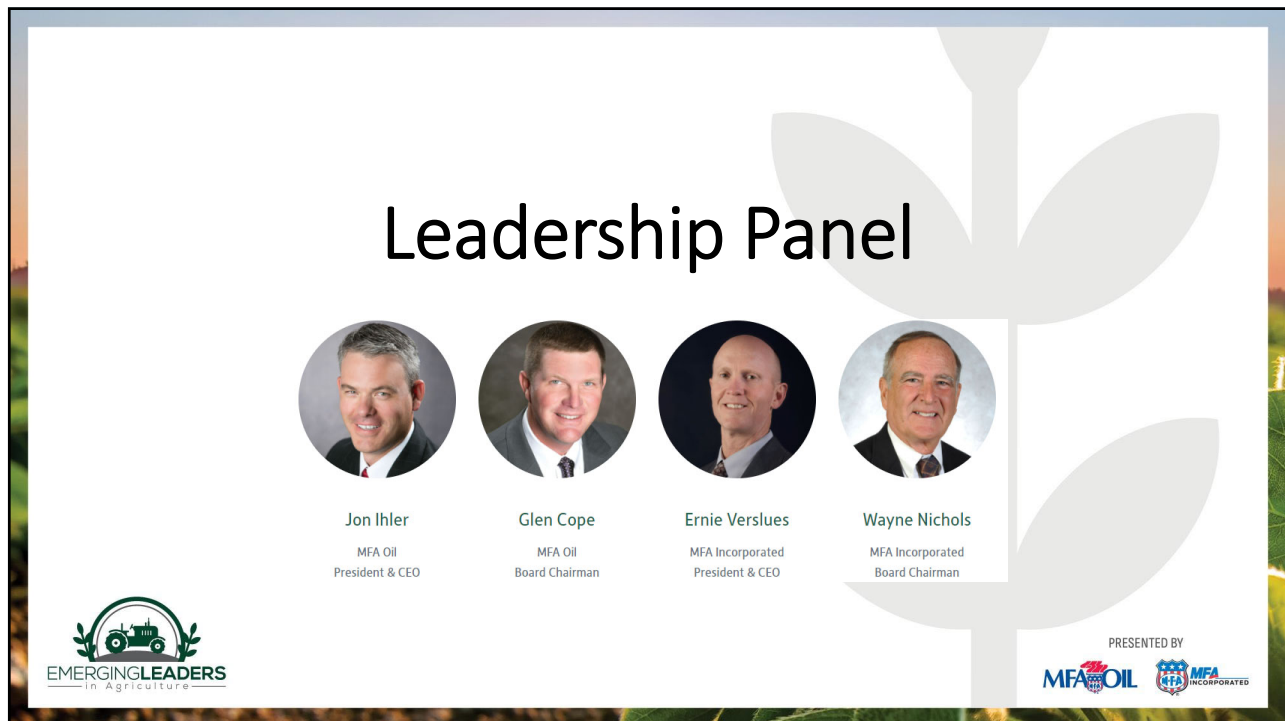




1



2



3



4

DIESEL

123.3 million gallons of distillates sold in 2021

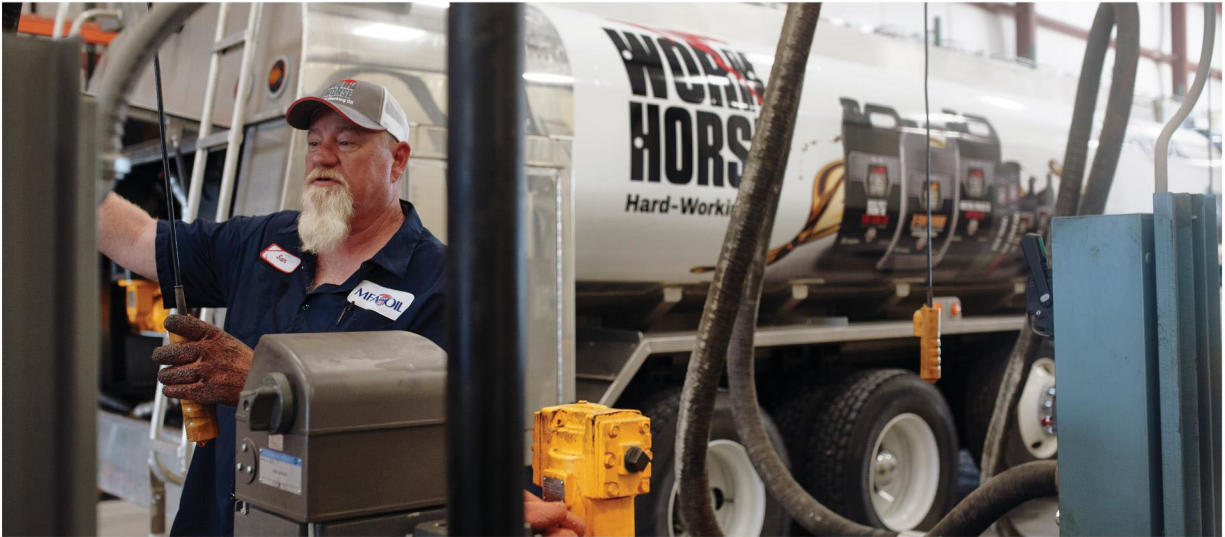
5

GASOLINE

54.4 million gallons of gasoline sold in 2021

6

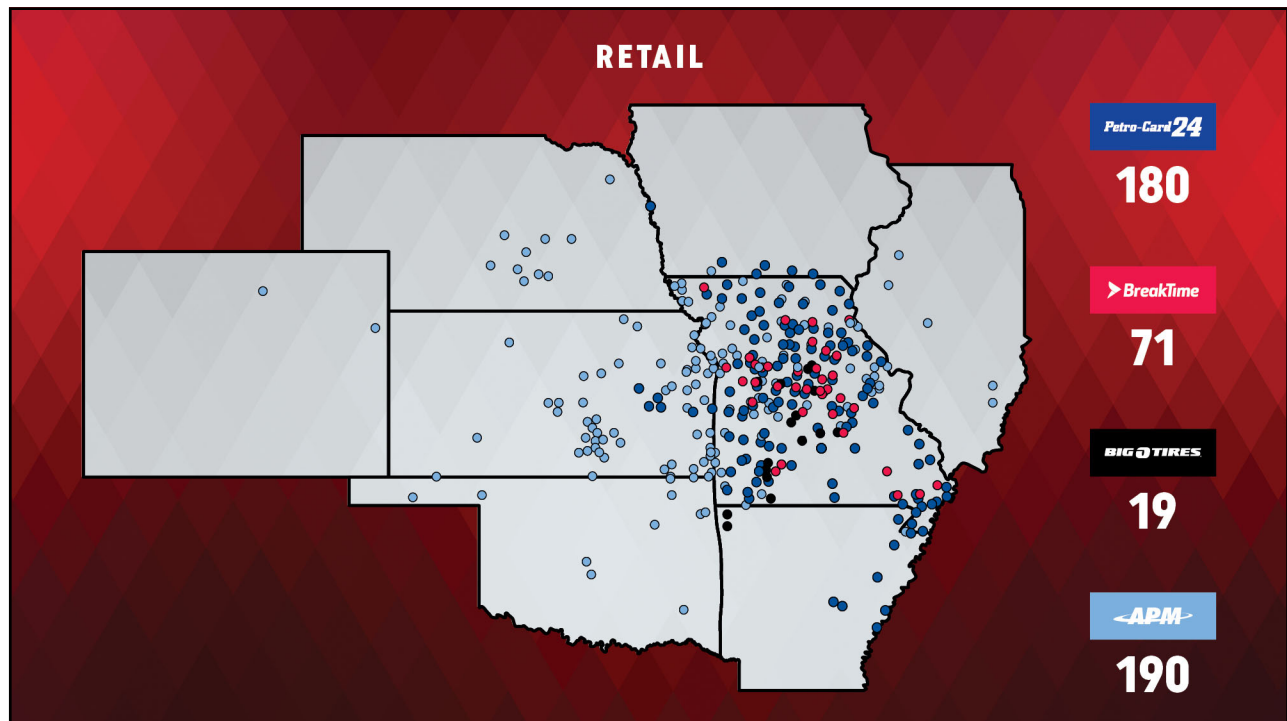
LUBRICANTS



2.3 million gallons of lubricants sold in 2021

7

RETAIL



8



9




10

BIG O TIRES

\$44.3
MILLION
in sales

19
locations

BIG O TIRES



11

APM

\$165
MILLION
in sales

190
fueling locations

92.7
MILLION
gallons of fuel delivered

APM



12



Energized
SOLAR

- Subsidiary of MFA Oil formed in 2021
- Solar panel installation services for farmers, homeowners and businesses
- Represents the company's latest commitment to diversifying its product offerings with renewable energy

