

FARMER MAC

Historical Farm and Ranch Data
Data Dictionary
As of December 31, 2025

Field Name	Data Type	Data Description	Type of Information
Loan Number	int	Unique loan identifier	Primary Key
Portfolio Date	date	Month end period for balance and	Primary Key
Unpaid Principal Balance (UPB)	numeric	Ending actual principal balance	Periodic Information
Current CLTV	numeric	Calculated periodic loan-to-value based on	Periodic Information
Original Loan-to-Value (LTV Ratio)	numeric	Loan amount divided by collateral value at	Credit
Original Combined Loan-to-Value (CLTV Ratio)	numeric	Loan amounts for all cross-collateralized	Credit
Debt-to-Asset Ratio (DA Ratio)	numeric	Total borrower liabilities divided by total	Credit
Total Debt Coverage Ratio (TDC Ratio)	numeric	Total borrower cash flow available to service	Credit
Current Ratio (CR Ratio)	numeric	Total borrower current liabilities divided by	Credit
Pricing Date	date	Date on which the loan was priced (i.e.	Loan Details
Origination Date	date	Date on which the loan was originated	Loan Details
FMAC Purchase Date	date	Date on which Farmer Mac purchased the	Loan Details
Amortization Type	character	Type of loan amortization (Amortizing, Fixed,	Loan Details
LoanType	character	Type of underwriting method deployed (FTF =	Loan Details
Purchased/Commitment Balance	numeric	Loan balance at the time of commitment or	Loan Details
Current Note Rate	numeric	Periodic mortgage note rate	Periodic Information
Current Net Rate	numeric	Periodic mortgage note rate less contractual	Periodic Information
Next Payment Date	date	Date of next scheduled payment	Periodic Information
Interest Rate Type	character	Type of interest rate (Adjustable or Fixed)	Loan Details
First Interest Payment Due Date	date	Date on which the first loan interest payment	Loan Details
First Principal Payment Due Date	date	Date on which the first loan principal	Loan Details
Maturity Date	date	Scheduled mortgage maturity date	Loan Details
Amort Date	date	Loan amortization end date	Loan Details
Amortization Term	int	Number of months to amortization end (at	Loan Details
P&I Payment Frequency	character	Frequency of principal and interest payments	Loan Details
Low FICO Score at underwriting	int	Lowest borrower credit score at the time of	Credit
Low Personal FICO Score at underwriting	int	Lowest borrower consumer credit score at	Credit
Current Delinquency Code	int	Periodic monthly delinquency indicator (1 =	Periodic Information
Loan Product Change Indicator	int	Indicator of a structural loan modification	Periodic Information
Payoff Date	date	Date that loan paid off; if before the maturity	Periodic Information
Chargeoffs	numeric	Amount of principal charged-off during the	Periodic Information
Recoveries	numeric	Amount of principal recovered during the	Periodic Information
NetChargeoffs	numeric	Recoveries less charge-offs for the month	Periodic Information
Commodity Name	character	Primary commodity produced by the	Credit
Major Commodity Group	character	Primary commodity type of underlying	Credit
Property State	character	Primary state in which the collateral is	Credit
Loan Servicing Action 1	character	Primary credit or loan-related servicing action	Credit - Time Series
Loan Servicing Action 2	character	Secondary credit or loan-related servicing	Credit - Time Series
Rate Reset Frequency	Int		Loan Details
First Rate Adjustment Date	date	The first time the loan resets to benchmark	Loan Details
Gross Margin	numeric	Margin added to the benchmark reset index	Loan Details
Reset Index	character	Benchmark reset index	Loan Details
Material Partial Release Flag	int	If the servicing action included a release of	Credit - Time Series
Mod-in-Lieu Flag	int	If the note rate was modified AND there is no associated delinquency, the loan is	Loan Details
Prepayment Penalty Effective	int	If a penalty for prepayment of unpaid principal balance is in effect during this	Loan Details

This Farm & Ranch performance data file (FRPD) provides historical information on a subset of the Farmer Mac Farm & Ranch loan portfolio. The FRPD comprises information regarding [certain] agricultural mortgage loans originated and purchased from January 2003 through November 2025. The information in the FRPD is presented as of December 31, 2025, and is subject to change due to information updates and data corrections. The purpose of the FRPD is to provide transparency to Farmer Mac Farm & Ranch loan performance for our core business in which we underwrite and invest. We validate the database against other reported information on our portfolio as a data check, but the database is for economic analysis and not accounting reporting, and so balances or other information in the database may not fully match what is reported in financial disclosures.

The FRPD is provided for information purposes only and is not intended to provide any prediction regarding the future performance of loans or securities owned or guaranteed by Farmer Mac. Farmer Mac's future performance, including financial performance, is subject to various risks and uncertainties that could cause actual results to differ materially from expectations. The factors that could affect the company's future results