

## 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.

“ ...Farmer Mac has played a vital role in ensuring the resiliency and stability of American agriculture, and will continue to be key to the long-term success of many family farming operations and the communities they call home... ”

— SENATOR JOHN BOOZMAN (R-AR)

“ Farmer Mac is a critical partner for farmers and producers as they navigate uncertainties and invest in the future of rural America. The company's work to finance critical infrastructure projects promotes economic growth in our rural communities and gives agribusinesses the foundation they need to remain profitable for generations to come. ”

— REPRESENTATIVE ANGIE CRAIG (D-MN)

### OUR SOLUTIONS

We are uniquely positioned to facilitate competitive access to financing that fuels growth, innovation, and prosperity in America's rural and agricultural communities. Through five core segments—Farm & Ranch, Corporate AgFinance, Power & Utilities, Broadband Infrastructure, and Renewable Energy—Farmer Mac offers a wide range of products and solutions to help meet financial institutions' growth, liquidity, risk management, and capital relief needs.

These solutions include:



#### 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



RURAL ELECTRIC  
COOPERATIVES



AGRICULTURAL  
FUNDS



FARM CREDIT SYSTEM  
INSTITUTIONS



NON-BANK  
LENDERS



RURAL  
UTILITIES



AGRIBUSINESSES

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### THE FARMER MAC ADVANTAGE

We provide lenders **competitive interest rates and flexible terms** out to 30 years for their customers.

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

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.

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

### A CHAMPION FOR RURAL AMERICA

Note: Data as of December 31, 2025

#### A pragmatic partner with nearly 40 years of industry experience



Farmer Mac has helped fund loans to **nearly 100,000** rural borrowers in all 50 states.



**Nearly 70%** of our Farm & Ranch and USDA guaranteed loans went to family farms in 2025.



**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.

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

