

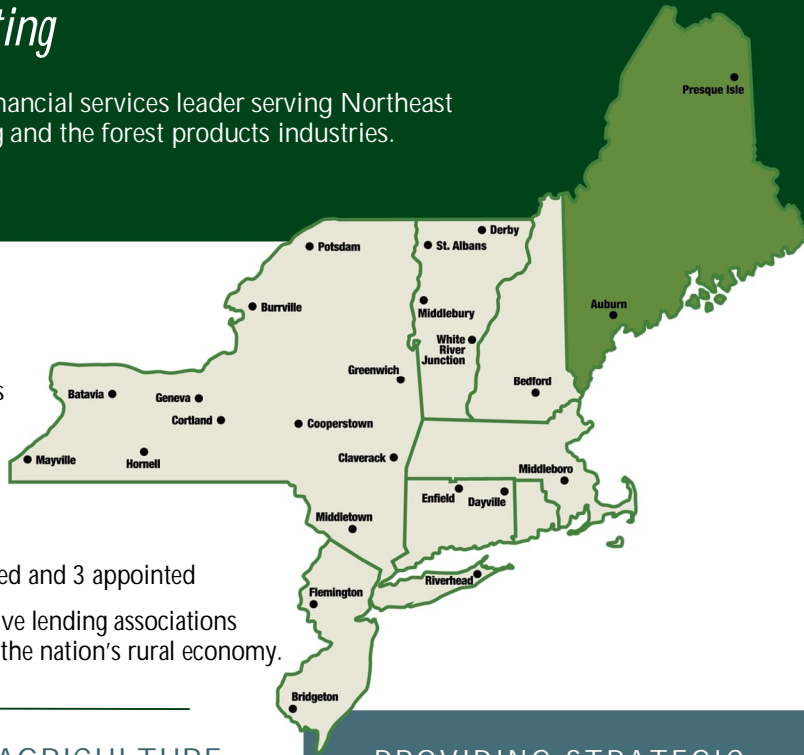


Committed to Maine Agriculture

100 years and counting

FARM CREDIT EAST

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



AT A GLANCE

- Loan Commitments: \$13 billion, including \$1.4 billion to Maine
- Service Area: New York, New Jersey and all six New England states
- Market Share: 58% of farm lending in Maine
- Member Owners: 18,000, including 920 in Maine
- 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

Farm Credit
Northeast AgEnhancement

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.

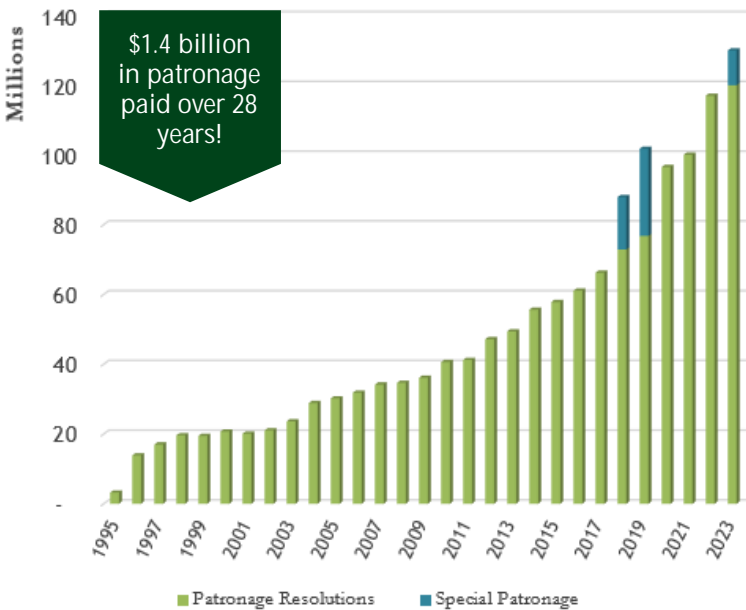
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



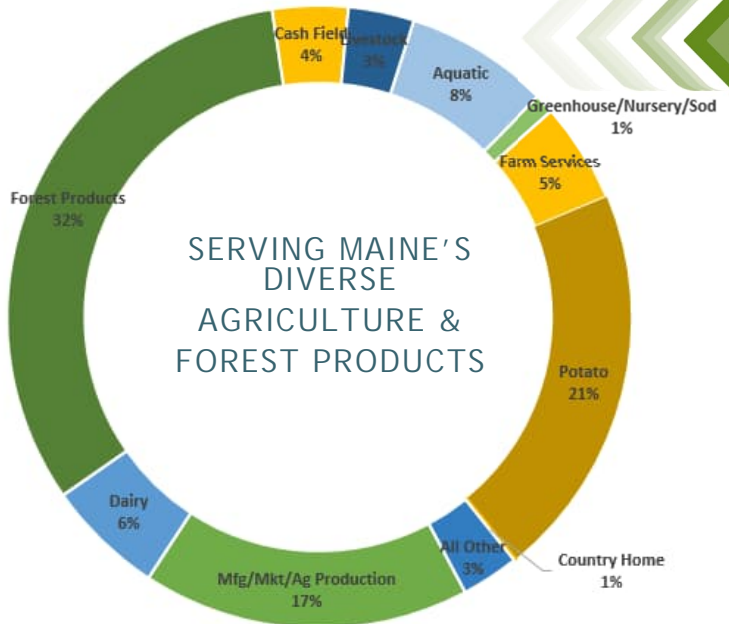
- Record-keeping
- Tax planning & preparation
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Appraisal services
- Crop & Livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$11.5 million to Maine customer owners.



Special patronage paid from 2018, 2019 and 2023 earnings.



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