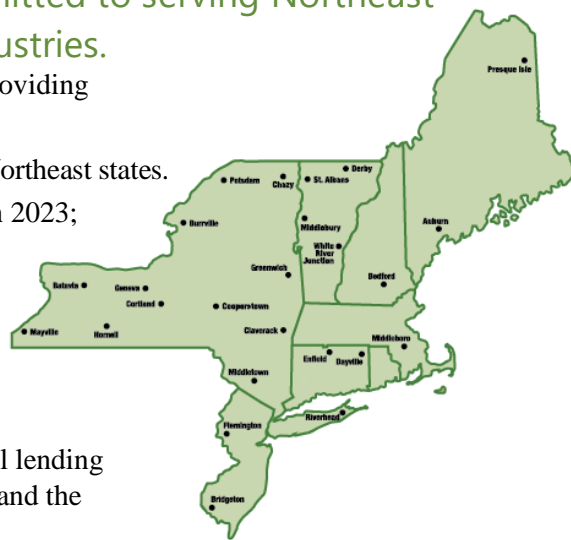


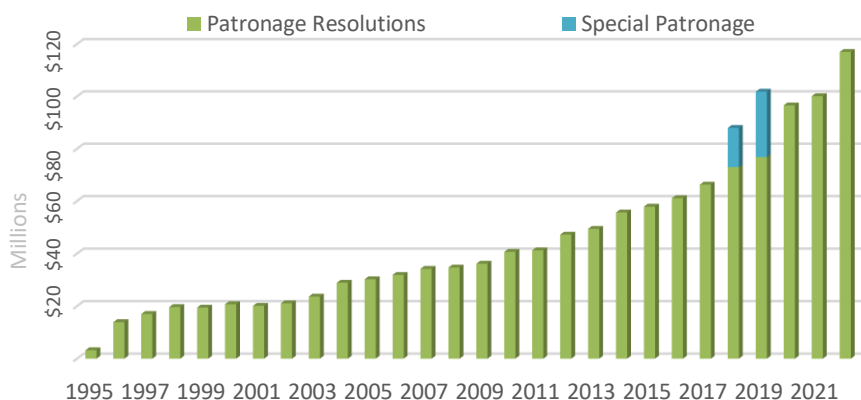
## Long-term Commitment to Rhode Island Agriculture

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 **\$118 million in loan commitments to Rhode Island**.
- 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; **\$739 thousand to customer owners in Rhode Island**.
- Serving over **18,000 customers** across our eight-state territory, including **243 in Rhode Island**.
- 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 Rhode Island (percentages represent Farm Credit East lending to industry sectors as of 1/5/2023)

