



Committed to Northeast 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: \$12.9 billion
- Service Area: New York, New Jersey and all six New England states
- Market Share: 79% of farm lending
- Member Owners: 18,000
- Team: 575 dedicated agricultural specialists
- Board of Directors: 15-member board, including 13 customer-elected and 2 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.

\$3.6 million in grants for youth programs, agricultural development, and promoting diversity and inclusion.

Recognizes innovative and transformational efforts to revitalize Northeast rural communities.

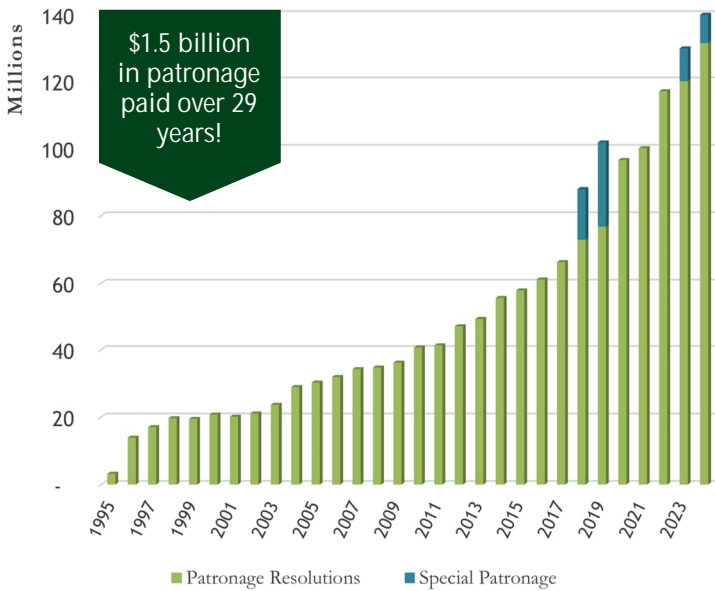
PROVIDING STRATEGIC INSIGHTS FOR 50+ YEARS



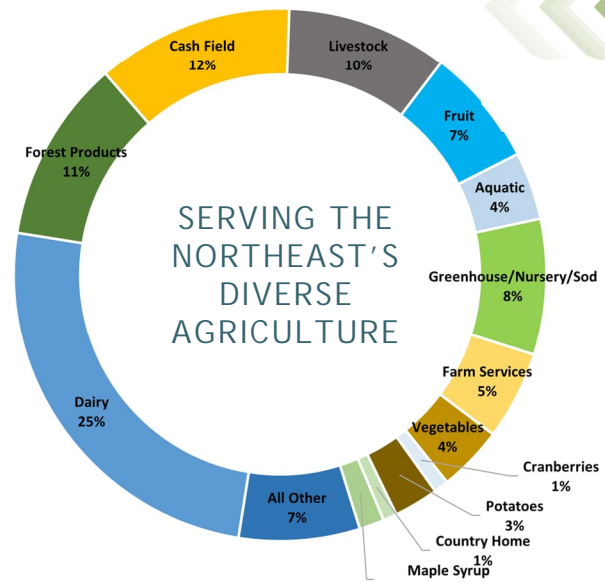
- Tax planning & preparation
- Record-keeping
- Payroll services
- Business consulting
- Estate planning
- Financial benchmarking
- Grant writing
- Appraisal services
- Crop & Livestock insurance

RETURNING VALUE TO CUSTOMER OWNERS

\$140 million combined patronage paid to members on 2024 earnings



Special patronage paid from 2018, 2019, 2023 and 2024 earnings.



*Percentages represent Farm Credit East lending to Northeast industry sectors as of 12/31/2024.