

VERMONT AGRICULTURAL CREDIT CORP (VACC)

Prepared By: Vermont Economic Development Authority

Diversification By Outstanding Loans

<i>Dollar Amounts in Millions</i>	2004	2009	2014
VEDA/VACC Outstanding Loans	\$21.7	\$45.1	\$72.9
Dairy Cattle & Milk Production	79%	74%	65%
Crop Farming	9%	10%	20%
Maple & Other Food Products	5%	2%	2%
All Other Agriculture	7%	14%	12%
Total	100%	100%	100%

Diversification By New Loan Volume

<i>Dollar Amounts in Millions</i>	2004	2009	2014
VEDA/VACC New Originations	\$12.5	\$15.7	\$20.3
Dairy Cattle & Milk Production	63%	82%	61%
Crop Farming	24%	7%	23%
Maple & Other Food Products	2%	1%	5%
All Other Agriculture	11%	10%	11%
Total	100%	100%	100%

Diversification By Loan Size

<i>Dollar Amounts in Millions</i>	2012	2013	2014	2015
VEDA/VACC New Originations	\$17.5	\$12.5	\$20.3	\$8.0
# of Borrowers	148	92	113	57
# of Loans	179	123	162	67
# Loans Greater Than \$500,000	5	2	6	2
# Between \$250,000 & \$500,000	11	9	16	7
# Between \$100,000 & \$250,000	28	24	34	14
# Less Than/Equal to \$100,000	135	88	106	44
Total Number of Loans	179	123	162	67

