Monthly Financials

July 2026 Financials

Vizo Financial Corporate Credit Union

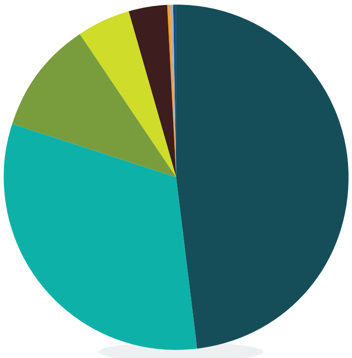
We are pleased to present Vizo Financial Corporate Credit Union's financial statements and supplementary financial information as of July 31, 2026. These pages include information regarding our balance sheet, income statement, asset quality and capital adequacy. We encourage you to share this information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

Vizo Financial added $1,005,116 to retained earnings this month. Vizo Financial's year-to-date net income after PCC Distribution for the months ending July 31, 2026, and July 31, 2025, totaled $8,057,143 and $9,795,688, respectively. While our YTD earnings are below 2025 YTD earnings, we are ahead of our 2026 budget estimates by $2.9 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		July 2026		YTD 2026		YTD 2025
Interest Income	$	21,859,189	$	158,185,046	$	175,557,171
Interest Expense		(16,846,366)		(121,889,184)		(139,080,472)
Net Interest Income		5,012,823		36,295,862		36,476,699
Correspondent Service Income		1,778,335		12,675,377		12,658,075
Correspondent Service Expense		(1,308,158)		(8,999,158)		(7,502,071)
Net Correspondent Income		470,177		3,676,219		5,156,004
Gross Operating Income	$	5,483,000	$	39,972,081	$	41,632,703
Operating Expense		(3,062,865)		(22,944,150)		(21,735,200)
Loss on Sale of Investments		0		(750)		(381,220)
Loss on Disposal of Fixed Assets		0		(127)		0
Loss on CUSO Investments		(68,435)		(572,144)		(482,967)
Member Capital Recovery		(147,487)		(147,487)		(341,166)
Member Incentive		(425,000)		(2,975,000)		(3,275,000)
Net Income before PCC Distribution		1,779,213		13,332,423		15,417,150
Less: Equity Transfer for PCC Distribution		(774,097)		(5,275,280)		(5,621,462)
Net Contribution to Equity:	$	1,005,116	$	8,057,143	$	9,795,688

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 July 31, 2026

- $ 3,313 - Federal Reserve
- $ 2,182 - U.S. Gov't Guaranteed
- $ 732 - U.S. Gov't Agency
- $ 343 - Corporate Bonds
- $ 247 - Asset-Backed Securities
- $ 18 - CU/Bank Cash Holdings
- $ 12 - 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	3.935%	4.573%
Interest/Dividend Expense	-3.032%	-3.623%
Net Interest Margin	**0.903%**	**0.950%**
Net Correspondent Service Income	0.091%	0.134%
Operating Expenses	-0.571%	-0.566%
Loss on Sale of Investments	0.000%	-0.010%
Loss on Disposal of Fixed Assets	0.000%	0.000%
Loss on CUSO Investments	-0.014%	-0.013%
Member Incentive/Capital Recovery	-0.078%	-0.094%
PCC Distributions	-0.131%	-0.146%
Net Margin	**0.200%**	**0.255%**

Capital Adequacy	July 2026	July 2025	Adequately / Well Capitalized
RUDE + Acquired Equity Capital/12-Month Average Net Assets	6.13%	6.17%	N/A
Tier 1 (Leverage) Capital/12-Month Average Net Assets	9.44%	9.61%	4% / 5%
Total Capital/12-Month Average Net Assets	9.56%	9.74%	N/A
Tier 1 Capital/12-Month Average Risk-Weighted Assets	115.78%	104.89%	4% / 6%
Total Capital/12-Month Average Risk-Weighted Assets	117.30%	106.32%	8% / 10%
Total Capital	**$ 632,234,886**	**$ 613,397,301**	
Tier 1 (Leverage) Capital	624,031,608	605,113,642	
Tier 2 Capital	8,203,278	8,283,659	
Monthly Average Net Assets (DANA)	6,569,758,866	6,718,361,872	
Year-to-Date Average Assets	6,921,836,340	6,609,792,801	
Average 12-Month Assets	6,612,319,724	6,295,312,639	

