

AgFirst

STEWARDSHIP AND SUSTAINABILITY REPORT

JULY 2026



MARION B. HARRIS
CHIEF EXECUTIVE OFFICER



JENNY R. BLACK
AGFIRST BOARD CHAIR

MESSAGE FROM THE CHIEF EXECUTIVE OFFICER & THE AGFIRST BOARD CHAIR

AgFirst Farm Credit Bank supports agriculture and rural communities through responsible lending, strong partnerships and a long-term commitment to stewardship that guides how we operate every day. Even as agriculture and the broader economy continue to evolve, AgFirst has remained focused on strengthening partnerships, fostering innovation and investing in initiatives that help our communities thrive.

In this report, we highlight the meaningful impact that collaboration can have. Working alongside our association partners, community organizations and dedicated employees, AgFirst continues to champion programs that support agriculture, expand opportunity and improve quality of life across our region.

To understand the scope of AgFirst's stewardship and sustainability efforts, it is important to recognize our unique role within the Farm Credit System. Established by Congress more than a century ago, the Farm Credit System supports American agriculture and rural communities by ensuring a dependable source of credit for farmers, ranchers and agribusinesses. AgFirst plays a vital role in that mission by providing funding and services to association partners that serve borrowers across our district.

AgFirst works closely with affiliated Farm Credit associations that serve borrowers in 15 states and Puerto Rico. Our lending portfolio reflects loans to these affiliated associations, loans purchased from district associations and other system participants, as well as investments that support the management of district liquidity. As a cooperative institution owned by these associations, AgFirst also provides technology and operational support that enables them to efficiently serve farmers and rural businesses.

Beyond our operational role, AgFirst is proud to support initiatives that strengthen communities and expand opportunities across our region. Through partnerships with nonprofit organizations, educational institutions and agricultural programs, the bank continues to invest in efforts that support young and beginning farmers, expand access to resources and foster the next generation of agricultural leaders.





As we look ahead, we remain optimistic about the progress we can achieve together. By working with our association partners, employees and community organizations, AgFirst will continue advancing initiatives that strengthen agriculture, support rural communities and promote responsible stewardship for generations to come.

Sincerely,

Marion B. Harris

Marion B. Harris
President & Chief Executive Officer

Jenny R. Black

Jenny R. Black
AgFirst Board Chair





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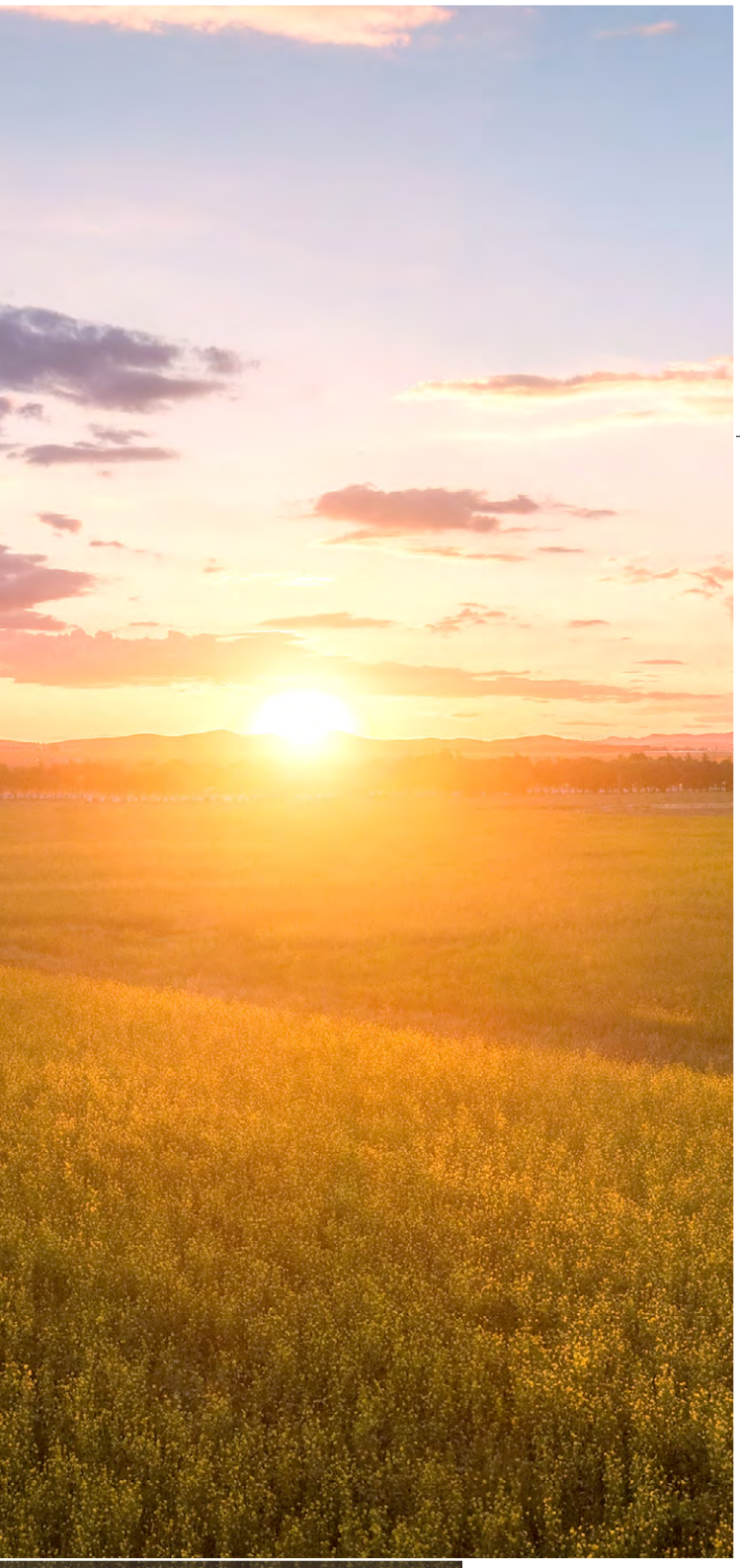
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MISSION STATEMENT



TO DELIVER HIGHLY COMPETITIVE FUNDING, PRODUCTS AND SERVICES THAT EMPOWER OUR PARTNERS TO SUPPORT RURAL COMMUNITIES AND AMERICAN AGRICULTURE.

WE'VE BEEN SERVING RURAL AMERICA FOR OVER 100 YEARS.
Scan or click here for a brief look at how AgFirst has evolved over the past century.





ABOUT AGFIRST

AgFirst Farm Credit Bank is a regional wholesale bank with a mission focused on agriculture and rural communities. From our headquarters in Columbia, South Carolina, we provide funding, technology, and other value-added services to association partners across 15 states and Puerto Rico. Those associations, in turn, deliver essential financial services to agricultural operations of all sizes and rural residents.

AgFirst operates as a cooperative, meaning our association partners and their customer-borrowers are also our owners and are represented on the bank's Board of Directors. As a result, earnings are largely returned to the cooperative system to support long-term stability, capacity, and service to rural America.

While our local office helps power a $50 billion lending operation by providing funding and back-office services, our 500-plus employees are dedicated to serving our mission – but also to serving the community we have called home for more than a century. We recognize that healthy communities are strong and prosperous communities. Our employees are committed to caring for our neighbors in need – whether they are packing boxes filled with fresh produce to reduce food insecurity, serving lunch to those who are receiving services from a nearby homeless center or donating to organizations that make a broad impact on societal issues.

