

Financial Report

Year-to-date as of April 30, 2026

Assets

Loans	\$1,242,687,203
(Less Allowance For Loan Loss)	\$(6,335,940)
Cash/Cash On Deposit	\$9,014,401
Investments	\$320,913,500
Fixed Assets	\$89,606,430
Share Insurance	\$12,389,891
Other Assets	\$23,107,207
Total Assets	\$1,691,382,692

Liabilities & Equity

Accounts Payable	\$173,725,309
Dividends Payable	\$1,740,808
Other Liabilities	\$2,452,516
Total Deposits	\$1,345,167,841
Regular Reserves	\$11,471,964
Undivided Earnings	\$157,653,293
Unrealized Gain/Loss	\$(1,543,061)
Net Income/(Loss)	\$714,022
Total Liability & Equity	\$1,691,382,692

Ratios

Reserves	10.42%
Loan To Deposit	92.38%
Return On Assets	0.64%
Loan Delinquency	1.11%
Loan Charge Off	0.45%

Members **83,854**



United Heritage
Credit Union