

Comparing Key Ratios for FCS Associations — 9/30/19 v. 12/31/18							
FCS — Call Report Data — 9/30/19				Change — 9/19 v. 12/18			
Association name	Headquartered	Gross loans (\$000)	ALL % of Gross Ins	Non-perf.	Assets %	Non-perf.	Assets %
				Gross Ins + opo	Gross Ins	Gross Ins + opo	Gross Ins
<b>Funded by the Farm Credit Bank of Texas (14)</b>							
Ag New Mexico, FCS, ACA	Clovis	NM	262,885	0.247%	0.12%	0.03%	-0.25%
Texas FCS	Robstown	TX	1,320,757	0.283%	1.02%	0.04%	0.01%
AgTexas FCS	Lubbock	TX	2,001,972	0.292%	0.92%	0.06%	0.09%
Lone Star, ACA	Fort Worth	TX	1,620,111	0.438%	0.26%	-0.12%	-0.12%
Central Texas ACA	TX	TX	524,140	0.229%	0.28%	0.03%	-0.29%
Heritage Land Bank, ACA	Tyler	TX	548,452	0.950%	0.32%	-0.03%	-0.02%
Capital Farm Credit, ACA	Bryan	TX	7,713,208	0.383%	1.08%	0.04%	0.26%
Legacy Ag Credit, ACA	Sulphur Springs	TX	277,463	0.463%	1.64%	-0.04%	-0.01%
Louisiana Land Bank, ACA	Monroe	LA	827,739	0.646%	0.92%	-0.04%	-0.05%
Mississippi Land Bank, ACA	Senatobia	MS	726,262	0.130%	0.15%	0.00%	-0.03%
Southern AgCredit, ACA	Ridgeland	MS	1,118,428	0.109%	0.85%	0.01%	0.07%
Alabama ACA	Cullman	AL	856,783	0.508%	0.94%	0.00%	0.07%
Alabama Ag Credit, ACA	Montgomery	AL	1,069,554	0.713%	0.89%	-0.02%	0.48%
Plains Land Bank, FLCA	Amarillo	TX	690,352	0.297%	0.38%	-0.01%	-0.05%
<b>Funded by AgFirst Farm Credit Bank (19)</b>							
First South ACA	Ridgeland	MS	2,275,509	0.657%	0.43%	-0.02%	-0.01%
Central Kentucky ACA	Lexington	KY	534,955	0.796%	1.22%	-0.04%	0.28%
Puerto Rico ACA	Hato Rey	PR	150,141	1.026%	9.43%	-0.10%	-0.27%
Cape Fear ACA	Fayetteville	NC	958,202	1.145%	2.23%	-0.31%	-0.08%
ArborOne, ACA	Florence	SC	525,475	2.079%	4.01%	-0.54%	-1.48%
Colonial ACA	Mechanicsville	VA	674,848	0.357%	0.56%	0.02%	0.07%
MidAtlantic ACA	Westminster	MD	2,840,569	1.160%	2.96%	0.09%	0.59%
Southwest Georgia ACA	Bainbridge	GA	506,712	0.797%	0.99%	-0.10%	0.16%
AgChoice ACA	Mechanicsburg	PA	2,087,605	0.737%	0.62%	0.00%	0.00%
Northwest Florida ACA	Marianna	FL	275,298	1.645%	1.26%	0.05%	-0.40%
Central Florida ACA	Lakeland	FL	523,604	0.453%	3.07%	-0.15%	-0.97%
FC of the Virginias ACA	Staunton	VA	1,798,604	0.860%	1.53%	0.03%	0.13%
Carolina ACA	Statesville	NC	1,586,656	0.476%	1.61%	0.02%	0.35%
AgCarolina ACA	Raleigh	NC	1,186,981	1.347%	3.12%	0.10%	0.33%
AgGeorgia ACA	Perry	GA	944,102	0.859%	4.59%	0.03%	-0.07%
Florida ACA	Royal Palm Beach	FL	1,193,774	0.665%	0.62%	-0.13%	-0.51%
AgSouth ACA	Statesboro	GA	1,824,389	0.895%	1.40%	0.03%	0.08%
AG CREDIT ACA	Fostoria	OH	1,925,783	0.621%	1.32%	0.06%	0.67%
