

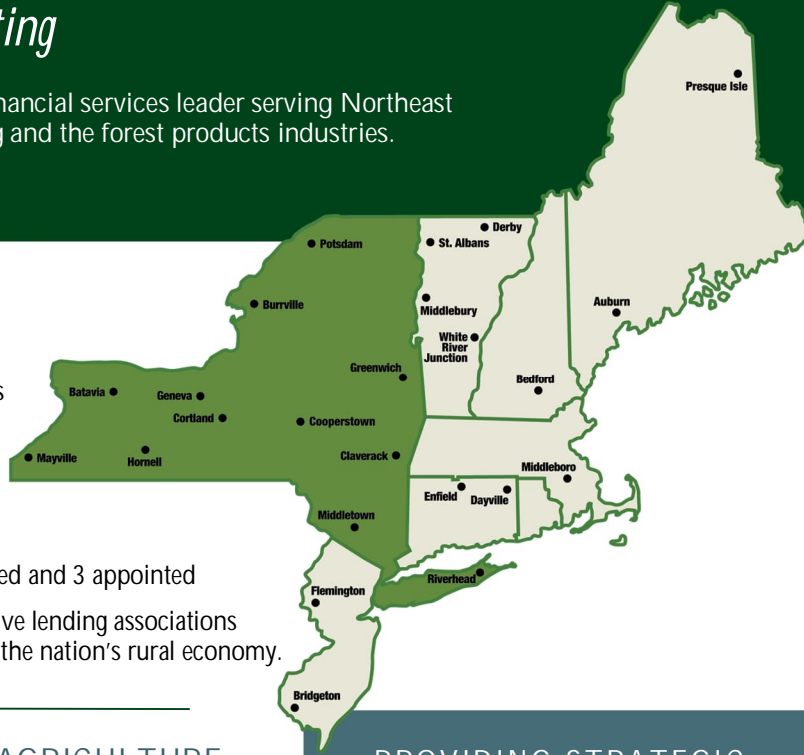


# Committed to New York Agriculture

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 \$7 billion to New York
- Service Area: New York, New Jersey and all six New England states
- Market Share: 78% of farm lending in New York
- Member Owners: 18,000, including 11,250 in New York
- 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.

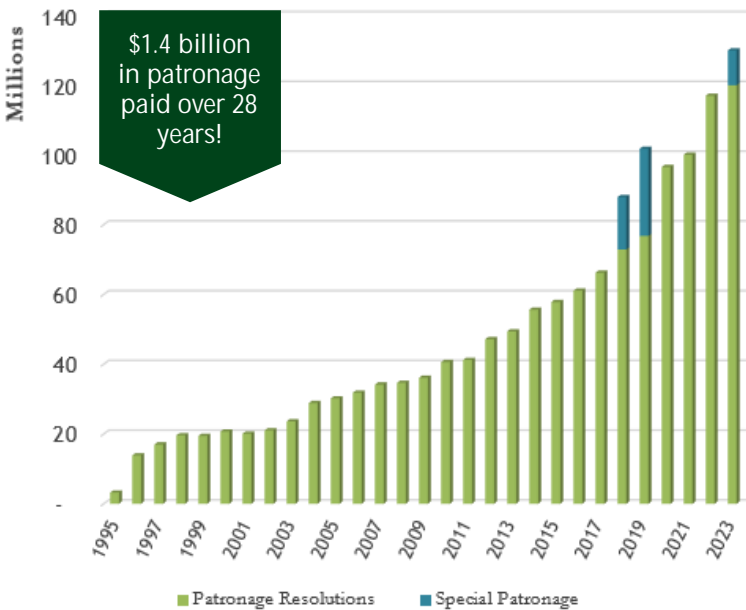
## PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



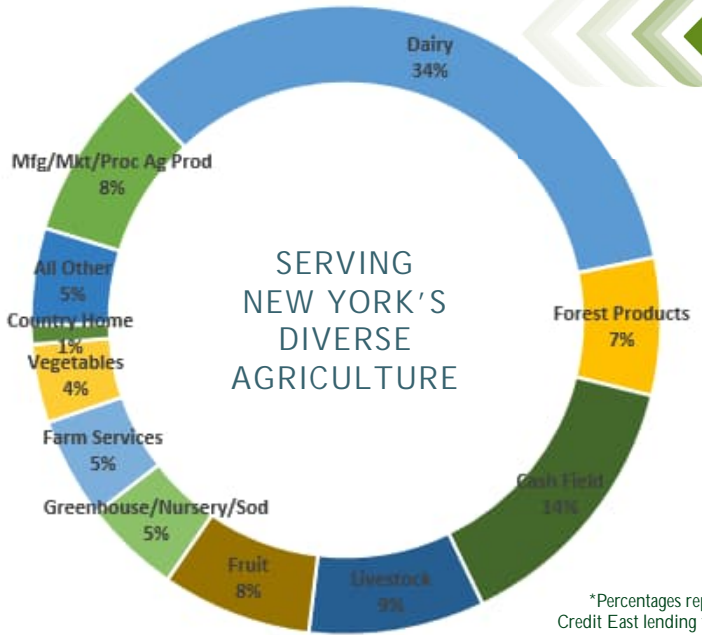
- Record-keeping
- Tax planning & preparation
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Appraisal services
- Crop & Livestock insurance

## RETURNING VALUE TO CUSTOMER OWNERS

\$130 million combined patronage paid to members on 2023 earnings, including \$52.5 million to New York customer owners.



Special patronage paid from 2018, 2019 and 2023 earnings.



SERVING NEW YORK'S DIVERSE AGRICULTURE

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