NATIONAL CREDIT UNION ADMINISTRATION
ALEXANDRIA, VA 22314-3428
OFFICIAL BUSINESS

Call Report
Form 5300

Effective March 31, 2025 Until Superseded

Version 2025.1

TO THE BOARD OF DIRECTORS:

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2025 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of the reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, www.ncua.gov. The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your NCUA Regional Office or your state credit union supervisor, as appropriate. Please contact OneStop, the NCUA's IT Service Desk, by email at OneStop@ncua.gov or phone at 1-800-827-3255 with any technical questions.

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

REPORTING REQUIREMENTS

The Call Report includes the quarterly financial statement and 9 schedules. All credit unions must complete the Statement of Financial Condition (Pages 1 through 3) and the Statement of Income and Expense (Pages 4 and 5) every reporting period. Schedules A through I require your input only as applicable.

The table below lists the schedules and applicable reporting requirements for each.

SCHEDULE	REPORTING REQUIREMENT
A, Section 1 - Loans	Complete this schedule if your credit union has any loans.
A, Section 2 - Delinquent Loans	Complete this schedule if any outstanding loans are delinquent.
A, Section 3 - Charge-Offs/Recoveries	Complete this schedule if your credit union has any loan charge offs or recoveries.
A, Section 4 - Other Loan Information	Complete this schedule if your credit union has any loans to credit union officials, with interest rates that exceed 15%, purchased credit impaired loans, or purchased financial assets with credit deterioration.
A, Section 5 - Indirect Loans	Complete this schedule if your credit union has indirect loans outstanding.
A, Section 6 - Loans Purchased and Sold Under 701.22 and 701.23	Complete this schedule if your credit union has purchased or sold whole or partial loans.
A, Section 7 - 1- to 4-Family Residential Real Estate Loans/Leases	Complete this schedule if your credit union has 1- to 4-family residential real estate loans.
A, Section 8 - Commercial	Complete this schedule if your credit union has commercial loans.
B, Section 1 - Supplemental Information for Available-for-Sale or Held-to-Maturity Debt Securities	Complete this schedule if your credit union has any investments classified as available-for-sale or held-to-maturity.
B, Section 2 - Supplemental information for Trading Debt or Equity Securities	Complete this schedule if your credit union has investments classified as trading debt or equity securities.
B, Section 3 - Investment maturity distribution	Complete this schedule if your credit union has investments in time deposits or classified as available-for-sale, held-to-maturity, or trading.
B, Section 4 - Investment Memoranda	Complete this schedule if your credit union has non-conforming investments, brokered certificates of deposit, realized investment gains/losses, other than temporary impairment, assets used to fund employee benefit or deferred compensation plans, or charitable donation accounts.
C, Sections 1 through 5 - Liquidity	Complete this schedule if your credit union has unfunded commitments, off-balance sheet exposures, contingent liabilities, or borrowing arrangements.
D, Shares and Supplemental Information	Complete this schedule if your credit union has shares.
E, Supplemental Information	Complete this schedule if your credit union has grants, employees, plans to add any new branches, international remittances, money services businesses, or credit union service organizations.
F, Derivatives	Complete this schedule if your credit union uses derivative contracts.
G, Capital Adequacy	Complete this schedule if your credit union has completed a merger or acquisition that qualifies for business combination accounting, intends to use an optional total assets election to compute your net worth ratio, or has adopted Financial Accounting Standard Accounting Standards Codification Topic 326 - Financial Instruments - Credit Losses (CECL).
H, Complex Credit Union Leverage Ratio (CCULR) Calculation	Complete this schedule if your quarter-end assets exceed $500,000,000 and you are eligible, qualified, and electing to opt-in to CCULR.
I, Risk Based Capital (RBC) Ratio Calculation	Complete this schedule if your quarter-end assets exceed $500,000,000.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit. Instructions for correcting and resubmitting Call Reports in CUOnline can be found in the Credit Union Online Instruction Guide For Natural Person Credit Unions

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: JUNE, 30 2026

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statements, including material omissions, with intent to injure or defraud the credit union, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.

