

Financial Report

Year-to-date as of November 30, 2025

Assets

Loans	\$1,250,405,801
(Less Allowance For Loan Loss)	\$(6,346,128)
Cash/Cash On Deposit	\$8,718,117
Investments	\$294,945,909
Fixed Assets	\$83,293,557
Share Insurance	\$12,127,501
Other Assets	\$17,794,320
Total Assets	\$1,660,939,077

Liabilities & Equity

Accounts Payable	\$163,360,122
Dividends Payable	\$2,771,354
Other Liabilities	\$3,231,869
Total Deposits	\$1,328,011,112
Regular Reserves	\$11,471,964
Undivided Earnings	\$152,120,973
Unrealized Gain/Loss	\$(1,481,635)
Net Income/(Loss)	\$1,453,318
Total Liability & Equity	\$1,660,939,077

Ratios

Reserves	10.32%
Loan To Deposit	94.16%
Return On Assets	0.70%
Loan Delinquency	0.95%
Loan Charge Off	0.32%

Members

82,626



United Heritage
Credit Union