

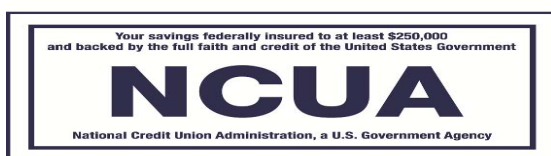
Agriculture Federal Credit Union

September 2014

Statement of Financial Condition	August 2014	September 2014
Loans, net	\$141,204,040	\$142,986,226
Cash	2,083,394	2,040,676
Investments, net	89,765,341	85,868,043
Other Assets	5,745,531	5,635,349
<i>Total Assets</i>	<u><u>\$241,061,555</u></u>	<u><u>\$245,557,165</u></u>
Deposits	\$208,616,858	\$213,491,044
Other Liabilities	2,400,748	1,963,570
Reserves	30,043,950	30,102,550
<i>Total Liabilities & Equity</i>	<u><u>\$241,061,555</u></u>	<u><u>\$245,557,165</u></u>

Income Statement	Month September 2014	Year-to-Date September 2014
Interest Income	\$677,217	\$5,735,272
Interest Expense	(82,597)	(771,032)
Net Interest Income	594,620	4,964,240
Other Operating Income	228,154	1,978,310
Operating Expenses	(573,734)	(5,469,268)
Provision for Loan Losses	(32,932)	(613,282)
Income before Non Operating Losses	216,107	860,000
Non Operating Losses (Gains)	45,000	(46,934)
<i>Net Income</i>	<u><u>\$171,107</u></u>	<u><u>\$906,934</u></u>

Delinquency Statistics	Number September 2014	Balance September 2014
2 to less than 6 Months	70	\$1,038,093
6 to less than 12 Months	12	347,126
12 Months and Over	3	56,994
<i>Total Delinquencies</i>	<u><u>85</u></u>	<u><u>\$1,442,213</u></u>



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