Monthly Financials

August 2026 Financials

Vizo Financial Corporate Credit Union

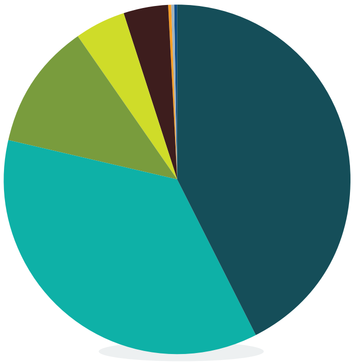
We are pleased to present Vizo Financial Corporate Credit Union's financial statements and supplementary financial information as of August 31, 2026. These pages include information regarding our balance sheet, income statement, asset quality and capital adequacy. We encourage you to share this information with your management team and directors to assist in reviewing the Corporate's financial strength and ongoing performance.

Vizo Financial added $1,076,020 to retained earnings this month. Vizo Financial's year-to-date net income after PCC Distribution for the months ending August 31, 2026, and August 31, 2025, totaled $9,133,163 and $10,874,045, respectively. While our YTD earnings are below 2025 YTD earnings, we are ahead of our 2026 budget estimates by $2.8 million, even as we invest in strategic initiatives for our members' benefit. This allowed us to increase our accrual for the member incentive patronage dividend again this month.

A summary of our unaudited results is presented below.

Income Statement	Augst 2026	YTD 2026	YTD 2025
Interest Income	$ 20,868,160	$ 179,053,206	$ 200,107,981
Interest Expense	(15,855,325)	(137,744,509)	(158,476,730)
Net Interest Income	5,012,835	41,308,697	41,631,251
Correspondent Service Income	1,746,626	14,422,002	14,592,297
Correspondent Service Expense	(1,236,381)	(10,235,539)	(8,567,270)
Net Correspondent Income	510,245	4,186,463	6,025,027
Gross Operating Income	$ 5,523,080	$ 45,495,160	$ 47,656,278
Operating Expense	(3,181,894)	(26,126,042)	(24,914,929)
Loss on Sale of Investments	0	(750)	(381,220)
Loss on Disposal of Fixed Assets	0	(127)	0
Loss on CUSO Investments	(113,875)	(686,019)	(560,261)
Member Capital Recovery	0	(147,487)	(341,166)
Member Incentive	$ (375,000)	$ (3,350,000)	$ (4,100,000)
Net Income before PCC Distribution	1,852,311	15,184,735	17,358,702
Less: Equity Transfer for PCC Distribution	(776,291)	(6,051,572)	(6,484,657)
Net Contribution to Equity:	$ 1,076,020	$ 9,133,163	$ 10,874,045

Our balance sheet continues to be a blend of cash, primarily held at the Federal Reserve Bank, and a variety of high-quality and highly-rated investments.



Credit Quality Book Value as of August 31, 2026

- $ 2,593 - Federal Reserve
- $ 2,178 - U.S. Gov't Guaranteed
- $ 720 - U.S. Gov't Agency
- $ 289 - Corporate Bonds
- $ 243 - Asset-Backed Securities
- $ 21 - CU/Bank Cash Holdings
- $ 11 - Member Loans
- $ 9 - CUSOs
- $ 5 - FHLB Stock

** All figures in the charts above are in millions.*

Vizo Financial's Investment Policy states that, at the time of purchase, investments with short-term ratings must be rated no lower than A-1 (or equivalent), and investments with long-term ratings must be rated no lower than AA- (or equivalent) by at least two NRSROs. Vizo Financial's Investment Policy states that deposits in federally insured depository institutions require at least one NRSRO rating no lower than A-1 (or equivalent).

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Financial Condition & Performance

Earnings Margin	YTD 2026	YTD 2025
Return on Average Assets	3.932%	4.570%
Interest/Dividend Expense	-3.025%	-3.620%
Net Interest Margin	**0.907%**	**0.950%**
Net Correspondent Service Income	0.092%	0.138%
Operating Expenses	-0.573%	-0.569%
Loss on Sale of Investments	0.000%	-0.009%
Loss on CUSO Investments	-0.015%	-0.013%
Member Incentive/Capital Recovery	-0.077%	-0.101%
PCC Distributions	-0.133%	-0.148%
Net Margin	**0.201%**	**0.248%**

Capital Adequacy	August 2026	August 2025	Adequately / Well Capitalized
RUDE + Acquired Equity Capital/12-Month Average Net Assets	6.15%	6.14%	N/A
Tier 1 (Leverage) Capital/12-Month Average Net Assets	9.49%	9.56%	4% / 5%
Total Capital/12-Month Average Net Assets	9.62%	9.69%	N/A
Tier 1 Capital/12-Month Average Risk-Weighted Assets	112.49%	106.05%	4% / 6%
Total Capital/12-Month Average Risk-Weighted Assets	113.96%	107.50%	8% / 10%
Total Capital	**$ 635,278,634**	**$ 614,552,598**	
Tier 1 (Leverage) Capital	627,083,045	606,269,293	
Tier 2 Capital	8,195,589	8,283,305	
Monthly Average Net Assets (DANA)	6,268,330,470	6,344,036,567	
Year-to-Date Average Assets	6,840,148,106	6,576,573,272	
Average 12-Month Assets	6,606,010,882	6,344,926,598	

The table below shows trends in asset measures, member activity and retained earnings over the past four months.