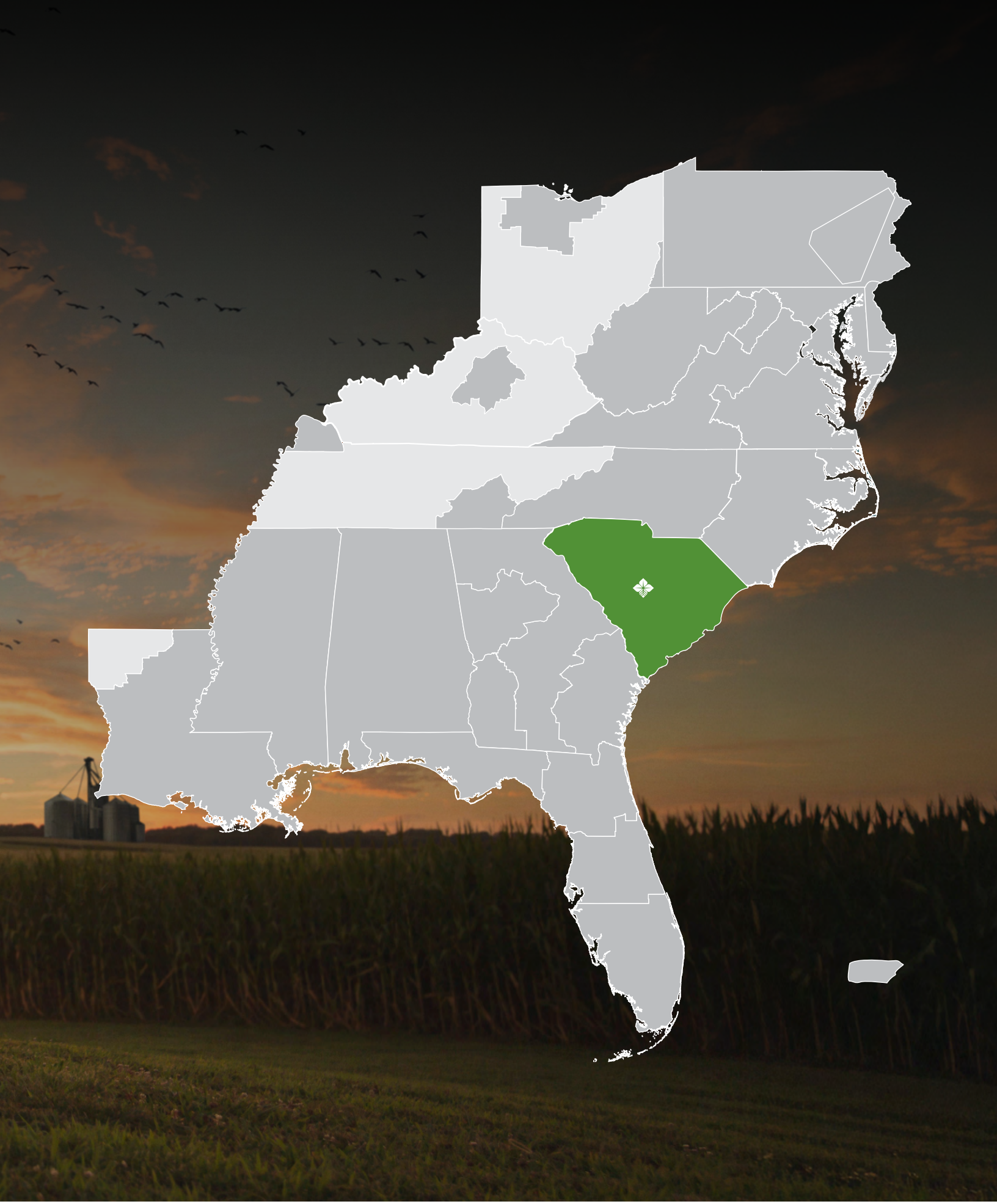
Caring for our customers and our community is integral to our corporate identity and the legacy we are continuing to build.



AGFIRST DISTRICT

The AgFirst District is chartered to serve eligible borrowers in 15 states and Puerto Rico. Currently, our District consists of AgFirst Farm Credit Bank and 16 association partners. AgFirst provides funding and support to help these association partners operate more efficiently and effectively through economies of scale to serve rural communities and agriculture all around the Southeast and the Mid-Atlantic, throughout Florida, and as far as Ohio and Puerto Rico.

Though our reach in supporting agriculture is far and wide, at AgFirst we accomplish our mission with a core of centrally located employees in Columbia, S.C., who are as dedicated to serving our community as we are to our customers. Likewise, our association partners are committed to bettering their communities with the same focus on stewardship and sustainability that is common throughout the Farm Credit System.











THE AGFIRST STEWARDSHIP AND SUSTAINABILITY FRAMEWORK

Nestled in the heart of the Palmetto State, we proudly call Columbia, S.C., home. At AgFirst, our commitment to agriculture and rural communities guides how we serve our customers, support our employees and invest in the communities around us. Our stewardship and sustainability efforts are grounded in four core principles: **Community, Environment, People** and **Integrity**.

Community
We empower and support the communities we serve through contributions and partnerships that strengthen agriculture and rural economies.

Environment
We are committed to environmental stewardship - from supporting sustainable agricultural practices to reducing our environmental footprint.

People
Our employees are our greatest strength. We support a culture of inclusion and create opportunities for growth and community engagement.

Integrity
Integrity is the foundation of our work. Strong governance, ethical leadership and accountability guide how we operate and build trust.

Together, these principles shape how AgFirst approaches stewardship and sustainability. They guide our efforts to support agriculture, strengthen communities and create lasting impact for the future.

COMMUNITY GIVING

STRATEGIC COMMUNITY PARTNERS

United Way

Harvest Hope

transitions
The Journey Home Begins Here™

SC Governor's School for Agriculture
at John de la Howe

Home Works
A Living Example of the Gospel

March of Dimes

Oliver Gospel

SCSM
South Carolina State Museum

the Columbia Museum of ART

Historic Columbia

American Red Cross

EdVenture

2025 COMMUNITY IMPACT HIGHLIGHTS

$729,984
Total corporate giving

$52,745
Employee-requested donations

$102,303
United Way employee campaign

732
Employee volunteer hours

$25,320
Jeans Day donations

83
Non-profit partnerships



COMMUNITY



At AgFirst, we believe in being both a responsible corporate citizen and an engaged community partner. Our corporate giving and employee involvement reflect a culture of service and support for the agricultural and local communities we serve. Through partnerships with nonprofit organizations, agricultural groups and community institutions, we focus on initiatives that create meaningful and lasting impact.

COMMUNITY GIVING

In the past two years, AgFirst has increased its community giving by 16% to more than $700,000. We continue to invest in organizations that strengthen agriculture, education, housing stability and health services across South Carolina. Community partners include United Way of the Midlands, Harvest Hope Food Bank, Transitions Homeless Center, the American Red Cross and other organizations that support families and rural communities.

INDUSTRY SUPPORT

AgFirst supports organizations that strengthen agriculture and expand opportunities for farmers and ranchers. Partnerships include the National Black Growers Council, the Center for Heirs' Property, Blue Ridge Women in Agriculture and Piedmont Technical College's continuing education programs.

EMPLOYEE ADVOCACY

Volunteer service and charitable giving are at the heart of how our employees actively support our community. Employee engagement continues to grow through workplace giving campaigns, volunteer events and programs such as Jeans Days, which raise funds for nonprofit organizations serving local communities.

INCLUSIVITY INITIATIVES

AgFirst supports programs that expand opportunities for a variety of underserved groups including regularly contributing time and funding to Historically Black Colleges and Universities, as well as initiatives that provide career support to veterans and individuals with disabilities.

RURAL DISASTER RELIEF

When disasters affect rural communities, AgFirst works with partners to provide assistance where it is needed most. Annual contributions to the American Red Cross and additional disaster relief efforts help communities respond and rebuild following major weather events and other emergencies.

AgFirst remains committed to strengthening the communities we serve.

Through partnerships, charitable giving and employee engagement, the bank continues to support programs that expand opportunity and strengthen rural communities across our region.

CORPORATE ENGAGEMENT

AGFIRST'S JOURNEY IN STRENGTHENING COMMUNITIES

At AgFirst Farm Credit Bank, community engagement reflects our commitment to strengthening rural communities and supporting the people, organizations and industries that help them thrive. Through corporate giving, employee volunteerism and long-standing nonprofit partnerships, AgFirst continues to invest in the communities it serves.

In **2025**, AgFirst contributed **$729,984** in corporate giving, supported **$52,745** in employee-requested donations and employees volunteered **732 hours** with organizations across the Midlands and throughout the region. These efforts reflect a shared commitment to service and community impact.

