

Farm Credit Mid-America Condition and Performance Analysis

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Presentation to Farm Credit Mid-America
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THE OHIO STATE UNIVERSITY

Outline



FCMA Loan Portfolio



FCMA Risk Loans



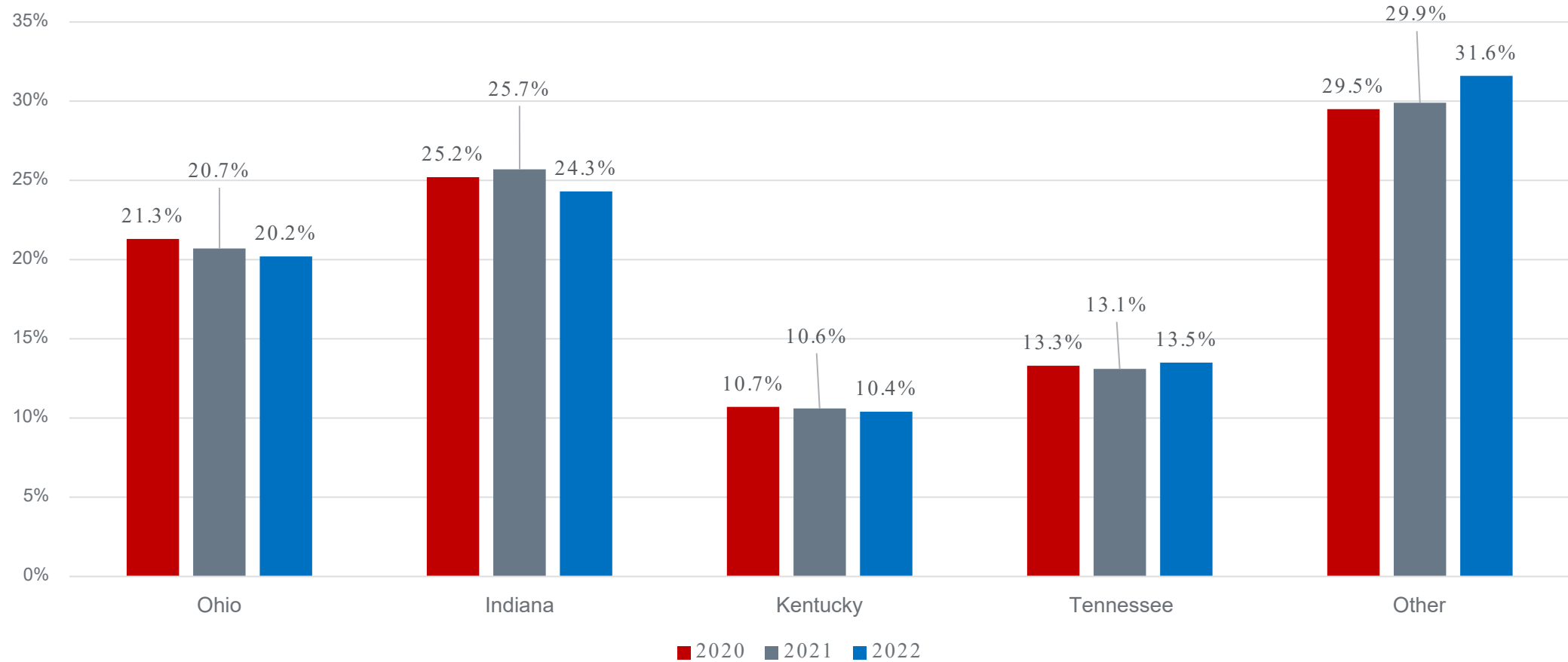
FCMA Financial Analysis



FCMA FCS Financial Comparison

FCMA Loan Portfolio

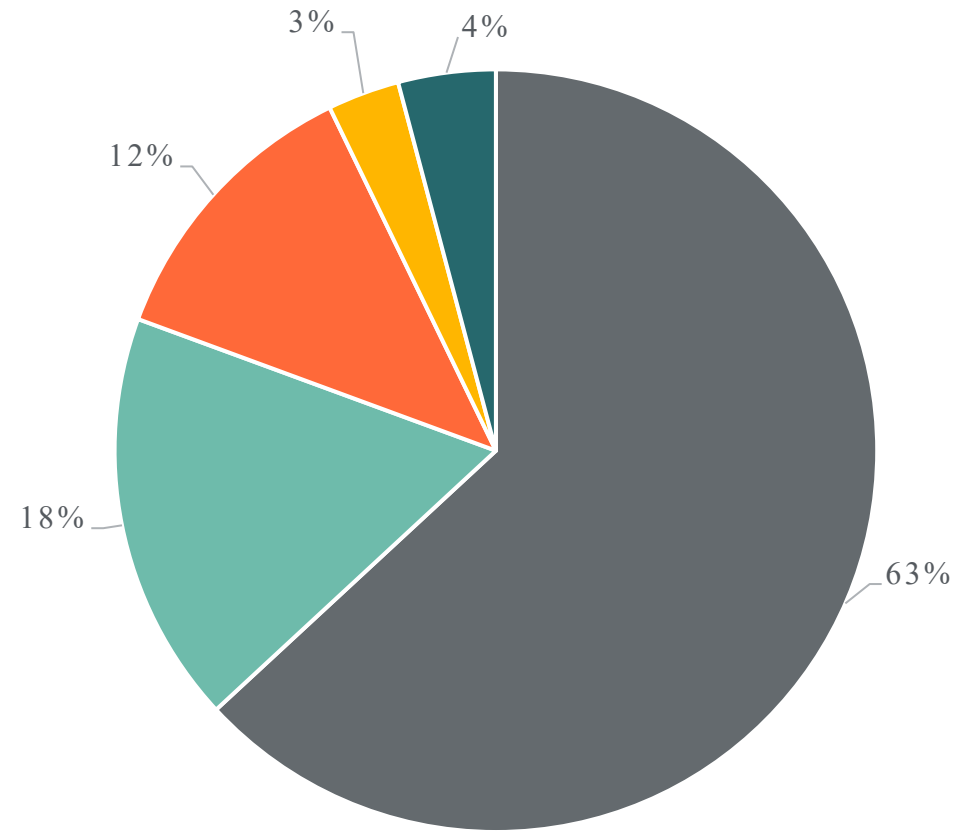
Portfolio Geographical Distribution



FCMA Portfolio Composition

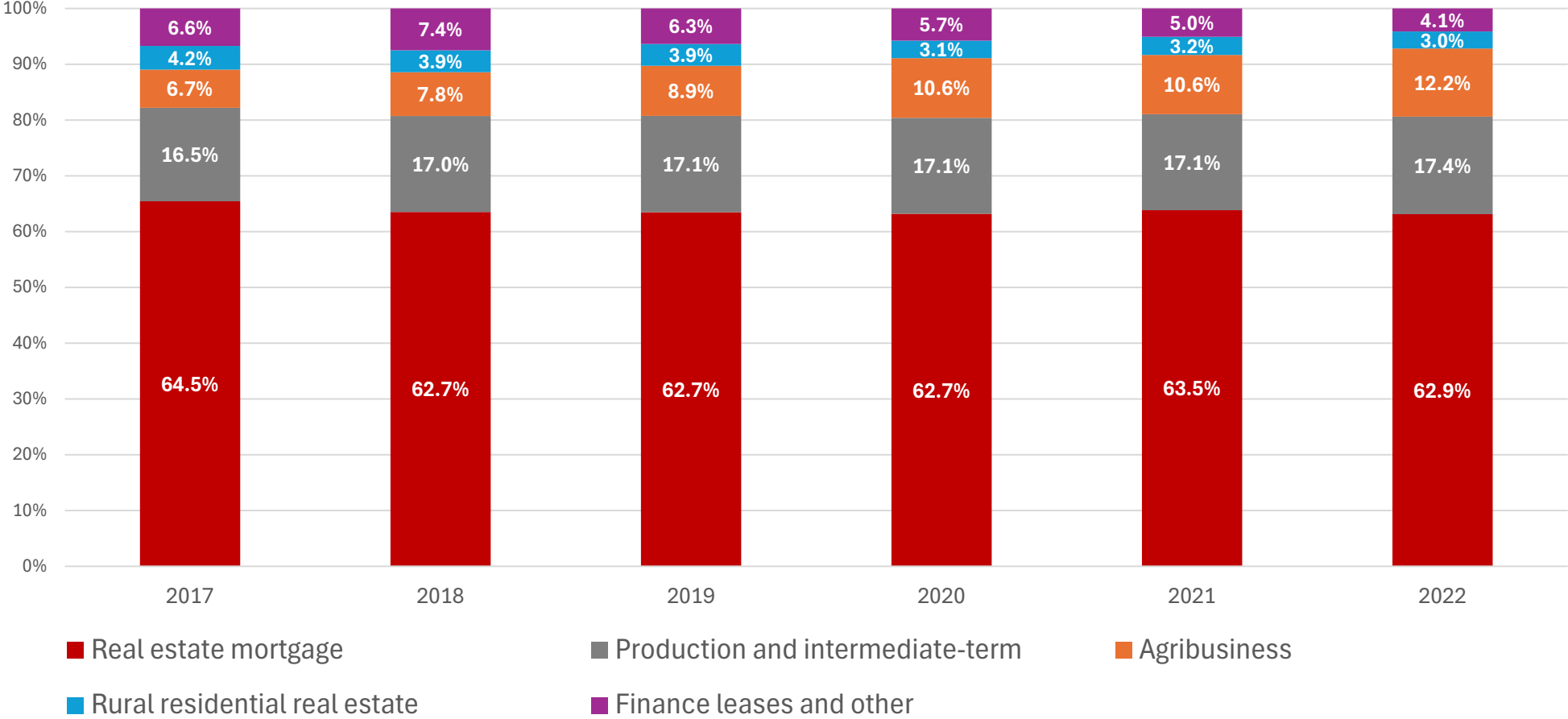
Data source: FCMA annual reports

FCMA Loan Portfolio by Loan Type



- Real estate mortgage
- Production and intermediate-term
- Agribusiness
- Rural residential real estate
- Finance leases and other

