financial benchmarking
Grant writing
Appraisal services
Crop & livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$140 million combined patronage paid to members on 2024 earnings, including \$7.9 million to Massachusetts customer owners.



Special patronage paid from 2018, 2019, 2023 and 2024 earnings.



*Percentages represent Farm Credit East lending to Massachusetts industry sectors as of 12/31/2024.