Westerra Credit Union
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STATEMENTS OF FINANCIAL CONDITION
July 31, 2026

	JULY 2026	JUNE 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance $	YTD Budget Variance %
ASSETS								
Consumer Loans								
Automobile	$ 187,356,768	$ 181,589,595	$ 5,767,172	$ 204,686,273	$ (17,329,505)	$ 261,612,278	$ (74,255,510)	-28.38%
Other Secured	30,048,780	30,259,136	(210,356)	32,555,259	(2,506,479)	32,105,787	(2,057,007)	-6.41%
Other Unsecured	13,951,823	14,270,128	(318,305)	16,451,196	(2,499,373)	17,848,675	(3,896,852)	-21.83%
Credit Cards	27,042,133	27,219,138	(177,006)	27,966,651	(924,519)	28,908,956	(1,866,823)	-6.46%
Residential Real Estate Loans								
First Mortgage	494,888,265	483,105,209	11,783,056	450,574,065	44,314,201	415,818,260	79,070,005	19.02%
Second Mortgage	15,386,178	15,345,170	41,008	15,549,647	(163,468)	16,839,944	(1,453,766)	-8.63%
Home Equity Lines of Credit	217,954,564	211,405,426	6,549,138	192,226,749	25,727,815	229,354,101	(11,399,537)	-4.97%
Commercial and Business Loans								
Commercial Loans	466,181,914	456,235,576	9,946,337	503,550,543	(37,368,629)	482,027,458	(15,845,545)	-3.29%
Business Banking Loans	1,648,006	1,676,804	(28,798)	1,722,418	(74,413)	1,927,938	(279,932)	-14.52%
Total Loans	1,454,458,430	1,421,106,184	33,352,246	1,445,282,799	9,175,631	1,486,443,398	(31,984,968)	-2.15%
Less Allowance for Credit Loss	(11,097,258)	(10,817,570)	(279,688)	(15,350,866)	4,253,608	(10,966,256)	(131,002)	1.19%
Net Loans	$ 1,443,361,172	$ 1,410,288,614	$ 33,072,558	$ 1,429,931,934	$ 13,429,238	$ 1,475,477,141	$ (32,115,969)	-2.18%
Loans Held for Sale	2,730,000	-	2,730,000	-	2,730,000	-	2,730,000	0.00%
Cash and Cash Equivalents	85,292,989	75,237,683	10,055,305	90,823,458	(5,530,469)	78,930,673	6,362,316	8.06%
Total Investments	465,957,457	471,123,692	(5,166,235)	448,382,572	17,574,885	472,113,858	(6,156,401)	-1.30%
Total Property and Equipment	19,581,846	19,482,752	99,094	19,836,181	(254,335)	28,476,141	(8,894,294)	-31.23%
Total Other Assets	67,972,348	83,397,113	(15,424,765)	79,935,621	(11,963,273)	75,175,381	(7,203,033)	-9.58%
Total Assets	$ 2,084,895,812	$ 2,059,529,855	$ 25,365,957	$ 2,068,909,766	$ 15,986,046	$ 2,130,173,194	$ (45,277,382)	-2.13%

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STATEMENTS OF FINANCIAL CONDITION
July 31, 2026

	JULY 2026	JUNE 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance $	%
LIABILITIES & MEMBERS' EQUITY								
DEPOSITS (SHARES)								
Regular and IRA Shares	$ 264,664,833	$ 267,146,565	$ (2,481,732)	$ 268,767,497	$ (4,102,665)	$ 276,758,668	$ (12,093,835)	-4.37%
Checking Accounts	335,781,477	337,849,015	(2,067,538)	359,624,851	(23,843,374)	349,300,442	(13,518,965)	-3.87%
Money Market Accounts	620,781,340	626,423,137	(5,641,797)	615,151,636	5,629,705	648,824,951	(28,043,611)	-4.32%
Certificates of Deposits	443,424,345	438,997,766	4,426,579	464,725,283	(21,300,938)	503,294,956	(59,870,611)	-11.90%
Total Deposits (Shares)	$ 1,664,651,995	$ 1,670,416,484	$ (5,764,489)	$ 1,708,269,267	$ (43,617,272)	$ 1,778,179,017	$ (113,527,023)	-6.38%
NOTES PAYABLE AND OTHER LIABILITIES								
Borrowed Funds	$ 195,000,000	$ 135,000,000	$ 60,000,000	$ 140,000,000	$ 55,000,000	$ 125,000,000	$ 70,000,000	56.00%
Accounts Payable and Other Liabilities	30,258,922	57,804,889	(27,545,967)	27,386,566	2,872,356	33,061,486	(2,802,564)	-8.48%
Notes Payable and Other Liabilities	$ 225,258,922	$ 192,804,889	$ 32,454,033	$ 167,386,566	$ 57,872,356	$ 158,061,486	$ 67,197,436	42.51%
Total Members' Equity	194,984,895	196,308,482	(1,323,587)	193,253,933	1,730,962	193,932,690	1,052,205	0.54%
Total Liabilities and Members' Equity	$ 2,084,895,812	$ 2,059,529,855	$ 25,365,956	$ 2,068,909,766	$ 15,986,046	$ 2,130,173,193	$ (45,277,381)	-2.13%

