Westerra Credit Union
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STATEMENTS OF FINANCIAL CONDITION
June 30, 2026

	JUNE 2026	MAY 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance $	YTD Budget Variance %
ASSETS								
Consumer Loans								
Automobile	$ 181,589,595	$ 166,912,875	$ 14,676,721	$ 204,686,273	$ (23,096,677)	$ 257,151,222	$ (75,561,626)	-29.38%
Other Secured	30,259,136	30,416,042	(156,906)	32,555,259	(2,296,123)	32,148,253	(1,889,117)	-5.88%
Other Unsecured	14,270,128	14,262,159	7,969	16,451,196	(2,181,067)	17,760,708	(3,490,580)	-19.65%
Credit Cards	27,219,138	26,865,931	353,207	27,966,651	(747,513)	28,766,326	(1,547,187)	-5.38%
Residential Real Estate Loans								
First Mortgage	483,105,209	473,716,260	9,388,949	450,574,065	32,531,144	416,285,658	66,819,551	16.05%
Second Mortgage	15,345,170	15,740,428	(395,257)	15,549,647	(204,476)	16,683,873	(1,338,703)	-8.02%
Home Equity Lines of Credit	211,405,426	207,912,389	3,493,037	192,226,749	19,178,678	225,444,878	(14,039,451)	-6.23%
Commercial and Business Loans								
Commercial Loans	456,235,576	493,886,944	(37,651,367)	503,550,543	(47,314,966)	494,284,487	(38,048,910)	-7.70%
Business Banking Loans	1,676,804	1,578,583	98,221	1,722,418	(45,614)	1,927,916	(251,111)	-13.03%
Total Loans	1,421,106,184	1,431,291,611	(10,185,426)	1,445,282,799	(24,176,615)	1,490,453,319	(69,347,135)	-4.65%
Less Allowance for Credit Loss	(10,817,570)	(14,554,040)	3,736,470	(15,350,866)	4,533,296	(10,977,713)	160,143	-1.46%
Net Loans	$1,410,288,614	$ 1,416,737,570	$ (6,448,956)	$ 1,429,931,934	$ (19,643,319)	$1,479,475,607	$ (69,186,992)	-4.68%
Loans Held for Sale	-	1,278,404	(1,278,404)	-	-	-	-	0.00%
Cash and Cash Equivalents	75,237,683	87,391,804	(12,154,121)	90,823,458	(15,585,775)	75,279,105	(41,422)	-0.06%
Total Investments	471,123,692	473,170,221	(2,046,529)	448,382,572	22,741,120	470,267,389	856,303	0.18%
Total Property and Equipment	19,482,752	19,563,111	(80,358)	19,836,181	(353,429)	27,280,818	(7,798,066)	-28.58%
Total Other Assets	83,397,113	82,095,688	1,301,425	79,935,621	3,461,492	75,125,319	8,271,794	11.01%
Total Assets	$2,059,529,855	$ 2,080,236,797	$ (20,706,942)	$ 2,068,909,766	$ (9,379,911)	$2,127,428,239	$ (67,898,384)	-3.19%

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STATEMENTS OF FINANCIAL CONDITION
June 30, 2026

	JUNE 2026	MAY 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance $	YTD Budget Variance %
LIABILITIES & MEMBERS' EQUITY								
DEPOSITS (SHARES)								
Regular and IRA Shares	$ 267,146,565	$ 270,908,373	$ (3,761,808)	$ 268,767,497	$ (1,620,932)	$ 276,467,002	$ (9,320,437)	-3.37%
Checking Accounts	337,849,015	342,336,318	(4,487,303)	359,624,851	(21,775,835)	348,300,442	(10,451,427)	-3.00%
Money Market Accounts	626,423,137	628,067,853	(1,644,716)	615,151,636	11,271,502	646,747,035	(20,323,898)	-3.14%
Certificates of Deposits	438,997,766	440,503,195	(1,505,428)	464,725,283	(25,727,517)	499,139,124	(60,141,358)	-12.05%
Total Deposits (Shares)	$ 1,670,416,484	$ 1,681,815,738	$ (11,399,254)	$ 1,708,269,267	$ (37,852,783)	$ 1,770,653,603	$ (100,237,119)	-5.66%
NOTES PAYABLE AND OTHER LIABILITIES								
Borrowed Funds	$ 135,000,000	$ 170,000,000	$ (35,000,000)	$ 140,000,000	$ (5,000,000)	$ 130,372,349	$ 4,627,651	3.55%
Accounts Payable and Other Liabilities	57,804,889	32,444,248	25,360,641	27,386,566	30,418,323	33,004,829	24,800,060	75.14%
Notes Payable and Other Liabilities	$ 192,804,889	$ 202,444,248	$ (9,639,359)	$ 167,386,566	$ 25,418,323	$ 163,377,178	$ 29,427,712	18.01%
Total Members' Equity	196,308,482	195,976,811	331,671	193,253,933	3,054,549	193,397,458	2,911,024	1.51%
Total Liabilities and Members' Equity	$ 2,059,529,855	$ 2,080,236,797	$ (20,706,943)	$ 2,068,909,766	$ (9,379,911)	$ 2,127,428,239	$ (67,898,384)	-3.19%

