

# Financial Report

Year-to-date as of May 31, 2026

## Assets

Loans	\$1,245,072,043
(Less Allowance For Loan Loss)	\$(7,043,219)
Cash/Cash On Deposit	\$8,735,664
Investments	\$320,342,424
Fixed Assets	\$89,669,197
Share Insurance	\$12,389,891
Other Assets	\$24,208,439
<b>Total Assets</b>	<b>\$1,693,374,439</b>

## Liabilities & Equity

Accounts Payable	\$184,521,012
Dividends Payable	\$3,222,871
Other Liabilities	\$1,647,397
Total Deposits	\$1,335,378,025
Regular Reserves	\$11,471,964
Undivided Earnings	\$157,653,293
Unrealized Gain/Loss	\$(1,572,391)
Net Income/(Loss)	\$1,052,268
<b>Total Liability &amp; Equity</b>	<b>\$1,693,374,439</b>

## Ratios

Reserves	10.47%
Loan To Deposit	93.24%
Return On Assets	0.56%
Loan Delinquency	1.18%
Loan Charge Off	0.44%

**Members** **83,937**



**United Heritage**  
Credit Union