

Monthly Financials

Vizo Financial Corporate Credit Union

June 2026 Financials



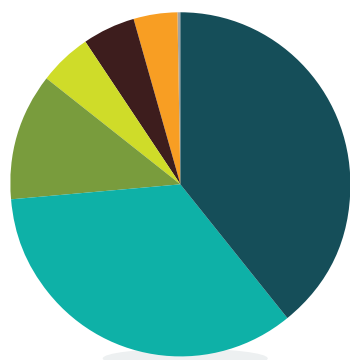
We are pleased to present Vizo Financial Corporate Credit Union's financial statements and supplementary financial information as of June 30, 2026. These pages include information regarding our balance sheet, income statement, asset quality and capital adequacy. We encourage you to share this information with your management team and directors to assist in reviewing the Corporate's financial strength and ongoing performance.

Vizo Financial added \$1,021,105 to retained earnings this month. Vizo Financial's year-to-date net income after PCC Distribution for the months ending June 30, 2026, and June 30, 2025, totaled \$7,052,027 and \$8,790,337, respectively. While our YTD earnings are below 2025 YTD earnings, we are ahead of our 2026 budget estimates (\$2.5 mil) even as we invest in strategic initiatives for our members' benefit. This allowed us to increase our accrual for the member incentive credit dividend this month.

A summary of our unaudited results is presented below.

Income Statement	June 2026	YTD 2026	YTD 2025
Interest Income	\$ 22,643,498	\$ 136,325,857	\$ 149,603,655
Interest Expense	(16,891,500)	(105,042,818)	(118,259,370)
Net Interest Income	5,751,998	31,283,039	31,344,285
Correspondent Service Income	1,713,859	10,897,042	10,809,338
Correspondent Service Expense	(1,241,935)	(7,690,999)	(6,405,396)
Net Correspondent Income	471,924	3,206,043	4,403,942
Gross Operating Income	\$ 6,223,922	\$ 34,489,082	\$ 35,748,227
Operating Expense	(3,765,978)	(19,881,286)	(18,763,227)
Loss on Sale of Investments	0	(750)	0
Loss on Disposal of Fixed Assets	0	(127)	0
Loss on CUSO Investments	(62,766)	(503,709)	(245,230)
Member Capital Recovery	0	0	(341,166)
Member Incentive	(625,000)	(2,550,000)	(2,850,000)
Net Income before PCC Distribution	1,770,178	11,553,210	13,548,604
Less: Equity Transfer for PCC Distribution	(749,073)	(4,501,183)	(4,758,267)
Net Contribution to Equity:	\$ 1,021,105	\$ 7,052,027	\$ 8,790,337

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 June 30, 2026

- \$ 2,477 - Federal Reserve
- \$ 2,165 - U.S. Gov't Guaranteed
- \$ 745 - U.S. Gov't Agency
- \$ 317 - CU/Bank Cash Holdings
- \$ 305 - Corporate Bonds
- \$ 261 - Asset-Backed Securities
- \$ 9 - CUSOs
- \$ 5 - FHLB Stock
- \$ 4 - Member Loans

* 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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Earnings Margin	YTD 2026	YTD 2025
Return on Average Assets	3.938%	4.577%
Interest/Dividend Expense	-3.035%	-3.618%
Net Interest Margin	0.903%	0.959%
Net Correspondent Service Income	0.093%	0.135%
Operating Expenses	-0.573%	-0.573%
Loss on Sale of Investments	0.000%	0.000%
Loss on Disposal of Fixed Assets	0.000%	0.000%
Loss on CUSO Investments	-0.015%	-0.008%
Member Incentive/Capital Recovery	-0.074%	-0.098%
PCC Distributions	-0.130%	-0.146%
Net Margin	0.204%	0.269%

Capital Adequacy	June 2026	June 2025	Adequately / Well Capitalized
RUDE + Acquired Equity Capital/12-Month Average Net Assets	6.10%	6.21%	N/A
Tier 1 (Leverage) Capital/12-Month Average Net Assets	9.41%	9.68%	4% / 5%
Total Capital/12-Month Average Net Assets	9.54%	9.81%	N/A
Tier 1 Capital/12-Month Average Risk-Weighted Assets	119.91%	104.12%	4% / 6%
Total Capital/12-Month Average Risk-Weighted Assets	121.49%	105.55%	8% / 10%
Total Capital	\$ 631,769,024	\$ 612,154,568	
Tier 1 (Leverage) Capital	623,558,058	603,870,554	
Tier 2 Capital	8,210,966	8,284,014	
Monthly Average Net Assets (DANA)	6,781,099,637	6,798,234,127	
Year-to-Date Average Assets	6,980,515,919	6,591,697,956	
Average 12-Month Assets	6,624,703,308	6,236,945,468	