Certifying Official:

Last Name: Gobets
Please Print

First Name: Sheila
Please Print

Last Name: _____
(*Signature*)

First Name: _____
(*Signature*)

Date: 7/30/2026

Validation Date: 7/30/2026

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

Paperwork Reduction Act Statement
The estimated average public reporting burden associated with this information collection is 4 hours per response. Comments concerning the accuracy of this burden estimate and or any other aspect of this information collection, including suggestions for reducing this burden should be addressed to the:

National Credit Union Administration
Office of General Counsel
Attn: PRA Clearance Officer
1775 Duke Street
Alexandria, VA 22314-3428

An agency may not conduct or sponsor, and a person is not required to respond to, an information collection unless it displays a valid OMB control number.

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

NATIONAL CREDIT UNION ADMINISTRATION
CALL REPORT FORM 5300

Financial Statements

- Statement of Financial Condition - Assets Page 1
- Statement of Financial Condition - Assets Page 2
- Statement of Financial Condition - Liabilities & Equity Page 3
- Statement of Income and Expense Page 4
- Statement of Income and Expense Page 5

Cash and Investment Information

- Available-for-Sale and Held-to-Maturity Debt Securities Page 13
- Trading Debt and Equity Securities Page 14
- Investment Maturity Distribution Page 15
- Investments - Memoranda Page 16

Loan Information

- Loans Page 6
- Delinquent Loans Page 7
- Loan Charge Offs and Recoveries Page 8
- Loans - Supplemental Information Page 9
- Indirect Loans Page 10
- Loans Purchased and Sold Page 10
- 1-4 Family Residential Property Loans Page 11
- Commercial Loans Page 12

Other Schedules

- Bank Secrecy Act Page 20
- Capital Adequacy Page 22
- Complex Credit Union Leverage Ratio Page 23
- Credit Union Service Organizations (CUSO) Page 20
- Derivatives Page 21
- Liquidity - Borrowing Page 18
- Liquidity - Off Balance Sheet Page 17
- Risk Based Capital Ratio Page 24
- Shares - Supplemental Page 19
- Supplemental Information Page 20

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2026

This page must be completed by all credit unions.

Back to Navigation

ASSETS

Have you adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.	Yes	**AS0010**
NOTE - Review the Call Report Instructions carefully if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).		

CASH AND DEPOSITS: If your credit union reports an amount in Account AS0007 complete Schedule B, Section 3, Investments - Maturity Distribution.

			Amount	Account
1. Cash on Hand	a.	Coin and Currency	$118,520,054	**AS0004**
	b.	Cash Items in Process of Collection	$24,957,448	**AS0005**
	c.	Total Cash on Hand	$143,477,502	**730A**
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	$4,457,803	**730B1**
	b.	Cash on Deposit in a Federal Reserve Bank	$426,552,420	**AS0003**
	c.	Cash on Deposit in Other Financial Institutions	$2,778,467	**730B2**
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	$433,788,690	**730B**
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions			$2,107,269	**AS0007**
4. All other deposits			$0	**AS0008**
5. **TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)**			$579,373,461	**AS0009**

INVESTMENT SECURITIES: If your credit union reports amounts below, complete Schedule B, Sections 1 through 4, as applicable.

	Amount	Account
6. Equity Securities	$3,743,524	**AS0055**
7. Trading Debt Securities	$0	**AS0061**
8. Available-for-Sale Debt Securities[1], at fair value	$2,010,748,899	**AS0067**
Enter an amount in Account AS0042 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
Amount / **Account**		
9. (Allowance for Credit Losses on Available-for-Sale Debt Securities) $1,034,418 **AS0042**		
10. Held-to-Maturity Debt Securities[2]	$0	**AS0073**
Enter an amount in Account AS0041 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
11. Allowance for Credit Losses on Held-to-Maturity Debt Securities	$0	**AS0041**
12. **TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)**	$2,014,492,423	**AS0013**

OTHER INVESTMENTS: If your credit union reports amounts below, complete Schedule B, Section 3.

