

Financial Report

Year-to-date as of July 31, 2026

Assets

Loans	\$1,242,049,633
(Less Allowance For Loan Loss)	\$(7,544,070)
Cash/Cash On Deposit	\$9,185,281
Investments	\$341,856,081
Fixed Assets	\$91,288,252
Share Insurance	\$12,389,891
Other Assets	\$24,363,437
Total Assets	\$1,713,588,505

Liabilities & Equity

Accounts Payable	\$179,697,153
Dividends Payable	\$2,124,345
Other Liabilities	\$10,637,396
Total Deposits	\$1,353,667,588
Regular Reserves	-
Undivided Earnings	\$168,650,940
Unrealized Gain/Loss	\$(1,639,181)
Net Income/(Loss)	\$450,164
Total Liability & Equity	\$1,713,588,505

Ratios

Reserves	10.31%
Loan To Deposit	91.75%
Return On Assets	0.49%
Loan Delinquency	1.19%
Loan Charge Off	0.43%

Members	84,294
----------------	---------------



United Heritage
Credit Union