PARTNERSHIPS: TOUCHING LIVES BEYOND CONTRIBUTIONS

Many of AgFirst's community partnerships focus on organizations addressing critical needs such as food security, education, health care, housing and economic opportunity.

AgFirst supports organizations including Harvest Hope Food Bank, Transitions Homeless Center, the Columbia Museum of Art, Historic Columbia, the South Carolina State Museum and the American Red Cross, along with numerous programs that support youth leadership and agricultural education.

Through these collaborations, AgFirst helps strengthen organizations that serve thousands of individuals and families each year. While financial support is important, lasting impact is often created through long-term relationships and employee involvement.

EMPOWERING CAUSES CLOSE TO OUR HEARTS

AgFirst employees help shape the bank's charitable giving by identifying nonprofit organizations that are making a difference in their communities. Through the employee-requested donation program, employees can recommend organizations for corporate support, helping direct resources to causes that matter most to them.

The program strengthens AgFirst's community impact while giving employees a direct voice in supporting organizations that serve children, families and communities throughout the region.



EMPLOYEE-REQUESTED DONATIONS GREW NEARLY 10% YEAR OVER YEAR, INCREASING FROM

$48,000 in 2024 TO $52,745 in 2025

JEANS DAY: A REAL IMPACT

AgFirst's Jeans Day program demonstrates how small acts of generosity can create meaningful community impact. Employees donate to local causes in exchange for the opportunity to wear jeans during designated workdays.

Participation continued to grow in 2025. The program raised **$12,506 in 2024 and $25,320 in 2025**, more than doubling the previous year's total.

The Jeans Day program reflects AgFirst's culture of service and demonstrates how everyday participation can support important causes throughout the community.

UNITED WAY CAMPAIGN: A COLLECTIVE EFFORT OF GIVING

AgFirst's annual United Way campaign brings together employees, retirees and directors in support of programs that promote education, financial stability and health throughout the Midlands.

Employee contributions increased from **$91,116 in 2024 to $102,303 in 2025**, representing a **12% year-over-year increase** and demonstrating continued support for the campaign and the communities it serves.

United Way of the Midlands helps more than **40,000 people each year** through programs focused on strengthening families and expanding opportunity. AgFirst employees support those efforts through both financial contributions and volunteer service, helping extend the campaign's impact throughout the region.

BUILDING STRONGER COMMUNITIES TOGETHER

Community engagement remains a core part of AgFirst's commitment to service. Employees contributed **721 volunteer hours in 2024 and 732 hours in 2025**, supporting nonprofit organizations, community events and service projects throughout the region.

By combining financial support, volunteer service and community partnerships, AgFirst helps strengthen local organizations and create positive impacts that extend well beyond the workplace.



United Way

AGFIRST RECOGNIZED WITH THE SPIRIT OF THE MIDLANDS AWARD

In April 2025, AgFirst Farm Credit Bank received the Spirit of the Midlands Award from United Way of the Midlands in recognition of the bank's longstanding commitment to community engagement, employee giving and volunteer service.

The award reflects years of support for United Way programs and a culture that encourages employees, retirees and directors to invest their time, talents and resources in the communities they serve.

Through employee contributions exceeding $100,000 in 2025, volunteer service and nonprofit partnerships, AgFirst continues to help strengthen education, financial stability and health throughout the Midlands.

Spirit of the Midlands Award
United Way of the Midlands
April 2025

AGFIRST'S SUPPORT FOR AGRICULTURE IN THE COMMUNITY

AgFirst Farm Credit Bank's commitment to agriculture extends beyond providing financial services. Through education programs, community partnerships and targeted investments, the bank supports farmers, students and agricultural leaders working to strengthen the future of agriculture.

These efforts combine financial support, leadership development and educational opportunities that help build a strong pipeline of agricultural talent and innovation.

TAILORED FINANCIAL SERVICES:
A Foundation for Growth

Through its affiliated Farm Credit associations, AgFirst helps provide farmers and agribusinesses with access to the credit and financial resources needed to grow and succeed. By supporting the financial infrastructure of agriculture, AgFirst helps strengthen rural communities and local economies.

CULTIVATING LEADERSHIP:
Farm Credit University

Farm Credit University provides employees and agricultural professionals opportunities to expand their knowledge of agricultural finance, leadership and industry trends. These programs help prepare the next generation of leaders for agriculture and rural communities.

ENRICHING THROUGH CORPORATE DONATIONS:
Focused Educational Programs

AgFirst supports educational programs that encourage students to explore careers in agriculture and workforce development. These investments help strengthen the future talent pipeline needed to support the agricultural industry.

SUPPORTING ASPIRING FARMERS:
Programs for the Young, Beginning and Small Farmers

AgFirst supports programs that provide young, beginning and small farmers with access to training, education and resources that help strengthen agricultural operations and promote long-term success.

1. **Financial Support for Emerging Talent**
   Support for the S.C. Governor's School for Agriculture, Piedmont Technical College and the Able SC Grow the Future program provides young people with invaluable agricultural education opportunities.

2. **Resources for Young and Beginning Farmers**
   Educational initiatives such as AgBizInfo.com connect farmers with tools, lending information and resources that support growth and long-term success.

3. **Partnerships that Expand Agricultural Knowledge**
   Collaborations with outreach programs and agricultural training initiatives help deliver practical knowledge and mentorship for farmers entering the industry. AgFirst supports efforts such as the Center for Heirs' Property's South Carolina Rural and Limited Resource Landowner Symposium, helping connect landowners with educational resources and agricultural expertise.

NOURISHING COMMUNITIES:
Corporate Donations to Ag & Local Food

AgFirst also supports initiatives that strengthen connections between agriculture and local communities. Programs such as FoodShare South Carolina that expand access to fresh food and support local producers help build healthier communities while reinforcing the value of agriculture.

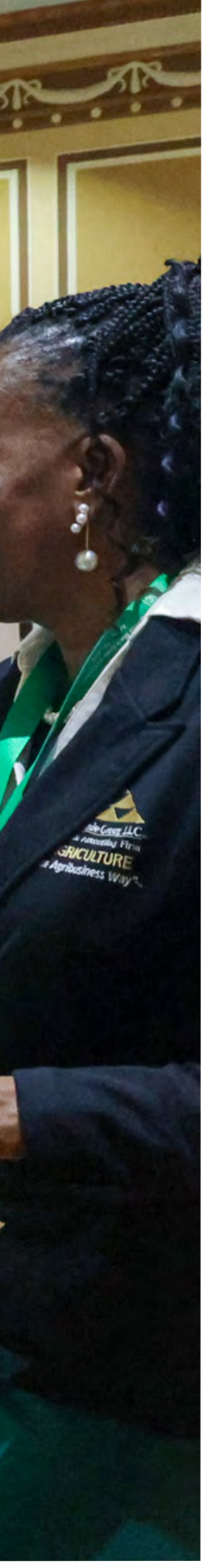
By supporting initiatives that connect farms with families, AgFirst helps sustain the vital relationship between agriculture, local economies and the people they serve.



Scan to learn more about AgFirst's support for young, beginning and small farmers.



Scan or click to read the full story: AgFirst, partners come together to support veterans in agriculture



FOSTERING UNITY: INCLUSIVE OPPORTUNITIES

AgFirst Farm Credit Bank believes strong communities are built when opportunities are accessible to everyone. Through partnerships with nonprofit organizations, agricultural groups and workforce programs, AgFirst supports initiatives that expand opportunity, strengthen leadership and promote inclusion across the communities it serves.

These efforts reflect a broader commitment to ensuring agriculture and rural communities remain welcoming, resilient and open to the next generation of leaders.

CELEBRATING INCLUSIVITY: THE IMPORTANCE OF BELONGING

AgFirst's approach to inclusivity extends beyond the workplace and into the communities it serves. By supporting organizations that expand access to agricultural education and land stewardship, the bank helps strengthen pathways for historically underserved farmers and agricultural entrepreneurs.

AgFirst supports initiatives such as the Center for Heirs Property, which works to help families protect and retain farmland across generations. In both 2024 and 2025, AgFirst contributed $17,500 annually to support the organization's work.

