



Committed to Massachusetts 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 \$821 million to Massachusetts
- Service Area: New York, New Jersey and all six New England states
- Market Share: 78% of farm lending in Massachusetts
- Member Owners: 18,000, including 1,095 in Massachusetts
- 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



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.

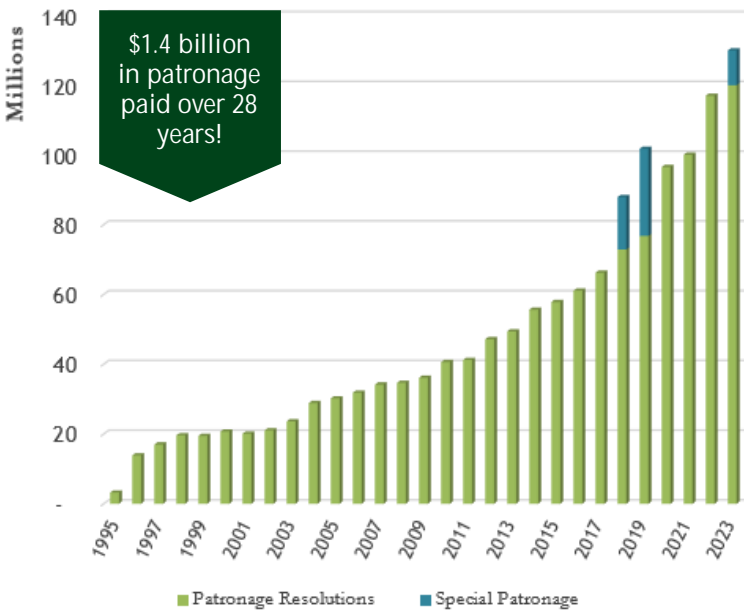
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



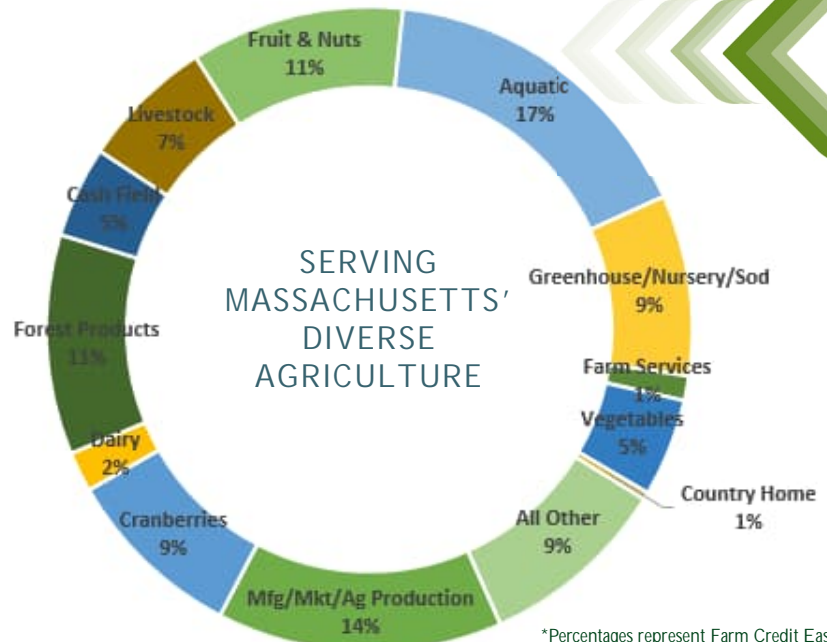
- Record-keeping
- Tax planning & preparation
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Appraisal services
- Crop & Livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$6.7 million to Massachusetts customer owners.



Special patronage paid from 2018, 2019 and 2023 earnings.



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