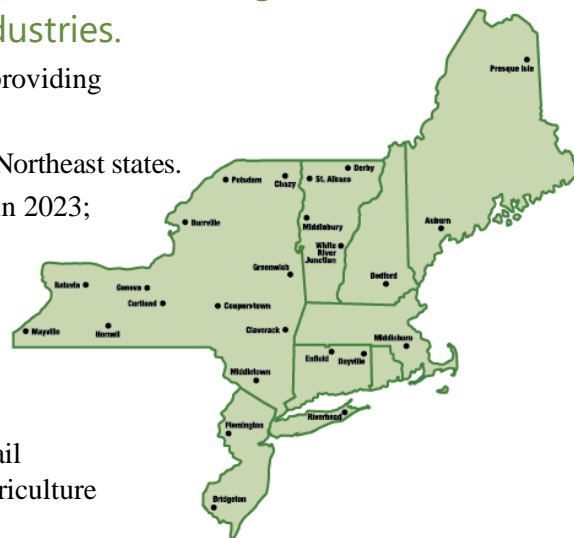


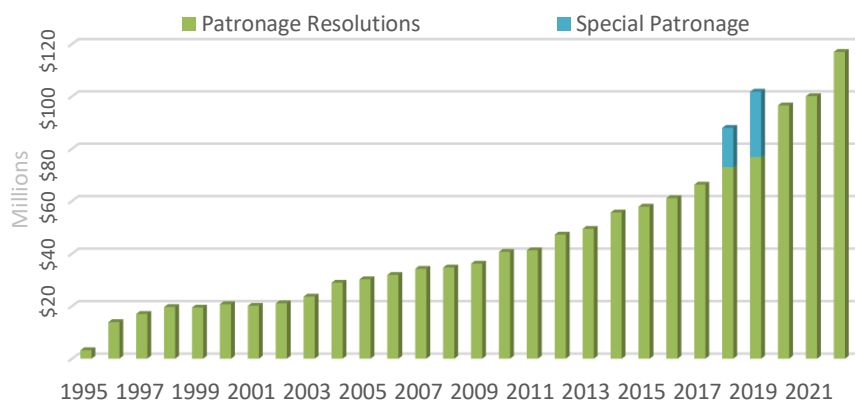
Long-term Commitment to New Jersey Agriculture

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 **\$10.6 billion** in total loans, providing **\$1.17 billion in loan commitments to New Jersey**.
- In excess of **70% market share** of commercial farm lending across eight Northeast states.
- Customer-owners were paid **\$117 million in patronage dividends** in 2023; **\$9.6 million to customer owners in New Jersey**.
- Serving over **18,000 customers** across our eight-state territory, including **1,901 in New Jersey**.
- Dedicated staff of **550 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
\$1.3 billion in patronage over the past 27 years!



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 \$3.1 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 New Jersey

(percentages represent Farm Credit East lending to industry sectors as of 1/6/2023)

