



Yankee Farm Credit, ACA

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**CONSOLIDATED FINANCIAL STATEMENTS
THIRD QUARTER ENDED SEPTEMBER 30, 2010**

November 5, 2010

Dear Shareholder:

Enclosed are the Association's consolidated financial statements for the third quarter of 2010. These statements should be read in conjunction with the 2009 Annual Report to Shareholders.

The purpose of these financial statements is to provide timely financial information about your Association's financial condition and results of operations. Should you have any questions about these statements, please call us.

As a shareholder, your investment in the Association is materially affected by the financial condition and results of operations of CoBank, ACB. CoBank's annual and quarterly reports are available at no charge from any of our offices. Our office locations are listed at the end of this report.

The undersigned certify that they have reviewed this report and it has been prepared in accordance with all statutory and regulatory requirements and that the information contained herein is true, accurate, and complete to the best of his or her knowledge and belief. The financial statements, in the opinion of management, fairly present the financial condition of the institution except as noted.

Sincerely,

Paul E. Gingue
Chairperson

George S. Putnam
President and CEO

Pamela A. Simek
Controller

YANKEE FARM CREDIT, ACA

Management's Discussion & Analysis of Results of Operations and Financial Condition

Third Quarter Ended September 30, 2010

(Dollars in thousands, except as noted)

(Unaudited)

Results of Operations: Third Quarter

Net income for the third quarter of 2010 was \$1.739 million, up \$254 thousand from net income of \$1.485 million in the third quarter of 2009.

There was a provision for loan losses of \$25 thousand in the third quarter of 2010, as compared to a provision for loan losses of \$366 thousand in the third quarter of 2009.

Net interest income before the provision for loan losses was down \$36 thousand (1%) in 2010 as compared to 2009. The following table shows the components of this increase:

<u>Changes in net interest income due to:</u>	
Changes in volumes of accrual loans & debt	\$ 32
Changes in interest rates on accrual loans & debt	71
Changes in interest income on nonaccrual loans	0
Changes in interest rate swap income	(147)
Other adjustments	8
Total change in net interest income	<u>\$ (36)</u>

Changes in accrual volumes and rates are shown in the following table:

	Three Months Ended Sept 30,	
	2010	2009
Average accrual loan volume	\$ 337,457	\$ 333,868
Average interest rate on loans	4.09%	4.15%
Average interest rate spread	2.99%	2.88%

Average loan volume was higher in 2010, and this contributed an increase of \$32 thousand to the total change in net interest income, as shown in the first table above. The average interest rate spread was higher in 2010, while the general level of interest rates was lower. A lower level of interest rates generally contributes to lower net interest income, all other factors being equal. As shown in the first table above, the net effect of changes in interest rates on net interest income was an increase of \$71 thousand and was primarily due to the higher interest rate spread. This was offset by the decrease of \$147 thousand from the interest rate swaps.

Other expense increased by \$38 thousand (3%) in 2010 as compared to 2009. Salaries and employee benefits, a major component of other expense, increased by \$53 thousand (6%). This was offset by a decrease of \$103 thousand in the Farm Credit Insurance premium in 2010 as compared to 2009. The premium decrease was due to a reduction in the premium rate. This reduction was retroactively effective January 1, 2010.

Results of Operations: Year-to-Date

Net income through the third quarter of 2010 was \$5.873 million, up \$1.865 million (47%) from net income of \$4.008 million through the third quarter of 2009.

There was a provision for loan losses of \$114 thousand through the third quarter of 2010, as compared to a provision for loan losses of \$1.104 million for the same period in 2009.

Management's Discussion & Analysis (cont.)