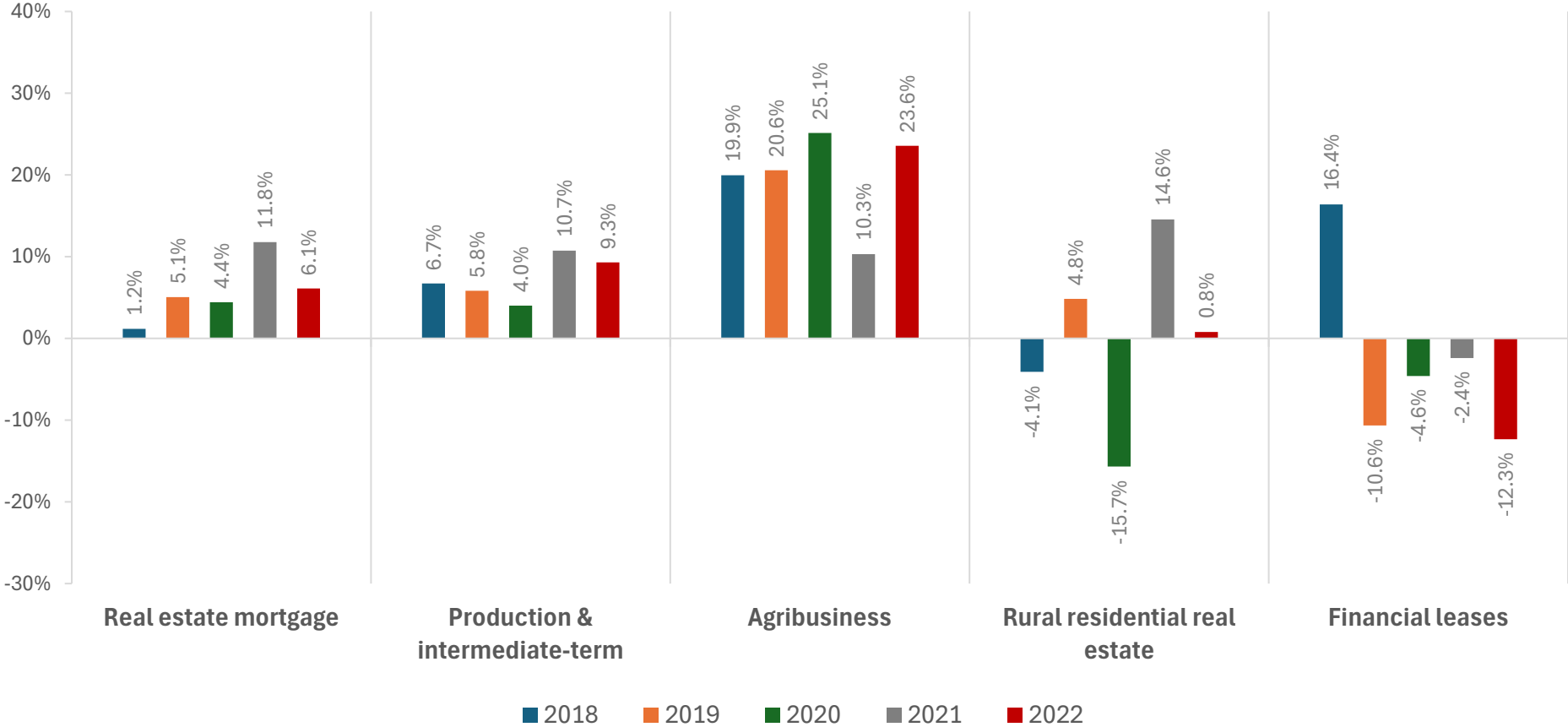
Components of Loans



FCMA Loan Types Over Time

Data source: FCMA annual reports

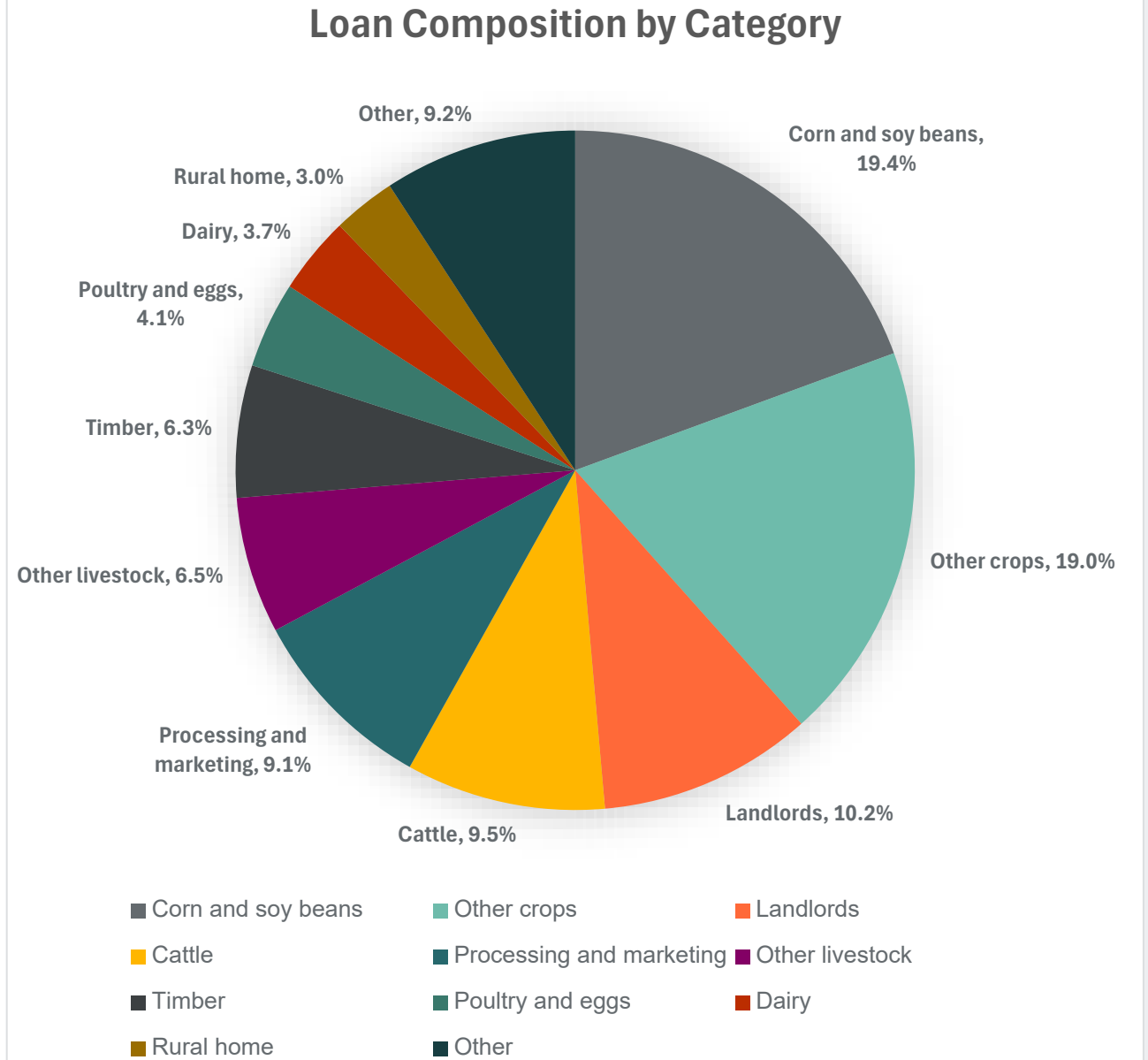
Loan Growth by Type (% change from prior year)



