

Financial Report 2024

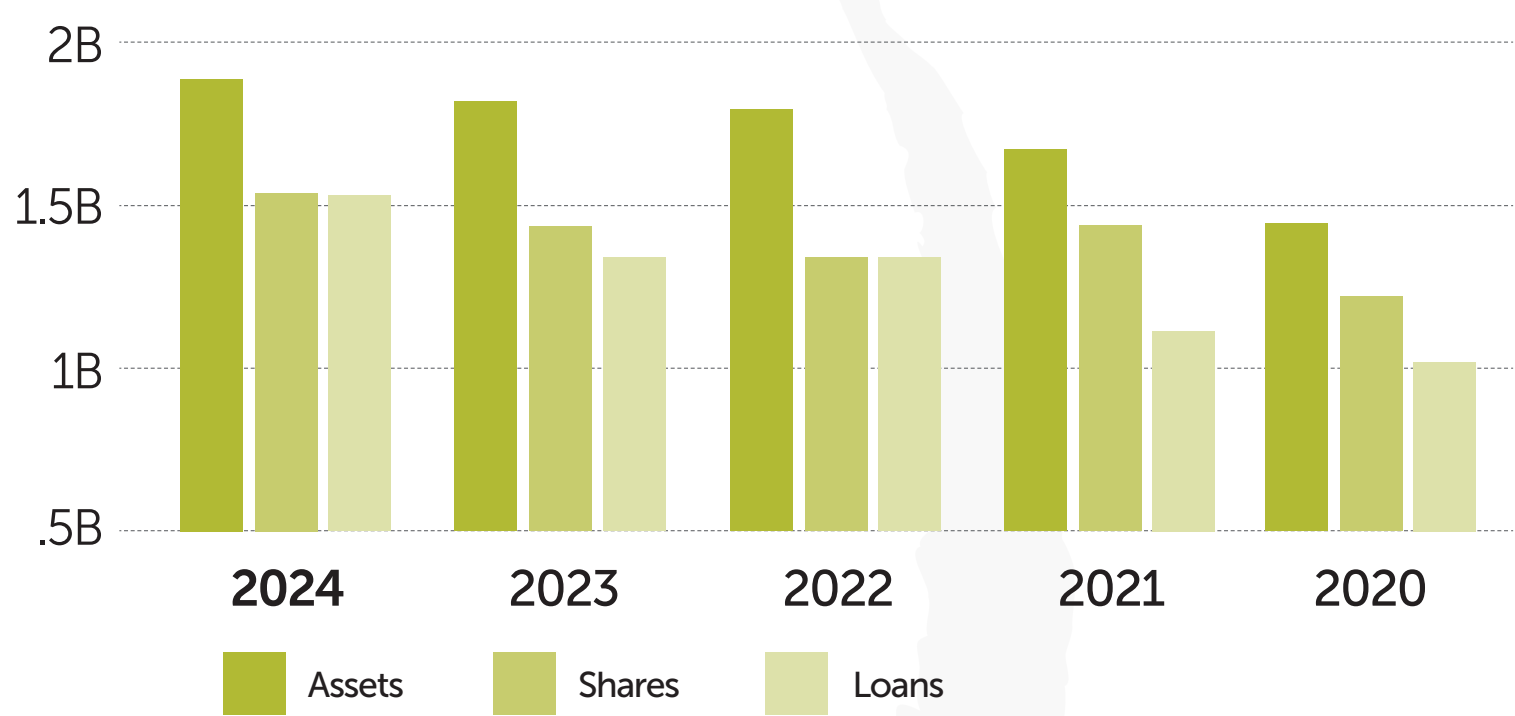
INcredible!



Income Statement	2024	2023
Interest Income-Loans	\$ 82,310,997	\$ 69,614,549
Interest Income-Investments	8,724,901	5,119,112
Total Interest Income	\$ 91,035,898	\$ 74,733,661
Dividend/Interest Expense	36,227,483	20,268,747
Borrowings	7,608,495	9,647,836
Net Interest Income	\$ 47,199,920	\$ 44,817,078
Non-Interest Income	19,970,417	20,002,267
Provision for Credit Loss	(3,909,174)	(4,062,268)
Payroll & Benefit Expense	(32,955,205)	(30,791,077)
Operating Expense	(26,022,545)	(24,646,805)
Net Income	\$ 4,283,413	\$ 5,319,195