13

BOARD OF DIRECTORS



TOP ROW LEFT TO RIGHT:
Chuck Weldon,
 District 1 – Northwest;
Monte Fisher,
 District 2 – Northeast;
Glen Cope (Chairman),
 District 3 – Southwest;
Marion Kertz,
 District 4 – Southeast



BOTTOM ROW LEFT TO RIGHT:
Mike Moreland,
 District 5 – West Central;
Jake Taylor (Vice Chair),
 District 6 – Central;
Tony Dameron,
 District 7 – East Central;
Scott Mitchell,
 District 8 – Mid-South

14

MFA Incorporated

Farmer-owned cooperative founded 1914

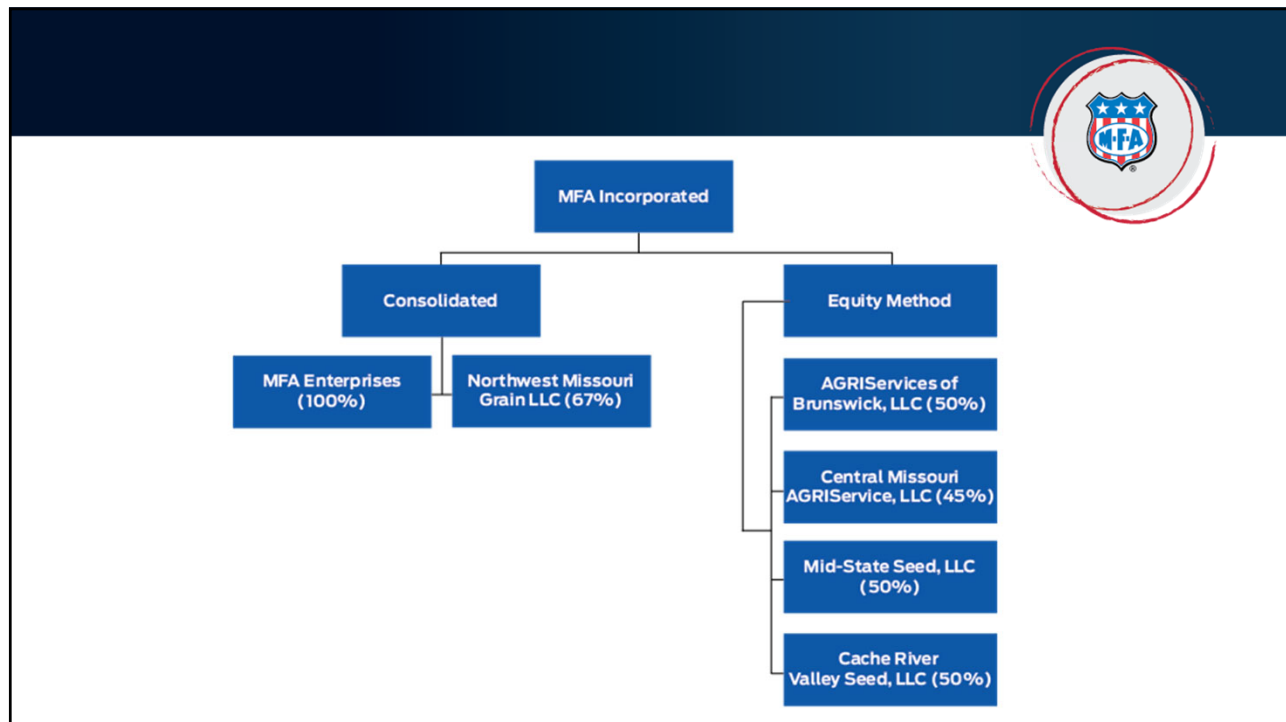


15

Board of Directors



16



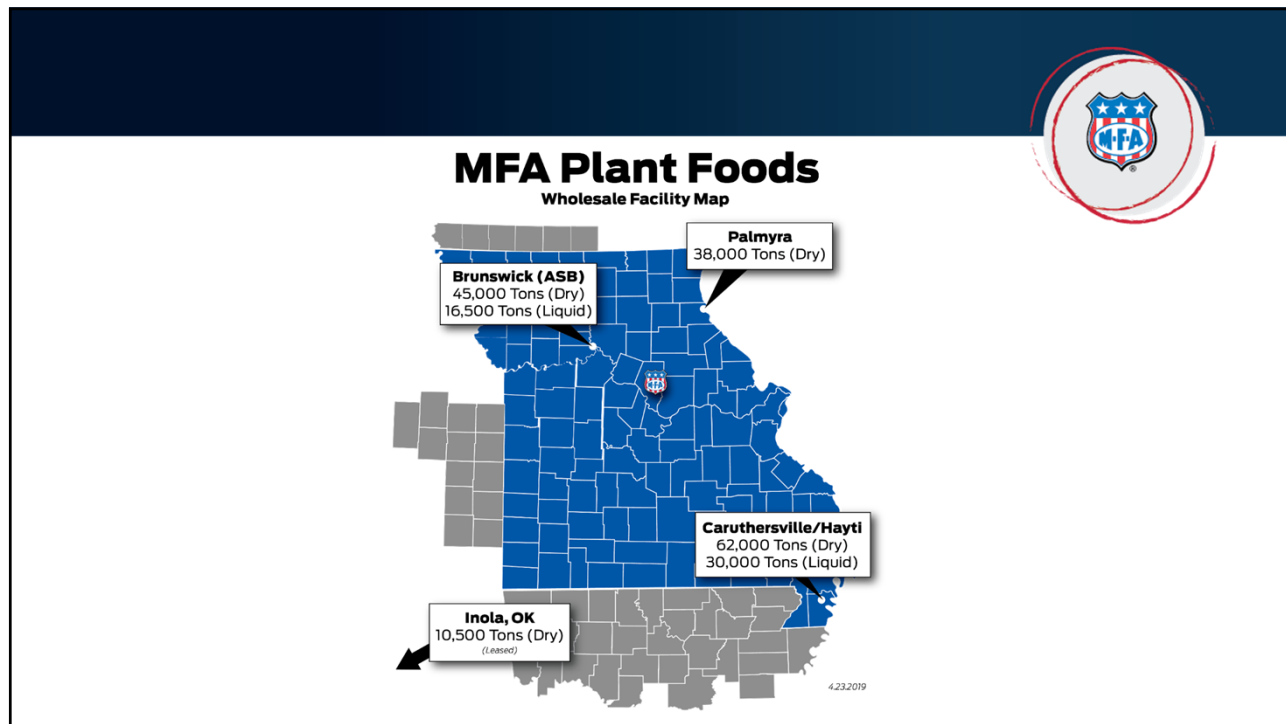
17

Grain

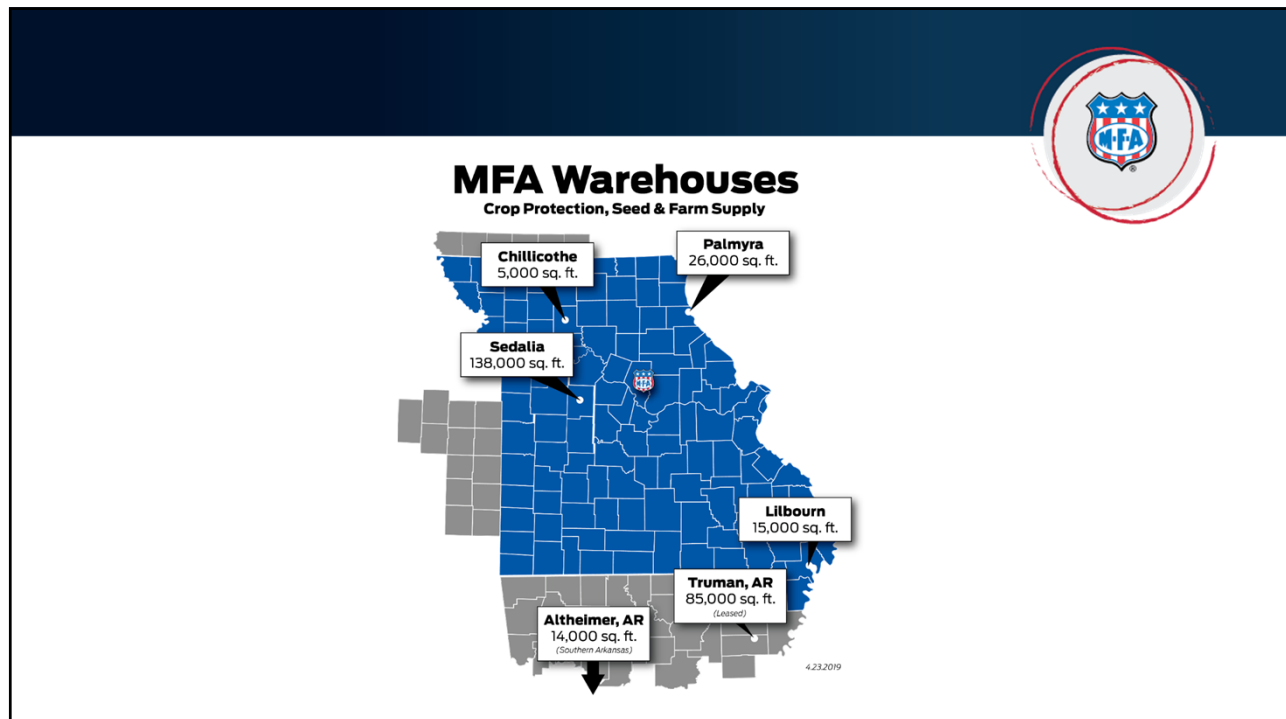