FCMA Loan Growth by Loan Type

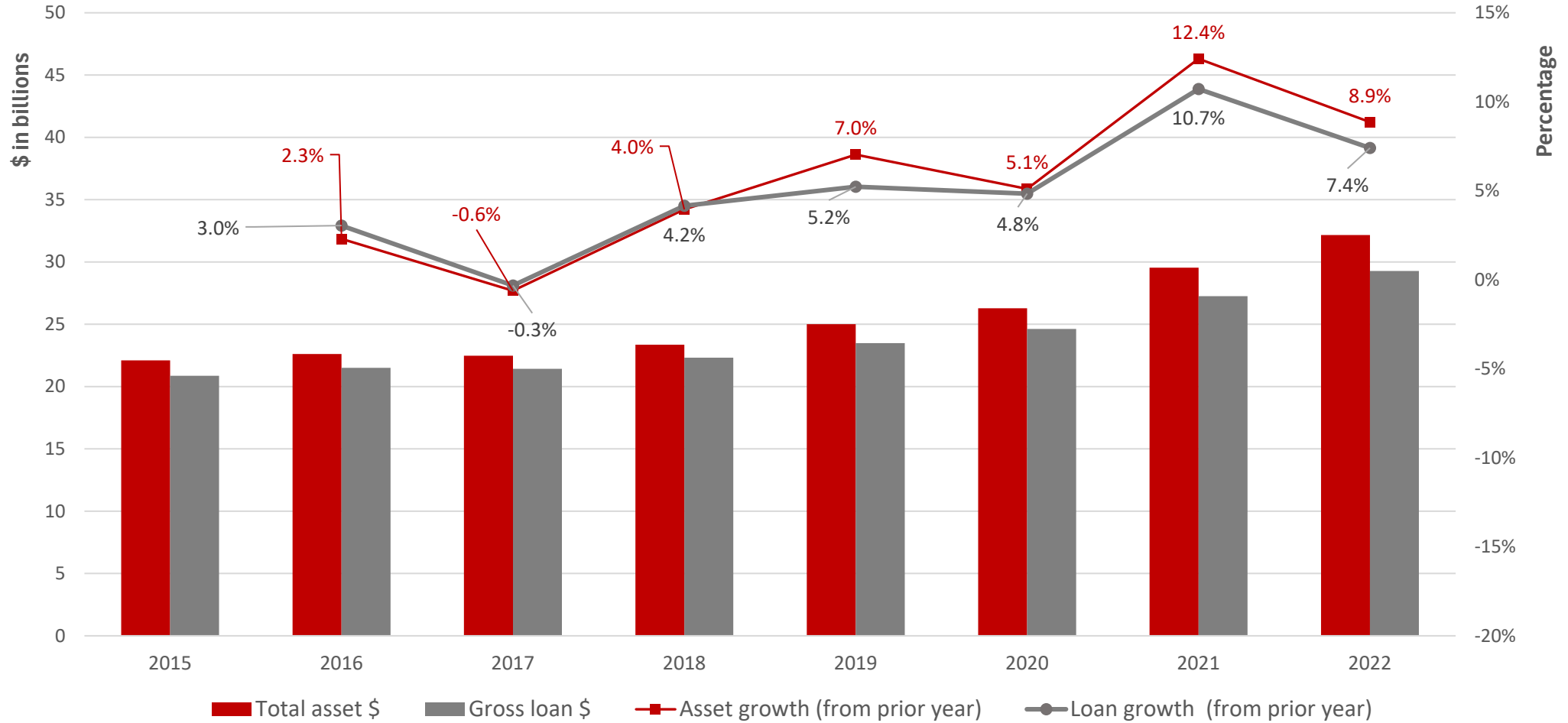
Data source: FCMA annual reports

FCMA Loan Portfolio by Agricultural Concentration



Data source: FCMA annual reports

Asset and Gross Loan Growth

