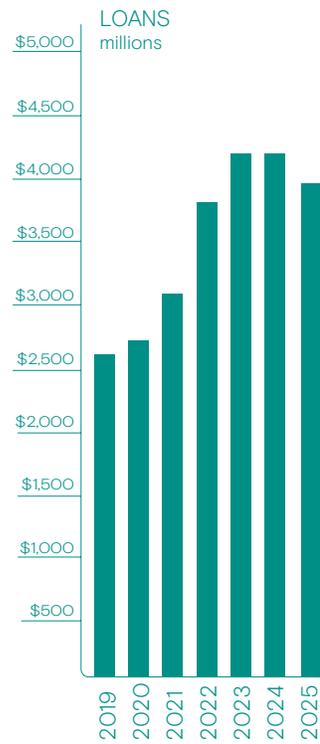


2025 Annual Report

Financial Statements

WSECU



	2025	2024		
ASSETS	Assets			
	Cash & Cash Equivalents	\$131,043,002	\$73,865,463	
	Investments	737,461,654	686,968,330	
	Loans to Members,			
	Net of the Allowance for Loan Losses	3,935,712,655	4,143,343,827	
	Accrued Interest Receivable	18,783,710	19,141,071	
	Property & Equipment	96,365,688	103,648,860	
	Federal Share Insurance Fund Deposit	38,652,997	38,260,987	
	Prepaid and Other Assets	129,374,305	99,837,791	
	Total Assets	\$5,087,394,011	\$5,165,066,329	
LIABILITIES & MEMBER EQUITY	Liabilities			
	Members' Shares	\$4,499,394,444	\$4,408,987,979	
	Borrowed Funds	50,000,000	275,000,000	
	Accrued Expenses & Other Liabilities	94,572,872	87,132,101	
	Total Liabilities	4,643,967,316	4,771,120,080	
	Equity			
	Members' Equity & Reserves	443,426,695	393,946,249	
	Total Liabilities & Members' Equity	\$5,087,394,011	\$5,165,066,329	
	STATEMENT OF INCOME	Interest Income		
		Interest on Loans to Members	\$249,365,491	\$249,567,066
Interest on Investments & Cash Equivalents		27,778,625	28,767,317	
		277,144,116	278,334,383	
Interest Expense				
Members' Share Accounts & Borrowed Funds		69,276,080	92,546,304	
Net Interest Income		207,868,036	185,788,079	
Provision for Credit Losses		50,770,618	65,755,030	
Net Interest Income After Provision for Credit Losses		157,097,418	120,033,049	
Non-Interest Income				
Fees & Other Income		59,555,091	57,596,795	
Non-Interest Expenses				
Compensation & Employee Benefits		111,814,522	100,920,770	
Office Operations		73,660,494	64,279,948	
Occupancy		8,221,661	7,941,308	
	193,696,677	173,142,026		
Net Income from Operations	\$22,955,832	\$4,487,818		

2025 Annual & Community Report available at wsecu.org.