

# FARMER MAC

FINANCING RURAL AMERICA®

Farmer Mac, the premier secondary market for U.S. agricultural credit, has been a champion for and an integral part of this nation's rural economy since our founding in 1988. Guided by our mission—*to help build a strong and vital rural America by increasing the availability and affordability of credit for the benefit of American agriculture and rural communities*—we provide lenders access to flexible, low-cost financing and effective risk management tools to help their farm, ranch, and rural utility customers.

## OUR SOLUTIONS

*Farmer Mac's suite of solutions addresses the sweeping scope and ever-changing needs of agricultural and rural lenders nationwide.*



### LOAN PURCHASE

We provide lenders with mortgage products at attractive rates to enable them to confidently serve their farm, ranch, and rural utilities customers.



### USDA GUARANTEE LOAN PURCHASE

Designed to enhance a USDA guarantee, this solution helps lenders preserve capital and offer America's farmers and ranchers our attractive rates and terms.



### CREDIT PROTECTION

We provide credit guarantees for loans that help manage concentration limits and provide capital relief.



### WHOLESALE FINANCING

Our customizable wholesale financing solutions allow ag lenders, agribusinesses, mortgage funds, and investment firms access to efficient and flexible low-cost 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



INSURANCE COMPANIES



RURAL UTILITIES



AGRICULTURAL FUNDS



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  
MARCH 29, 2017

1.800.879.3276  
WWW.FARMERMAC.COM

## THE FARMER MAC ADVANTAGE

Delivering the capital and commitment rural America deserves

We provide rural and ag lenders **COMPETITIVE INTEREST RATES AND FLEXIBLE TERMS** out to 30 years for their farm and ranch customers.

We often provide the **LOWEST-COST SOURCE OF FUNDS** to agricultural and rural lenders through issuance of low-cost debt.

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 lenders to create **CUSTOMIZED SOLUTIONS** to fit their needs and exceed expectations.

## A CHAMPION FOR RURAL AMERICA

A pragmatic partner with over 30 years of industry experience



Farmer Mac has helped fund loans to over **83,000** rural borrowers in all **50 STATES**, which has resulted in more than **\$53 BILLION** of investment in rural America.



**LOCAL BANKS to LARGE INSTITUTIONS** Just like our customers, our transactions vary in size and scope from small agricultural mortgage purchases to large, sophisticated wholesale financing deals.



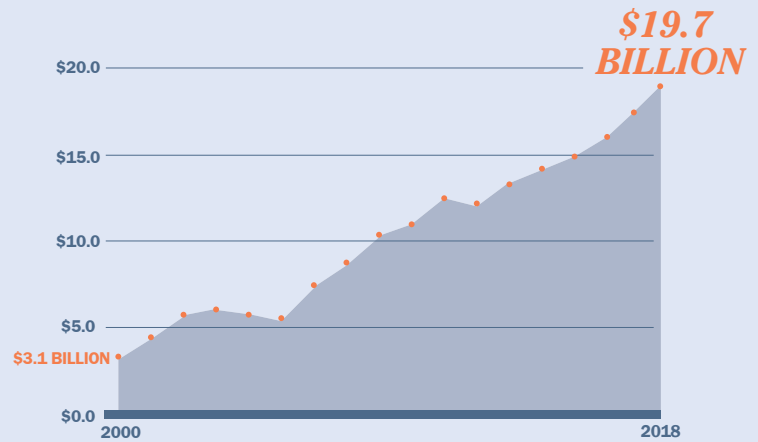
Farmer Mac's highly skilled team has experience underwriting approximately **140 COMMODITIES** from cattle to casaba melons and from permanent plantings to processing facilities.



**97%** of our Farm & Ranch and USDA guaranteed loans are to small or family farms.



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.



Outstanding Business Volume as of Year End

FARMER  AC

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