

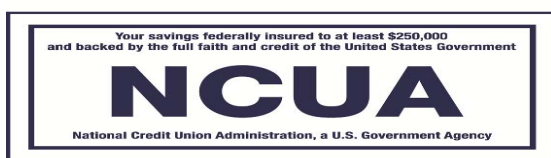
Agriculture Federal Credit Union

September 2015

Statement of Financial Condition	August 2015	September 2015
Loans, net	\$166,669,115	\$166,099,025
Cash	2,156,117	2,234,856
Investments, net	79,171,934	74,664,164
Other Assets	5,610,491	5,132,580
<i>Total Assets</i>	<u>\$263,144,390</u>	<u>\$262,256,992</u>
Deposits	\$228,688,969	\$228,215,386
Other Liabilities	2,503,005	1,894,362
Reserves	31,952,416	32,147,245
<i>Total Liabilities & Equity</i>	<u>\$263,144,390</u>	<u>\$262,256,992</u>

Income Statement	Month September 2015	Year-to-Date September 2015
Interest Income	\$713,572	\$6,138,466
Interest Expense	(100,526)	(879,218)
Net Interest Income	613,046	5,259,248
Other Operating Income	209,361	2,065,074
Operating Expenses	(671,401)	(5,851,128)
Provision for Loan Losses	0	(411,596)
Income before Non Operating Losses	151,007	1,061,598
Non Operating Losses (Gains)	0	(786)
<i>Net Income</i>	<u>\$151,007</u>	<u>\$1,062,384</u>

Delinquency Statistics	Number September 2015	Balance September 2015
2 to less than 6 Months	67	\$1,243,634
6 to less than 12 Months	10	49,316
12 Months and Over	2	53,367
<i>Total Delinquencies</i>	<u>79</u>	<u>\$1,346,317</u>



Federally Insured by NCUA