Additional support included $10,000 in contributions to the National Black Growers Council, which promotes growth and sustainability among Black farmers, as well as funding for organizations such as Blue Ridge Women in Agriculture, which supports regional farmers and improves food access in local communities.

HONORING VETERANS: A SALUTE TO SERVICE

AgFirst proudly supports military veterans as they transition into careers in agriculture and rural leadership. Through partnerships with organizations and programs focused on veteran training and mentorship, AgFirst helps provide opportunities for veterans to build successful agricultural operations.

Initiatives such as Project Victory Gardens, which provides training for beginning veteran farmers, and participation in events like the Palmetto Veterans Agribusiness Outreach Fair, help connect veterans with resources, training and networks that support their transition to civilian life.

These programs recognize the leadership, resilience and skills veterans bring to agriculture and rural communities.

DISABILITY ACCESS: EXPANDING OPPORTUNITY AND ACCESS

AgFirst supports initiatives that expand access to education, workforce development and employment opportunities for individuals with disabilities. Through partnerships with organizations such as Able South Carolina and participation in programs like the Able SC Employer Summit, AgFirst helps promote awareness, accessibility and employment opportunities within the workplace and broader community.

AgFirst also supports AgrAbility, a program that helps farmers with disabilities continue working safely and productively by connecting them with resources, adaptive technologies and specialized assistance. Together, these efforts help create opportunities for individuals to contribute, grow and succeed in their chosen fields.

SUPPORT FOR HIGHER EDUCATION

AGFIRST'S COMMITMENT TO DEVELOPING AGRICULTURAL LEADERS

AgFirst Farm Credit Bank supports higher education as a vital pathway for strengthening agriculture, rural economies, and the next generation of industry leaders. Through partnerships with universities, scholarships, internships, and agricultural education programs, AgFirst invests in students and institutions that are preparing tomorrow's workforce for careers in agriculture and agribusiness. These efforts include targeted support for Historically Black Colleges and Universities (HBCUs), career development programs, and specialized agricultural education initiatives across the region.

CULTIVATING EXCELLENCE

Supporting Student Success and Workforce Development

AgFirst recognizes the important role Historically Black Colleges and Universities play in expanding access to agricultural education and leadership opportunities. **In 2025, AgFirst directed $109,700 in support to HBCU initiatives**, continuing a long-standing commitment to institutions that serve as key talent pipelines for the agricultural industry.

AgFirst's HBCU partnerships focus on four institutions:

- South Carolina State University
- Benedict College
- Claflin University
- North Carolina Agricultural & Technical State University

These investments include:

- **$40,500 in student scholarships** to support academic success and career pathways in agriculture and business.
- **$15,000 in career center support**, helping students access professional development resources, internships, and career placement opportunities.

Additional program support totaling **$54,200** included:

Claflin University
Sponsorship of graduate school visitation events, scholarship programs, and support for student initiatives such as the Panther Food Pantry.

South Carolina State University
Support for career fairs, professional development programming, and career center initiatives.

North Carolina A&T State University
Sponsorship of the university's inaugural Ag Awareness Weekend, helping expand student engagement with agricultural careers.

AgFirst employees also contribute leadership to these institutions. For example, an AgFirst team member serves on the North Carolina A&T College of Agriculture and Environmental Sciences Advisory Board, strengthening collaboration between the bank and the university.

GUIDING COLLEGE TALENT

Internship Opportunities

Internships are an important component of AgFirst's workforce development efforts. These programs provide students with real-world experience and exposure to careers in agricultural finance and rural development.

In 2024 and 2025, AgFirst hosted **79** summer interns, offering students the opportunity to gain hands-on experience while applying their academic knowledge in a professional setting.

AgFirst also participates in the University of South Carolina's Carolina Internship Program, which provides structured internship opportunities to students from a wide range of academic disciplines.

Through these initiatives, AgFirst helps students build professional skills while strengthening the pipeline of talent entering the agricultural and financial sectors.

NURTURING FUTURE AGRICULTURAL LEADERS

Support for Agricultural Education Programs

In addition to university partnerships, AgFirst supports a range of agricultural education initiatives designed to cultivate future leaders in the industry.

These include support for:

- **South Carolina Governor's School for Agriculture at John de la Howe**
- **Piedmont Technical College Horticulture Program**
- **Spartanburg Community College Horticulture Program**
- **Clemson Extension South Carolina New and Beginning Farmer Program**

These programs provide hands-on agricultural education, workforce training, and leadership development opportunities for students pursuing careers in farming, agribusiness, and agricultural science.

By investing in both higher education institutions and agricultural training programs, AgFirst helps ensure that the next generation of agricultural professionals is equipped with the knowledge, experience, and leadership skills needed to support a thriving agricultural economy.



2025 EDUCATIONAL IMPACT

Education & Workforce Development

Supporting the Next Generation of Agricultural Leaders

$109,700

TOTAL HBCU SUPPORT IN 2025

$40,500

STUDENT SCHOLARSHIPS AWARDED

$15,000

CAREER CENTER SUPPORT

37 **SUMMER INTERNS HOSTED**

4 **PARTNER HBCU INSTITUTIONS**

- South Carolina State University
- Benedict College
- Claflin University
- North Carolina A&T State University

SC Governor's School for Agriculture at John de la Howe

PIEDMONT TECHNICAL COLLEGE

SCC SPARTANBURG Community College

CLEMSON



Read more:
AgFirst Supports Texas Flood Recovery Efforts

RURAL DISASTER RELIEF

STANDING WITH RURAL COMMUNITIES WHEN IT MATTERS MOST

Natural disasters can have a devastating impact on rural communities, particularly for farmers and agricultural businesses whose livelihoods depend on land, weather, and local infrastructure. When disaster strikes, recovery requires swift action, trusted partnerships, and a long-term commitment to rebuilding.

AgFirst Farm Credit Bank works alongside community partners and the broader Farm Credit System to help rural communities respond to natural disasters and recover stronger.

RESPOND

Supporting Communities in the Immediate Aftermath

In 2024 and 2025, AgFirst supported disaster response efforts across several regions affected by severe weather events, including flooding and storm damage impacting agricultural communities.

One notable effort included support for disaster recovery initiatives in Texas, where widespread flooding and extreme weather affected farms, ranches and rural communities. Through coordinated Farm Credit System initiatives and nonprofit partnerships, AgFirst contributed resources to organizations providing emergency assistance, food distribution, and recovery support.

These efforts reflect AgFirst's commitment to standing with rural communities during moments of crisis.

PARTNER

Working with Trusted Organizations

Disaster relief requires coordination and trusted local partners capable of mobilizing quickly. AgFirst supports organizations that provide immediate and ongoing assistance to communities facing hardship.

Key partnerships include:

- American Red Cross, supporting disaster response and recovery services
- United Way, helping connect communities with essential resources and support programs
- Farm Credit System partners, coordinating relief efforts across the cooperative network

Through these collaborations, AgFirst helps ensure that relief reaches rural families and agricultural producers who need it most.

REBUILD

Supporting Long-Term Recovery

Recovery from natural disasters often continues long after the initial emergency has passed. AgFirst employees and vendors can contribute to Farm Credit employees affected by natural disasters.

This program, the Farm Credit System Employee Relief Fund, allows employees across the Farm Credit System to support colleagues facing disaster-related hardship, reinforcing the cooperative spirit that defines the Farm Credit network.

ADVOCACY AND INDUSTRY SUPPORT

STRENGTHENING AGRICULTURE THROUGH COLLABORATION AND LEADERSHIP

AgFirst Farm Credit Bank actively supports agricultural advocacy and industry organizations that help strengthen rural economies, advance agricultural policy and promote innovation across the food and farming sectors. By working alongside industry partners, cooperatives and community organizations, AgFirst helps ensure that the voices of farmers and rural communities are represented and supported.