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

Ending Balances	March 2026	April 2026	May 2026	June 2026
Corporate Assets	\$ 7,185,137,017	\$ 7,010,902,295	\$ 7,264,772,116	\$ 6,373,137,456
Daily Average Net Assets	7,422,679,616	7,327,467,302	7,034,528,887	6,781,099,637
Daily Average Net Assets YTD	6,913,333,230	7,016,866,748	7,020,399,176	6,980,515,919
12-Month Rolling DANA	6,561,306,103	6,595,776,321	6,626,131,182	6,624,703,308
Investments	3,006,472,632	3,019,035,718	3,278,922,978	3,793,571,076
Loans to Members and Third Parties	1,647,644	4,389,202	5,894,930	3,596,963
Member Shares	6,489,123,759	6,297,107,627	6,563,261,402	5,671,678,490
Reserves & Undivided Earnings	401,216,248	402,174,009	403,352,013	404,373,119

Balance Sheet

Assets	June 2026	June 2025
Investments:		
Investment in CUSOs	\$ 8,674,325	\$ 9,163,316
Investment in FHLB - Stock	4,522,400	17,531,900
Federal Reserve	2,476,526,611	3,694,705,454
Bank and Credit Union Deposits	316,505,700	15,847,669
Asset-Backed Securities - Non-Mortgage	261,317,894	343,561,745
Commercial Paper	305,314,149	0
U.S. GSE Securities - Notes	4,770,396	79,768,911
U.S. GSE Securities - CMO	599,934,812	698,512,585
U.S. GSE Securities - MBS	140,306,577	118,584,784
U.S. Gov't. Agency Securities - GNMA	262,436,313	200,610,119
U.S. Gov't. Agency Securities - SBA	1,804,402,601	1,435,206,203
U.S. Treasuries	85,385,908	77,727,090
Loans	3,596,963	4,325,032
Receivables	59,911,412	63,332,308
Accrued Income/Prepaid Expense	23,992,606	23,777,191
Fixed Assets	3,395,331	3,985,445
Other Assets	12,143,458	12,027,837
Total Assets	\$ 6,373,137,456	\$ 6,798,667,589
Liabilities & Equity	June 2026	June 2025
Shares	\$ 5,482,782,655	\$ 5,625,447,907
Certificates	188,895,835	213,640,795
Total Shares	\$ 5,671,678,490	\$ 5,839,088,702
Accounts Payable	2,783,148	1,856,957
Other Liabilities	70,411,108	64,719,716
Dividends/Interest Payable	0	682,889
Notes Payable	0	280,000,000
Total Liabilities:	\$ 5,744,872,746	\$ 6,186,348,264
Non-Perpetual Capital Accounts (NCA)	8,274,110	8,296,770
Perpetual Contributed Capital (PCC)	227,859,264	225,853,761
Reserves & Undivided Earnings	381,811,119	364,618,109
Equity Acquired in Merger	22,562,000	22,562,000
Accumulated Other Comprehensive Gain/(Loss)	(12,241,783)	(9,011,315)
Total Equity	\$ 628,264,710	\$ 612,319,325
Total Liabilities & Equity	\$ 6,373,137,456	\$ 6,798,667,589

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Liquidity Position

Liquidity as of June 30, 2026

Total Available Liquidity Sources	\$	5,809,523,519
Total Liquidity Uses		0
Net Available Liquidity	\$	5,809,523,519

Interest Rate Risk

Base/Current Rate Environment		Regulation 704 Operating Level	
Net Economic Value (NEV):	\$ 628,581,797	Base Plus	
NEV Ratio:	9.9%		
Up 300bps Rate Environment		Regulation 704 Limits (+300 bps)	
Net Economic Value (NEV):	\$ 551,795,448	Min Value:	\$ 502,865,438
NEV Ratio:	8.8%	Min Value:	2.00%
Percentage Change:	-12.2%	Max NEV Fluctuation:	-20.00%
Down 300bps Rate Environment			
Net Economic Value (NEV):	\$ 667,072,562		
NEV Ratio:	10.4%		
Percentage Change:	6.1%		

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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