Net interest income before the provision for loan losses was up \$532 thousand (7%) in 2010 as compared to 2009. The following table shows the components of this increase:

<u>Changes in net interest income due to:</u>	
Changes in volumes of accrual loans & debt	\$ 384
Changes in interest rates on accrual loans & debt	291
Changes in interest income on nonaccrual loans	(25)
Changes in interest rate swap income	(103)
Other adjustments	(15)
Total change in net interest income	<u>\$ 532</u>

Changes in accrual volumes and rates are shown in the following table:

	Nine Months Ended Sept 30,	
	2010	2009
Average accrual loan volume	\$ 342,902	\$ 326,649
Average interest rate on loans	4.09%	4.14%
Average interest rate spread	2.97%	2.82%

Average loan volume was higher in 2010, contributing an increase of \$384 thousand to the total change in net interest income, as shown in the first table above. The average interest rate spread was higher in 2010, while the general level of interest rates was lower. A lower level of interest rates contributes to lower net interest income, all other factors being equal. As shown in the first table above, the net effect of changes in interest rates on net interest income was an increase of \$291 thousand and was primarily due to the higher interest rate spread. This was partially offset by a decrease of \$103 thousand from the interest rate swap income.

Other income increased by \$421 thousand (22%) in 2010 as compared to 2009. Loan fees and other income increased by \$355. This increase resulted primarily from \$390 thousand in refunds from the Farm Credit System Insurance Corporation (FCSIC) related to the Farm Credit Insurance Fund (Fund). The fund is required by statute to maintain a secure base amount equal to 2% of the System's insured debt. When the Fund exceeds that base (as it did in 2009), FCSIC may refund excess amounts.

Other expense increased by \$77 thousand (2%) in 2010 as compared to 2009. Salaries and employee benefits expense increased by \$184 thousand (7%). The Farm Credit Insurance Fund premium decreased by \$298 thousand (75%) in 2010 as compared to 2009, due to the change in premium rate as described in the Results of Operations: Third Quarter section above.

Loan Portfolio and Financial Condition

Loans originated by the Association decreased by \$0.1 million from year-end. Loans purchased decreased by \$2.6 million (20%) from year-end, and participations sold increased by \$9.6 million (35%). The increase in participations sold is primarily the result of the implementation of the guidance on "Accounting for Transfers of Financial Assets." The adoption of the guidance began in the second quarter, and will continue through the remainder of 2010. Loans held by the Association decreased by \$12.3 million (3%) from year-end.

The loan portfolio continues to be concentrated in the dairy industry. Farm prices for dairy products increased in the third quarter of 2010. Federal Order 1 prices for the third quarter of 2010 averaged \$17.30/cwt, up \$1.78/cwt (11%) from the second quarter of 2010, and up \$5.21/cwt (43%) from the third quarter of 2009. (Prices quoted do not include the effect of the Milk Income Loss Contract.) The change in prices received for dairy products has been accompanied by an increase in the cost of farm inputs, particularly purchased feed. The composite Feed Index published by the USDA was 179 for the third quarter of 2010, up 3% from the second quarter of 2010, but down 3% from the third quarter of 2009. (Feed Index = 100 for 1990-1992)

Loan quality worsened slightly but still remained strong through the third quarter of 2010. Loans graded Substandard or lower were 4.9% of total loans at September 30, 2010, 0.1% improved from year-end. High risk assets comprised 2.4% of loans and related assets at September 30, 2010, 1.4% higher than at year-end. (High risk assets include nonaccrual loans, accrual restructured loans, loans delinquent 90 days or more but not yet classified as nonaccrual,

Management's Discussion & Analysis (cont.)

and other property owned.) Repayment performance improved slightly in the third quarter of 2010. Accrual loans delinquent 30 days or more were 0.6% at September 30, 2010, up 0.2% from year-end, but down 1.5% from the second quarter. The 12-month rolling average for this statistic was 0.9% at September 30, 2010, up 0.3% from year-end. There were no charge-offs or recoveries in either the first three quarters of 2010 or the first three quarters of 2009.

As discussed in the 2009 Annual Report to Shareholders, the Association declared a patronage distribution of \$2.573 million based on 2009 earnings, 100% in cash. This was paid on March 25, 2010.

Members' equity as a percentage of assets was 20.4% at September 30, 2010 as compared to 18.9% at year-end. The Association's permanent capital ratio was 18.8% at September 30, 2010, up 1.4% from year-end.

These financial statements were prepared under the oversight of the Audit Committee of the Board of Directors.