Ending Balances	May 2026	June 2026	July 2026	August 2026
Corporate Assets	$ 7,264,772,116	$ 6,373,137,456	$ 6,985,033,487	$ 6,201,923,126
Daily Average Net Assets	7,034,528,887	6,781,099,637	6,569,758,866	6,268,330,470
Daily Average Net Assets YTD	7,020,399,176	6,980,515,919	6,921,836,340	6,840,148,106
12-Month Rolling DANA	6,626,131,182	6,624,703,308	6,612,319,724	6,606,010,882
Investments	3,278,922,978	3,793,571,076	3,522,275,892	3,452,124,272
Loans to Members and Third Parties	5,894,930	3,596,963	11,645,544	11,087,216
Member Shares	6,563,261,402	5,671,678,490	6,258,490,635	5,455,601,448
Reserves & Undivided Earnings	403,352,013	404,373,119	405,378,235	406,454,255

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Balance Sheet

Assets		August 2026		August 2025
Investments:				
Investment in CUSOs	$	9,092,016	$	8,848,285
Investment in FHLB - Stock		4,522,400		4,231,900
Federal Reserve		2,593,349,402		3,707,209,352
Bank and Credit Union Deposits		21,245,662		19,916,728
Asset-Backed Securities - Non-Mortgage		242,257,314		273,777,843
Commercial Paper		288,813,131		0
U.S. GSE Securities - Notes		4,778,959		79,817,233
U.S. GSE Securities - CMO		576,628,166		737,928,205
U.S. GSE Securities - MBS		135,740,599		130,946,575
U.S. Gov't. Agency Securities - GNMA		251,220,614		225,762,773
U.S. Gov't. Agency Securities - SBA		1,832,792,811		1,445,680,174
U.S. Treasuries		85,032,600		58,006,905
Loans		11,087,216		19,311,212
Receivables		104,233,926		93,135,673
Accrued Income/Prepaid Expense		25,666,373		26,189,795
Fixed Assets		3,236,847		3,828,315
Other Assets		12,225,090		12,045,000
Total Assets	**$**	**6,201,923,126**	**$**	**6,846,635,968**

Liabilities & Equity		August 2026		August 2025
Shares	$	5,267,038,692	$	5,942,735,475
Certificates		188,562,755		193,755,795
Total Shares	$	5,455,601,447	$	6,136,491,270
Accounts Payable		2,762,790		1,208,602
Other Liabilities		110,910,328		94,347,393
Total Liabilities:	**$**	**5,569,274,565**	**$**	**6,232,047,265**
Non-Perpetual Capital Accounts (NCA)		8,274,110		8,296,770
Perpetual Contributed Capital (PCC)		229,720,806		225,853,761
Reserves & Undivided Earnings		383,892,255		366,701,817
Equity Acquired in Merger		22,562,000		22,562,000
Accumulated Other Comprehensive Gain/(Loss)		(11,800,610)		(8,825,645)
Total Equity	**$**	**632,648,561**	**$**	**614,588,703**
Total Liabilities & Equity	**$**	**6,201,923,126**	**$**	**6,846,635,968**

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Liquidity Position

Liquidity as of August 31, 2026		
Total Available Liquidity Sources	$	5,356,884,673
Total Liquidity Uses		0
Net Available Liquidity	$	5,356,884,673

Interest Rate Risk

Base/Current Rate Environment			Regulation 704 Operating Level		
Net Economic Value (NEV):	$	633,152,137	Base Plus		
NEV Ratio:		10.2%			
Up 300bps Rate Environment			**Regulation 704 Limits (+300 bps)**		
Net Economic Value (NEV):	$	550,215,646	Min Value:	$	506,521,710
NEV Ratio:		9.0%	Min Value:		2.00%
Percentage Change:		-13.1%	Max NEV Fluctuation:		-20.00%
Down 300bps Rate Environment					
Net Economic Value (NEV):	$	676,411,622			
NEV Ratio:		10.8%			
Percentage Change:		6.8%			

Required Credit Analysis Under Regulation 703

Except for investments that are issued or fully guaranteed as to principal and interest by the U.S. Government or its agencies, enterprises or corporations or fully insured (including accumulated interest) by the National Credit Union Administration or the Federal Deposit Insurance Corporation, you must conduct and document a credit analysis of the issuing entity and/or investment before you purchase the investment. You must update the analysis at least annually as long as you hold the investment.

Retain this report as part of the credit analysis required under Regulation 703.

Financial Soundness Report

Our highest priority will remain the financial strength and safety of the organization and transparency in the reporting of our financial condition. We are grateful to our members for their continued support and for the trust you place in us. If you have any questions, please do not hesitate to contact us.

Fred Eisel, President & CEO
Mark Brown, SVP/CFO

For more information concerning the content in this unaudited financial report, please contact Vizo Financial at (800) 622-7494.

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