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STATEMENTS OF INCOME
June 30, 2026

	JUNE 2026	MAY 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance $	YTD Budget Variance %
Interest Income:							
Interest on Consumer Loans	$ 1,634,017	$ 1,682,460	$ (48,443)	$ 10,014,709	$ 10,717,003	$ (702,295)	-6.6%
Interest on Mortgage Loans	3,036,721	3,029,688	7,033	17,656,443	16,940,074	716,369	4.2%
Interest on Commercial and Business Loans	1,590,119	2,247,760	(657,640)	12,784,097	14,065,110	(1,281,013)	-9.1%
Interest on Investments	1,581,685	1,571,518	10,167	9,012,779	8,795,208	217,571	2.5%
Total Interest Income	$ 7,842,541	$ 8,531,425	$ (688,884)	$ 49,468,028	$ 50,517,396	$ (1,049,368)	-2.1%
Interest Expense:							
Interest on Regular and IRA Shares	$ 10,930	$ 11,406	$ (476)	$ 68,105	$ 68,332	$ (227)	-0.3%
Interest on Share Draft Checking	35,910	35,899	11	203,059	215,943	(12,884)	-6.0%
Interest on Money Markets	818,823	838,999	(20,177)	4,926,662	4,023,051	903,611	22.5%
Interest on Certificates of Deposit	1,092,174	1,131,077	(38,903)	6,978,813	7,531,436	(552,623)	-7.3%
Interest on Borrowed Funds	620,048	694,309	(74,261)	3,878,135	2,524,333	1,353,801	53.6%
Total Interest Expense	$ 2,577,885	$ 2,711,691	$ (133,806)	$ 16,054,774	$ 14,363,096	$ 1,691,678	11.8%
Net Interest Income	$ 5,264,656	$ 5,819,734	$ (555,078)	$ 33,413,254	$ 36,154,301	$ (2,741,047)	-7.6%
Provision for Credit Losses	$ 222,671	$ 390,343	(167,673)	$ 2,116,540	$ 3,522,117	$ (1,405,577)	-39.9%
Net Interest Income After Provision for Credit Losses	$ 5,041,986	$ 5,429,391	$ (387,405)	$ 31,296,714	$ 32,632,184	$ (1,335,470)	-4.1%

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STATEMENTS OF INCOME
June 30, 2026

	JUNE 2026	MAY 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance $	%
Other Operating Income:							
Rental Income	$ 51,312	$ 50,933	$ 379	$ 307,098	$ 289,261	$ 17,838	6.2%
Fees and Charges	365,606	347,891	17,715	2,088,076	1,485,566	602,510	40.6%
Gain on Sale of Loans	46,540	278,118	(231,578)	1,155,272	912,000	243,272	26.7%
Interchange Income	623,282	561,283	61,999	3,419,863	3,415,548	4,315	0.1%
Mortgage Servicing Income	39,457	131,493	(92,036)	499,458	-	499,458	0.0%
Other Income	396,095	433,500	(37,405)	2,326,141	1,684,381	641,760	38.1%
Total Other Income	$ 1,522,293	$ 1,803,219	$ (280,926)	$ 9,795,909	$ 7,786,755	$ 2,009,154	25.8%
Operating Expenses:							
Employee Compensation	$ 2,484,424	$ 2,645,256	$ (160,832)	$ 14,646,702	$ 15,174,958	$ (528,256)	-3.5%
Employee Benefits	647,495	590,879	56,615	3,739,216	3,413,395	325,821	9.5%
Office Occupancy	308,021	319,304	(11,284)	1,957,354	2,117,403	(160,049)	-7.6%
Office Operations	732,180	860,995	(128,815)	4,941,870	5,287,320	(345,450)	-6.5%
Depreciation	146,843	146,544	298	887,423	1,114,832	(227,409)	-20.4%
Account and Loan Servicing	964,772	938,433	26,339	6,533,428	7,635,850	(1,102,422)	-14.4%
Marketing	259,793	263,204	(3,411)	1,855,318	1,743,593	111,725	6.4%
Professional and Outside Services	288,074	236,976	51,098	1,449,838	2,168,256	(718,418)	-33.1%
Total Operating Expenses	$ 5,831,602	$ 6,001,592	$ (169,990)	$ 36,011,149	$ 38,655,606	$ (2,644,458)	-6.84%
Gain/(Loss) on Non-Operating Items	$ (4,047)	$ -	$ (4,047)	$ (279,483)	$ -	$ (279,483)	0.0%
Net Income/(Loss)	$ 728,629	$ 1,231,017	$ (502,388)	$ 4,801,991	$ 1,763,333	$ 3,038,658	172.3%