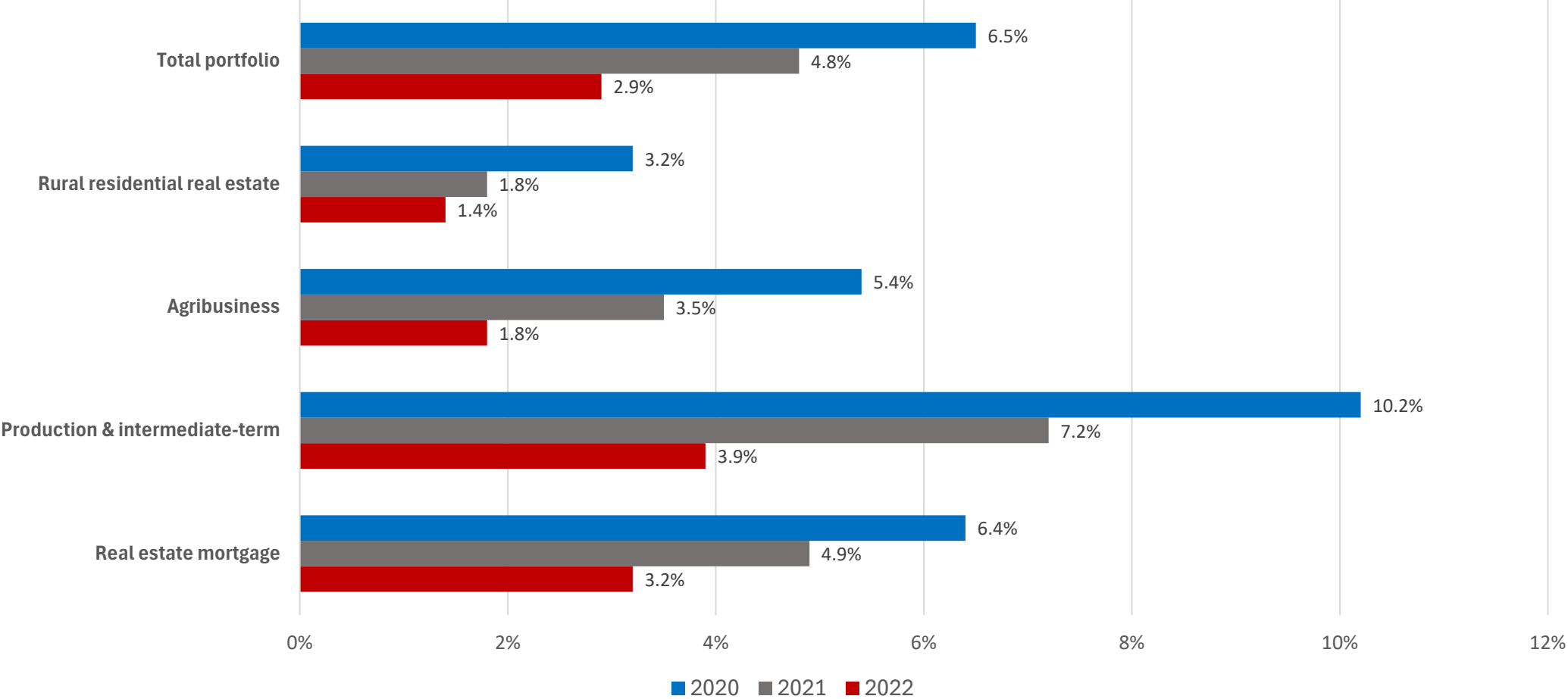


FCMA Asset and Loan Growth

Data source: FCMA annual reports

FCMA Risk Loans

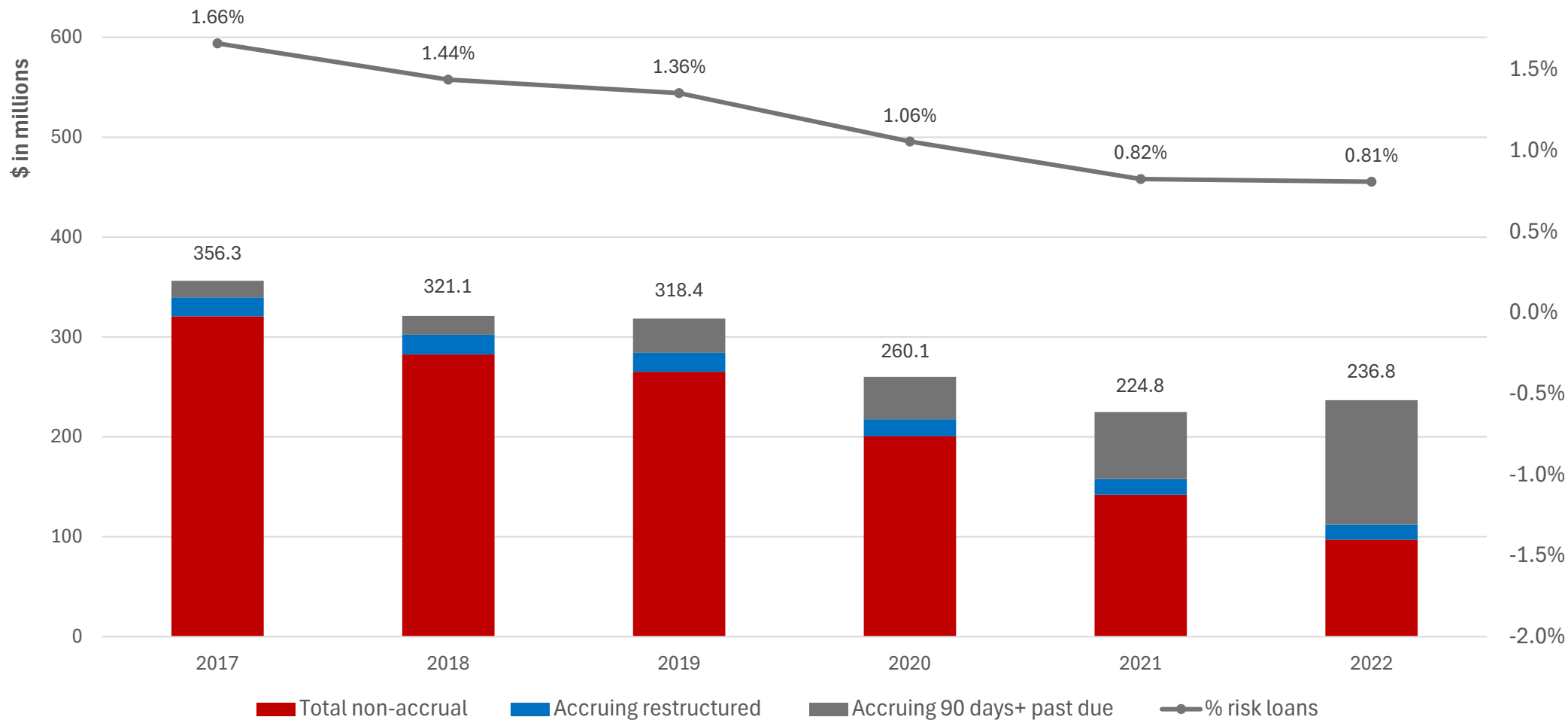
% of Loans Classified Less than Acceptable



