

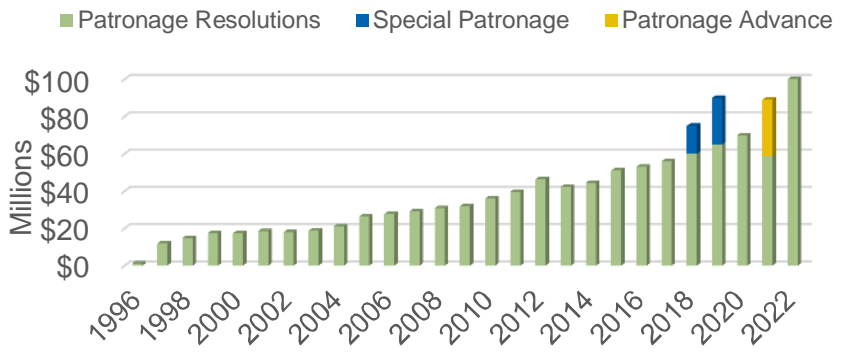
Long-term Commitment to New Jersey Agriculture

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 a portfolio of \$9.5 billion in loan commitments.
- Providing \$1.12 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 \$100.1 million in patronage dividends in 2022; \$9.0 million to customer owners in New Jersey.
- Serving over 18,000 customers across our eight-state territory, including 1,912 in New Jersey.
- 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 New Jersey

(percentages represent Farm Credit East lending to industry sectors as of 1/31/2022)