YANKEE FARM CREDIT, ACA
CONSOLIDATED BALANCE SHEET
(Unaudited)

	September 30, 2010	December 31, 2009
	<u>(in thousands)</u>	
<u>ASSETS</u>		
Loans originated by the Association	\$ 370,197	\$ 370,285
Plus loans purchased	10,602	13,195
Less participations sold	<u>37,335</u>	<u>27,738</u>
Loans held by the Association	343,464	355,742
Less allowance for loan losses	<u>3,683</u>	<u>3,569</u>
Net loans	339,781	352,173
Cash	389	77
Accrued interest receivable	889	664
Patronage refunds due from CoBank, ACB	1,063	1,607
Investment in CoBank, ACB	12,937	12,810
Mission related investment	455	456
Premises and equipment, less accumulated depreciation	1,044	1,025
Other assets	1,868	1,757
Total assets	<u>\$ 358,426</u>	<u>\$ 370,569</u>
<u>LIABILITIES</u>		
Note payable to CoBank, ACB	\$ 280,992	\$ 296,058
Patronage distribution payable	2,456	2,573
Other liabilities	<u>1,769</u>	<u>2,020</u>
Total liabilities	<u>285,217</u>	<u>300,651</u>
<u>MEMBERS' EQUITY</u>		
Capital stock and participation certificates	1,004	992
Unallocated surplus	73,521	70,104
Accumulated other comprehensive income	<u>(1,316)</u>	<u>(1,178)</u>
Total members' equity	<u>73,209</u>	<u>69,918</u>
Total liabilities and members' equity	<u>\$ 358,426</u>	<u>\$ 370,569</u>

The accompanying notes are an integral part of these financial statements.

YANKEE FARM CREDIT, ACA
CONSOLIDATED STATEMENT OF INCOME
(Unaudited)

	Three Months Ended September 30,		Nine Months Ended September 30,	
	2010	2009	2010	2009
	(in thousands)			
<u>INTEREST INCOME</u>				
Loans	\$ 3,497	\$ 3,493	\$ 10,517	\$ 10,163
Total interest income	<u>3,497</u>	<u>3,493</u>	<u>10,517</u>	<u>10,163</u>
<u>INTEREST EXPENSE</u>				
Note payable to CoBank, ACB	760	720	2,095	2,273
Total interest expense	<u>760</u>	<u>720</u>	<u>2,095</u>	<u>2,273</u>
Net interest income	2,737	2,773	8,422	7,890
Provision for loan losses	25	366	114	1,104
Net interest income after provision for loan losses	<u>2,712</u>	<u>2,407</u>	<u>8,308</u>	<u>6,786</u>
<u>OTHER INCOME</u>				
Patronage refunds from CoBank, ACB	350	375	1,065	1,117
Fees for financial services	216	145	764	646
Loan fees and other income	(5)	53	482	127
Total other income	<u>561</u>	<u>573</u>	<u>2,311</u>	<u>1,890</u>
<u>OTHER EXPENSE</u>				
Salaries and employee benefits	926	873	2,773	2,589
Occupancy and equipment	64	71	213	237
Farm Credit Insurance Fund premium	36	139	100	398
Fees paid to Farm Credit Financial Partners, Inc.	235	231	705	692
Other expenses	269	178	942	741
Total other expense	<u>1,530</u>	<u>1,492</u>	<u>4,733</u>	<u>4,657</u>
Income before income taxes	1,743	1,488	5,886	4,019
Provision for income taxes	4	3	12	11
Net income	<u>\$ 1,739</u>	<u>\$ 1,485</u>	<u>\$ 5,874</u>	<u>\$ 4,008</u>

The accompanying notes are an integral part of these financial statements.

YANKEE FARM CREDIT, ACA
CONSOLIDATED STATEMENT OF CHANGES IN MEMBERS' EQUITY
(Unaudited)