Percent of Loans Classified as Less than Acceptable

Data source: FCMA annual reports

FCMA Risk Loans

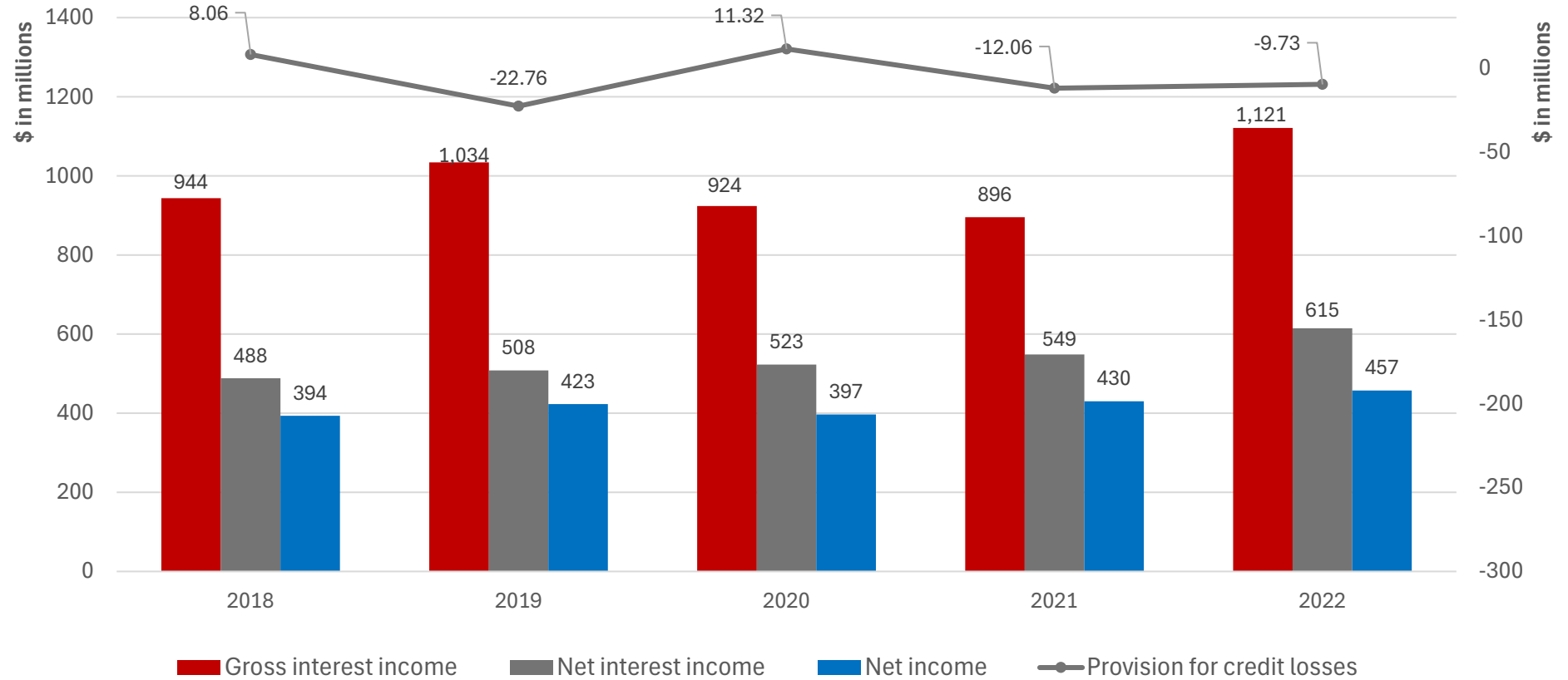


FCMA Risk Loans

Data source: FCMA annual reports

FCMA Financial Analysis

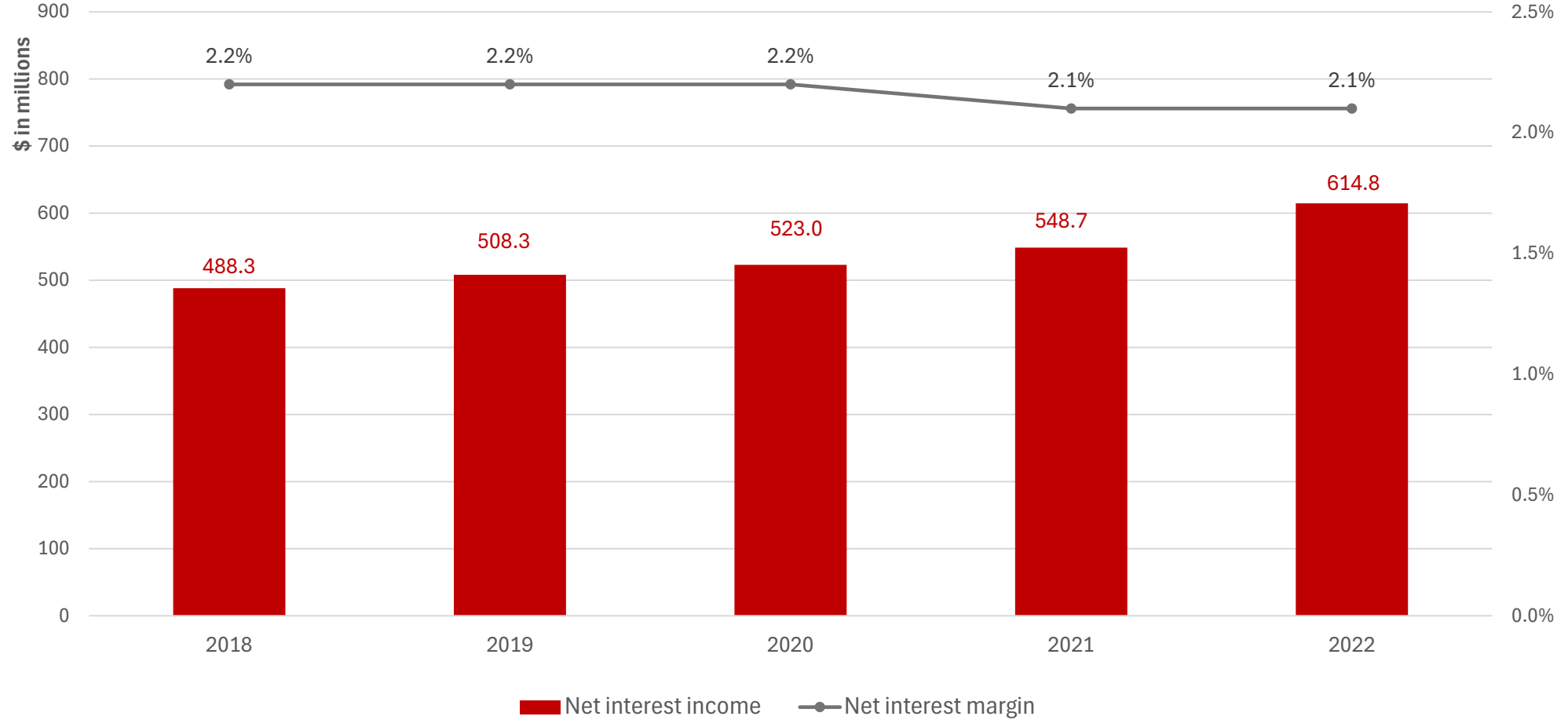
FCMA Income Statement



FCMA Income Statement

Data source: FCMA annual reports

