



# National Credit Union Administration

## Financial Performance Report - Key Ratios <sup>5</sup>

### Quarterly, Ending Mar 2024

Charter	Name	Street	City	State	ZipCode	Region
306	MADISON COUNTY	621 E 8th St	Anderson	IN	46012-4018	2

Line Item	Mar-2023	Jun-2023	Sep-2023	Dec-2023	Mar-2024	Peer Avg.
<b>CAPITAL ADEQUACY RATIOS</b>						
Net Worth/Total Assets for Prompt Corrective Action <sup>6</sup>	8.44	8.90	9.18	9.19	0.00	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	9.03	9.43	9.71	9.74	0.00	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A
GAAP Equity / Total Assets	7.66	8.11	8.38	8.71	0.00	N/A
Loss Coverage	19.17	14.02	14.47	26.58	0.00	N/A
<b>ASSET QUALITY RATIOS</b>						
Delinquent Loans / Total Loans	0.72	0.75	1.27	1.59	0.00	N/A
Delinquent Loans / Net Worth	4.30	4.50	7.78	10.14	0.00	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.25	0.28	0.35	0.32	0.00	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	0.98	1.05	1.66	1.99	0.00	N/A
Other Non-Performing Assets / Total Assets	0.00	0.00	0.00	0.00	0.00	N/A
<b>MANAGEMENT RATIOS</b>						
Net Worth Growth <sup>1</sup>	19.83	17.07	15.01	9.94	0.00	N/A
Share Growth <sup>1</sup>	12.93	0.94	-0.61	-2.61	0.00	N/A
Loan Growth <sup>1</sup>	-4.32	5.70	10.08	10.53	0.00	N/A
Asset Growth <sup>1</sup>	11.46	1.70	0.34	-0.98	0.00	N/A
Investment Growth <sup>1</sup>	36.67	-0.58	-8.99	-12.19	0.00	N/A
Membership Growth <sup>1</sup>	-0.35	0.78	0.24	-0.13	0.00	N/A
<b>EARNINGS RATIOS</b>						
Net Income / Average Assets (ROAA) <sup>1</sup>	1.62	1.41	1.25	0.98	0.00	N/A
Net Income - Extraordinary Gains(Losses) / Average Assets <sup>1</sup>	1.62	1.41	1.25	0.98	0.00	N/A
Non-Interest Expense / Average Assets <sup>1</sup>	4.87	5.34	5.45	5.63	0.00	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	-0.11	-0.13	0.01	0.08	0.00	N/A
<b>LIQUIDITY</b>						
Total Loans / Total Assets	50.72	53.79	56.58	58.87	0.00	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	17.41	14.23	12.31	11.66	0.00	N/A
<b>SENSITIVITY TO MARKET RISK</b>						
Est. NEV Tool Post Shock Ratio <sup>4</sup>	3.82	3.66	3.39	4.85	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	-47.57	-50.15	-52.84	-42.36	N/A	N/A

<sup>1</sup> Exam date ratios are annualized.

<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months.

<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.

<sup>4</sup> Applicable for credit unions under \$500 million.

<sup>5</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.

6 The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.