	Capital Stock and Participation Certificates	Surplus		Accumulated Other Comprehensive Income	Total Members' Equity
		Allocated	Unallocated (in thousands)		
Balance at December 31, 2008	\$ 939	\$ -	\$ 67,613	\$ (1,070)	\$ 67,482
Comprehensive income					
Net income	-	-	4,008	-	4,008
Other comprehensive income					
Net unrealized gains (losses)					
on interest rate swaps	-	-	-	(201)	(201)
Total comprehensive income	-	-	4,008	(201)	3,807
Capital stock/PCs issued	126	-	-	-	126
Capital stock/PCs retired	(79)	-	-	-	(79)
Patronage distribution accrued					
Cash	-	-	(2,122)	-	(2,122)
Balance at September 30, 2009	<u>\$ 986</u>	<u>\$ -</u>	<u>\$ 69,499</u>	<u>\$ (1,271)</u>	<u>\$ 69,214</u>
Balance at December 31, 2009	\$ 992	\$ -	\$ 70,104	\$ (1,178)	\$ 69,918
Comprehensive income					
Net income	-	-	5,874	-	5,874
Other comprehensive income					
Net unrealized gains (losses)					
on interest rate swaps	-	-	-	(138)	(138)
Total comprehensive income	-	-	5,874	(138)	5,736
Capital stock/PCs issued	92	-	-	-	92
Capital stock/PCs retired	(80)	-	-	-	(80)
Patronage distribution accrued					
Cash	-	-	(2,456)	-	(2,456)
Adjustment for rounding	-	-	(1)	-	(1)
Balance at September 30, 2010	<u>\$ 1,004</u>	<u>\$ -</u>	<u>\$ 73,521</u>	<u>\$ (1,316)</u>	<u>\$ 73,209</u>

The accompanying notes are an integral part of these financial statements.

YANKEE FARM CREDIT, ACA

Notes To Consolidated Financial Statements

Third Quarter Ended September 30, 2010

(Dollars in thousands, except as noted)

(Unaudited)

NOTE 1 - ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES

Yankee Farm Credit, ACA (the Association) is a member-owned cooperative within the Farm Credit System. A description of the organization and operations of the Association, the significant accounting policies followed, and the financial condition and results of operations as of and for the year ended December 31, 2009 are contained in the 2009 Annual Report to Shareholders. These unaudited third quarter 2010 financial statements should be read in conjunction with the 2009 Annual Report to Shareholders.

In July 2010, the Financial Accounting Standards Board (FASB) issued guidance on "Disclosures about the Credit Quality of Financing Receivables and the Allowance for Loan Losses," which is intended to provide additional information to assist financial statement users in assessing an entity's credit risk exposures and evaluating the adequacy of the allowance for credit losses. Existing disclosures are amended to include additional disclosures of financing receivables on a disaggregated basis (by portfolio segment and class of financing receivable) including among others, a rollforward schedule of the allowance for credit losses from the beginning of the reporting period to the end of the period on a portfolio segment basis, with the ending balance further disaggregated on the basis of the method of impairment (individually or collectively evaluated). The guidance also calls for new disclosures including but not limited to credit quality indicators at the end of the reporting period by class of financing receivables, the aging of past due financing receivables by class, nature and extent of financing receivables modified as troubled debt restructurings by class and the effect on the allowance for credit losses. For public entities, the disclosures as of the end of a reporting period are effective for interim and annual reporting periods beginning on or after December 15, 2010. The disclosures about activity that occurs during a reporting period are effective for interim and annual reporting periods beginning on or after December 15, 2010. The adoption of this Standard should have no impact on the Association's financial condition or results of operations, but will result in additional disclosures.

Effective January 1, 2010 the Association adopted Financial Accounting Standards Board (FASB) guidance on "Fair Value Measurements and Disclosures," which is to improve disclosures about fair value measurements by increasing transparency in financial reporting. The guidance will provide for a greater level of disaggregated information and more robust disclosures of valuation techniques and inputs to fair value measurements. The adoption of this guidance had no impact on the Association's financial condition and results of operations but resulted in additional disclosures.

In June 2009 the FASB issued guidance on "Accounting for Transfers of Financial Assets," which amends previous guidance by improving the relevance, representational faithfulness, and comparability of the information that a reporting entity provides in its financial statements about a transfer of financial assets; the effects of a transfer on its financial position, financial performance, and cash flows; and a transferor's continuing involvement, if any, in transferred financial assets.