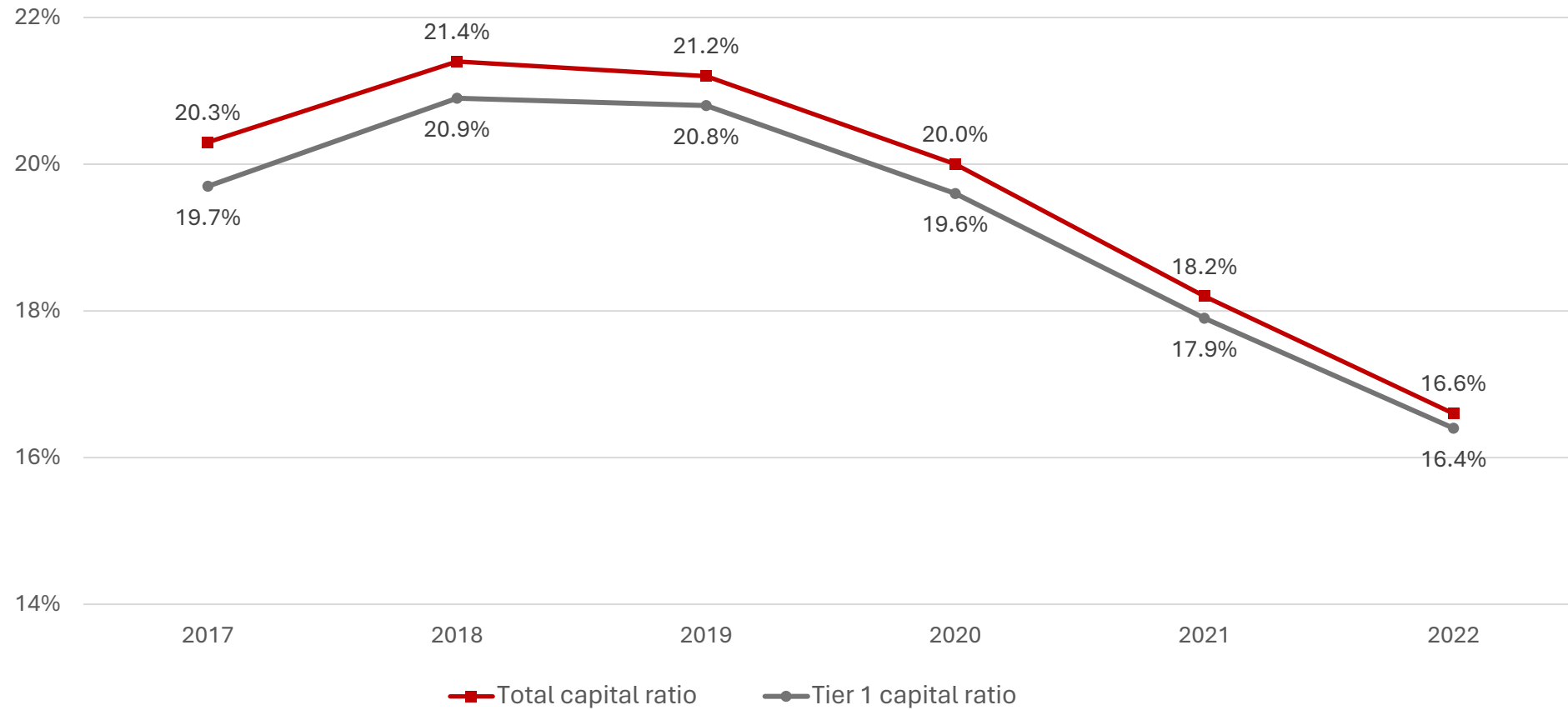
Net Interest Margin



FCMA Net Interest Margin

Data source: FCMA annual reports

Capital Ratios

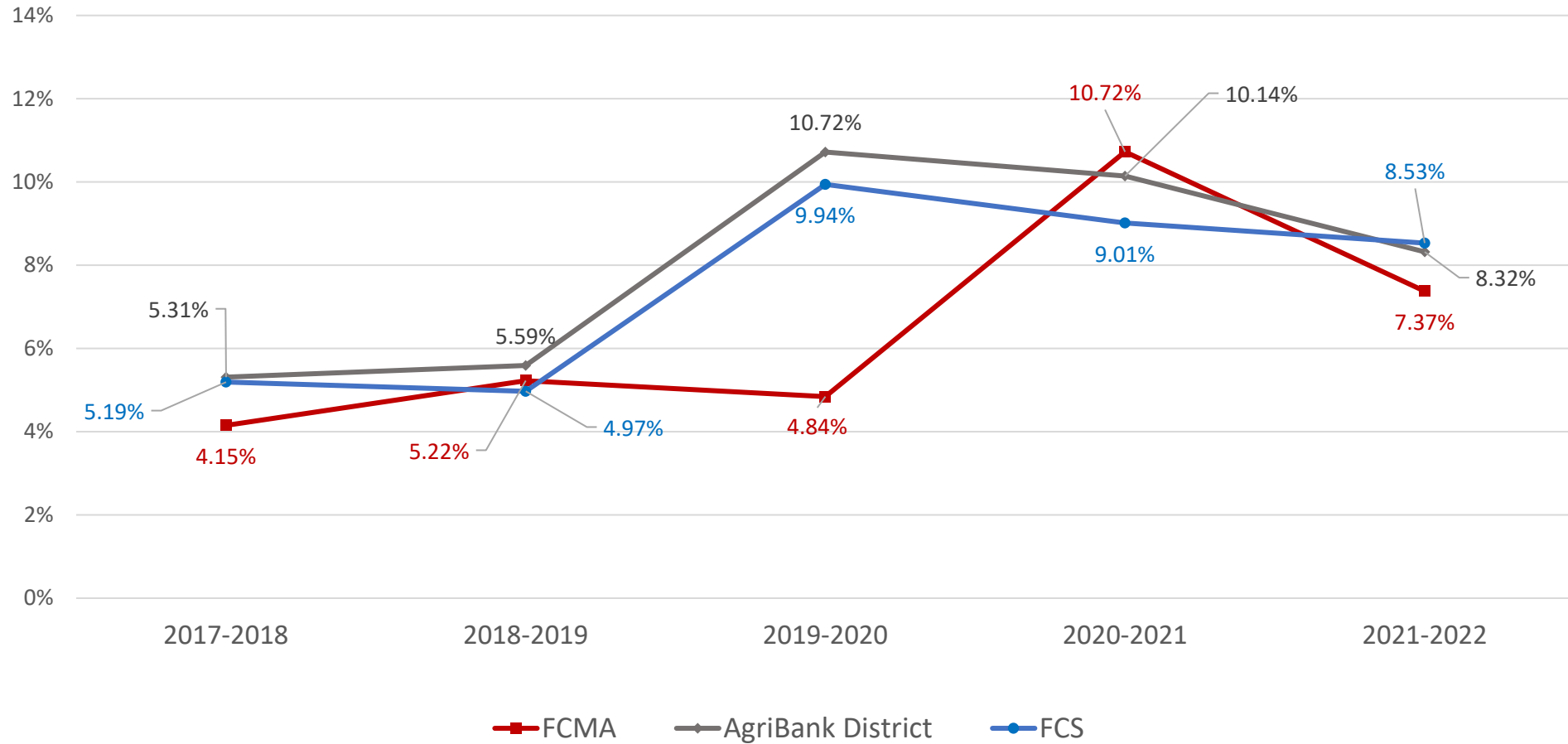


FCMA Capital Ratios

Data source: FCMA annual reports

FCMA FCS Financial Comparison

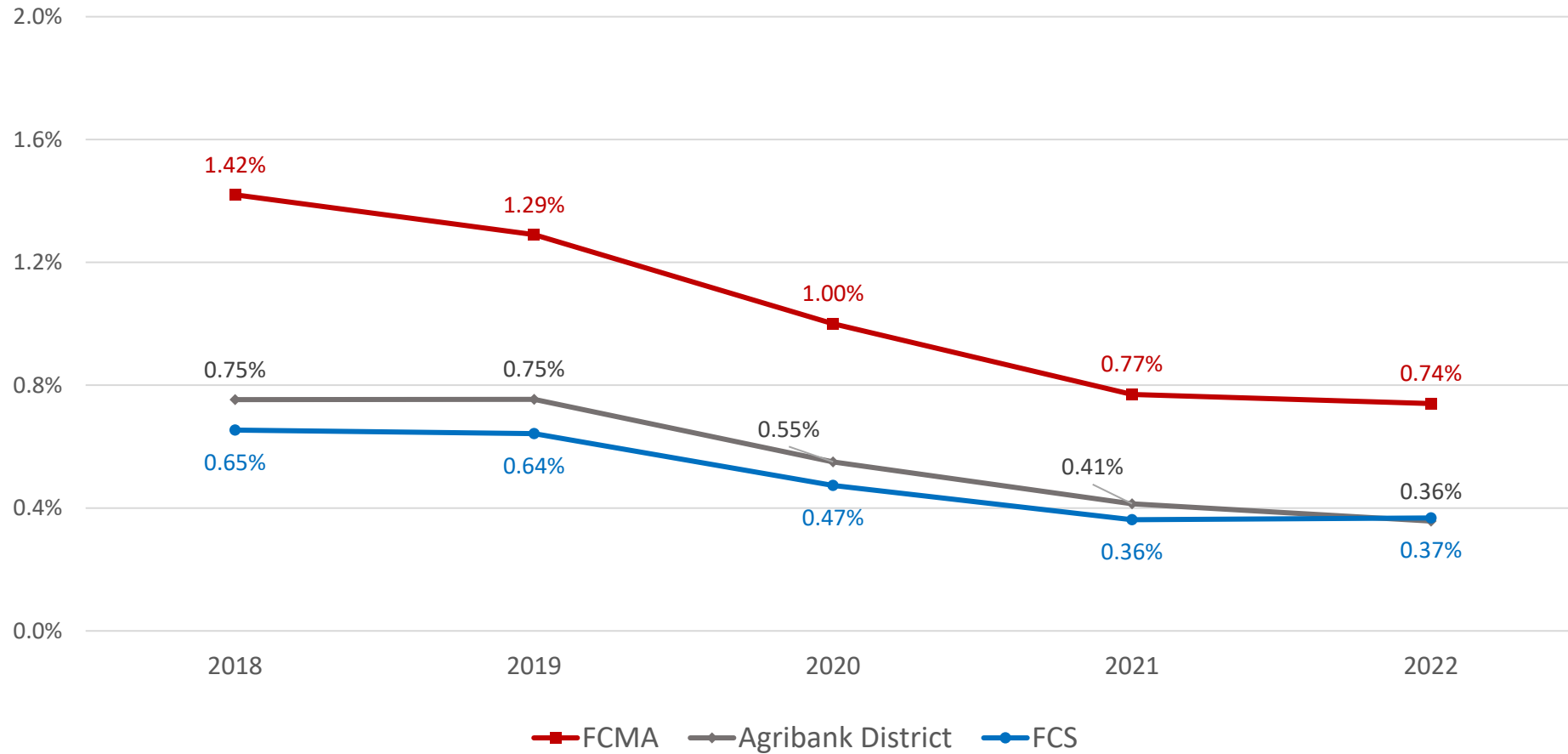
Loan Growth



