

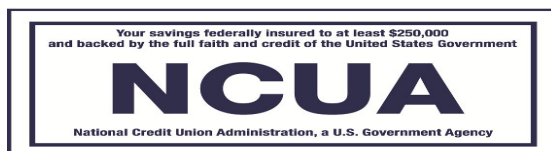
# Agriculture Federal Credit Union

## December 2023

<i>Statement of Financial Condition</i>	<i>November 2023</i>	<i>December 2023</i>
Loans, net	\$252,612,383	\$250,535,161
Cash	17,374,896	21,185,763
Investments, net	68,997,698	69,813,926
Other Assets	17,647,260	17,757,353
<b>Total Assets</b>	<b>\$356,632,237</b>	<b>\$359,292,204</b>
Deposits	\$321,815,736	\$322,895,037
Other Liabilities	2,070,771	2,219,902
Reserves	32,745,730	34,177,265
<b>Total Liabilities &amp; Equity</b>	<b>\$356,632,237</b>	<b>\$359,292,204</b>

<i>Income Statement</i>	<i>Month December 2023</i>	<i>Year-to-Date December 2023</i>
Interest Income	\$1,234,451	\$13,116,646
Interest Expense	(323,985)	(3,132,482)
Net Interest Income	910,465	9,984,164
Other Operating Income	174,195	2,140,964
Operating Expenses	(957,336)	(10,619,126)
Provision for Loan Losses	(98,956)	(1,185,268)
Income before Non Operating Losses	28,368	320,734
Non Operating Losses (Gains)	0	(64,410)
<b>Net Income</b>	<b>\$28,368</b>	<b>\$385,144</b>

<i>Delinquency Statistics</i>	<i>Number December 2023</i>	<i>Balance December 2023</i>
2 to less than 6 Months	49	\$425,332
6 to less than 12 Months	8	106,188
12 Months and Over	3	545,665
<b>Total Delinquencies</b>	<b>60</b>	<b>\$1,077,185</b>



**Federally Insured by NCUA**