

Part of the nationwide Farm Credit System, Horizon Farm Credit is one of the largest agricultural lenders on the East Coast. The Association has over 20 office locations serving Delaware, Pennsylvania, and parts of Maryland, Virginia, and West Virginia with loans for farms, homes, and land. Our cooperative structure allows our Board of Directors to lead the strategic direction of the Association, and to share part of our profits with our member-owners.

NUMBERS AT A GLANCE

(as of December 31, 2023)



MEMBER-OWNERS: 22,106 VOTING: 19,976 NON-VOTING: 2,130



LOAN VOLUME: \$6,595.1M NET OF ALLOWANCE



SMALL (YBS) LOANS YOUNG: 8,354 BEGINNING: 11,312

YOUNG, BEGINNING, AND

BEGINNING: 11,312 SMALL: 17,582



YOUNG, BEGINNING, AND SMALL (YBS)
OUTSTANDING LOANS (in thousands)

YOUNG: \$1,217,541 BEGINNING: \$1,901,242 SMALL: \$2,056,735



EMPLOYEES: 483



NET INCOME: \$131.7M



TOTAL CAPITAL: \$1,204M



2023 RETURNED PATRONAGE DIVIDENDS: \$79M

BASIS POINTS: 155



TOTAL ASSETS: \$6.8B



FARM CREDIT EXPRESS
TOTAL LOAN VOLUME: \$169M