

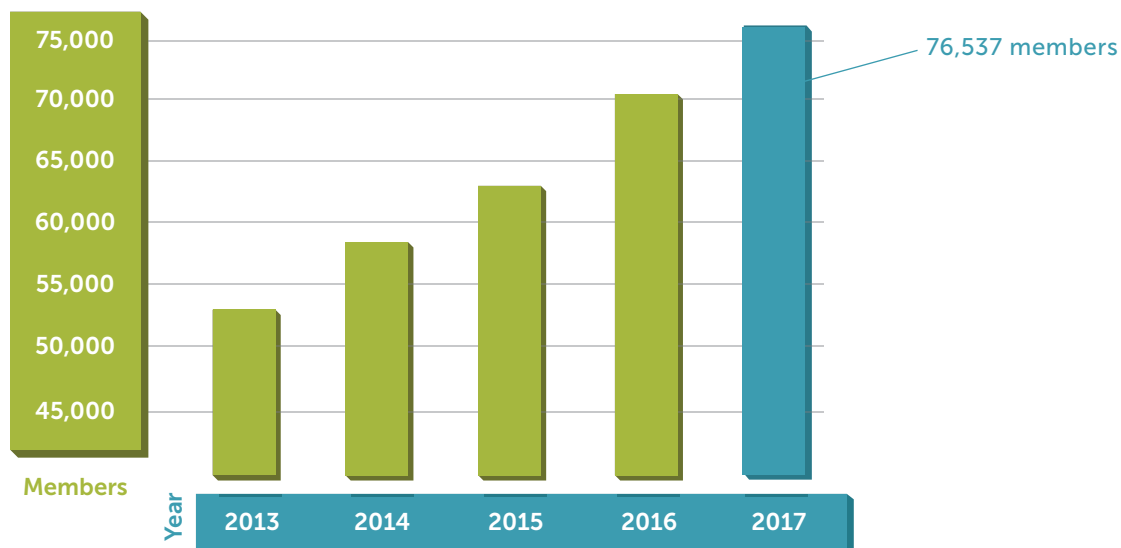
2017 Financial Report



Operating Statement

	2017	2016
Interest Income - Loans	\$ 34,087,112	\$ 28,859,547
Interest Income - Investments	1,360,935	1,390,177
Total Interest Income	35,448,047	30,249,724
Dividend Expense	4,074,033	3,403,644
Net Interest Income	31,374,014	26,846,080
Non-Interest Income	13,923,343	12,302,496
Provision for Loan Loss	(2,835,463)	(2,146,444)
Payroll & Benefit Expense	(17,695,158)	(17,027,341)
Operating Expense	(17,276,648)	(15,484,124)
Net Income	\$ 7,490,088	\$ 4,490,667

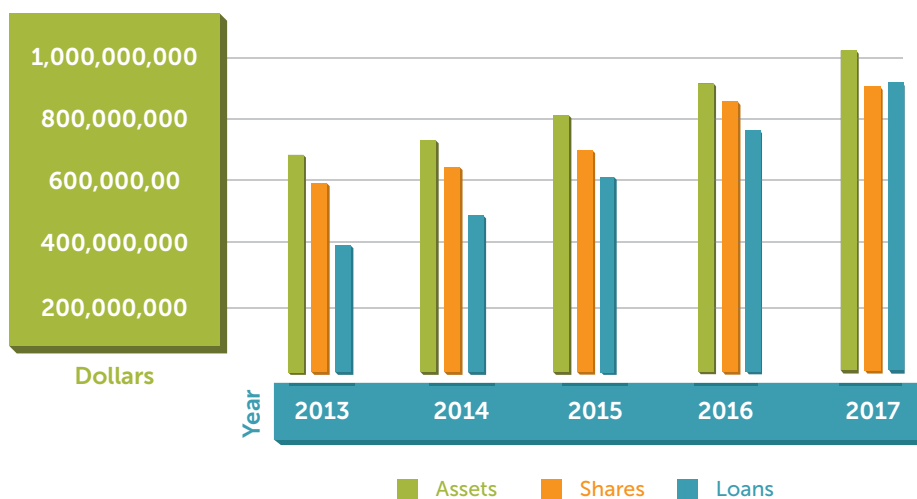
Interra Membership Growth



Statement of Condition

	2017	2016
Assets		
Cash and Investments	\$ 119,722,452	\$ 121,388,591
Loans, net	867,322,458	738,992,838
Property & Equipment	20,724,524	20,780,930
Other Assets	41,579,590	37,765,458
Total Assets	\$1,049,349,024	\$ 918,927,818
Liabilities & Members' Equity		
Liabilities		
Share Accounts	\$ 857,082,938	\$ 812,558,371
Other Liabilities	90,198,572	11,666,024
Total Liabilities	947,281,511	824,224,395
Members' Equity	102,067,513	94,703,423
Total Liabilities & Equity	\$1,049,349,024	\$ 918,937,818

Asset - Shares - Loans Growth



Financial History

Year	Shares	Loans	Assets	Members' Equity
2013	\$589,010,477	\$389,012,932	\$ 667,536,892	\$ 75,344,534
2014	\$632,151,822	\$465,609,757	\$ 720,086,809	\$ 83,983,003
2015	\$709,619,058	\$607,186,382	\$ 803,424,480	\$ 89,577,067
2016	\$812,558,371	\$738,992,838	\$ 918,927,818	\$ 94,703,423
2017	\$857,082,938	\$867,322,458	\$1,049,349,024	\$102,067,513

Our Mission

To be our
members'
most trusted
and valued
financial
resource.

COMMITTED TO EXCELLENCE

We are committed to...

- Providing you with an exceptional level of service.
- Making it easy for you to do business with us.
- Treating you with the highest standards of respect and professionalism.
- Identifying your financial needs and offering solutions that will improve your financial life.
- Delivering accuracy in all of our work.



INspired. INterested. INvested.



AMERICAN SHARE INSURANCE Your savings insured to \$250,000 per account.
By members' choice, this institution is not federally insured.