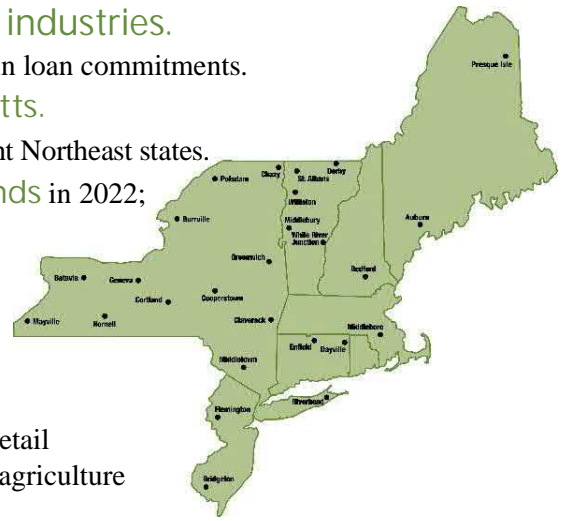


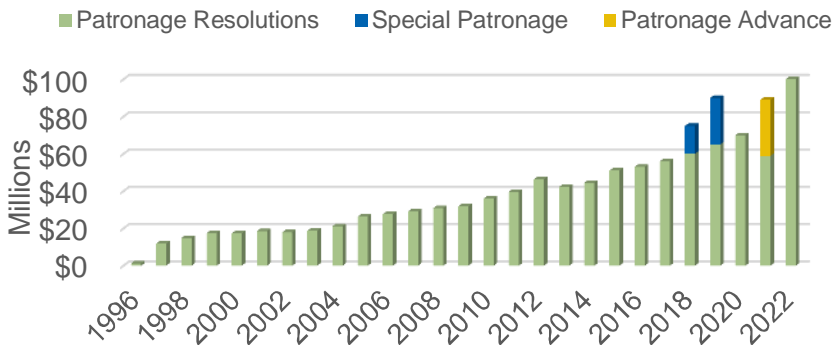
Long-term Commitment to Massachusetts Agriculture

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

- Largest lender to Northeast agriculture with a portfolio of \$9.5 billion in loan commitments.
- Providing \$829 million in loan commitments to Massachusetts.
- In excess of 70% market share of commercial farm lending across eight Northeast states.
- Customer-owners were paid \$100.1 million in patronage dividends in 2022; \$5.2 million to customer owners in Massachusetts.
- Serving over 18,000 customers across our eight-state territory, including 1,223 in Massachusetts.
- Dedicated staff of 575 agricultural specialists, each expert in the unique characteristics of Northeast agricultural industries.
- Part of the Farm Credit System, a nationwide network of banks and retail lending associations dedicated to supporting the borrowing needs of U.S. agriculture and the nation's rural economy.



Customer-owners have earned more than \$1.1 billion in patronage over the past 26 years!



*In July 2020, customers received a \$30 million advance on 2020 patronage. The remaining \$59 million for the full year 2020 was paid in February 2021.

Strong Commitment to the Future of Northeast Agriculture

FarmStart, a unique Northeast initiative providing working capital to startup agricultural operations.

Generation Next seminars to help the next generation of producers.

Farm Credit AgEnhancement program has provided over \$2.8 million in grants for youth programs, agricultural development and promoting diversity and inclusion.

Lipinski Rural Initiatives Award recognizes innovative and transformational efforts to revitalize Northeast rural communities.

Provider of Financial Services for Business Success

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

Agricultural Industries in Farm Credit East Loan Portfolio Across Massachusetts (percentages represent Farm Credit East lending to industry sectors as of 1/31/2022)