This guidance was effective January 1, 2010. This Statement must be applied to transfers occurring on or after the effective date. Additionally, the concept of a qualifying special purpose entity is no longer relevant for accounting purposes. Therefore, formerly qualifying special-purpose entities (as defined under previous accounting standards) should be evaluated for consolidation by reporting entities in accordance with the applicable consolidation guidance. If the evaluation results in consolidation, the reporting entity should apply the transition guidance provided in the pronouncement that requires consolidation. The Association reviewed its loan participation agreements to ensure that participations would meet the requirements for sales treatment and not be required to be consolidated. The impact of adoption on January 1, 2010 on the Association's financial condition and results of operations are discussed in the section entitled Loan Portfolio and Financial Condition found in the Management's Discussion and Analysis of this report.

In June 2009 the FASB also issued guidance to improve financial reporting for those enterprises involved with variable interest entities, which amends previous guidance by requiring an enterprise to perform an analysis to determine whether the enterprise's variable interest or interests give it a controlling financial interest in a variable interest entity. Additionally, an enterprise is required to assess whether it has an implicit financial responsibility to ensure that a variable interest entity operates as designed when determining whether it has the power to direct the activities of the variable interest entity that most significantly impact the entity's economic performance.

This guidance was effective January 1, 2010. The Association does not have any variable interest or controlling interest in a variable interest entity, thus there was no impact of adoption of the guidance.

The accompanying financial statements contain all adjustments necessary for a fair presentation of the interim financial condition and results of operations and conform to generally accepted accounting principles and prevailing practices within the banking industry. The results of operations for the nine month period ended September 30, 2010 are not necessarily indicative of the results to be expected for the full year.

NOTE 2 - ALLOWANCE FOR LOAN LOSSES

An analysis of the allowance for loan losses follows:

	<u>Three Months Ended September 30,</u>	
	<u>2010</u>	<u>2009</u>
Balance at beginning of quarter	\$ 3,658	\$ 2,496
Provision for loan losses	25	366
Charge-offs	-	-
Recoveries	-	-
Balance at end of quarter	<u>\$ 3,683</u>	<u>\$ 2,862</u>

The following table presents information concerning impaired loans as of quarter-end. The Association defines impaired loans to be nonaccrual loans plus accrual restructured loans.

	<u>Value at</u>	
	<u>September 30,</u> <u>2010</u>	<u>December 31,</u> <u>2009</u>
Impaired loans with related allowance	\$ 8,198	\$ 3,599
Impaired loans with no related allowance	137	164
Total impaired loans	<u>\$ 8,335</u>	<u>\$ 3,763</u>
Allowance on impaired loans	<u>\$ 554</u>	<u>\$ 335</u>

The following table summarizes impaired loan information for the quarter ended September 30:

	<u>Three Months Ended September 30,</u>	
	<u>2010</u>	<u>2009</u>
Average impaired loans	\$ 6,547	\$ 4,446
Interest income recognized on impaired loans	5	4

NOTE 3 - CAPITAL

Please see the 2009 Annual Report to Shareholders, particularly Note 7 to the Financial Statements, for a description of the Association's capitalization policies. The Association's requirement for purchased equities (stock and participation certificates) is presently the legal minimum of 2.0% of the loan with a cap of \$1 thousand.

The patronage distribution for 2009 was \$2.573 million and was distributed 100% in cash on March 25, 2010. A patronage distribution program is also in effect for 2010. The amount of the patronage distribution for 2010 will depend on financial results for the year as a whole and is therefore not known with certainty at this time. However, management estimates that the patronage distribution attributable to the first three quarters of 2010 is approximately \$2.456 million. Management believes it is probable that the 2010 patronage distribution will be paid 100% in cash. Therefore, the accompanying financial statements show an interim accrual at the end of the third quarter of 2010 for patronage distribution payable of \$2.456 million. The corresponding interim accrual at the end of the third quarter of 2009 for patronage distribution payable was \$2.122 million (also 100% cash).

The Association's regulatory capital ratios were:

	<u>Value At</u>		<u>Regulatory</u> <u>Minimum</u>
	<u>September 30,</u> <u>2010</u>	<u>December 31,</u> <u>2009</u>	
Core surplus ratio	18.5%	16.9%	3.5%
Total surplus ratio	18.5%	17.1%	7.0%
Permanent capital ratio	18.8%	17.4%	7.0%

Additionally, the Association's internal permanent capital ratio goal for 2010 is 17.5%. The ratio at September 30, 2010, as indicated above, is not indicative of the full year.