ADVOCACY FOR AGRICULTURE

AgFirst supports organizations that advocate for policies and programs that benefit farmers, agricultural cooperatives and rural communities. Through these partnerships, AgFirst contributes to efforts that promote a strong agricultural economy and sustainable rural development. Key advocacy partnerships include organizations such as the National Council of Farmer Cooperatives, Palmetto Agribusiness Council, and South Carolina Advocates for Agriculture, which work to amplify the voices of agricultural producers and cooperatives at the state and national levels

INDUSTRY COLLABORATION

AgFirst also participates in industry events and conferences that bring together agricultural leaders, producers and innovators to exchange ideas and strengthen collaboration. These engagements include participation in events such as the SC Manufacturers and Commerce Spotlight on Ag (2024 and 2025) and the SC Farm Bureau Land Trust Palmetto Palate (2025). These forums provide valuable opportunities to share knowledge, discuss industry challenges and explore new innovations shaping the future of agriculture.

COOPERATIVE ENGAGEMENT

As part of the Farm Credit System, AgFirst works closely with cooperative organizations that support agricultural businesses and rural enterprises. The bank maintains active membership and engagement with organizations including the National Council of Farmer Cooperatives. Through these relationships, AgFirst contributes to conversations shaping cooperative business practices, agricultural policy and economic development across the region.

COMMUNITY AND BUSINESS LEADERSHIP

AgFirst's commitment to advocacy also extends beyond agriculture. The bank participates in regional business and community leadership organizations that support economic development and community growth. These engagements include participation in groups such as the Midlands Business Leadership Group, as well as active membership in both the Columbia Chamber of Commerce and the South Carolina Manufacturers and Commerce. By supporting organizations that promote economic development and community collaboration, AgFirst helps strengthen the broader business environment that supports agriculture and rural communities.





INDUSTRY ENGAGEMENT

✓ **Advocacy partnerships with organizations including:**

- National Council of Farmer Cooperatives
- Palmetto Agribusiness Council
- South Carolina Advocates for Agriculture

✓ **Industry collaboration through events such as:**

- SC Manufacturers and Commerce Spotlight on Ag
- SC Farm Bureau Land Trust Palmetto Palate

✓ **Community and business leadership through:**

- Midlands Business Leadership Group
- Columbia Chamber of Commerce
- South Carolina Manufacturers and Commerce

THE ENVIRONMENT

CULTIVATING GREEN INITIATIVES: AGFIRST'S COMMITMENT TO SUSTAINABILITY

Protecting natural resources is essential to the long-term health of agriculture and rural communities. At AgFirst Farm Credit Bank, environmental stewardship is reflected in how we operate our facilities, engage employees in sustainable workplace practices and support conservation initiatives across our region.

Through operational improvements and environmental partnerships, AgFirst works to reduce its environmental footprint while supporting responsible stewardship of the land and ecosystems that sustain agriculture.

BUILDING FOR A GREENER TOMORROW

AgFirst continues to improve the environmental performance of its headquarters through building enhancements designed to increase energy efficiency and reduce environmental impact.

Energy Efficiency Standards
AgFirst facilities operate in alignment with EnergyStar efficiency standards, supporting responsible energy use and reducing the organization's environmental footprint.

Electric Vehicle Charging Stations
To encourage sustainable transportation options, AgFirst installed electric vehicle charging stations at its headquarters. Employee and visitor adoption continues to grow, with more than 250 charging sessions recorded in 2024 and over 650 sessions in 2025.

Air-Handling System Upgrades
Recent retrofits to air-handling systems have improved indoor air quality while increasing overall building efficiency.

Building Automation System
AgFirst is also implementing a building automation system designed to optimize building performance and further reduce energy consumption once fully operational.

NURTURING SUSTAINABLE PRACTICES

Environmental responsibility is also reflected in the everyday practices of employees throughout the organization.

Recycling Program
Comprehensive recycling programs across AgFirst facilities help reduce waste and divert materials from landfills.

Electronic Recycling Initiative (ERI)
AgFirst's Electronic Recycling Initiative ensures that outdated technology is responsibly recycled, helping prevent electronic waste from entering the waste stream.

Water Conservation Initiatives
A water reuse and filtration system helps reduce reliance on bottled water while supporting responsible water consumption throughout the workplace.

Together, these initiatives promote environmentally responsible habits while supporting AgFirst's broader sustainability goals.

ENVIRONMENTAL IMPACT

650+ EV charging sessions in 2025

250+ EV charging sessions in 2024

ENVIRONMENTAL STEWARDSHIP PARTNERSHIPS

AgFirst's commitment to sustainability extends beyond its facilities through partnerships with organizations that promote conservation and environmental education.

These partnerships include support for programs such as:

Gravatt Camp and Conference Center Environmental Education Programs

Gravatt provides hands-on environmental education experiences where students learn about composting, forestry management and natural resource stewardship.

Ducks Unlimited Conservation Initiatives

Through support for Ducks Unlimited programs in the Midlands region, AgFirst contributes to efforts that conserve wetlands and wildlife habitats that are essential to healthy ecosystems and agricultural landscapes.

By supporting conservation organizations and environmental education programs, AgFirst helps promote stewardship of the natural resources that sustain agriculture and rural communities.

RENEWABLE ENERGY FINANCING

Supporting solar, wind, biomass, biofuels, and geothermal energy projects.

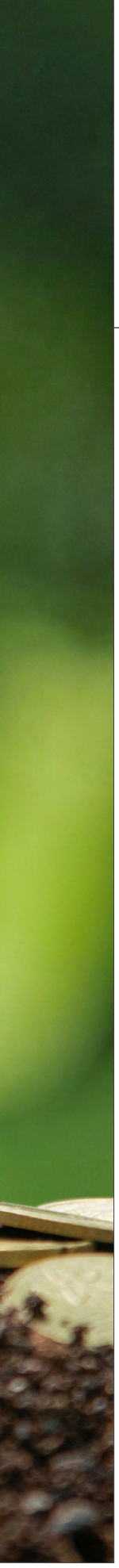
2024

$688 million in renewable energy commitments

2025

$773 million in renewable energy commitments





LOAN PARTICIPATIONS

EMPOWERING SUSTAINABILITY THROUGH STRATEGIC FINANCING

AgFirst's commitment to sustainability extends beyond its internal operations through participation in financing projects that support renewable energy infrastructure and long-term economic development in rural communities.

Through its Capital Markets activities, AgFirst participates in syndicated lending transactions that help finance renewable energy and infrastructure investments.

RENEWABLE ENERGY FINANCING

Through year-end 2025, AgFirst commitments to renewable energy transactions increased to $773 million, reflecting continued participation in energy infrastructure projects that support cleaner power generation and rural economic growth.

These commitments include projects supporting:

- Solar energy – $314 million
- Wind energy – $202.5 million
- Biomass energy – $131.9 million
- Biofuels – $110 million
- Geothermal energy – $15 million

Together, these investments represent a diversified portfolio of renewable energy technologies that help expand cleaner energy production and strengthen infrastructure serving rural communities.

EMERGING OPPORTUNITIES IN SUSTAINABLE MARKETS

AgFirst's Capital Markets team continues to explore opportunities tied to evolving environmental markets and sustainability initiatives. This includes participation in renewable energy lending as well as work supporting transactions related to carbon credit markets and other emerging environmental finance opportunities. These efforts reflect AgFirst's continued role in supporting energy innovation and sustainable economic development.

INDUSTRY ENGAGEMENT AND BEST PRACTICES

AgFirst actively participates in industry organizations that promote transparency and best practices in the syndicated lending market. AgFirst Capital Markets officers also attend industry conferences and training throughout the year to stay engaged with evolving trends in sustainable finance and responsible lending practices.



PEOPLE

NURTURING EXCELLENCE: OUR COMMITMENT TO PEOPLE

OUR CULTURE

AgFirst's culture is grounded in the mission of the Farm Credit System and reinforced through core values and leadership competencies. These principles guide how employees work together, serve customers and support rural communities.

A CULTURE OF BELONGING

AgFirst promotes a workplace culture grounded in respect, professionalism, and collaboration. Employees are encouraged to contribute their skills and ideas within a supportive environment aligned with the bank's mission and cooperative values.