- 75 million bushels annually

An aerial photograph of a grain processing facility. The facility features several large, white, cylindrical storage silos and a central processing area. It is situated along a river, with a road and parking lot in the foreground. The surrounding landscape is green and hilly.

18



19



20

Agronomy

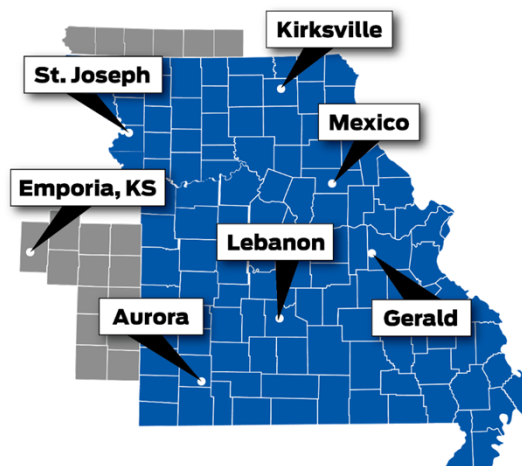


MADE FOR AGRICULTURE



21

MFA Feed Mills



22

Livestock



23

2021 CropLife 100

Shaded areas represent Cooperatives



Over \$1 Billion in Retail Sales									
Rank & Company	Headquarters Location	# States Served	# Retail Outlets	Years in CropLife 100	% Crop Protection Sales	% Fertilizer Sales	% Seed Sales	% Custom App	
1 Nutrien Ag Solutions	Loveland, CO	45	1000	38	39%	39%	14%	8%	
2 Helena Agri-Enterprises	Collierville, TN	48	460	37	41%	38%	17%	4%	
3 Simplot Growers Solutions	Boise, ID	31	234	37	44%	42%	12%	2%	
4 GROWMARK	Bloomington, IL	17	650	35	30%	39%	19%	12%	
5 Wilbur-Ellis	Aurora, CO	23	138	36	48%	38%	9%	5%	
6 CHS	Inver Grove Heights, MN	16	270	35	24%	55%	15%	6%	
7 GreenPoint AG	Decatur, AL	10	99	4	31%	46%	22%	1%	
8 Agtegra Cooperative	Aberdeen, SD	2	62	31	23%	49%	21%	7%	
9 MFA	Columbia, MO	4	166	29	21%	56%	17%	6%	
10 Co-Alliance	Avon, IN	3	46	22	28%	52%	13%	7%	

24



25