			Amount	Account
13. Other Investments	a.	Nonperpetual Capital Account	$0	**769A**
	b.	Perpetual Contributed Capital	$666,646	**769B**
	c.	All other investments	$97,965,700	**AS0016**
14. **TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)**			$98,632,346	**AS0017**

[1] Also complete line 9 (Account AS0042) if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).
[2] Also complete line 11 (Account AS0041) if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2026

This page must be completed by all credit unions.

Back to Navigation Page

ASSETS -- CONTINUED

LOANS HELD FOR SALE:

	Amount	Account
15. Loans Held for Sale	$0	**003**

LOANS AND LEASES: If your credit union reports an amount in Account 025B, complete Schedule A, Sections 1 through 8, as applicable.

	Number of Loans	Account	Amount	Account
16. TOTAL LOANS & LEASES	474,352	**025A**	$10,725,835,252	**025B**
17. Less: Allowance for Loan & Lease Losses - Skip to Item 18 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			$0	**719**
18. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			$157,697,974	**AS0048**

OTHER ASSETS:

			Amount	Account
19. Foreclosed and Repossessed Assets	a.	Commercial	$0	**AS0022**
	b.	Consumer Real Estate	$1,173,609	**AS0023**
	c.	Consumer Vehicle	$5,410,558	**AS0024**
	d.	Consumer Other	$0	**AS0025**
	e.	Total Foreclosed and Repossessed Assets	$6,584,167	**798A**
20. Land and Building			$422,111,533	**007**
21. Other Fixed Assets			$103,157,516	**008**
22. NCUA Share Insurance Capitalization Deposit			$103,361,091	**794**
23. Other Assets	a.	Goodwill	$50,934,348	**009D2**
	b.	Mortgage servicing assets	$6,231,393	**779**
	c.	Other Intangible Assets	$9,672,972	**AS0032**
	d.	Accrued Interest on Loans & Leases	$37,349,897	**009A**
	e.	Accrued Interest on Investments	$7,511,564	**009B**
	f.	All Other Assets	$266,420,214	**009C**
	g.	Total Other Assets	$378,120,388	**AS0036**
24. **TOTAL ASSETS** (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)			$14,273,970,203	**010**

Must equal Account 014 on Page 3

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2026

This page must be completed by all credit unions.

Back to Navigation Page

LIABILITIES:

	Amount	Account
1. Accounts Payable, Accrued Interest on Borrowings, and Other Liabilities	$141,718,384	**825**
2. Accrued Dividends & Interest Payable on Shares & Deposits	$181,565	**820A**
Enter an amount in Account LI0003 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
3. Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	$1,871,212	**LI0003**
4. Borrowings - If your credit union reports borrowings, complete Schedule C, Sections 4 and 5	$2,060,288,435	**860C**

SHARES/DEPOSITS: All credit unions must complete Schedule D

	Amount	Account
5. Member Shares of All Types	$10,960,452,219	**013**
6. Nonmember Deposits	$212,691,556	**880**
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	$11,173,143,775	**018**
8. **TOTAL LIABILITIES** (Sum of Account 825, 820A, LI0003, 860C, and 018)	$13,377,203,371	**LI0069**

EQUITY:

	Amount	Account
9. Undivided Earnings	$866,528,636	**940**
10. Other Reserves (Appropriations of Undivided Earnings)	$96,605,882	**658**
11. Appropriation for Non-Conforming Investments **(State Credit Unions ONLY)**	$0	**668**
12. Equity acquired in merger	$45,851,499	**658A**
13. Noncontrolling Interest in Consolidated Subsidiaries	$0	**996**
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	$5,191,041	**945A**
15. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on Held to Maturity Debt Securities - Skip this line if you have adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	$0	**945C**
16. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	-$151,537,371	**EQ0009**
17. Other Comprehensive Income (not already included in Account EQ0009, 945A or 945C)	$0	**945B**
18. Net Income (unless this amount is already included in Retained Earnings)	$34,127,145	**602**
19. **TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)**	$14,273,970,203	**014**

