

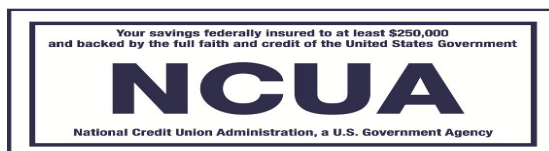
Agriculture Federal Credit Union

December 2022

<i>Statement of Financial Condition</i>	<i>November 2022</i>	<i>December 2022</i>
Loans, net	\$259,102,919	\$259,300,209
Cash	7,133,760	16,541,782
Investments, net	71,411,969	72,046,491
Other Assets	18,190,502	17,832,954
<i>Total Assets</i>	<u>\$355,839,150</u>	<u>\$365,721,435</u>
Deposits	\$322,343,800	\$331,178,027
Other Liabilities	1,684,172	1,790,011
Reserves	31,811,178	32,753,398
<i>Total Liabilities & Equity</i>	<u>\$355,839,150</u>	<u>\$365,721,435</u>

<i>Income Statement</i>	<i>Month December 2022</i>	<i>Year-to-Date December 2022</i>
Interest Income	\$1,080,388	\$10,118,833
Interest Expense	(179,358)	(1,206,754)
Net Interest Income	901,030	8,912,079
Other Operating Income	180,416	2,287,190
Operating Expenses	(969,718)	(9,693,965)
Provision for Loan Losses	(60,000)	(407,522)
Income before Non Operating Losses	51,727	1,097,782
Non Operating Losses (Gains)	0	0
<i>Net Income</i>	<u>\$51,727</u>	<u>\$1,097,782</u>

<i>Delinquency Statistics</i>	<i>Number December 2022</i>	<i>Balance December 2022</i>
60-179 Days	77	\$970,894
180-359 Days	3	22,813
360+ Days	1	47,263
<i>Total Delinquencies</i>	<u>81</u>	<u>\$1,040,970</u>



Federally Insured by NCUA