

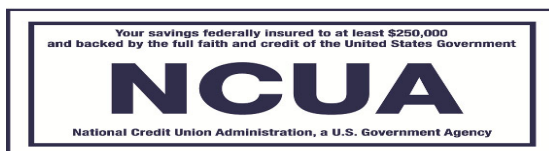
Agriculture Federal Credit Union

September 2019

<i>Statement of Financial Condition</i>	<i>August 2019</i>	<i>September 2019</i>
Loans, net	\$227,912,361	\$227,794,956
Cash	2,214,234	2,217,442
Investments, net	82,611,396	84,115,726
Other Assets	14,551,669	15,932,366
Total Assets	\$344,489,366	\$348,311,534
Deposits	\$304,993,222	\$309,764,611
Other Liabilities	2,505,492	1,539,015
Reserves	36,990,652	37,007,907
Total Liabilities & Equity	\$344,489,366	\$348,311,534

<i>Income Statement</i>	<i>Month September 2019</i>	<i>Year-to-Date September 2019</i>
Interest Income	\$996,138	\$8,735,280
Interest Expense	(262,958)	(2,119,675)
Net Interest Income	733,179	6,615,605
Other Operating Income	205,401	1,956,280
Operating Expenses	(715,732)	(6,996,854)
Provision for Loan Losses	(37,696)	(410,866)
Income before Non Operating Losses	185,153	1,164,165
Non Operating Losses (Gains)	0	0
Net Income	\$185,153	\$1,164,165

<i>Delinquency Statistics</i>	<i>Number September 2019</i>	<i>Balance September 2019</i>
2 to less than 6 Months	74	\$390,546
6 to less than 12 Months	6	43,934
12 Months and Over	1	91,675
Total Delinquencies	81	\$526,155



Federally Insured by NCUA