Must equal Account 010 on Page 2

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

Back to Navigation Page

REPORT YEAR-TO-DATE AMOUNTS

INTEREST INCOME YEAR-TO-DATE	Amount	Account
1. Interest on Loans and Leases (Excluding interest refunds)	$312,326,461	110
2. (Less) Interest Refunded	$0	119
3. Income from Investments (Includes Interest and Dividends, exclude changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	$36,746,419	120
4. Other Interest Income	$0	IS0005
5. **TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)**	$349,072,880	115

INTEREST EXPENSE YEAR-TO-DATE	Amount	Account
6. Dividends on Shares (Includes dividends earned during current period)	$13,231,339	380
7. Interest on Deposits (Total interest expense for deposit accounts) **(State Credit Union ONLY)**	$65,629,825	381
8. Interest on Borrowed Money	$35,098,916	340
9. **TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)**	$113,960,080	350
10. **NET INTEREST INCOME (Account 115 less Account 350)**	$235,112,800	IS0010
11. Provision for Loan & Lease Losses - Skip to Item 12 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)	$0	300

Complete Item 12 and Items 1 and 2 on page 22 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

12. Credit Loss Expense					
	a.	Loans & Leases	$61,514,521	IS0011	
	b.	AFS Debt Securities	-$450,333	IS0012	
	c.	HTM Debt Securities	$0	IS0013	
	d.	Off-Balance Sheet Credit Exposures	$24,625	IS0016	
	e.	Total Credit Loss Expense			$61,088,813 IS0017

Continue to page 5

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

Back to Navigation Page

REPORT YEAR-TO-DATE AMOUNTS

NON-INTEREST INCOME YEAR-TO-DATE	Amount	Account
13. Fee Income	$41,771,447	131
14. Other Income (Includes unconsolidated CUSO Income)	$55,371,593	IS0020
15. Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	$0	IS0046
16. Gain (Loss) on all other Investments or change in fair value of hedged items (not Equity or Trading Debt Securities and including amounts reported on Schedule B, Section 4 in	$8,821,696	IS0047
17. Gain (Loss) on Derivatives	$1,350,101	421
18. Gain (Loss) on Disposition of Fixed Assets	-$53,038	430
19. Gain (Loss) on Sales of Loans and Leases	$6,330,203	IS0029
20. Gain (Loss) on Sales of Other Real Estate Owned	-$68,930	IS0030
21. Gain from Bargain Purchase (Merger)	$0	431
22. Other Non-interest Income	-$1,438,606	440
23. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440)	$112,084,466	117
NON-INTEREST EXPENSE YEAR-TO-DATE		
24. Employee Compensation and Benefits	$123,823,840	210
25. Travel and Conference Expense	$1,459,138	230
26. Office Occupancy Expense	$22,913,311	250
27. Office Operations Expense	$71,614,771	260
28. Educational and Promotional Expenses	$9,987,343	270
29. Loan Servicing Expense	$3,121,319	280
30. Professional and Outside Services	$14,547,932	290
31. Member Insurance Expense	$0	310
32. Operating Fees (Examination and/or supervision fees)	$537,072	320
33. Miscellaneous Non-Interest Expense	$3,976,582	360
34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)	$251,981,308	671
NET INCOME YEAR-TO-DATE		
35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)	$34,127,145	661A

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 1 - LOANS AND LEASES

Report the interest rate, number and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on page 2, item 16. Report whole or partial loans purchased by the credit union or indirect loans in the appropriate category within this section. Complete Schedule A, Sections 2 through 8, as necessary.