Balance Sheet	2024	2023
Assets		
Cash and Investments	\$ 273,347,399	\$ 304,962,756
Loans (net)	1,554,878,435	1,391,782,341
Property & Equipment	21,699,837	22,472,418
Other Assets	39,644,855	70,235,421
Total Assets	\$1,889,570,526	\$1,789,452,936
Liabilities & Members' Equity		
Liabilities		
Share Accounts	1,568,146,399	1,445,417,050
Other Liabilities	172,881,905	204,476,598
Total Liabilities	\$1,741,028,304	\$1,649,893,648
Members' Equity	148,542,222	139,559,288
Total Liabilities & Equity	\$1,889,570,526	\$1,789,452,936

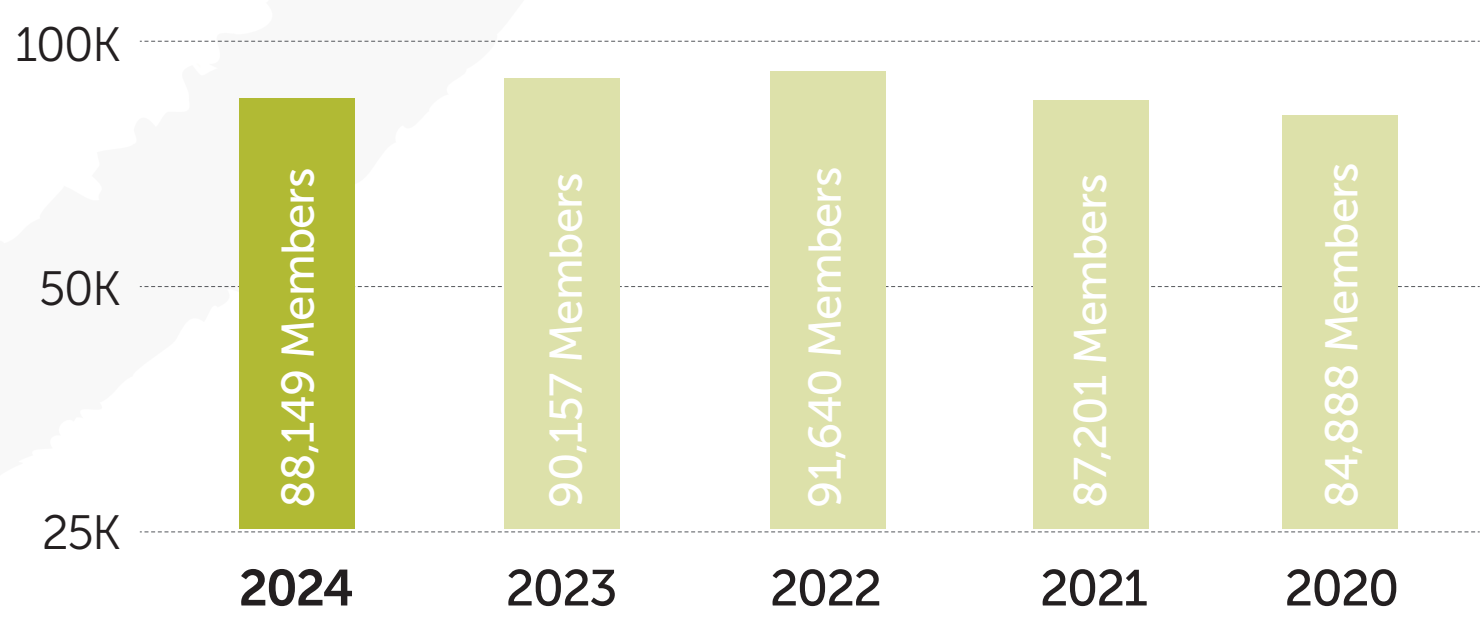
Assets-Shares-Loans Growth



Financial History

	Assets	Shares	Loans	Members' Equity
2024	\$1,889,570,526	\$1,568,146,399	\$1,554,878,435	\$148,542,222
2023	1,789,452,936	1,445,417,050	1,391,782,341	139,559,288
2022	1,729,066,173	1,391,413,666	1,359,785,614	129,925,154
2021	1,619,938,590	1,419,107,824	1,117,079,418	140,728,814
2020	1,400,217,756	1,210,702,402	1,054,510,179	132,246,936

Membership Growth



Mission

To be our member's most trusted and valued financial resource.
88,149 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.

Core Values

Excellence. Integrity. Invested.

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Randy Zimmerly, Secretary

Carl Stoltzfus, Treasurer

Gina Leichty

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Laurie Nafziger, Associate



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¹Callahan & Associates, 2024

²Experian

³Mobility Market Intelligence, NMLS #623379

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