

# Financial Report

Year-to-date as of March 31, 2026

## Assets

Loans	\$1,246,561,129
(Less Allowance For Loan Loss)	\$(6,323,603)
Cash/Cash On Deposit	\$8,541,679
Investments	\$307,496,296
Fixed Assets	\$89,365,491
Share Insurance	\$12,127,501
Other Assets	\$23,402,466
<b>Total Assets</b>	<b>\$1,681,170,959</b>

## Liabilities & Equity

Accounts Payable	\$167,587,528
Dividends Payable	\$385,765
Other Liabilities	\$2,048,353
Total Deposits	\$1,343,578,190
Regular Reserves	\$11,471,964
Undivided Earnings	\$157,653,293
Unrealized Gain/Loss	\$(1,554,134)
Net Income/(Loss)	-
<b>Total Liability &amp; Equity</b>	<b>\$1,681,170,959</b>

## Ratios

Reserves	10.44%
Loan To Deposit	92.78%
Return On Assets	0.68%
Loan Delinquency	1.12%
Loan Charge Off	0.41%

**Members** **83,638**



**United Heritage**  
Credit Union