

National Credit Union Administration

Financial Performance Report - Key Ratios ⁵

Quarterly, Ending Jun 2023

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

Line Item	Jun-2022	Sep-2022	Dec-2022	Mar-2023	Jun-2023	Peer Avg.
CAPITAL ADEQUACY RATIOS						
Net Worth/Total Assets for Prompt Corrective Action ⁶	8.00	7.97	8.31	8.44	8.90	11.23
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	8.18	8.15	8.49	9.03	9.43	11.63
Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A
GAAP Equity / Total Assets	7.43	7.42	7.93	7.66	8.11	9.60
Loss Coverage	12.83	16.44	17.47	19.17	14.02	9.05
ASSET QUALITY RATIOS						
Delinquent Loans / Total Loans	0.37	0.44	0.43	0.72	0.75	0.57
Delinquent Loans / Net Worth	2.41	2.83	2.70	4.30	4.50	3.47
Rolling 12 Month Net Charge Offs / Average Loans ²	0.32	0.30	0.35	0.25	0.28	0.30
Delinquent Loans + Net Charge-Offs / Average Loans	0.70	0.75	0.78	0.98	1.05	0.90
Other Non-Performing Assets / Total Assets	0.00	0.00	0.00	0.00	0.00	0.03
MANAGEMENT RATIOS						
Net Worth Growth ¹	16.16	14.41	12.97	19.83	17.07	7.91
Share Growth ¹	2.09	5.19	0.92	12.93	0.94	1.28
Loan Growth ¹	2.25	6.17	4.24	-4.32	5.70	7.38
Asset Growth ¹	3.75	6.44	2.52	11.46	1.70	2.14
Investment Growth ¹	8.20	8.55	1.05	36.67	-0.58	-0.05
Membership Growth ¹	1.21	1.06	0.60	-0.35	0.78	1.75
EARNINGS RATIOS						
Net Income / Average Assets (ROAA) ¹	1.21	1.06	0.97	1.62	1.41	0.75
Net Income - Extraordinary Gains(Losses) / Average Assets ¹	1.21	1.06	0.97	1.62	1.41	0.75
Non-Interest Expense / Average Assets ¹	4.35	4.61	4.88	4.87	5.34	3.39
PLLL or Credit Loss Expense / Average Assets ¹	0.13	0.14	0.17	-0.11	-0.13	0.20
LIQUIDITY						
Total Loans / Total Assets	51.48	51.77	52.74	50.72	53.79	63.10
Cash + Short-Term Investments / Assets ³	16.57	15.40	13.31	17.41	14.23	13.71
SENSITIVITY TO MARKET RISK						
Est. NEV Tool Post Shock Ratio ⁴	3.30	2.28	2.91	3.82	3.66	7.28
Est. NEV Tool Post Shock Sensitivity ⁴	-55.92	-63.99	-59.33	-47.57	-50.15	-36.86

1 Exam date ratios are annualized.

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

3 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.

4 Applicable for credit unions under \$500 million.

5 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.