

Financial Report

Year-to-date as of January 31, 2026

Assets

Loans	\$1,248,567,793
(Less Allowance For Loan Loss)	\$(6,058,258)
Cash/Cash On Deposit	\$8,788,672
Investments	\$295,206,961
Fixed Assets	\$84,798,146
Share Insurance	\$12,127,501
Other Assets	\$23,448,476
Total Assets	\$1,666,879,291

Liabilities & Equity

Accounts Payable	\$172,849,465
Dividends Payable	\$1,663,210
Other Liabilities	\$2,458,286
Total Deposits	\$1,324,247,369
Regular Reserves	\$11,471,964
Undivided Earnings	\$154,835,255
Unrealized Gain/Loss	\$(1,494,650)
Net Income/(Loss)	\$848,392
Total Liability & Equity	\$1,666,879,291

Ratios

Reserves	10.39%
Loan To Deposit	94.29%
Return On Assets	0.60%
Loan Delinquency	0.93%
Loan Charge Off	0.41%

Members **83,074**



United Heritage
Credit Union