Financial Report

Year-to-date as of September 30, 2026

Assets

Loans	$1,278,943,241
(Less Allowance For Loan Loss)	$(8,109,039)
Cash/Cash On Deposit	$8,353,290
Investments	$310,523,847
Fixed Assets	$92,116,869
Share Insurance	$12,389,891
Other Assets	$24,797,829
Total Assets	**$1,719,015,928**

Liabilities & Equity

Accounts Payable	$186,828,135
Dividends Payable	$1,230,148
Other Liabilities	$10,595,628
Total Deposits	$1,351,976,942
Regular Reserves	-
Undivided Earnings	$170,205,678
Unrealized Gain/Loss	$(1,6820,603)
Net Income/(Loss)	-
Total Liability & Equity	**$1,719,015,928**

Ratios

Reserves	10.37%
Loan To Deposit	94.60%
Return On Assets	0.47%
Loan Delinquency	1.08%
Loan Charge Off	0.42%

Members

84,800

United Heritage
Credit Union