

Financial Report

Year-to-date as of February 28, 2026

Assets

Loans	\$1,248,442,379
(Less Allowance For Loan Loss)	\$(6,618,133)
Cash/Cash On Deposit	\$8,499,222
Investments	\$305,676,641
Fixed Assets	\$85,253,485
Share Insurance	\$12,127,501
Other Assets	\$22,884,160
Total Assets	\$1,676,265,255

Liabilities & Equity

Accounts Payable	\$158,385,573
Dividends Payable	\$2,810,453
Other Liabilities	\$2,881,083
Total Deposits	\$1,345,372,730
Regular Reserves	\$11,471,964
Undivided Earnings	\$154,835,255
Unrealized Gain/Loss	\$(1,366,300)
Net Income/(Loss)	\$1,874,497
Total Liability & Equity	\$1,676,265,255

Ratios

Reserves	10.43%
Loan To Deposit	92.80%
Return On Assets	0.69%
Loan Delinquency	0.98%
Loan Charge Off	0.41%

Members **83,341**



United Heritage
Credit Union