River Valley AgCredit, ACA	Mayfield	KY	520,622	1.185%	2.16%	-0.06%	0.14%
<b>Funded by AgriBank Farm Credit Bank (14)</b>							
GreenStone ACA	East Lansing	MI	8,979,111	0.987%	0.98%	0.01%	-0.22%
North Dakota ACA	Minot	ND	1,291,570	0.294%	0.61%	-0.01%	-0.12%
Delta ACA	Dermott	AR	51,297	0.203%	0.61%	-0.01%	-0.11%
Mandan ACA	Mandan	ND	1,228,248	0.267%	0.23%	-0.01%	0.01%
AgCountry ACA	Fargo	ND	7,560,870	0.359%	0.78%	0.11%	0.27%
Farm Credit Illinois, ACA	Mahomet	IL	4,105,346	0.199%	0.17%	-0.01%	0.01%
FCS of America ACA	Omaha	NE	28,400,615	0.567%	1.09%	0.01%	0.23%
MidSouth ACA	Jonesboro	AR	1,010,697	0.276%	0.69%	-0.13%	-0.60%
Western Arkansas ACA	Russellville	AR	1,398,070	0.187%	0.81%	0.00%	-0.08%
AgHeritage ACA	Little Rock	AR	1,502,553	0.473%	0.64%	0.13%	-0.20%
Southeast Missouri ACA	Sikeston	MO	724,482	0.096%	0.25%	0.02%	-0.07%
FCS Financial, ACA	Jefferson City	MO	4,213,792	0.357%	0.31%	-0.04%	0.08%
Farm Credit Mid-America ACA	Louisville	KY	22,874,551	0.331%	1.43%	-0.16%	-0.08%
Compeer ACA	Sun Prairie	WI	19,078,399	0.378%	0.88%	0.06%	0.16%
<b>Funded by CoBank (21)</b>							
Yankee ACA	Williston	VT	543,020	1.143%	1.91%	-0.06%	0.19%
Idaho ACA	Blackfoot	ID	287,558	0.543%	0.99%	0.13%	0.10%
Oklahoma AgCredit, ACA	Broken Arrow	OK	1,357,803	0.218%	0.95%	-0.03%	0.39%
Western AgCredit, ACA	South Jordan	UT	1,075,696	0.340%	1.77%	0.07%	0.81%
American AgCredit, ACA	Santa Rosa	CA	11,108,540	0.210%	0.60%	0.00%	0.11%
Farm Credit East, ACA	Enfield	CT	7,262,484	1.165%	0.75%	0.04%	0.03%
Western Oklahoma ACA	Woodward	OK	851,031	0.226%	0.16%	-0.01%	0.02%
High Plains ACA	Larned	KS	1,200,489	0.237%	0.42%	-0.01%	0.23%
Yosemite ACA	Turlock	CA	3,095,278	0.273%	1.35%	0.02%	0.45%
Farm Credit West, ACA	Rocklin	CA	10,284,266	0.709%	1.16%	0.10%	0.03%
Colusa-Glenn ACA	Colusa	CA	451,530	0.412%	0.00%	-0.04%	0.00%
Premier ACA	Sterling	CO	693,036	0.301%	0.13%	-0.11%	-0.35%
AgPreference, ACA	Altus	OK	241,497	0.228%	0.79%	-0.04%	-1.96%
Enid ACA	Enid	OK	219,573	0.481%	0.91%	0.04%	0.18%
Fresno-Madera ACA	Fresno	CA	1,226,380	0.576%	1.09%	0.03%	0.16%
Western Kansas ACA	Colby	KS	380,088	0.329%	0.19%	-0.01%	0.10%
Golden State ACA	Kingsburg	CA	1,616,781	0.252%	0.27%	-0.02%	0.03%
Frontier ACA	Manhattan	KS	1,962,686	0.464%	0.66%	0.02%	0.10%
Northwest FCS, ACA	Spokane	WA	11,647,079	0.665%	0.78%	-0.02%	-0.04%
Southern Colorado ACA	Colorado Springs	CO	1,027,326	0.337%	1.06%	0.06%	-0.03%
New Mexico ACA	Albuquerque	NM	1,765,055	0.759%	2.28%	0.04%	1.28%
<b>Percentages for all associations</b>				<b>0.527%</b>	<b>1.03%</b>	<b>-0.004%</b>	<b>0.09%</b>