

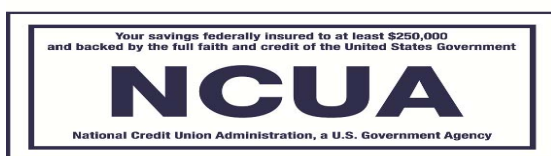
Agriculture Federal Credit Union

March 2015

Statement of Financial Condition	February 2015	March 2015
Loans, net	\$152,951,056	\$156,027,847
Cash	14,787,175	17,544,977
Investments, net	83,521,944	81,851,964
Other Assets	4,449,876	4,925,808
<i>Total Assets</i>	<u>\$255,710,050</u>	<u>\$260,350,596</u>
Deposits	\$222,227,433	\$226,864,641
Other Liabilities	2,384,615	2,013,236
Reserves	31,098,002	31,472,719
<i>Total Liabilities & Equity</i>	<u>\$255,710,050</u>	<u>\$260,350,596</u>

Income Statement	Month March 2015	Year-to-Date March 2015
Interest Income	\$683,937	\$2,040,554
Interest Expense	(99,317)	(276,574)
Net Interest Income	584,620	1,763,980
Other Operating Income	205,990	687,017
Operating Expenses	(612,974)	(1,948,043)
Provision for Loan Losses	(70,000)	(210,000)
Income before Non Operating Losses	107,636	292,954
Non Operating Losses (Gains)	0	0
<i>Net Income</i>	<u>\$107,636</u>	<u>\$292,954</u>

Delinquency Statistics	Number March 2015	Balance March 2015
2 to less than 6 Months	65	\$1,058,922
6 to less than 12 Months	15	151,193
12 Months and Over	2	253,573
<i>Total Delinquencies</i>	<u>82</u>	<u>\$1,463,688</u>



Federally Insured by NCUA