

## Statement of Financial Condition

### Zia Credit Union

31-Mar-2023

#### ASSETS:

Loans (net)	\$	154,558,855
Cash		1,650,535
Investments		42,461,203
Fixed Assets		6,005,107
NCUSIF		1,832,161
Other Assets		2,640,094
Total Assets	\$	<u>209,147,955</u>

#### LIABILITIES, EQUITY, AND RETAINED EARNINGS:

Liabilities and Member Shares		
Accounts Payable and Other Liabilities	\$	700,942
Member Shares		195,055,043
Total Liabilities and Member Shares	\$	<u>195,755,985</u>
Equity		
Reserves	\$	3,866,666
Unrealized Gains/(Losses) Investments		(4,044,687)
Undivided Earnings		13,569,991
Total Equity	\$	<u>13,391,969</u>
Total Liabilities, Equity, and Retained Earnings	\$	<u>209,147,955</u>

## Statement of Income

### Zia Credit Union

31-Mar-2023

Interest Income	\$	2,210,854
Interest and Dividend Expense		264,228
Net Interest Income	\$	<u>1,946,626</u>
Provision for Loan Losses		137,171
Net Interest Income after Provision for Loan Losses	\$	<u>1,809,455</u>
Non-Interest Income		548,346
Non-Interest Expense		2,231,577
Non-Operating Expense		(279,190)
Net Income	\$	<u>405,414</u>