

Financial Report

Year-to-date as of December 31, 2025

Assets

Loans	\$1,252,832,994
(Less Allowance For Loan Loss)	\$(6,231,869)
Cash/Cash On Deposit	\$8,015,105
Investments	\$293,625,435
Fixed Assets	\$84,364,179
Share Insurance	\$12,127,501
Other Assets	\$18,300,505
Total Assets	\$1,663,033,850

Liabilities & Equity

Accounts Payable	\$157,837,560
Dividends Payable	\$100,215
Other Liabilities	\$3,279,549
Total Deposits	\$1,337,012,365
Regular Reserves	\$11,471,964
Undivided Earnings	\$154,835,255
Unrealized Gain/Loss	\$(1,503,058)
Net Income/(Loss)	\$-
Total Liability & Equity	\$1,663,033,850

Ratios

Reserves	10.37%
Loan To Deposit	93.70%
Return On Assets	0.72%
Loan Delinquency	0.93%
Loan Charge Off	0.33%

82,873



United Heritage
Credit Union