NOTE 4 - INCOME TAXES

Please see the 2009 Annual Report to Shareholders, particularly Note 8 to the Financial Statements, for a description of the Association's deferred tax assets and liabilities and the corresponding valuation allowance. There were no significant changes in the composition or valuation of tax assets/liabilities during the first three quarters of 2010.

NOTE 5 - FAIR VALUE MEASUREMENTS

Accounting guidance defines fair value as the exchange price that would be received for an asset or paid to transfer a liability in the principal or most advantageous market for the asset or liability. Please see the 2009 Annual Report to Shareholders, particularly Note 2L and Note 11 to the Financial Statements, for a more complete description.

Assets measured at a fair value on a recurring basis at September 30, 2010 are summarized below:

	Fair Value Measurement Using		
	Level 1	Level 2	Level 3
<u>Assets:</u>			
Interest Rate Swaps	\$ -	\$ 259	\$ -
Total Assets	<u>\$ -</u>	<u>\$ 259</u>	<u>\$ -</u>

Assets measured at a fair value on a recurring basis at December 31, 2009 are summarized below:

	Fair Value Measurement Using		
	Level 1	Level 2	Level 3
<u>Assets:</u>			
Interest Rate Swaps	\$ -	\$ 428	\$ -
Total Assets	<u>\$ -</u>	<u>\$ 428</u>	<u>\$ -</u>

Assets measured at a fair value on a non-recurring basis at September 30, 2010 are summarized below:

	Fair Value Measurement Using		
	Level 1	Level 2	Level 3
<u>Assets:</u>			
Nonaccrual loans	\$ -	\$ -	\$ 8,079
Total Assets	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,079</u>

Assets measured at a fair value on a non-recurring basis at December 31, 2009 are summarized below:

	Fair Value Measurement Using		
	Level 1	Level 2	Level 3
<u>Assets:</u>			
Nonaccrual loans	\$ -	\$ -	\$ 3,500
Total Assets	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,500</u>

There were no liabilities measured at fair value on a recurring or non-recurring basis at September 30, 2010.

As more fully discussed in Note 2L and Note 11 of the 2009 Annual Report to Shareholders, accounting guidance establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The following represent a brief summary of the valuation techniques used for the Associations' assets.

Derivatives: The only derivatives held by the Association are our internal rate swaps, which meet the definition of Level 2 financial instruments. The derivative positions are valued using internally developed models that use as their basis readily observable market parameters such as benchmark interest rate curves, volatility and other inputs that are observable directly or indirectly in the marketplace.

Nonaccrual Loans: For certain loans evaluated as nonaccrual, the fair value is based upon the underlying collateral, since the loans are collateral dependent loans. These loans are generally classified as Level 3 assets.

NOTE 6 - DERIVATIVE FINANCIAL INSTRUMENTS

The Association enters into derivative financial instruments known as "received fixed" interest rate swaps. The counterparty to the Association's swaps is CoBank. Please see the 2009 Annual Report to Shareholders, particularly Note 2K and Note 15 to the Financial Statements, for a more complete description.

The following tables show the impact of these derivatives on the financial statements as of or for the quarter end:

	Value at	
	Sept 30, 2010	Dec 31, 2009
<u>Balance sheet:</u>		
Accrued interest receivable	\$ 17	\$ 26
Accrued interest payable (included in other liabilities)	-	-
Positive fair values (included in other assets)	259	428
Negative fair values (included in other liabilities)	-	-
Accumulated other comprehensive income	214	353
	Three Months Ended Sept 30,	
	2010	2009
<u>Statement of income:</u>		
(Decreased) increased interest expense	\$ (25)	\$ (172)
<u>Other comprehensive income:</u>		
Net unrealized gains (losses) on Interest rate swaps	\$ (26)	\$ (33)

NOTE 7 - SUBSEQUENT EVENTS

The Association has evaluated subsequent events through November 5, 2010, which is the date the financial statements were available to be issued.

YANKEE FARM CREDIT, ACA OFFICE LOCATIONS

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