

FARMER-OWNED LENDER.

BUILDING A BRIGHTER FUTURE FOR FARMERS, RURAL RESIDENTS AND AGRIBUSINESS OWNERS IN KENTUCKY.

22,792

Kentucky
Customers Served

\$3.9B

Total Kentucky
Loan Volume

\$1.1B

Kentucky Young Farmer
Loan Volume **

\$2.3B

Kentucky Small Farmer
Loan Volume **

\$2.2B

Kentucky Beginning Farmer
Loan Volume **

\$34.4M

Patronage Returned
to Eligible Kentucky
Customers in 2025 ***

FMCA.COM



As of
12/31/25

BUSINESS SECTORS AND COMMODITIES SERVED

We support a broad range of farmers and invest in rural Kentucky communities and businesses that strengthen local economies. Below is a snapshot of six diverse business sectors and commodities within our Kentucky territory, represented by its percentage of the total state portfolio.*



37%
Grains &
Oilseeds



25%
Cattle



13%
Landlords



7%
Horses



6%
Poultry
& Eggs



3%
Rural
Homes †

COMMUNITY INVESTMENTS

We prepare the next generation of agricultural leaders and share in the economic value and importance of American agriculture. Over the last 5 years, these investments have benefited Kentucky communities in the following ways:

\$761,297
invested in young
farmer initiatives

\$1,542,061
invested in the next
generation of agriculture

\$276,500
invested in 4-H programs

2,196 FFA STATE DEGREES
awarded to Kentucky FFA members

1,560,445 MEALS
were supplemented nourishing
Kentucky communities

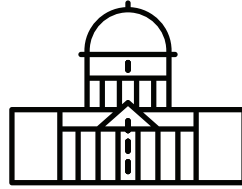
87 SCHOLARSHIPS
awarded to Kentucky students
pursuing careers in agriculture

OFFICE LOCATIONS

We employ more than 1,700 team members across our six-state territory and beyond, and our investments help create more jobs across the rural communities we serve. Farm Credit Mid-America has 15 offices in Kentucky that serve our customers and the state's rural communities.

THE FARM CREDIT SYSTEM STRUCTURE

PROVIDING CONSISTENT CREDIT AND FINANCIAL SERVICES THROUGH A UNIQUE FUNDING MODEL.



CONGRESSIONAL OVERSIGHT



MEMBER
BORROWERS



RETAIL
ASSOCIATIONS



BANKS
AgFirst Farm Credit Bank
AgriBank Farm Credit Bank
CoBank
Farm Credit Bank of Texas



FFCB FUNDING
CORPORATION



DOMESTIC AND
INTERNATIONAL
INVESTORS

KEY



Loans subject to credit approval and eligibility. Additional terms and conditions may apply. Farm Credit Mid-America is an Equal Opportunity Lender.

* As of 12/31/25

** The individual numbers above for young, beginning, or small cannot be combined as producers can be classified in more than one of the categories.

*** Patronage is an annual decision made by the Board of Directors to return earnings to eligible customers. For more information on Patronage or Patronage eligibility, please visit our website at fcma.com/Patronage.

† Farm Credit Mid-America is an Equal Housing Lender. 