

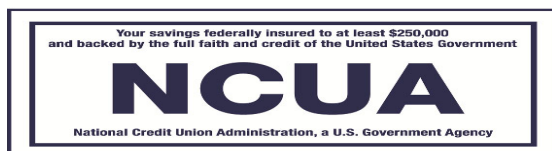
# Agriculture Federal Credit Union

## December 2018

<i>Statement of Financial Condition</i>	<i>November 2018</i>	<i>December 2018</i>
Loans, net	\$215,815,899	\$215,728,734
Cash	1,955,200	2,242,705
Investments, net	89,560,766	89,828,856
Other Assets	10,440,386	10,817,973
 <i>Total Assets</i>	 <u><u>\$326,030,053</u></u>	 <u><u>\$331,794,729</u></u>
 Deposits	 \$290,484,839	 \$295,910,113
Other Liabilities	1,725,878	1,516,352
Reserves	33,819,336	34,368,264
 <i>Total Liabilities &amp; Equity</i>	 <u><u>\$326,030,053</u></u>	 <u><u>\$331,794,729</u></u>

<i>Income Statement</i>	<i>Month December 2018</i>	<i>Year-to-Date December 2018</i>
Interest Income	\$1,001,437	\$10,795,573
Interest Expense	(217,756)	(2,074,876)
Net Interest Income	783,681	8,720,697
 Other Operating Income	 219,643	 2,903,021
Operating Expenses	(898,442)	(9,276,883)
Provision for Loan Losses	(67,500)	(1,023,533)
Income before Non Operating Losses	37,383	1,323,302
Non Operating Losses (Gains)	0	(1,004)
 <i>Net Income</i>	 <u><u>\$37,383</u></u>	 <u><u>\$1,324,306</u></u>

<i>Delinquency Statistics</i>	<i>Number December 2018</i>	<i>Balance December 2018</i>
2 to less than 6 Months	104	\$1,665,043
6 to less than 12 Months	10	257,506
12 Months and Over	3	128,433
 <i>Total Delinquencies</i>	 <u><u>117</u></u>	 <u><u>\$2,050,981</u></u>



**Federally Insured by NCUA**