RECRUITMENT

Building a strong team begins with attracting talented individuals who share our values and commitment to service. Our recruitment efforts focus on identifying candidates who will contribute to the continued success of the organization and the communities we serve.

ENGAGEMENT, DEVELOPMENT AND RETENTION

Employee feedback and engagement play an important role in shaping the workplace. Through the Voice of the Employee survey and other feedback opportunities, employees help inform initiatives that support professional development, communication and long-term career growth.

HEALTH AND WELL-BEING

Events such as employee appreciation activities, Lunch and Learn programs, wellness initiatives and volunteer opportunities help strengthen connections across the organization.



At AgFirst, people are at the heart of our success. Our commitment to employees reflects our dedication to building a workplace that encourages collaboration, supports well-being and fosters professional growth.

OUR CULTURE

AgFirst's culture guides our actions, decisions and interactions. Rooted in our core values and the Farm Credit mission, our culture fosters a cohesive, collaborative and inclusive workplace.

Core Values | Core4
With a collaborative spirit, we strive to offer our customers best-in-class solutions through continuous improvement and innovation, while supporting one another and contributing to rural and local communities.

Farm Credit Mission
We remain committed to the Farm Credit System mission of providing dependable credit and financial services to agriculture and rural America.

Employee Engagement
Employees help build our culture through active participation in committees, events and initiatives that promote connection, collaboration and engagement across the bank. These efforts strengthen relationships, encourage teamwork and foster an inclusive workplace.

Learning & Sharing
Programs such as Lunch and Learn sessions, farm tours and employee meetings create opportunities for employees to learn more about agriculture, district partners and the communities we serve.

Community Engagement
Employees participate in volunteer initiatives and community partnerships through programs such as AgFirst Cares, supporting local organizations and outreach efforts.

Employee Appreciation
AgFirst celebrates employee contributions through appreciation events such as Family Fun Day, FunFest, the Board Holiday Luncheon and other recognition activities that highlight the importance of teamwork and shared success.



DEVELOPING LEADERS IN OUR COMMUNITIES

At AgFirst, leadership extends beyond the workplace. Employees are encouraged to actively engage in the communities where they live and work by serving on nonprofit boards, participating in leadership programs and supporting initiatives that strengthen local communities.

Today, more than 30 AgFirst employees serve on nonprofit boards and community organizations across the region, contributing their expertise and leadership to initiatives that support economic development, education and community well-being.



EMPLOYEE SPOTLIGHT

ANDREA PETERMAN
Director of Information Technology

Andrea Peterman was selected to participate in the Columbia Chamber's Leadership Columbia Class of 2024, a regional leadership development program that brings together professionals from across the Midlands to strengthen leadership skills and deepen community engagement.

As part of the program, participants collaborate on a class project designed to benefit the community. Peterman contributed to the class effort supporting Serve & Connect, an organization focused on building positive relationships between law enforcement and local communities.

Through the class project, participants helped support improvements to the organization's new community center, helping create a welcoming space designed to foster connection and engagement for residents across the region.

Peterman's participation reflects the broader commitment of AgFirst employees to community leadership and service.

LEARN MORE
Scan or click the QR code to read the full story about Andrea Peterman's Leadership Columbia experience.

Celebrating traditions and experiences together helps strengthen the connections that define our workplace culture.









CONNECTING EMPLOYEES THROUGH SHARED EXPERIENCES

AgFirst's culture is strengthened through opportunities for employees to connect, learn from one another and celebrate together. Throughout the year, employees participate in a variety of engagement activities that help build relationships across the organization and reinforce a sense of community in the workplace.

Events such as employee appreciation celebrations, Lunch and Learn programs, farm tours and family engagement activities provide opportunities for employees to connect outside of their day-to-day responsibilities while learning more about the Farm Credit mission and the communities we serve.

Employee-led cultural celebrations are also an important part of this engagement. One example is the annual Diwali celebration, where employees gather to share traditional Indian food, attire and customs associated with the Festival of Lights. Known as a celebration of light overcoming darkness, Diwali provides an opportunity for coworkers to learn about cultural traditions while strengthening workplace connections.

Moments like these help foster a workplace culture where employees feel welcomed, valued and connected to one another — reinforcing the collaborative spirit that drives AgFirst forward.







CULTURE OF BELONGING IN THE WORKPLACE

BUILDING A STRONGER WORKFORCE AT AGFIRST

AgFirst is committed to fostering a culture of belonging where employees feel valued, respected and empowered to contribute. Through recruiting efforts, professional development opportunities and employee engagement initiatives, we continue to strengthen a workplace that supports growth, collaboration and long-term success.

1 **EXPERT GUIDANCE**
AgFirst provides leadership development and training resources that support a respectful workplace culture and strengthen collaboration across the organization.

2 **TALENT OUTREACH**
AgFirst participates in initiatives such as MANRRS (Minorities in Agriculture, Natural Resources and Related Sciences), helping connect students and early-career professionals to opportunities within agriculture and finance.

3 **VETERAN SUPPORT**
AgFirst supports military members transitioning to civilian careers through recruiting initiatives and workforce programs, including participation in the MBA Veterans Career Conference & Expo and the Columbia Chamber's Clear Path to Transition program.

4 **DISABILITY INCLUSION**
AgFirst collaborates with organizations such as Able South Carolina and participates in initiatives that promote employment opportunities and accessibility for individuals with disabilities.

5 **HBCU AND ARD ENGAGEMENT**
AgFirst partners with Historically Black Colleges and Universities through campus engagement, career fairs and student outreach. Bank representatives also participate in programs and industry events such as the Association of 1890 Research Directors Symposium, helping introduce students to careers supporting agriculture and rural communities.

6 **EMPLOYEE FEEDBACK**
Employee engagement surveys help leadership understand employee perspectives and identify opportunities to strengthen the workplace.

7 **ANNUAL TRAINING**
Employees complete annual training to reinforce expectations for maintaining a respectful and professional workplace.

Building a strong workplace requires ongoing investment in people. Through employee engagement, recruitment partnerships and professional development, AgFirst continues to foster a culture where employees can grow, contribute and succeed.

DEVELOPING FUTURE TALENT

AgFirst continues to strengthen its workforce by building relationships with students, universities and professional organizations that support careers in agriculture, finance and technology.

Through partnerships with organizations such as MANRRS (Minorities in Agriculture, Natural Resources and Related Sciences) and engagement with Historically Black Colleges and Universities, AgFirst connects with students who are interested in supporting rural communities and the agricultural economy.

Bank leaders and team members regularly participate in campus events, conferences and career programs that introduce students to career opportunities within the Farm Credit System. These engagements help students better understand how their skills can contribute to advancing agriculture and rural communities.

AgFirst also participates in workforce programs designed to support military service members transitioning to civilian careers, helping connect experienced professionals with opportunities across the organization.

Through these partnerships and outreach efforts, AgFirst continues to build a strong talent pipeline that supports the bank's long-term mission.

LEARN MORE ABOUT CAREERS AT AGFIRST

Scan or click to explore current opportunities and workforce initiatives.



RECRUITMENT

RECRUITMENT AT AGFIRST: BUILDING A STRONG TALENT PIPELINE

At AgFirst, recruiting talented employees is essential to advancing our mission of supporting agriculture and rural communities. Our recruitment strategy focuses on developing strong talent pipelines, engaging with universities and professional organizations, and creating opportunities for emerging professionals to grow their careers with the bank.

Through these efforts, AgFirst continues to attract individuals with a wide range of skills, perspectives and experiences who are committed to serving our customers and communities.

HIRING METRICS

AgFirst continually monitors hiring metrics to ensure our recruitment efforts align with workforce planning goals and organizational needs. By evaluating hiring trends and recruitment outcomes, we gain valuable insights that help strengthen our hiring strategies and support long-term workforce development.

TALENT ACQUISITION STRATEGY / PLANNING

Our talent acquisition strategy is guided by thoughtful workforce planning and collaboration across the organization. We identify future workforce needs, build relationships with universities and professional organizations, and participate in career events and industry conferences to connect with prospective candidates. These efforts help ensure our workforce reflects the skills and expertise needed to support the evolving needs of agriculture and rural communities.

