

Long-Term Commitment to Massachusetts Agriculture

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

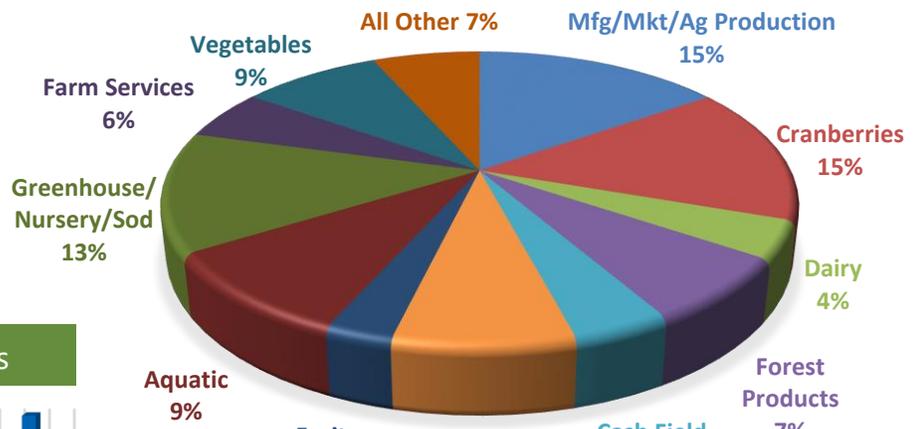
- Largest lender to Northeast agriculture with a portfolio of **\$7.5 billion** in loan commitments.
- Providing **\$574 million in loan commitments to Massachusetts agriculture.**
- Serving over **15,000 customers** across our seven-state territory, including **1,037 customers in Massachusetts.**
- Customer-owners were paid **\$90 million in patronage dividends** in 2019; **\$5.2 million to customers in Massachusetts.**
- In excess of **70 percent market share** of commercial farm lending across seven Northeast states.
- Dedicated staff of **500 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.



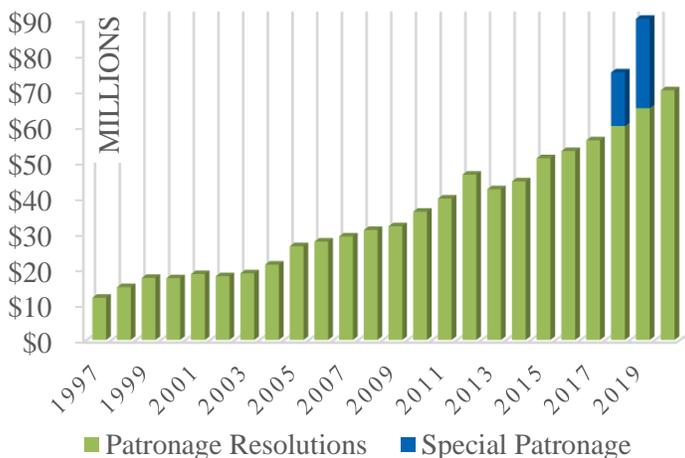
Provider of Financial Services for Business Success:

- Record-keeping
- Tax planning & preparation
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Agricultural services

Agricultural Industries in Farm Credit East Loan Portfolio Across Massachusetts (percentages represent Farm Credit East lending to industry sectors as of 12/31/19)



Patronage: A Promise Kept for 24 Years



Customer-owners have earned more than **\$888 million** over the past 24 years.

*2019 represents a combination of the \$65 million from 2018 earnings paid in February 2019 and a one-time patronage of \$25 million paid in October 2019.

Strong Commitment to the Future of Northeast Agriculture

FarmStart, a unique Northeast initiative providing working capital to start-up agricultural operations.

Generation Next seminars to help the next generation of farmers.

Farm Credit AgEnhancement program has provided over \$2.5 million in grants for youth programs and agricultural development. We also work with farmers on **renewable energy** and **value-added** projects.