

FARMER MAC
Historical Farm and Ranch Data
Data Dictionary
As of September 1, 2025

Field Name	Data Type	Data Description
Loan Number	int	Unique loan identifier
Portfolio Date	date	Month end period for balance and delinquency codes
Unpaid Principal Balance (UPB)	numeric	Ending actual principal balance
Current CLTV	numeric	Calculated periodic loan-to-value based on updated balances and any updated collateral information
Original Loan-to-Value (LTV Ratio)	numeric	Loan amount divided by collateral value at the time of purchase
Original Combined Loan-to-Value (CLTV Ratio)	numeric	Loan amounts for all cross-collateralized loans in relationship divided by combined collateral value at the time of purchase
Debt-to-Asset Ratio (DA Ratio)	numeric	Total borrower liabilities divided by total borrower assets known at the time of origination or purchase (proforma where available)
Total Debt Coverage Ratio (TDC Ratio)	numeric	Total borrower cash flow available to service debt divided by the total borrower annual principal and interest payments known at the time of origination or purchase (proforma where available)
Current Ratio (CR Ratio)	numeric	Total borrower current liabilities divided by total borrower current assets known at the time of origination or purchase (proforma where available)
Pricing Date	date	Date on which the loan was priced (i.e. rate/locked)
Origination Date	date	Date on which the loan was originated
FMAC Purchase Date	date	Date on which Farmer Mac purchased the loan
Amortization Type	character	Type of loan amortization (Amortizing, Fixed, Interest Only)
Loan Type	character	Type of underwriting method deployed (FTF = Full Time Farm Full Historical Financial Review, PTF = Part-time Farm Underwriting Grid, FastTrack = Fast Track Reduced Documentation Program, Scorecard = Commercial and Consumer Credit Scoring and Collateral Valuation Only)
Purchased/Commitment Balance	numeric	Loan balance at the time of commitment or purchase
Current Note Rate	numeric	Periodic mortgage note rate
Current Net Rate	numeric	Periodic mortgage note rate less contractual servicing fees
Next Payment Date	date	Date of next scheduled payment
Interest Rate Type	character	Type of interest rate (Adjustable or Fixed)
First Interest Payment Due Date	date	Date on which the first loan interest payment is due
First Principal Payment Due Date	date	Date on which the first loan principal payment is due
Maturity Date	date	Scheduled mortgage maturity date
Amort Date	date	Loan amortization end date
Amortization Term	int	Number of months to amortization end (at time of origination or modification)
P&I Payment Frequency	character	Frequency of principal and interest payments
Low FICO Score at underwriting	int	Lowest borrower credit score at the time of underwriting (999 = missing)
Low Personal FICO Score at underwriting	int	Lowest borrower consumer credit score at the time of underwriting (999 = missing)
Current Delinquency Code	int	Periodic monthly delinquency indicator (1 = current, 2-30-59 days past due, 3-60-89 days past due, 4 = 90-179 days past due, 5 = 180+ days past due, 6 = Foreclosure, 7 = Non-performing Bankruptcy, 8 = Performing Bankruptcy)
Loan Product Change Indicator	int	Indicator of a structural loan modification that changes the product type of the loan; loans can be modified more than once (1 = modified during month, 0 = not modified during month)
Payoff Date	date	Date that loan paid off; if before the maturity date, it is a prepayment
Chargeoffs	numeric	Amount of principal charged-off during the month due to incurred loss (non-cumulative)
Recoveries	numeric	Amount of principal recovered during the month from sale of property (non-cumulative)
NetChargeoffs	numeric	Recoveries less charge-offs for the month (non-cumulative)
Commodity Name	character	Primary commodity produced by the underlying collateral
Major Commodity Group	character	Primary commodity type of underlying collateral (Crops, Livestock, Permanent Planting)
Property State	character	Primary state in which the collateral is located
Loan Servicing Action 1	character	Primary credit or loan-related servicing action closed during month
Loan Servicing Action 2	character	Secondary credit or loan-related servicing action closed during month
Rate Reset Frequency	int	Int
First Rate Adjustment Date	date	The first time the loan resets to benchmark
Gross Margin	numeric	Margin added to the benchmark reset index for adjustable rate products
Reset Index	character	Benchmark reset index
Material Partial Release Flag	int	If the servicing action included a release of collateral and the loan balance or LTV materially changed, this flag will be a 1
Mod-in-Lieu Flag	int	If the note rate was modified AND there is no associated delinquency, the loan is considered a Modification in-Lieu of Refinance
Prepayment Penalty Effective	int	If a penalty for prepayment of unpaid principal balance is in effect during this month, this flag will be a 1

This Farm & Ranch performance data file (FRPD) provides historical information on a subset of the Farmer Mac Farm & Ranch loan portfolio. The FRPD comprises information regarding [certain] agricultural mortgage loans originated and purchased from January 2003 through August 2025. The information in the FRPD is presented as of September 1, 2025, and is subject to change due to information updates and data corrections. The purpose of the FRPD is to provide transparency to Farmer Mac Farm & Ranch loan performance for our core business in which we underwrite and invest. We validate the database against other reported information on our portfolio as a data check, but the database is for economic analysis and not accounting reporting, and so balances or other information in the database may not fully match what is reported in financial disclosures.

The FRPD is provided for information purposes only and is not intended to provide any prediction regarding the future performance of loans or securities owned or guaranteed by Farmer Mac. Farmer Mac's future performance, including financial performance, is subject to various risks and uncertainties that could cause actual results to differ materially from expectations. The factors that could affect the company's future results are discussed more fully in its reports filed with the SEC.