

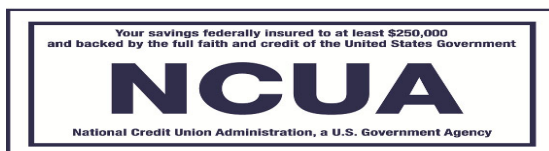
Agriculture Federal Credit Union

June 2020

<i>Statement of Financial Condition</i>	<i>May 2020</i>	<i>June 2020</i>
Loans, net	\$222,924,356	\$220,968,234
Cash	2,311,147	2,205,745
Investments, net	81,408,819	81,884,841
Other Assets	30,977,823	19,295,208
Total Assets	\$371,039,581	\$362,977,465
Deposits	\$329,544,176	\$323,044,230
Other Liabilities	2,658,693	1,345,633
Reserves	38,836,711	38,587,602
Total Liabilities & Equity	\$371,039,581	\$362,977,465

<i>Income Statement</i>	<i>Month</i> <i>June 2020</i>	<i>Year-to-Date</i> <i>June 2020</i>
Interest Income	\$834,592	\$5,401,294
Interest Expense	(204,493)	(1,383,239)
Net Interest Income	630,099	4,018,055
Other Operating Income	149,213	1,180,327
Operating Expenses	(687,136)	(4,507,776)
Provision for Loan Losses	(310,000)	(531,895)
Income before Non Operating Losses	(217,824)	158,710
Non Operating Losses (Gains)	0	0
Net Income	(\$217,824)	\$158,710

<i>Delinquency Statistics</i>	<i>Number</i> <i>June 2020</i>	<i>Balance</i> <i>June 2020</i>
2 to less than 6 Months	85	\$2,287,276
6 to less than 12 Months	4	45,341
12 Months and Over	1	80,801
Total Delinquencies	90	\$2,413,418



Federally Insured by NCUA