



FARM CREDIT FACT SHEET

Farm Credit Builds Financial Strength to Support Rural Communities and Agriculture

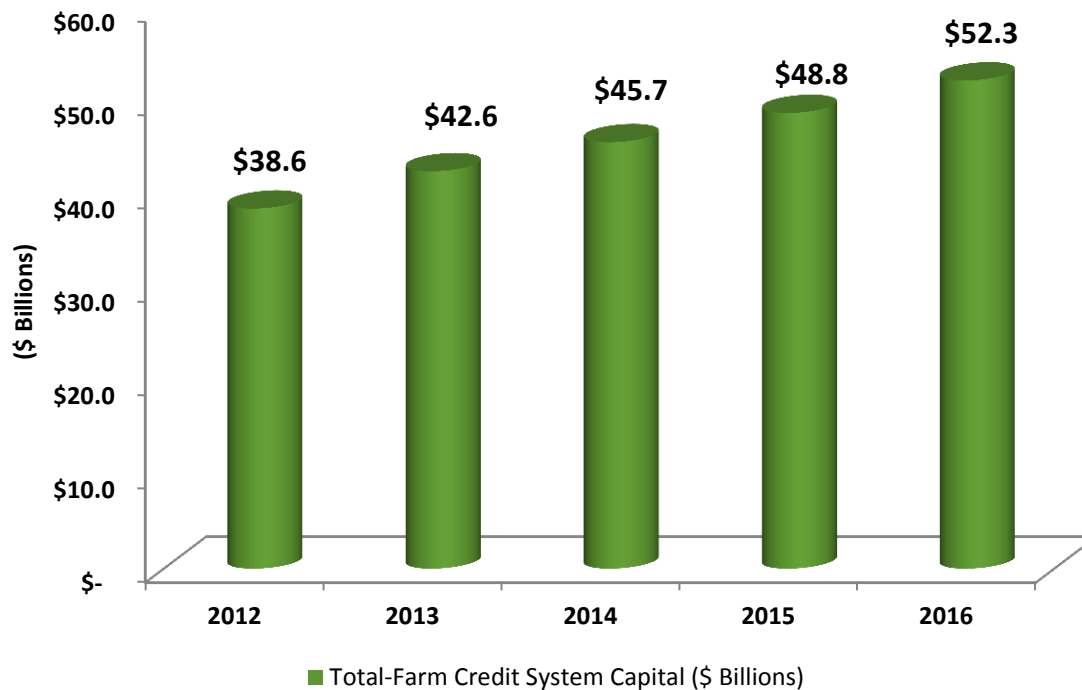
Farm Credit supports rural communities and agriculture with reliable, consistent credit and financial services today and tomorrow. Fulfilling that mission, especially during downturns in the agricultural economy, takes extraordinary financial strength – strength that Farm Credit has built over decades. After all, we have been supporting farmers and ranchers for more than 100 years and understand the inevitable cycles in agriculture.

At the heart of Farm Credit's financial strength are significant capital reserves.

Farm Credit institutions are customer-owned cooperatives. The net income generated can be used in only two ways: retained within a Farm Credit institution as capital to build financial strength that ensures continued lending or passed to customer-owners by way of cooperative dividends (also known as patronage dividends or patronage distributions) which effectively lowers cost of borrowing for our customers.

At the end of 2016, Farm Credit's nearly \$54 billion in capital represented almost 16.4 percent of its total assets – more than double the minimum required by law. This strength means that Farm Credit can support its customers in difficult times and help keep America's farmers, ranchers and rural communities strong.

Farm Credit Capital Strength



For more information, please contact the Farm Credit Council (questions@fccouncil.com or 202.626.8710).

www.FarmCredit.com