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STATEMENTS OF INCOME
July 31, 2026

	JULY 2026	JUNE 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance $	YTD Budget Variance %
Interest Income:							
Interest on Consumer Loans	$ 1,681,738	$ 1,634,017	$ 47,721	$ 11,696,446	$ 12,622,054	$ (925,608)	-7.3%
Interest on Mortgage Loans	3,154,134	3,036,721	117,414	20,810,577	19,837,671	972,906	4.9%
Interest on Commercial and Business Loans	2,080,983	1,590,119	490,864	14,865,080	16,391,916	(1,526,836)	-9.3%
Interest on Investments	1,561,046	1,581,685	(20,639)	10,573,825	10,243,272	330,553	3.2%
Total Interest Income	$ 8,477,901	$ 7,842,541	$ 635,359	$ 57,945,929	$ 59,094,913	$ (1,148,985)	-1.9%
Interest Expense:							
Interest on Regular and IRA Shares	$ 11,273	$ 10,930	$ 343	$ 79,379	$ 80,079	$ (700)	-0.9%
Interest on Share Draft Checking	37,203	35,910	1,292	240,261	257,376	(17,115)	-6.6%
Interest on Money Markets	844,864	818,823	26,041	5,771,526	4,651,718	1,119,807	24.1%
Interest on Certificates of Deposit	1,141,340	1,092,174	49,166	8,120,153	8,819,305	(699,151)	-7.9%
Interest on Borrowed Funds	707,554	620,048	87,506	4,585,689	2,953,559	1,632,130	55.3%
Total Interest Expense	$ 2,742,234	$ 2,577,885	$ 164,348	$ 18,797,008	$ 16,762,037	$ 2,034,971	12.1%
Net Interest Income	$ 5,735,667	$ 5,264,656	$ 471,011	$ 39,148,921	$ 42,332,877	$ (3,183,956)	-7.5%
Provision for Credit Losses	$ 639,164	$ 222,671	416,494	$ 2,755,704	$ 4,016,796	$ (1,261,092)	-31.4%
Net Interest Income After Provision for Credit Losses	$ 5,096,503	$ 5,041,986	$ 54,517	$ 36,393,217	$ 38,316,080	$ (1,922,863)	-5.0%

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STATEMENTS OF INCOME
July 31, 2026

	JULY 2026	JUNE 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance $	YTD Budget Variance %
Other Operating Income:							
Rental Income	$ 51,428	$ 51,312	$ 116	$ 358,526	$ 337,471	$ 21,055	6.2%
Fees and Charges	351,585	365,606	(14,021)	2,439,661	1,734,990	704,671	40.6%
Gain on Sale of Loans	295,922	46,540	249,382	1,451,194	1,085,375	365,819	33.7%
Interchange Income	574,154	623,282	(49,128)	3,994,018	3,984,806	9,212	0.2%
Mortgage Servicing Income	181,892	39,457	142,435	681,350	-	681,350	0.0%
Other Income	338,241	396,095	(57,855)	2,664,382	1,950,362	714,020	36.6%
Total Other Income	$ 1,793,222	$ 1,522,293	$ 270,928	$ 11,589,131	$ 9,093,004	$ 2,496,127	27.5%
Operating Expenses:							
Employee Compensation	$ 2,711,478	$ 2,484,424	$ 227,054	$ 17,358,180	$ 17,988,379	$ (630,198)	-3.5%
Employee Benefits	725,413	647,495	77,918	4,464,628	3,923,489	541,139	13.8%
Office Occupancy	347,455	308,021	39,434	2,304,809	2,486,942	(182,133)	-7.3%
Office Operations	808,416	732,180	76,236	5,750,287	6,112,605	(362,318)	-5.9%
Depreciation	85,566	146,843	(61,276)	972,989	1,311,296	(338,307)	-25.8%
Account and Loan Servicing	1,050,332	964,772	85,560	7,583,760	8,794,199	(1,210,439)	-13.8%
Marketing	190,981	259,793	(68,812)	2,046,299	2,023,775	22,524	1.1%
Professional and Outside Services	248,413	288,074	(39,661)	1,698,251	2,469,833	(771,583)	-31.2%
Total Operating Expenses	$ 6,168,054	$ 5,831,602	$ 336,452	$ 42,179,203	$ 45,110,518	$ (2,931,316)	-6.50%
Gain/(Loss) on Non-Operating Items	$ -	$ (4,047)	$ 4,047	$ (279,483)	$ -	$ (279,483)	0.0%
Net Income/(Loss)	$ 721,670	$ 728,629	$ (6,959)	$ 5,523,661	$ 2,298,566	$ 3,225,096	140.3%