FCMA vs FCS Loan Growth

Data source: FCMA annual reports, FCA annual reports, AgriBank annual reports

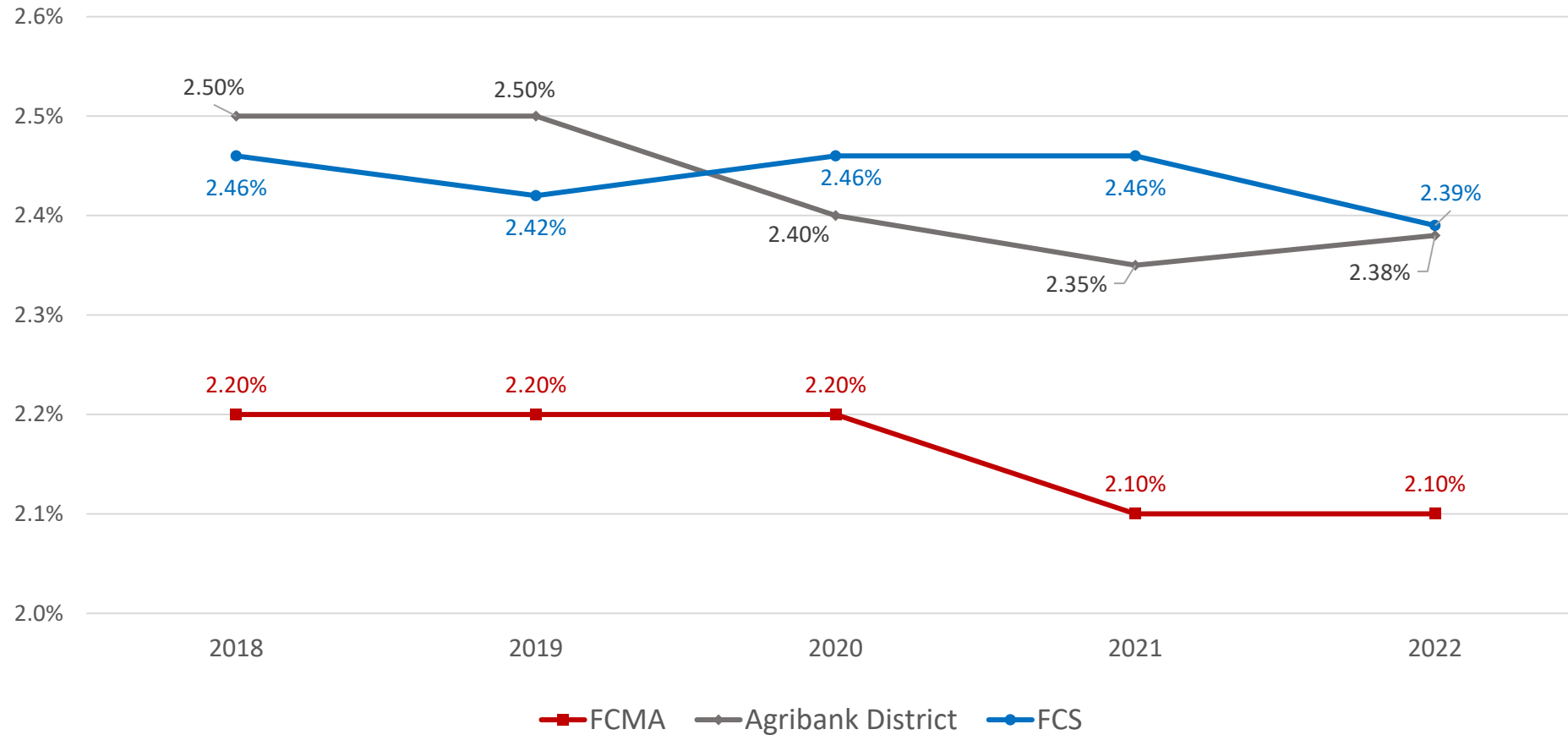
% of Nonperforming Assets



FCMA vs FCS Nonperforming Assets

Data source: FCMA annual reports, FCA annual reports, AgriBank annual reports

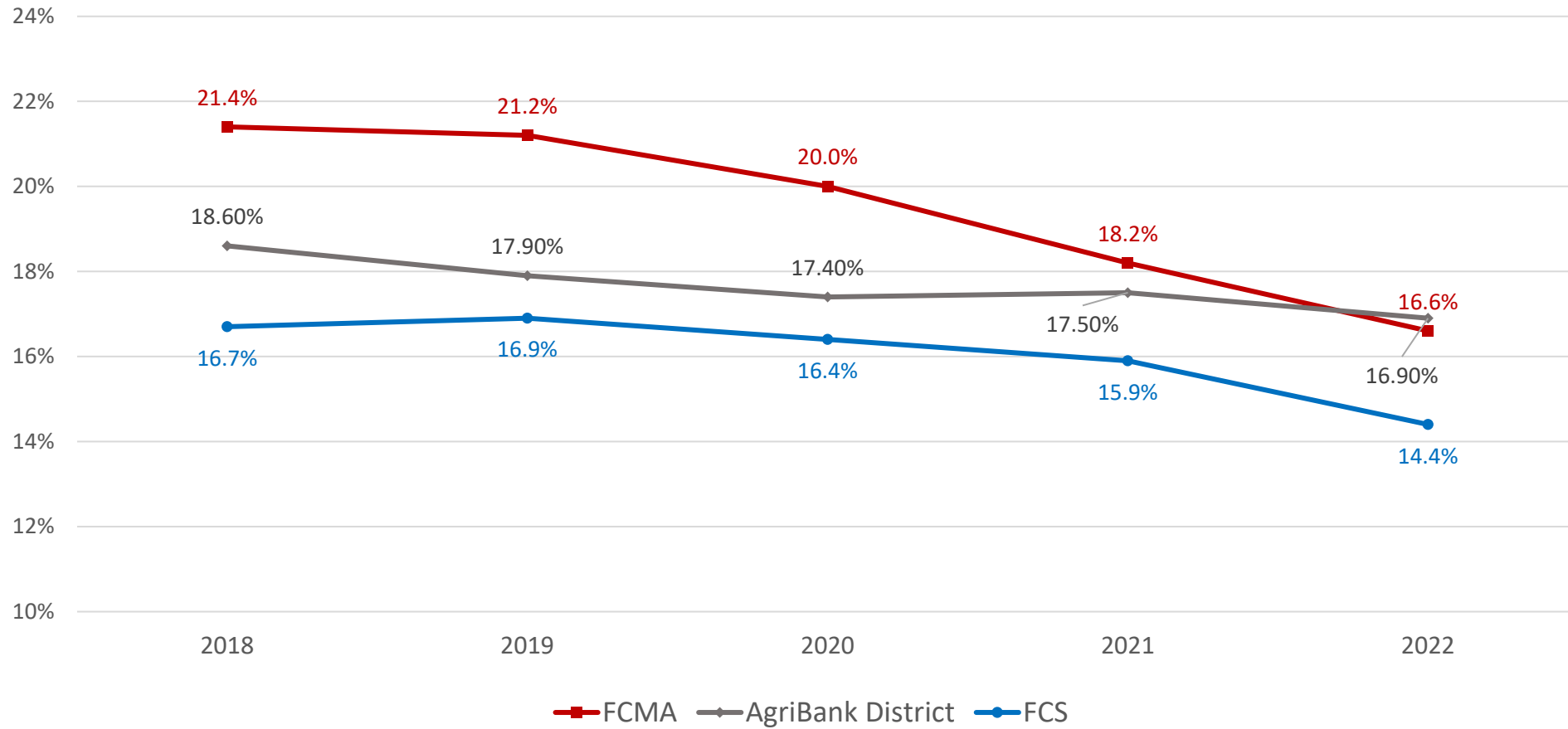
Net interest margin



FCMA vs FCS Net Interest Margin

Data source: FCMA annual reports, FCA annual reports, AgriBank annual reports

Total Capital Ratio



FCMA vs FCS Total Capital Ratio

Data source: FCMA annual reports, FCA annual reports, AgriBank annual reports

Thank you



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