

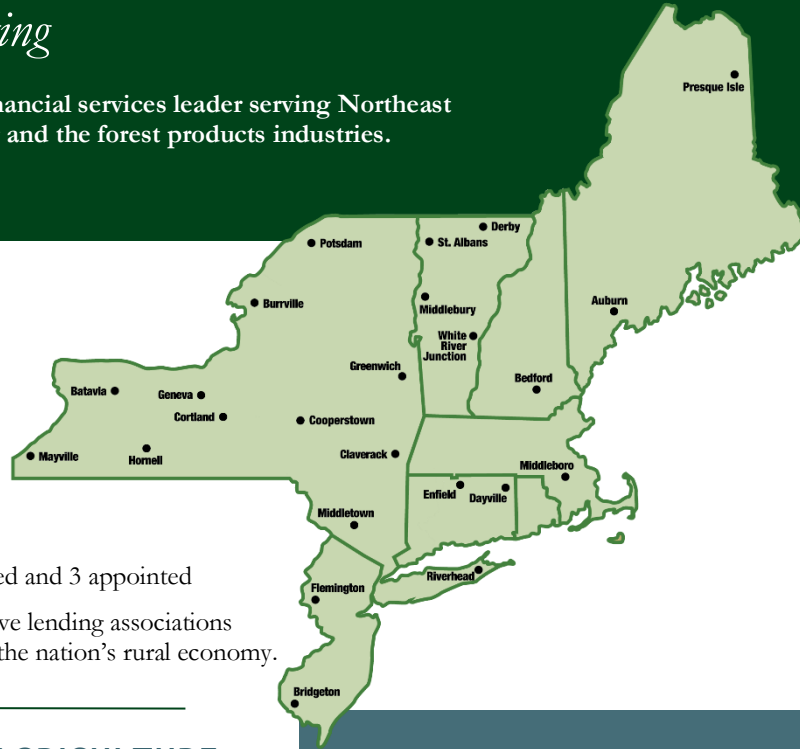


# Committed to Northeast Agriculture

*100 years and counting*

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

**FARM CREDIT EAST**



## AT A GLANCE

- Loan Commitments:** \$13 billion
  - Service Area:** New York, New Jersey and all six New England states
  - Market Share:** 79% of farm lending
  - Member Owners:** 18,000
  - Team:** 550 dedicated agricultural specialists
  - Board of Directors:** 16-member board, including 13 customer-elected and 3 appointed
- Part of the **Farm Credit System**, a nationwide network of cooperative lending associations dedicated to supporting the borrowing needs of U.S. agriculture and the nation's rural economy.

## SUPPORTING THE FUTURE OF NORTHEAST AGRICULTURE



**GenerationNext**



**Lipinski Rural Initiatives Award**

A unique Northeast initiative providing working capital to startup agricultural operations.

Seminars to develop the next generation.

\$3.3 million in grants for youth programs, agricultural development, and promoting diversity and inclusion.

Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

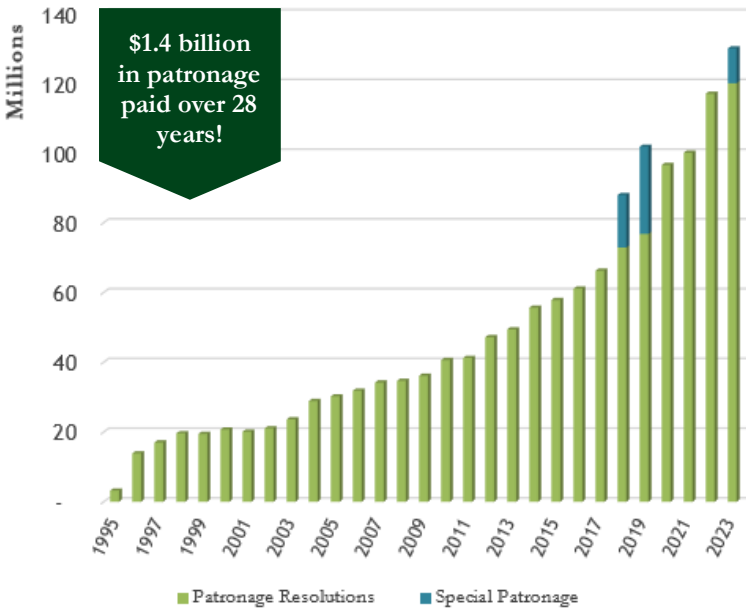
## PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



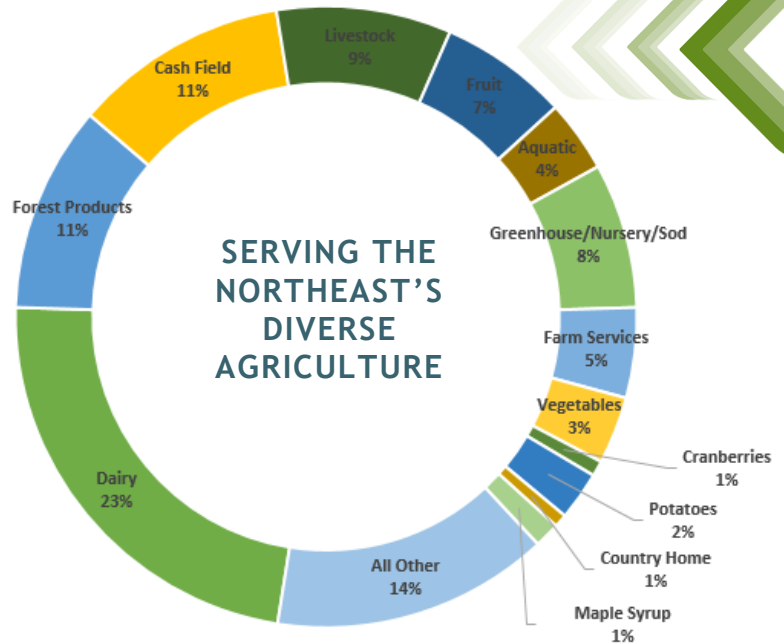
- Record-keeping
- Tax planning & preparation
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Appraisal services
- Crop & livestock insurance

## RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings



Special patronage paid from 2018, 2019 and 2023 earnings.



\*Percentages represent Farm Credit East lending to Northeast industry sectors as of 4/15/2024.

