

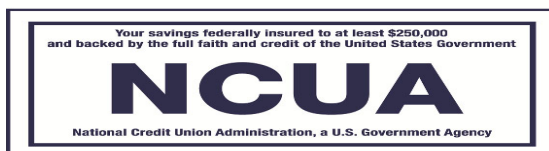
Agriculture Federal Credit Union

September 2020

<i>Statement of Financial Condition</i>	<i>August 2020</i>	<i>September 2020</i>
Loans, net	\$219,749,846	\$218,250,786
Cash	1,924,487	1,795,592
Investments, net	81,610,845	82,674,319
Other Assets	19,621,254	20,506,043
Total Assets	\$355,200,156	\$355,483,704
Deposits	\$314,877,498	\$315,384,341
Other Liabilities	1,576,495	1,384,308
Reserves	38,746,163	38,715,055
Total Liabilities & Equity	\$355,200,156	\$355,483,704

<i>Income Statement</i>	<i>Month September 2020</i>	<i>Year-to-Date September 2020</i>
Interest Income	\$772,446	\$7,793,345
Interest Expense	(160,643)	(1,905,789)
Net Interest Income	611,803	5,887,556
Other Operating Income	163,144	1,691,076
Operating Expenses	(674,555)	(6,584,900)
Provision for Loan Losses	(60,000)	(726,895)
Income before Non Operating Losses	40,392	266,837
Non Operating Losses (Gains)	0	0
Net Income	\$40,392	\$266,837

<i>Delinquency Statistics</i>	<i>Number September 2020</i>	<i>Balance September 2020</i>
2 to less than 6 Months	71	\$918,122
6 to less than 12 Months	10	556,063
12 Months and Over	1	78,204
Total Delinquencies	82	\$1,552,389



Federally Insured by NCUA