

Financial Report

Year-to-date as of August 31, 2026

Assets

Loans	\$1,242,542,090
(Less Allowance For Loan Loss)	\$(7,829,468)
Cash/Cash On Deposit	\$8,815,972
Investments	\$341,284,346
Fixed Assets	\$91,608,535
Share Insurance	\$12,389,891
Other Assets	\$25,071,519
Total Assets	\$1,713,882,885

Liabilities & Equity

Accounts Payable	\$174,994,591
Dividends Payable	\$3,477,809
Other Liabilities	\$10,850,624
Total Deposits	\$1,356,384,765
Regular Reserves	-
Undivided Earnings	\$168,650,941
Unrealized Gain/Loss	\$(1,628,303)
Net Income/(Loss)	\$1,152,458
Total Liability & Equity	\$1,713,882,885

Ratios

Reserves	10.36%
Loan To Deposit	91.61%
Return On Assets	0.49%
Loan Delinquency	1.14%
Loan Charge Off	0.43%

Members	84,553
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United Heritage
Credit Union