EMPLOYEE REFERRAL BONUS PROGRAM

AgFirst recognizes that employees are strong advocates for the organization. Through our Employee Referral Bonus Program, employees are encouraged to refer qualified candidates for open positions. This program helps connect the bank with talented professionals while reinforcing a culture where employees play an active role in strengthening the AgFirst team.



79 Interns
AgFirst Internship Program | 2024–2025

INTERNSHIPS

AgFirst's internship program provides students with hands-on experience across several areas of the organization. In 2024 and 2025, 79 interns participated in the program, gaining professional experience while learning about the Farm Credit mission and the role AgFirst plays in supporting agriculture and rural communities. The internship program serves as an important pipeline for identifying and developing emerging talent who may pursue future careers with AgFirst.

Our commitment to recruitment extends beyond filling positions — it reflects our dedication to building a strong, capable workforce that will support the long-term success of AgFirst and the communities we serve.



EMPLOYEE ENGAGEMENT, DEVELOPMENT AND RETENTION AT AGFIRST

AgFirst believes that investing in employees is essential to building a strong organization. The bank supports employee growth through competitive benefits, professional development opportunities and engagement programs designed to foster collaboration and long-term career success.

AgFirst's Total Rewards approach includes performance incentives, merit-based salary increases and a comprehensive benefits package that supports employees and their families. Employees have access to health coverage, retirement savings options and voluntary benefits designed to promote financial security and overall well-being.

Employee engagement is also an important part of the AgFirst culture. Events such as employee appreciation activities create opportunities for employees to connect, share ideas and learn from one another.

Professional development remains a priority. Employees are encouraged to pursue continuous learning through programs such as Career Café, LinkedIn Learning, leadership development initiatives and mentorship opportunities. The bank also supports employees pursuing continuing education through its Educational Assistance Program.

Recognition plays an important role in employee retention. Service milestones, appreciation events and retirement benefits help celebrate the contributions employees make to the organization while reinforcing AgFirst's culture of respect and collaboration.

Through these initiatives, AgFirst continues to foster a workplace where employees feel supported, valued and empowered to grow.





AGFIRST EARNS WORKFORCE DEVELOPMENT AWARD

In December 2025, AgFirst Farm Credit Bank was recognized by the Columbia Chamber of Commerce with its Workforce Development Award, honoring organizations that demonstrate leadership in attracting, developing and retaining talent across the Midlands region.

The recognition highlights AgFirst's ongoing commitment to building a strong workforce through employee development programs, mentorship opportunities, community engagement and internship experiences that help prepare the next generation of professionals for careers in agriculture, finance and technology.

These efforts support AgFirst's mission to invest in people while strengthening the communities and industries the bank serves.

Scan or click the QR code to read the full story and learn more about AgFirst's workforce development initiatives.

HEALTH AND WELL BEING

NURTURING EMPLOYEE WELL-BEING

At AgFirst, employee well-being is essential to building a strong, engaged workforce. We provide programs and resources that support the physical, mental and emotional health of our employees, helping them maintain balance and thrive both at work and at home.

WELLNESS PROGRAM
Our employee wellness program promotes healthy lifestyles through education, activities and resources focused on nutrition, exercise and overall well-being.

FLU SHOTS
Annual flu vaccinations are offered to help protect employees and their families during flu season.

ON-SITE FITNESS CENTER
Employees have access to on-site fitness facilities, making it easier to stay active and maintain healthy habits during the workday.

WELLNESS EVENTS
Throughout the year, AgFirst hosts wellness activities that encourage employees to focus on physical and mental health.

PREVENTIVE HEALTH SCREENINGS
Preventive screenings and health resources are available to help employees stay proactive about their long-term health.

EMPLOYEE ASSISTANCE PROGRAM
Our Employee Assistance Program provides confidential counseling and life-management services to employees and their immediate family members.

EMPOWERING CARE
AgFirst partners with Corporate Chaplains of America to provide confidential support and guidance for employees and their families during times of need.

LEARN TO LIVE PROGRAM
Through online support and clinical assessments, the Learn to Live program provides resources to help employees address mental health challenges such as stress, anxiety and depression.

WORK-LIFE BALANCE
We offer benefits that help employees balance their personal and professional responsibilities, including flexible work arrangements and family-friendly leave policies.

BEREAVEMENT LEAVE
Compassionate leave options are available to support employees during times of personal loss.

10+ wellness and support programs available to employees

By fostering a culture that values health and well-being, AgFirst empowers employees to perform at their best — personally and professionally. Supporting the whole employee strengthens our organization and helps ensure long-term success for the communities we serve.





Trust is built through integrity, transparency and responsible stewardship.



INTEGRITY

Integrity is the foundation of AgFirst's operations. Acting with honesty, transparency and accountability guides how we serve our associations, customers, employees and communities.

As a financial institution supporting agriculture and rural communities, AgFirst recognizes the responsibility that comes with managing financial resources and sensitive information. Maintaining trust requires strong governance, responsible leadership and consistent ethical decision-making.

AgFirst's Board of Directors and executive leadership team provide oversight of the bank's governance, risk management and strategic direction. Through this structure, AgFirst works to ensure that decisions reflect sound judgment, regulatory expectations and long-term stewardship.

Transparency is also central to maintaining confidence among our stakeholders. AgFirst provides regular financial disclosures and maintains policies and procedures designed to promote accountability and responsible management across the organization.

Integrity at AgFirst is more than a policy – it is part of the culture that guides employees in their daily work. By reinforcing ethical leadership and responsible business practices, the bank works to safeguard the trust placed in us by the customers and communities we serve.

The following section outlines the policies, training and reporting mechanisms that support AgFirst's ethics and compliance framework.

Our commitment to integrity strengthens the foundation of AgFirst's operations and supports responsible growth for the agricultural communities we serve.

ETHICS AND COMPLIANCE



At AgFirst Farm Credit Bank, ethical conduct, regulatory compliance and responsible risk management are fundamental to how we operate. Our framework establishes clear expectations for employees, leadership and business partners, ensuring decisions are made with integrity, transparency and accountability.

In 2024, AgFirst strengthened its enterprise risk management framework through the creation of a Chief Risk Officer (CRO) role and implementation of the Strategic Issue Response Process (SIRP), reinforcing a coordinated approach to identifying, managing and resolving risk across the organization.

Through defined policies, reporting mechanisms and ongoing training, AgFirst maintains a culture where ethical behavior is expected and concerns can be raised safely.

STANDARDS OF CONDUCT POLICY

AgFirst's Standards of Conduct Policy defines the ethical expectations that guide employees, directors and business partners, including conflicts of interest, responsible decision making and compliance with legal and regulatory requirements. A companion policy for agents and vendors reinforces these expectations by requiring disclosure and adherence to ethical business practices.

