

Statement of Financial Condition
Zia Credit Union
31-Aug-2020

ASSETS:

Loans (net)	\$ 116,065,954
Cash	14,762,266
Investments	23,565,213
Fixed Assets	5,607,987
NCUSIF	1,306,302
Other Assets	7,697,528
Total Assets	\$ 169,005,250

LIABILITIES, EQUITY, AND RETAINED EARNINGS:

Liabilities and Member Shares

Accounts Payable and Other Liabilities	\$ 2,323,634
Member Shares	153,292,929
Total Liabilities and Member Shares	\$ 155,616,563

Equity

Reserves	\$ 3,866,666
Unrealized Gains/(Losses) Investments	52,023
Undivided Earnings	9,469,997
Total Equity	\$ 13,388,687
Total Liabilities, Equity, and Retained Earnings	\$ 169,005,250

Statement of Income
Zia Credit Union
31-Aug-2020

Interest Income	\$ 4,572,132
Interest and Dividend Expense	501,220
Net Interest Income	\$ 4,070,912
Provision for Loan Losses	19,620
Net Interest Income after Provision for Loan Losses	\$ 4,051,292
Non-Interest Income	1,113,698
Non-Interest Expense	4,740,620
Non-Operating Expense	(424,600)
Net Income	\$ 848,970