



National Credit Union Administration

Financial Performance Report - Financial Summary

Quarterly, Ending Dec 2023

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

| Line Item | Dec-2022 | Mar-2023 | %Chg | Jun-2023 | %Chg | Sep-2023 | %Chg | Dec-2023 | %Chg |
|---|--------------------|--------------------|-------------|--------------------|--------------|--------------------|--------------|--------------------|--------------|
| | Amount | Amount | | Amount | | Amount | | Amount | |
| ASSETS: | | | | | | | | | |
| Cash & Other Deposits ¹ | 12,780,419 | 18,014,172 | 41.0 | 11,931,681 | -33.8 | 9,288,329 | -22.2 | 8,372,776 | -9.9 |
| TOTAL INVESTMENTS | 35,111,507 | 33,941,120 | -3.3 | 35,585,185 | 4.8 | 34,419,973 | -3.3 | 32,234,970 | -6.3 |
| Loans Held for Sale | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| TOTAL LOANS | 58,673,226 | 58,039,345 | -1.1 | 60,346,695 | 4.0 | 63,109,467 | 4.6 | 64,851,644 | 2.8 |
| (Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases) | (228,204) | (697,618) | 205.7 | (612,408) | -12.2 | (609,459) | -0.5 | (632,411) | 3.8 |
| Land And Building | 3,146,796 | 3,187,731 | 1.3 | 3,191,078 | 0.1 | 3,285,067 | 2.9 | 3,253,458 | -1.0 |
| Other Fixed Assets | 180,752 | 192,097 | 6.3 | 172,568 | -10.2 | 158,011 | -8.4 | 154,698 | -2.1 |
| NCUSIF Deposit | 982,403 | 982,403 | 0.0 | 982,403 | 0.0 | 982,403 | 0.0 | 993,611 | 1.1 |
| All Other Assets | 606,701 | 782,502 | 29.0 | 599,586 | -23.4 | 899,365 | 50.0 | 937,075 | 4.2 |
| TOTAL ASSETS | 111,253,600 | 114,441,752 | 2.9 | 112,196,788 | -2.0 | 111,533,156 | -0.6 | 110,165,821 | -1.2 |
| LIABILITIES, SHARES & EQUITY: | | | | | | | | | |
| Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ² | 830,002 | 790,468 | -4.8 | 1,016,968 | 28.7 | 1,046,523 | 2.9 | 1,618,271 | 54.6 |
| Accrued Dividends & Interest Payable on Shares & Deposits | 150 | 1,528 | 918.7 | 4,085 | 167.3 | 4,929 | 20.7 | 7,584 | 53.9 |
| Allowance for Credit Losses on Off-Balance Sheet Credit Exposures | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Borrowings Notes & Interest Payable | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| TOTAL SHARES & DEPOSITS | 101,596,219 | 104,880,573 | 3.2 | 102,076,134 | -2.7 | 101,130,379 | -0.9 | 98,946,051 | -2.2 |
| TOTAL LIABILITIES ³ | 102,426,371 | 105,672,569 | 3.2 | 103,097,187 | -2.4 | 102,181,831 | -0.9 | 100,571,906 | -1.6 |
| Undivided Earnings | 7,838,852 | 7,780,805 | -0.7 | 8,111,223 | 4.2 | 8,362,948 | 3.1 | 8,411,925 | 0.6 |
| Other Reserves | 988,377 | 988,378 | 0.0 | 988,378 | 0.0 | 988,377 | 0.0 | 1,181,990 | 19.6 |
| TOTAL EQUITY | 8,827,229 | 8,769,183 | -0.7 | 9,099,601 | 3.8 | 9,351,325 | 2.8 | 9,593,915 | 2.6 |
| TOTAL LIABILITIES, SHARES, & EQUITY | 111,253,600 | 114,441,752 | 2.9 | 112,196,788 | -2.0 | 111,533,156 | -0.6 | 110,165,821 | -1.2 |
| INCOME & EXPENSE: | | | | | | | | | |
| Interest Income* | 3,831,732 | 1,160,408 | 21.1 | 2,422,656 | 4.4 | 3,680,808 | 1.3 | 5,019,410 | 2.3 |
| Interest Expense* | 25,467 | 43,357 | 581.0 | 91,588 | 5.6 | 152,980 | 11.4 | 266,661 | 30.7 |
| Net Interest Income* | 3,806,265 | 1,117,051 | 17.4 | 2,331,068 | 4.3 | 3,527,828 | 0.9 | 4,752,749 | 1.0 |
| Provision for Loan/Lease Losses or Total Credit Loss Expense* | 187,730 | -29,729 | -163.3 | -75,249 | -26.6 | 7,968 | 107.1 | 87,993 | 728.2 |
| Non-Interest Income* | 2,804,840 | 685,951 | -2.2 | 1,367,268 | -0.3 | 2,075,790 | 1.2 | 2,658,879 | -3.9 |
| Non-Interest Expense* | 5,362,556 | 1,374,625 | 2.5 | 2,985,060 | 8.6 | 4,555,401 | 1.7 | 6,234,408 | 2.6 |
| NET INCOME (LOSS)* | 1,060,819 | 458,106 | 72.7 | 788,525 | -13.9 | 1,040,249 | -12.1 | 1,089,227 | -21.5 |

* Income/Expense items are year-to-date while the related %change ratios are annualized.

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1- Prior to March 2022, Time and Other Deposits were included in Investments.

2- Prior to 3/31/22 includes "Subordinated Debt Included In Net Worth" and "Non-Trading Derivative Liabilities".

3- Prior to 3/31/19, Total Liabilities did not include Total Shares And Deposits.