



## National Credit Union Administration

### Financial Performance Report - Financial Summary

#### Quarterly, Ending Dec 2017

Charter	Name	Street	City	State	ZipCode	Region
306	MADISON COUNTY	621 E 8th St	Anderson	IN	46012-4018	3

Line Item	Dec-2016	Mar-2017	%Chg	Jun-2017	%Chg	Sep-2017	%Chg	Dec-2017	%Chg
	Amount	Amount		Amount		Amount		Amount	
<b>ASSETS:</b>									
Cash & Equivalents	8,810,823	8,922,234	1.3	9,515,430	6.6	8,583,028	-9.8	9,032,754	5.2
<b>TOTAL INVESTMENTS</b>	<b>19,434,171</b>	<b>24,204,746</b>	<b>24.5</b>	<b>23,320,705</b>	<b>-3.7</b>	<b>21,974,709</b>	<b>-5.8</b>	<b>18,729,669</b>	<b>-14.8</b>
Loans Held for Sale	0	0	0	0	0	0	0	0	0
Real Estate Loans	17,981,110	17,308,341	-3.7	17,182,071	-0.7	17,924,749	4.3	18,914,868	5.5
Unsecured Loans	6,238,782	5,954,794	-4.6	6,409,592	7.6	6,628,419	3.4	7,013,483	5.8
Other Loans	14,336,291	14,648,300	2.2	15,309,569	4.5	16,189,047	5.7	16,819,870	3.9
<b>TOTAL LOANS</b>	<b>38,556,183</b>	<b>37,911,435</b>	<b>-1.7</b>	<b>38,901,232</b>	<b>2.6</b>	<b>40,742,215</b>	<b>4.7</b>	<b>42,748,221</b>	<b>4.9</b>
(Allowance for Loan & Lease Losses)	(407,260)	(389,537)	-4.4	(293,259)	-24.7	(274,639)	-6.3	(231,607)	-15.7
Land And Building	1,517,325	1,495,663	-1.4	1,474,042	-1.4	1,453,914	-1.4	1,455,021	0.1
Other Fixed Assets	351,437	338,683	-3.6	318,601	-5.9	306,449	-3.8	301,003	-1.8
NCUSIF Deposit	629,888	629,888	0.0	636,892	1.1	636,892	0.0	684,082	7.4
All Other Assets	783,804	900,099	14.8	875,524	-2.7	897,224	2.5	828,706	-7.6
<b>TOTAL ASSETS</b>	<b>69,676,371</b>	<b>74,013,211</b>	<b>6.2</b>	<b>74,749,167</b>	<b>1.0</b>	<b>74,319,792</b>	<b>-0.6</b>	<b>73,547,849</b>	<b>-1.0</b>
<b>LIABILITIES &amp; CAPITAL:</b>									
Dividends Payable	11,512	14,414	25.2	10,553	-26.8	12,415	17.6	13,808	11.2
Notes & Interest Payable	0	0	0	0	0	0	0	0	0
Accounts Payable & Other Liabilities <sup>3</sup>	578,178	672,429	16.3	602,758	-10.4	640,372	6.2	602,247	-6.0
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>4</sup>	0	0	0	0	0	0	0	0	0
<b>TOTAL LIABILITIES</b>	<b>589,690</b>	<b>686,843</b>	<b>16.5</b>	<b>613,311</b>	<b>-10.7</b>	<b>652,787</b>	<b>6.4</b>	<b>616,055</b>	<b>-5.6</b>
Share Drafts	13,937,887	15,847,875	13.7	15,666,452	-1.1	15,422,232	-1.6	15,042,795	-2.5
Regular shares	26,534,228	28,418,979	7.1	29,260,724	3.0	29,969,729	2.4	29,117,527	-2.8
All Other Shares & Deposits	24,037,478	24,546,046	2.1	24,453,557	-0.4	23,342,566	-4.5	23,460,417	0.5
<b>TOTAL SHARES &amp; DEPOSITS</b>	<b>64,509,593</b>	<b>68,812,900</b>	<b>6.7</b>	<b>69,380,733</b>	<b>0.8</b>	<b>68,734,527</b>	<b>-0.9</b>	<b>67,620,739</b>	<b>-1.6</b>
Regular Reserve	1,401,983	1,401,983	0.0	1,401,983	0.0	1,401,983	0.0	1,401,983	0.0
Other Reserves	-579,149	-579,149	0.0	-579,149	0.0	-579,149	0.0	-472,321	18.4
Undivided Earnings	3,754,254	3,690,634	-1.7	3,932,289	6.5	4,109,644	4.5	4,381,393	6.6
<b>TOTAL EQUITY</b>	<b>4,577,088</b>	<b>4,513,468</b>	<b>-1.4</b>	<b>4,755,123</b>	<b>5.4</b>	<b>4,932,478</b>	<b>3.7</b>	<b>5,311,055</b>	<b>7.7</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>69,676,371</b>	<b>74,013,211</b>	<b>6.2</b>	<b>74,749,167</b>	<b>1.0</b>	<b>74,319,792</b>	<b>-0.6</b>	<b>73,547,849</b>	<b>-1.0</b>
<b>INCOME &amp; EXPENSE:</b>									
Loan Income*	2,055,032	502,248	-2.2	1,006,286	0.2	1,543,948	2.3	2,106,597	2.3
Investment Income*	294,169	77,962	6.0	180,140	15.5	278,532	3.1	422,668	13.8
Other Income*	2,243,610	506,572	-9.7	1,056,875	4.3	1,618,717	2.1	2,185,786	1.3
Total Employee Compensation & Benefits*	2,052,756	550,078	7.2	1,057,871	-3.8	1,561,075	-1.6	2,047,273	-1.6
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums* <sup>2</sup>	0	0	0	0	0	0	0	0	0
Total Other Operating Expenses*	2,202,568	513,139	-6.8	989,295	-3.6	1,505,539	1.5	2,020,469	0.7
Non-operating Income & (Expense)*	-74,682	0	100.0	-13,880	0	-22,647	-8.8	-27,324	9.5
NCUSIF Stabilization Income*	0	0	0	0	0	0	0	0	0
Provision for Loan/Lease Losses*	188,302	79,215	68.3	-11,818	-107.5	-27,545	-55.4	-39,452	-7.4
Cost of Funds*	42,160	7,971	-24.4	16,039	0.6	24,090	0.1	32,299	0.6
<b>NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE &amp; NCUSIF PREMIUM* <sup>1</sup></b>	<b>32,343</b>	<b>-63,621</b>	<b>-886.8</b>	<b>178,034</b>	<b>239.9</b>	<b>355,391</b>	<b>33.1</b>	<b>627,138</b>	<b>32.3</b>
<b>Net Income (Loss)*</b>	<b>32,343</b>	<b>-63,621</b>	<b>-886.8</b>	<b>178,034</b>	<b>239.9</b>	<b>355,391</b>	<b>33.1</b>	<b>627,138</b>	<b>32.3</b>

\* Items are year-to-date. %Change ratios are Annualized.

\* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)

1/ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.

2/ Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.

3/ March 2014 and forward includes "Non-Trading Derivative Liabilities, net."

4/ December 2011 and forward includes "Subordinated Debt Included in Net Worth."