

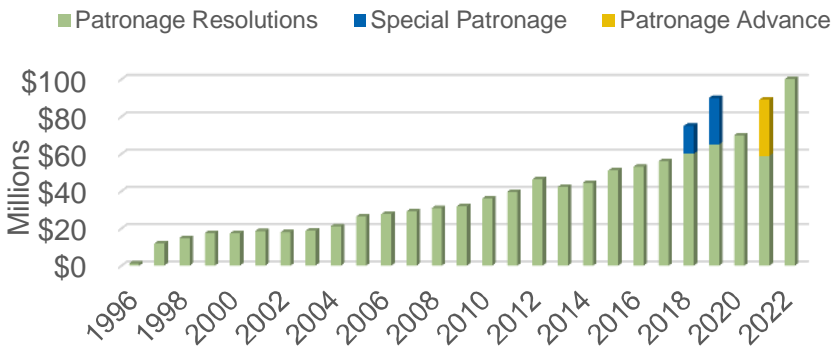
## Long-term Commitment to Northeast Agriculture

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.
- Serving over **18,000** customers across our eight-state territory.
- Customer-owners were paid **\$100.1 million** in patronage dividends in 2022.
- In excess of **70%** market share of commercial farm lending across seven Northeast states.
- 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 the Northeast

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

