

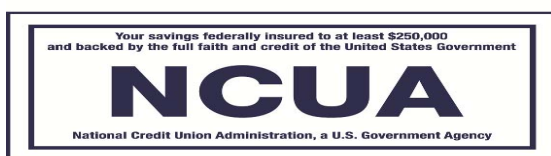
Agriculture Federal Credit Union

December 2013

Statement of Financial Condition	November 2013	December 2013
Loans, net	\$136,648,119	\$136,667,329
Cash	2,149,772	2,001,194
Investments, net	88,556,527	88,234,258
Other Assets	5,101,699	5,037,985
<i>Total Assets</i>	<u>\$243,920,302</u>	<u>\$239,492,967</u>
Deposits	\$212,951,468	\$209,143,414
Other Liabilities	1,973,873	1,699,196
Reserves	28,994,961	28,650,357
<i>Total Liabilities & Equity</i>	<u>\$243,920,302</u>	<u>\$239,492,967</u>

Income Statement	Month December 2013	Year-to-Date December 2013
Interest Income	\$764,257	\$7,735,452
Interest Expense	(93,931)	(1,160,861)
Net Interest Income	670,326	6,574,592
Other Operating Income	221,138	2,487,844
Operating Expenses	(682,797)	(7,385,454)
Provision for Loan Losses	(136,562)	(590,270)
Income before Non Operating Losses	72,105	1,086,712
Non Operating Losses (Gains)	0	0
<i>Net Income</i>	<u>\$72,105</u>	<u>\$1,086,712</u>

Delinquency Statistics	Number December 2013	Balance December 2013
2 to less than 6 Months	68	\$430,794
6 to less than 12 Months	13	405,818
12 Months and Over	0	0
<i>Total Delinquencies</i>	<u>81</u>	<u>\$836,612</u>



Federally Insured by NCUA