

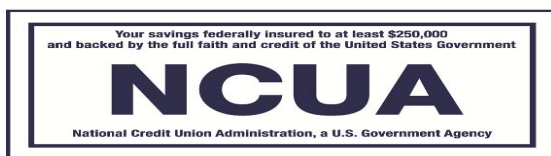
Agriculture Federal Credit Union

December 2014

Statement of Financial Condition	November 2014	December 2014
Loans, net	\$147,414,516	\$152,460,880
Cash	2,055,517	2,315,124
Investments, net	85,331,463	84,755,076
Other Assets	5,641,342	5,797,258
<i>Total Assets</i>	<u>\$251,367,402</u>	<u>\$248,656,115</u>
Deposits	\$218,064,577	\$215,994,426
Other Liabilities	2,553,292	1,891,581
Reserves	30,749,533	30,770,108
<i>Total Liabilities & Equity</i>	<u>\$251,367,402</u>	<u>\$248,656,115</u>

Income Statement	Month December 2014	Year-to-Date December 2014
Interest Income	\$708,319	\$7,773,131
Interest Expense	(90,735)	(1,039,172)
Net Interest Income	617,583	6,733,960
Other Operating Income	247,107	2,690,490
Operating Expenses	(754,237)	(7,480,793)
Provision for Loan Losses	(14,379)	(665,161)
Income before Non Operating Losses	96,075	1,278,496
Non Operating Losses (Gains)	0	(46,934)
<i>Net Income</i>	<u>\$96,075</u>	<u>\$1,325,430</u>

Delinquency Statistics	Number December 2014	Balance December 2014
2 to less than 6 Months	90	\$1,270,729
6 to less than 12 Months	12	410,782
12 Months and Over	1	18,919
<i>Total Delinquencies</i>	<u>103</u>	<u>\$1,700,430</u>



Federally Insured by NCUA