		Summary Financial In	formation	1					
Return to cover	'	For Charter :							
12/23/2024		Count of CU:							
CU Name: RICHMOND HERITAGE				00 - 50,000,000					
Peer Group: 3		Criteria :		00 - 30,000,000					
	Count	of CU in Peer Group :							
	D : . 0040	D	0/ 01	D : . 0004	0/ 01	D 0000	0/ 01	D 0000	0/ 01
ACCETO	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
ASSETS:	Amount	Amount	00.0	Amount	000.0	Amount	0.0	Amount	55.0
Cash & Other Deposits ¹	1,123,500	2,163,656		7,980,256	268.8	8,205,328	2.8	3,616,734	
Total Investments	1,040,989	1,040,989		240,989	-76.8	40,989	-83.0	3,340,677	-
Loans Held for Sale	0	0	,, .	0 =====	N/A	0	N/A	0	,, .
<u>Total Loans</u>	4,670,531	4,045,578	-13.4	3,509,801	-13.2	3,857,707	9.9	3,810,357	-1.2
(Allowance for Loan & Lease Losses or Allowance for Credit	(98,868)	(141,145)	42.8	(118,486)	-16.1	(64,521)	-45.5	(109,395)	69.5
Losses on Loans & Leases)	, , ,	` ,							
Land And Building	250,202	233,249		0	-100.0	0		0	
Other Fixed Assets	0	-,		7,255	-25.4	41,941	478.1	114,401	
NCUSIF Deposit	63,467	65,764		70,992	7.9	72,094	1.6	79,022	
All Other Assets	29,432	25,812		20,963	-18.8	66,002	214.8	113,593	
TOTAL ASSETS	7,079,253	7,443,622	5.1	11,711,770	57.3	12,219,540	4.3	10,965,389	-10.3
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other									
Liabilities ²	9,475	-1,933	-120.4	3,501,080	######	11,442	-99.7	5,015	-56.2
Accrued Dividends & Interest Payable on Shares & Deposits	0	0	N/A	553	N/A	0	-100.0	0	N/A
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings Notes & Interest Payable	0	0	N/A	0	N/A	3,500,000	N/A	3,500,000	0.0
Total Shares & Deposits	6,679,950	7,183,310	7.5	7,209,388	0.4	7,902,170	9.6	6,615,932	-16.3
TOTAL LIABILITIES ³	6,689,425	7,181,377		10,711,021	49.1	11,413,612	6.6	10,120,947	-11.3
Undivided Earnings	389,828	262,245	-32.7	1,000,749	281.6	805,928	-19.5	844,442	4.8
Other Reserves	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL EQUITY	389,828	262,245	-32.7	1,000,749	281.6	805,928	-19.5	844,442	4.8
TOTAL LIABILITIES, SHARES, & EQUITY	7,079,253	7,443,622	5.1	11,711,770	57.3	12,219,540	4.3	10,965,389	-10.3
INCOME & EXPENSE									
Interest Income*	438,465	412,101	-6.0	353,713	-14.2	427,721	20.9	641,893	50.1
Interest Expense*	5,754	837	-85.5	558	-14.2		5,455.6	31,080	
Net Interest Income*	432,711	411,264		353,155	-33.3	396,721	12.3	610,813	
Provision for Loan/Lease Losses or Total Credit Loss		,		•				·	
Expense*	114,865	181,065		61,792	-65.9	-30,251	-149.0	16,536	
Non-Interest Income*	189,537	176,141	-7.1	991,876		235,206	-76.3	189,716	
Non-Interest Expense*	587,013	533,924		544,736	2.0	856,997	57.3	729,666	
NET INCOME (LOSS)*	-79,630	-127,584	-60.2	738,503	678.8	-194,819	-126.4	54,327	127.9
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0
* Income/Expense items are year-to-date while the related %change ra	tios are annualized.			<u></u>		<u> </u>		<u> </u>	
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Invest	ments								
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" a		ve Liabilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Dep		- Lasmuo							
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