

THE IMPORTANCE OF AGRICULTURAL LENDING IN AMERICA

US AGRICULTURAL MARKET AT A GLANCE



2+ Million active farms with 900 Million acres managed

Largest global producers of:

Corn, sorghum, soybeans, milk, blueberries, almonds, turkey, sawn wood, and wood pulp.



Chicken, beef, pork, spinach, cauliflowers, broccoli, apples, strawberries, cherries, pistachios, and paper.



\$388 Billion

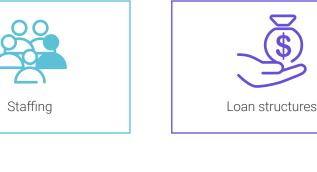
in commodity sales with 50/50 split between animal and crop

sales production



worth of farming equipment

AGRICULTURAL LENDING CHALLENGES



Collateral documentation	

Crop/livestock valuation

TOTAL LENDING PROVIDES THE TOOLS AGRICULTURAL LENDERS NEED TO REDUCE RISK AND STAY COMPETITIVE

- Document and tickler management

Misys and D+H have joined forces to create Finastra, the third largest Fintech in the world.

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- Analyze financials at the business, individual and global levels • Configurable financial models to match specific lending needs Asset-based financial modeling for formula-based lending Automatically monitor covenant compliance
- Collateral schedule to detail loan coverage and collateral position

BENEFITS FROM TOTAL LENDING WITH FUSION CREDITQUEST



50%

Reduction in front line transaction errors



12%

Growth in value of commercial loan originations with same staff



58% Reduction in hours to originate loan



2X Revenue with same operations staff

ONE PARTNER, ONE SOLUTION...