PROFESSIONAL CODE OF ETHICS

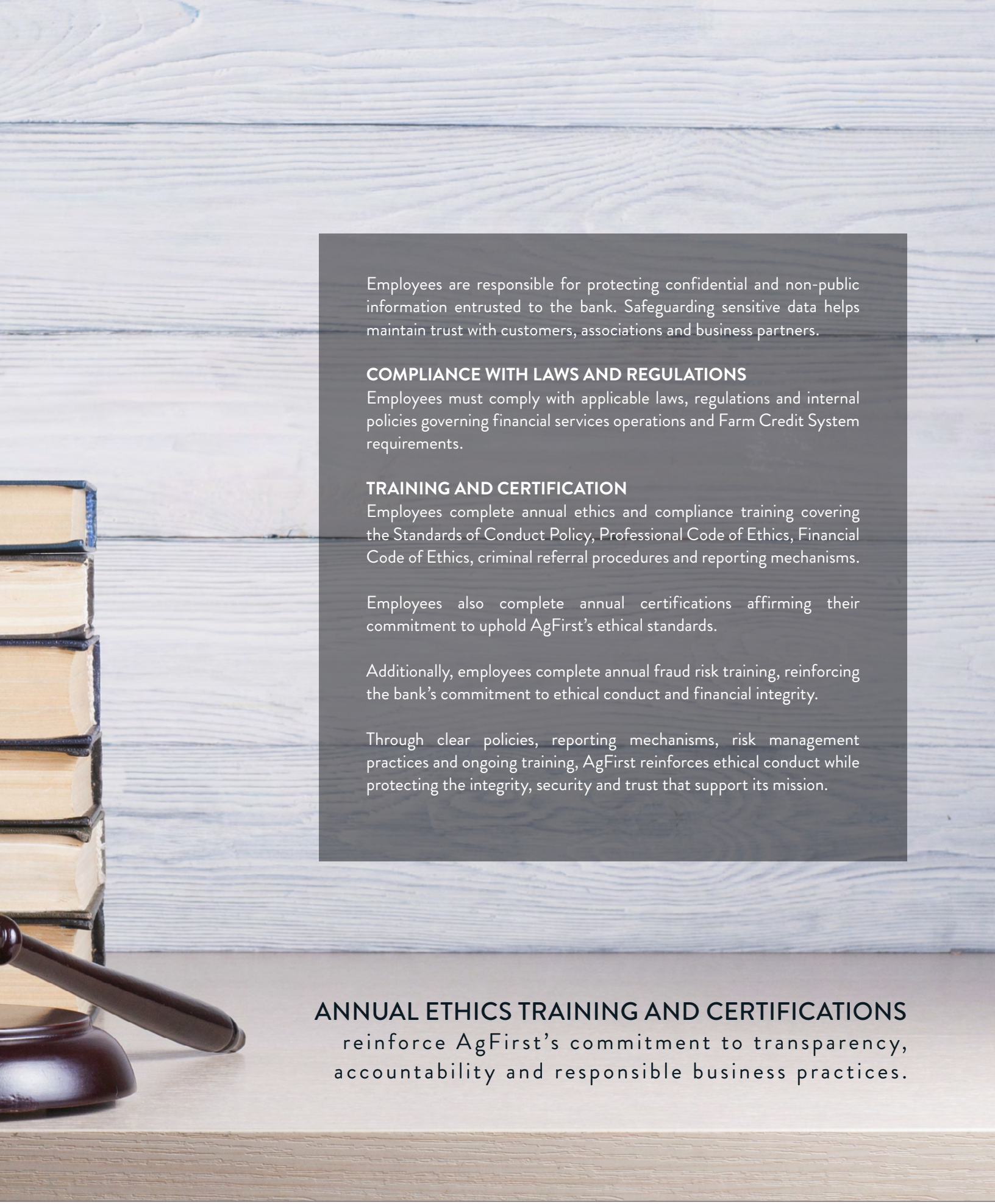
AgFirst maintains a Professional Code of Ethics applicable to directors, officers and employees, providing clear guidance on ethical conduct, conflict-of-interest disclosure and professional responsibility.

FINANCIAL CODE OF ETHICS

The Financial Code of Ethics applies to senior financial leaders involved in reporting and disclosure processes, reinforcing transparency, accuracy and financial integrity.

ETHICS HOTLINE AND REPORTING

AgFirst maintains a confidential Ethics Hotline operated by an independent third party, allowing employees and stakeholders to report concerns, violations or conflicts of interest safely and, if desired, anonymously. Employees are encouraged to report concerns through appropriate channels, including management or the Ethics Hotline.



Employees are responsible for protecting confidential and non-public information entrusted to the bank. Safeguarding sensitive data helps maintain trust with customers, associations and business partners.

COMPLIANCE WITH LAWS AND REGULATIONS

Employees must comply with applicable laws, regulations and internal policies governing financial services operations and Farm Credit System requirements.

TRAINING AND CERTIFICATION

Employees complete annual ethics and compliance training covering the Standards of Conduct Policy, Professional Code of Ethics, Financial Code of Ethics, criminal referral procedures and reporting mechanisms.

Employees also complete annual certifications affirming their commitment to uphold AgFirst's ethical standards.

Additionally, employees complete annual fraud risk training, reinforcing the bank's commitment to ethical conduct and financial integrity.

Through clear policies, reporting mechanisms, risk management practices and ongoing training, AgFirst reinforces ethical conduct while protecting the integrity, security and trust that support its mission.

ANNUAL ETHICS TRAINING AND CERTIFICATIONS

reinforce AgFirst's commitment to transparency, accountability and responsible business practices.

DATA PRIVACY AND SECURITY

At AgFirst Farm Credit Bank, safeguarding data privacy and ensuring robust security measures is an unwavering commitment. Our approach to data privacy and security encompasses three focus areas:

INFORMATION SECURITY PROGRAM

Our Information Security Program serves as the bedrock of our data protection efforts. It's a comprehensive framework that underscores our dedication to safeguarding sensitive information. Key elements of this program include:

MANAGED SECURITY SERVICE PROVIDER (MSSP)

We partner with a trusted Managed Security Service Provider to ensure that our digital assets are shielded from evolving threats. This partnership allows us to stay ahead of potential security breaches.

SECURITY TOOLS AND PRODUCTS

We invest in cutting-edge security tools and products that fortify our digital defenses. These tools continuously monitor and protect our systems from cyberthreats.

TRAINING

Education is paramount in the realm of cybersecurity. Our employees undergo annual security awareness training to equip them with the knowledge and skills needed to identify and respond to potential security risks.

CYBERSECURITY INSURANCE

We maintain robust cybersecurity insurance coverage to mitigate financial risks associated with security breaches.

BUSINESS CONTINUITY

With new threats evolving daily, maintaining business continuity is imperative. To prepare, we take proactive measures to ensure that our operations remain resilient in the face of disruptions. Key components of our business continuity strategy include:

ANNUAL DISASTER RECOVERY TESTING

The bank conducts annual disaster recovery testing to evaluate and refine our ability to recover from unforeseen events. This testing helps us identify best practices and areas of improvement to ensure that we can swiftly resume operations in the event of a disruption.

DEPARTMENTAL TABLETOP EXERCISES

We engage with departments to design and offer tabletop exercises to simulate various disaster scenarios. These exercises help us identify vulnerabilities and refine our response strategies while helping the department validate its departmental-level plans.

TRAINING

Annual training on business continuity is offered to employees to ensure that they are well prepared to act in accordance with our established procedures.

COMMITTEES

Commitment to data privacy and security requires a collaborative effort. Our commitment to transparency and accountability is evident through our committee structures:

INFORMATION SECURITY & BUSINESS CONTINUITY COMMITTEE

This committee plays a pivotal role in overseeing our information security and business continuity initiatives. It is comprised of dedicated individuals who ensure that our programs are robust and up to date.

DATA GOVERNANCE STEERING COMMITTEE

Data governance is a critical aspect of our commitment to data privacy. This committee oversees data governance efforts, ensuring that data is managed responsibly and in compliance with regulations.

ENTERPRISE RISK MANAGEMENT COMMITTEE

This committee oversees enterprise-wide risk, ensuring key exposures are identified, assessed and managed in alignment with the bank's risk framework and strategic priorities.

FRAUD RISK MANAGEMENT STEERING COMMITTEE

This committee establishes the framework to manage fraud risk, detection, prevention, and responses within the bank, strengthening controls and protecting our customers and operations.

Our commitment to data privacy and security extends beyond mere compliance – it's a reflection of our dedication to nurturing sustainability with stewardship. We understand that safeguarding data and ensuring business continuity are vital not only for our organization but also for the trust our stakeholders place in us.





DISCLAIMER

This report provides a general, non-exhaustive overview of AgFirst's 2024-2025 sustainability and stewardship efforts. While AgFirst has exercised reasonable care in preparing the information contained in the report, the data, financial metrics, and other information presented have not been audited and are based on a combination of internal and external sources, the accuracy and completeness of which are not guaranteed. The report also contains forward-looking statements which are inherently subject to risks, uncertainties, and assumptions. Actual results may differ materially from those expressed or implied. AgFirst undertakes no obligation to update, revise, or otherwise supplement this information to reflect subsequent events, new information, or future developments.

2026
STEWARDSHIP AND SUSTAINABILITY REPORT

AGFIRST.COM/
STEWARDSHIP

AgFirst

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