



**If you geek out  
looking at numbers.**



**We get it. We live here too.**

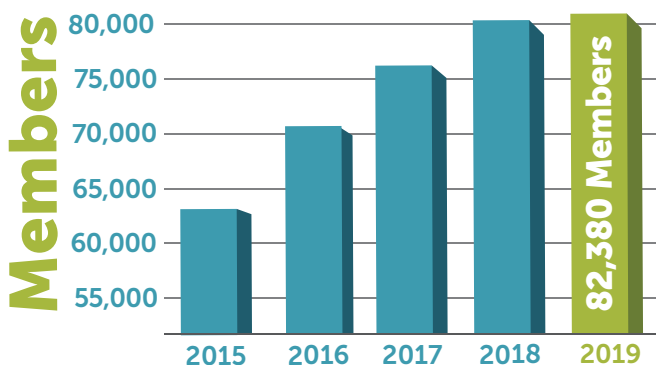


**Financial Report 2019**

# Income Statement

	2019	2018
Interest Income - Loans	49,185,522	42,319,964
Interest Income - Investments	\$ 2,056,992	\$ 1,752,237
<b>Total Interest Income</b>	<b>\$ 51,242,514</b>	<b>\$ 44,072,202</b>
Dividend/Interest Expense	8,467,076	6,379,898
Borrowings	\$ 1,828,520	\$ 2,075,502
<b>Net Interest Income</b>	<b>\$ 40,946,918</b>	<b>\$ 35,616,802</b>
Non-Interest Income	15,662,756	15,152,555
Provision for Loan Loss	( 3,922,169 )	( 3,058,916 )
Payroll & Benefit Expense	( 21,986,976 )	( 20,676,376 )
Operating Expense	\$ ( 19,072,862 )	\$ ( 18,391,562 )
<b>Net Income</b>	<b>\$ 11,627,667</b>	<b>\$ 8,642,503</b>

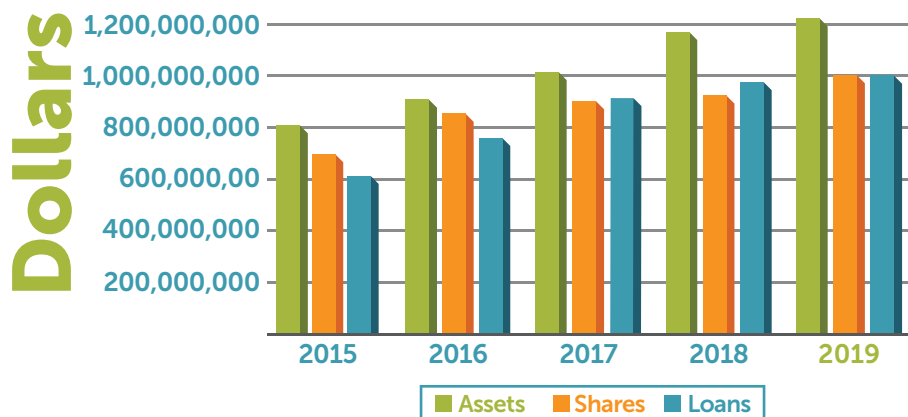
# Membership Growth



# Balance Sheet

	2019	2018
<b>Assets</b>		
Cash and Investments	120,930,501	116,710,374
Loans (net)	1,018,873,508	981,255,773
Property & Equipment	19,897,347	20,644,992
Other Assets	\$ 45,993,539	\$ 43,819,575
<b>Total Assets</b>	<b>\$ 1,205,694,895</b>	<b>\$ 1,162,430,714</b>
<b>Liabilities &amp; Members' Equity</b>		
<b>Liabilities</b>		
Share Accounts	1,017,967,965	923,853,714
Other Liabilities	\$ 64,908,826	\$ 128,116,110
<b>Total Liabilities</b>	<b>\$ 1,082,876,791</b>	<b>\$ 1,051,969,824</b>
<b>Members' Equity</b>	<b>\$ 122,818,104</b>	<b>\$ 110,460,890</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$ 1,205,694,895</b>	<b>\$ 1,162,430,714</b>

## Assets-Shares-Loans Growth



# Financial History

	Shares	Loans	Assets	Members' Equity
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	\$857,082,939	\$867,322,458	\$1,049,349,024	\$102,067,513
2018	\$923,853,714	\$981,255,773	\$1,162,430,714	\$110,460,890
2019	\$1,017,967,965	\$1,018,873,508	\$1,205,694,895	\$122,818,104

## Mission

To be our member's most trusted and valued financial resource.

82,380 individuals trust Interra with their financial needs.

## 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.

## 2019 Board of Directors

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Carl Stoltzfus | Treasurer

Vince Beasley

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