

Financial Report

Year-to-date as of October 31, 2025

Assets

Loans	\$1,252,063,826
(Less Allowance For Loan Loss)	\$(6,547,523)
Cash/Cash On Deposit	\$7,918,879
Investments	\$295,870,582
Fixed Assets	\$77,965,539
Share Insurance	\$12,127,501
Other Assets	\$20,137,018
Total Assets	\$1,659,535,822

Liabilities & Equity

Accounts Payable	\$154,967,293
Dividends Payable	\$ 1,371,227
Other Liabilities	\$17,747,910
Total Deposits	\$1,323,000,196
Regular Reserves	\$11,471,964
Undivided Earnings	\$152,120,973
Unrealized Gain/Loss	\$(1,559,483)
Net Income/(Loss)	\$688,742
Total Liability & Equity	\$1,659,535,822

Ratios,

Reserves	10.29%
Loan To Deposit	94.64%
Return On Assets	0.72%
Loan Delinquency	0.95%
Loan Charge Off	0.32%

Members

82,397



United Heritage
Credit Union