

FARMER MAC

Accelerating Rural Opportunities



OUR MISSION

Farmer Mac is driven by its mission to increase the accessibility of financing to provide vital liquidity for American agriculture and rural infrastructure. Our secondary market provides liquidity to our nation's agricultural and infrastructure finance businesses, supporting a vibrant and strong rural America. We offer a wide range of solutions to help meet financial institutions' growth, liquidity, risk management, and capital relief needs across diverse markets, including agriculture, agribusiness, broadband infrastructure, power and utilities, and renewable energy. We are uniquely positioned to facilitate competitive access to financing that fuels growth, innovation, and prosperity in America's rural and agricultural communities.



OUR SOLUTIONS

We are uniquely positioned to facilitate competitive access to financing that fuels growth, innovation, and prosperity in rural America and agricultural communities. Our diverse array of products and solutions addresses the sweeping scope and ever-changing needs of America's agricultural and infrastructure finance businesses.

LOAN PURCHASE

We provide mortgage products at attractive rates and terms to enable banks and other financial institutions to confidently serve their customers.

USDA GUARANTEE LOAN PURCHASE

Designed to enhance a USDA guarantee, this solution helps lenders preserve capital and offer their borrowers our attractive rates and terms.

CREDIT PROTECTION

We provide credit guarantees for loans on a lender's balance sheet, which helps manage concentration limits and provide capital relief.

WHOLESALE FINANCING

Our customizable wholesale financing solutions offer efficient and flexible funding.



OUR CUSTOMERS

From small rural community banks to large financial institutions, Farmer Mac's customers mirror America's diverse rural landscape.



COMMERCIAL & COMMUNITY BANKS



NON-BANK LENDERS



RURAL ELECTRIC COOPERATIVES



RURAL UTILITIES



AGRICULTURAL FUNDS



AGRIBUSINESSES



FARM CREDIT SYSTEM INSTITUTIONS

“ Farmer Mac continues to work with agricultural lenders across the nation to provide the liquidity and capital that is essential for the success of America's farmers, ranchers and rural electric customers ”
CONGRESSMAN FRANK LUCAS (R-OK), HOUSE AGRICULTURE COMMITTEE

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THE FARMER MAC ADVANTAGE

We provide lenders **COMPETITIVE INTEREST RATES AND FLEXIBLE TERMS** out to 30 years for their customers.

Our solutions are designed for lenders to **KEEP AND GROW** borrower relationships by providing a wide range of loan products and fast approval times.

We help our lenders **MANAGE RISK** with products that reduce regulatory risk weighting, mitigate portfolio concentration, and assist with obligor lending limits.

Every Farmer Mac lender has access to an experienced, dedicated **TEAM** of highly skilled agricultural and financial specialists.

We work in collaboration with our customers to create **CUSTOMIZED SOLUTIONS** to fit their needs and exceed expectations.



A CHAMPION FOR RURAL AMERICA

A pragmatic partner with nearly 40 years of industry experience

Farmer Mac has helped fund loans to over **95,000** rural borrowers in all **50 STATES**.

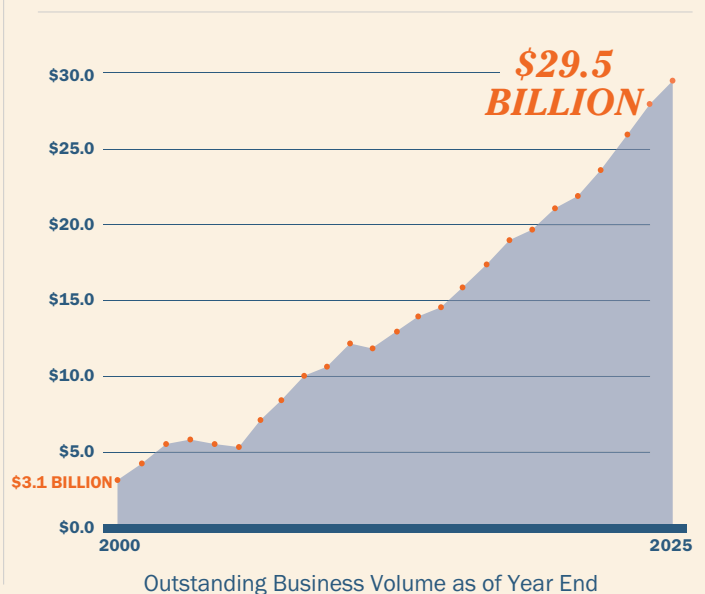
LOCAL BANKS to **LARGE INSTITUTIONS** — Just like our customers, our transactions vary in size and scope from small agricultural mortgage purchases to large-scale renewable energy projects.

Farmer Mac's highly skilled team has experience underwriting approximately **144 COMMODITIES** from cattle to casaba melons and from permanent plantings to processing facilities.

90% of our Farm & Ranch and USDA guaranteed loans went to family farms in 2024.

We provide financing to rural electric cooperatives that power an estimated **16 MILLION** residential customers.

Farmer Mac's **STRENGTH** and **STABILITY** enables us to effectively serve the growing financial needs of our customers in times of agricultural growth and just as faithfully during market downturns.



As of December 31, 2024