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

- Largest lender to agriculture in the Northeast with **$5.57 billion** in loans that capitalize a wide range of industries. Extends **$3.6 billion in loan commitments to New York agriculture**.
- Serving over **13,700 customers** across our seven-state territory, including **8,722 customers in New York**.
- In excess of **65 percent market share** of farm lending across seven Northeast states.
- Dedicated staff of **454 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 New York**

(percentages represent Farm Credit East lending to industry sectors as of 12/31/13)

- Dairy 36%
- Forest Products 6%
- Field 12%
- Livestock/Poultry 8%
- Agricultural Services 5%
- Cash 4%
- Nursery & Sod 4%
- Fruit 6%
- Greenhouses 4%
- Vegetables 4%
- Mfg & Processing 8%
- All Other 7%

**Patronage: A Promise Kept for 18 Years**

Customer-owners have earned more than **$493 million** in dividends from ownership of their cooperative over the past 18 years.

**Strongly committed 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 $1.5 million in grants for youth programs and agricultural development. We also work with farmers on **renewable energy** and **value-added** projects.
The merger of Farm Credit East and Farm Credit of Maine was overwhelmingly approved by our customer-owners, effective January 1, 2014.