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

Ending Balances	April 2026	May 2026	June 2026	July 2026
Corporate Assets	$ 7,010,902,295	$ 7,264,772,116	$ 6,373,137,456	$ 6,985,033,487
Daily Average Net Assets	7,327,467,302	7,034,528,887	6,781,099,637	6,569,758,866
Daily Average Net Assets YTD	7,016,866,748	7,020,399,176	6,980,515,919	6,921,836,340
12-Month Rolling DANA	6,595,776,321	6,626,131,182	6,624,703,308	6,612,319,724
Investments	3,019,035,718	3,278,922,978	3,793,571,076	3,522,275,892
Loans to Members and Third Parties	4,389,202	5,894,930	3,596,963	11,645,544
Member Shares	6,297,107,627	6,563,261,402	5,671,678,490	6,258,490,635
Reserves & Undivided Earnings	402,174,009	403,352,013	404,373,119	405,378,235

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Balance Sheet

Assets		July 2026		July 2025
Investments:				
Investment in CUSOs	$	9,205,891	$	8,925,579
Investment in FHLB - Stock		4,522,400		4,231,900
Federal Reserve		3,312,875,557		3,161,976,538
Bank and Credit Union Deposits		18,100,151		17,234,466
Asset-Backed Securities - Non-Mortgage		246,895,662		356,773,864
Commercial Paper		342,960,159		0
U.S. GSE Securities - Notes		4,775,574		79,782,004
U.S. GSE Securities - CMO		588,325,344		728,124,795
U.S. GSE Securities - MBS		137,534,021		116,125,247
U.S. Gov't. Agency Securities - GNMA		257,712,954		217,620,800
U.S. Gov't. Agency Securities - SBA		1,827,138,877		1,449,087,971
U.S. Treasuries		85,104,860		57,795,411
Loans		11,645,544		12,223,952
Receivables		97,469,543		59,041,201
Accrued Income/Prepaid Expense		25,300,170		25,328,288
Fixed Assets		3,313,217		3,930,463
Other Assets		12,153,563		12,036,387
Total Assets	**$**	**6,985,033,487**	**$**	**6,310,238,866**

Liabilities & Equity		July 2026		July 2025
Shares	$	6,070,906,800	$	5,429,742,238
Certificates		187,583,835		198,558,795
Total Shares	$	6,258,490,635	$	5,628,301,033
Accounts Payable		2,147,404		2,259,705
Other Liabilities		96,805,310		70,376,938
Total Liabilities:	**$**	**6,357,443,349**	**$**	**5,700,937,676**
Non-Perpetual Capital Accounts (NCA)		8,274,110		8,296,770
Perpetual Contributed Capital (PCC)		227,859,264		225,853,761
Reserves & Undivided Earnings		382,816,235		365,623,460
Equity Acquired in Merger		22,562,000		22,562,000
Accumulated Other Comprehensive Gain/(Loss)		(13,921,471)		(13,034,801)
Total Equity	**$**	**627,590,138**	**$**	**609,301,190**
Total Liabilities & Equity	**$**	**6,985,033,487**	**$**	**6,310,238,866**

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Liquidity Position

Liquidity as of July 31, 2026		
Total Available Liquidity Sources	$	6,086,510,024
Total Liquidity Uses		0
Net Available Liquidity	$	6,086,510,024

Interest Rate Risk

Base/Current Rate Environment			Regulation 704 Operating Level		
Net Economic Value (NEV):	$	627,824,831	Base Plus		
NEV Ratio:		9.0%			
Up 300bps Rate Environment			**Regulation 704 Limits (+300 bps)**		
Net Economic Value (NEV):	$	539,159,071	Min Value:	$	502,259,865
NEV Ratio:		7.8%	Min Value:		2.00%
Percentage Change:		-14.1%	Max NEV Fluctuation:		-20.00%
Down 300bps Rate Environment					
Net Economic Value (NEV):	$	675,687,882			
NEV Ratio:		9.6%			
Percentage Change:		7.6%			

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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