

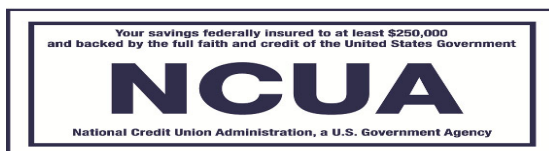
# Agriculture Federal Credit Union

## December 2019

<i>Statement of Financial Condition</i>	<i>November 2019</i>	<i>December 2019</i>
Loans, net	\$227,910,087	\$228,698,040
Cash	2,209,548	1,871,680
Investments, net	85,606,183	84,481,099
Other Assets	28,893,547	17,107,570
<b>Total Assets</b>	<b>\$361,831,969</b>	<b>\$350,830,605</b>
Deposits	\$322,440,229	\$312,217,263
Other Liabilities	2,150,846	1,348,989
Reserves	37,240,894	37,264,352
<b>Total Liabilities &amp; Equity</b>	<b>\$361,831,969</b>	<b>\$350,830,605</b>

<i>Income Statement</i>	<i>Month December 2019</i>	<i>Year-to-Date December 2019</i>
Interest Income	\$1,150,234	\$11,816,289
Interest Expense	(270,285)	(2,934,056)
Net Interest Income	879,949	8,882,233
Other Operating Income	265,223	2,703,903
Operating Expenses	(899,460)	(9,485,077)
Provision for Loan Losses	(56,141)	(514,409)
Income before Non Operating Losses	189,570	1,586,650
Non Operating Losses (Gains)	0	0
<b>Net Income</b>	<b>\$189,570</b>	<b>\$1,586,650</b>

<i>Delinquency Statistics</i>	<i>Number December 2019</i>	<i>Balance December 2019</i>
2 to less than 6 Months	91	\$564,174
6 to less than 12 Months	9	59,646
12 Months and Over	1	87,940
<b>Total Delinquencies</b>	<b>101</b>	<b>\$711,760</b>



**Federally Insured by NCUA**