

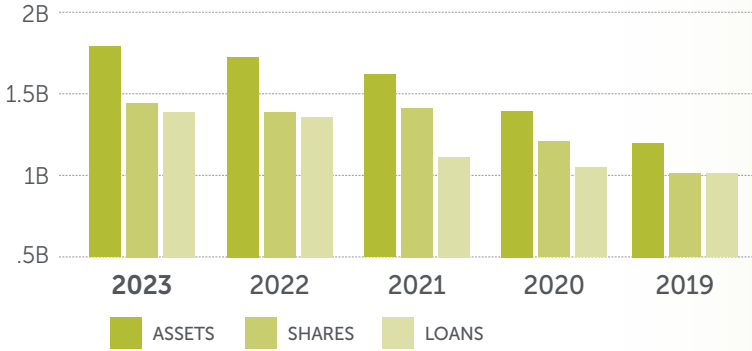
FINANCIAL REPORT 2023

# Interra progress means community progress.



<b>INCOME STATEMENT</b>	<b>2023</b>	<b>2022</b>
Interest Income-Loans	\$ 69,571,929	\$ 53,407,977
Interest Income-Investments	5,119,113	3,153,473
<b>Total Interest Income</b>	<b>\$ 74,691,042</b>	<b>\$ 56,561,450</b>
Dividend/Interest Expense	20,269,960	5,615,582
Borrowings	9,647,835	2,100,708
<b>Net Interest Income</b>	<b>\$ 44,773,247</b>	<b>\$ 48,845,160</b>
Non-Interest Income	20,221,776	22,321,568
Provision for Credit Loss	(4,062,268)	(1,839,894)
Payroll & Benefit Expense	(30,390,929)	(30,633,537)
Operating Expense	(25,222,633)	(26,295,204)
<b>Net Income</b>	<b>\$ 5,319,193</b>	<b>\$ 12,398,093</b>
<b>BALANCE SHEET</b>	<b>2023</b>	<b>2022</b>
<b>Assets</b>		
Cash and Investments	\$ 321,205,387	\$ 277,741,809
Loans (net)	1,391,738,869	1,359,876,649
Property & Equipment	22,472,417	23,221,516
Other Assets	55,086,062	69,312,891
<b>Total Assets</b>	<b>\$ 1,790,502,735</b>	<b>\$ 1,730,152,865</b>
<b>Liabilities &amp; Members' Equity</b>		
<b>Liabilities</b>		
Share Accounts	\$ 1,445,661,771	\$ 1,391,657,174
Other Liabilities	205,281,684	208,570,543
<b>Total Liabilities</b>	<b>\$ 1,650,943,455</b>	<b>\$ 1,600,227,717</b>
Members' Equity	139,559,280	129,925,148
<b>Total Liabilities &amp; Equity</b>	<b>\$ 1,790,502,735</b>	<b>\$ 1,730,152,865</b>

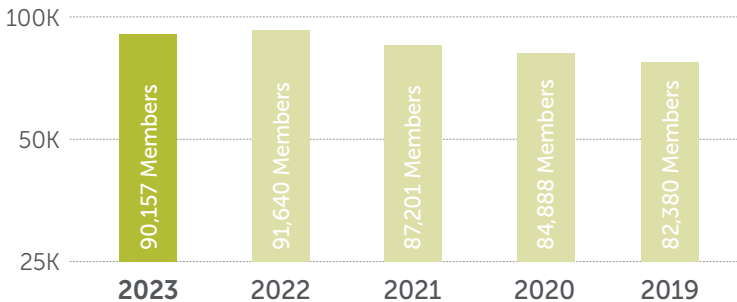
## ASSETS-SHARES-LOANS GROWTH



## FINANCIAL HISTORY

	ASSETS	SHARES	LOANS	MEMBERS' EQUITY
<b>2023</b>	<b>\$1,790,502,735</b>	<b>\$1,445,661,773</b>	<b>\$1,391,738,869</b>	<b>\$139,559,280</b>
2022	1,730,152,865	1,391,657,174	1,359,876,649	129,925,148
2021	1,621,341,976	1,419,350,868	1,115,679,224	140,728,811
2020	1,400,217,756	1,210,702,402	1,054,510,179	132,246,936
2019	1,204,514,289	1,017,726,061	1,018,628,571	122,818,106

## MEMBERSHIP GROWTH



## MISSION

To be our member's most trusted and valued financial resource.  
90,157 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.

## 2023 BOARD OF DIRECTORS

Tim Yoder, Chairman

Gina Leichty

Bruce Stahly, Vice-Chair

Carmen Snider

Vince Beasley, Secretary

Randy Zimmerly

Carl Stoltzfus, Treasurer



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the Federal Government does not guarantee that depositors will get back their money.

