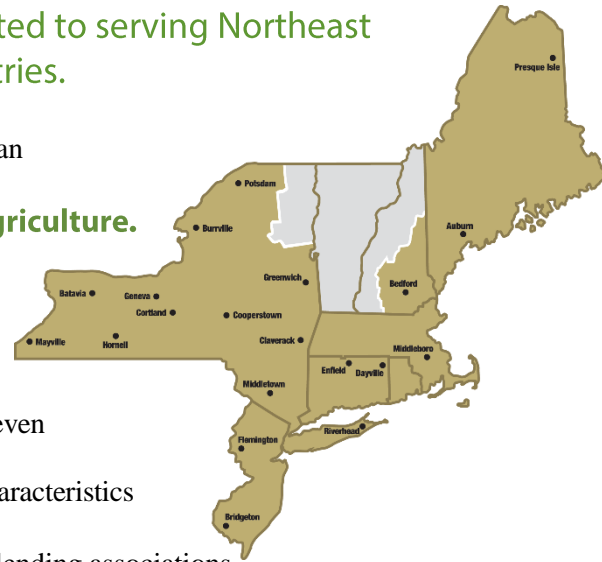


Long-Term Commitment to Massachusetts

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 **\$7.0 billion** in loan commitments.
- Providing **\$580 million in loan commitments to Massachusetts agriculture.**
- Serving over **15,000 customers** across our seven-state territory, including **1,030 customers in Massachusetts.**
- Customer-owners were paid **\$65 million in patronage dividends** in 2019; **\$3.8 million to customers in Massachusetts.**
- In excess of **70 percent market share** of commercial farm lending across seven Northeast states.
- Dedicated staff of **475 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.

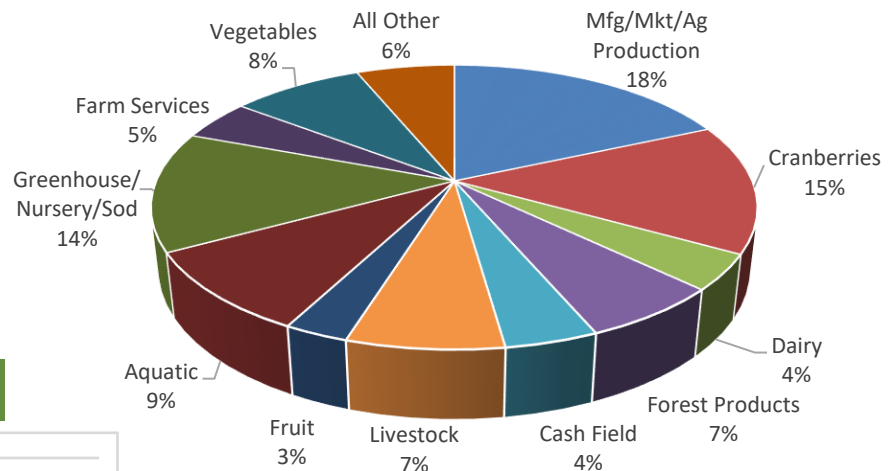


Provider of Financial Services for Business Success:

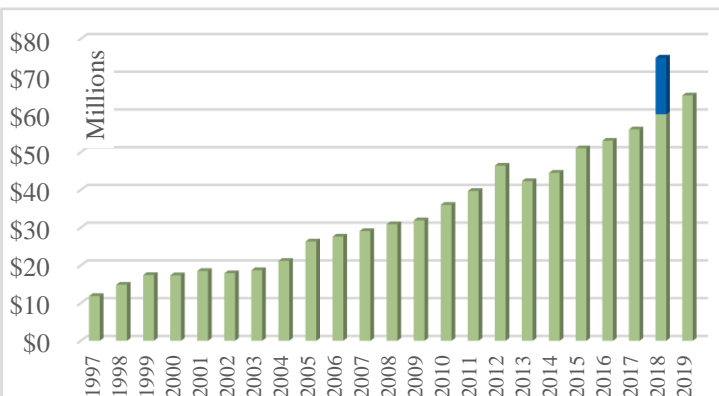
- Record-keeping
- Tax planning & preparation
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Appraisal services
- Crop insurance

Agricultural Industries in Farm Credit East Loan Portfolio Across Massachusetts

(percentages represent Farm Credit East lending to industry sectors as of 12/31/18)



Patronage: A Promise Kept for 23 Years



Customer-owners have earned more than **\$793 million** in dividends from ownership of their cooperative over the past 23 years.

*2018 represents a combination of the \$60 million from 2017 earnings paid in February 2018 and a one-time patronage of \$15 million paid in October 2018.

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 \$2.3 million in grants for youth programs and agricultural development. We also work with farmers on **renewable energy** and **value-added** projects.