Non-Commercial Loans/Lines of Credit	Interest Rate	Account	Number of Loans	Account	Amount	Account
1. Unsecured Credit Card Loans	16.00	521	171,856	993	$654,163,789	396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		522A		994A		397A
3. Non-Federally Guaranteed Student Loans	9.25	595A	3	963A	$52,914	698A
4. All Other Unsecured Loans/Lines of Credit	15.68	522	89,949	994	$356,475,246	397
5. New Vehicle Loans	5.98	523	42,278	958	$1,117,152,451	385
6. Used Vehicle Loans	7.24	524	84,278	968	$1,461,952,023	370
7. Leases Receivable	0.00	565	0	954	$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	7.17	595B	49,267	963C	$1,272,984,567	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	4.36	563A	22,589	959A	$3,952,108,586	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	5.77	562A	12,721	960A	$897,260,696	386A
11. All Other Non-Commercial Real Estate Loans/Lines of Credit	6.39	562B	33	960B	$918,455	386B
Commercial Loans/Lines of Credit						
12. Commercial Loans/Lines of Credit Real Estate Secured	4.95	525	897	900K4	$973,733,684	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	7.60	526	481	900P	$39,032,841	400P
14. **TOTAL LOANS AND LEASES** (Sum of items 1 - 13.)			474,352	025A1	$10,725,835,252	025B1

LOANS GRANTED	Number	Account	Amount	Account
15. Loans Granted Year-to-Date	46,424	031A	$2,092,821,720	031B
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)		031C		031D

GOVERNMENT GUARANTEED LOANS			Number	Account	Outstanding Balance	Account	Guaranteed Portion	Account
16. Non-Commercial Loans (included in items 1 - 11 above)	a.	1. Small Business Administration	6	LN0050	$134,641	LN0051	$0	LN0052
		2. Paycheck Protection Program (PPP) Loans (Included in 16.a.1.)	0	LN0056	$0	LN0057		
	b.	Other Government Guaranteed	15	LN0053	$18,504	LN0054	$18,504	LN0055
17. Commercial Loans (included in items 12 - 13 above)	a.	Small Business Administration Commercial Loans	75	691B1	$37,987,532	691C1	$172,061	691C2
	b.	Other Government Guaranteed Commercial Loans	1	691P	$6,271,336	691P1	$6,271,336	691P2

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

Back to Navigation Page

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

SECTION 2 - DELINQUENT LOANS & LEASES	30 - 59 days	Account	60 - 89 days	Account	90 - 179 days	Account	180 - 359 days	Account	>=360 days	Account	Total Amount of Loans Delinquent 60+ Days	Account	Total Number of Loans Delinquent 60+ Days	Account
Non-Commercial Loans/Lines of Credit														
1. Unsecured Credit Card Loans	$4,710,324	024B	$3,487,454	DL0002	$7,875,813	026B	$0	027B	$0	028B	$11,363,267	045B	1,851	045A
2. Payday Alternative Loans (PALs loans) (FCU Only)		089B		DL0009		127B		128B		129B		130B		130A
3. Non-Federally Guaranteed Student Loans	$0	020T	$0	DL0016	$0	021T	$0	022T	$0	023T	$0	041T	0	053E
4. All Other Unsecured Loans/Lines of Credit	$2,231,220	DL0022	$1,820,973	DL0023	$3,816,102	DL0024	$0	DL0025	$0	DL0026	$5,637,075	DL0027	1,242	DL0028
5. New Vehicle Loans	$17,445,434	020C1	$6,418,591	DL0030	$2,581,070	021C1	$1,450,573	022C1	$65,322	023C1	$10,515,556	041C1	439	035E1
6. Used Vehicle Loans	$27,057,127	020C2	$9,935,434	DL0037	$4,957,565	021C2	$3,206,096	022C2	$24,066	023C2	$18,123,161	041C2	1,035	035E2
7. Leases Receivable	$0	020D	$0	DL0044	$0	021D	$0	022D	$0	023D	$0	041D	0	034E
8. All Other Secured Non-Real Estate Loans/Lines of Credit	$10,060,544	DL0050	$3,952,763	DL0051	$4,084,853	DL0052	$2,591,770	DL0053	$94,394	DL0054	$10,723,780	DL0055	596	DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	$2,325,085	DL0057	$10,439,398	DL0058	$7,104,133	DL0059	$2,585,739	DL0060	$2,875,387	DL0061	$23,004,657	DL0062	193	DL0063
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	$4,193,075	DL0064	$2,121,214	DL0065	$2,986,721	DL0066	$3,051,674	DL0067	$1,085,211	DL0068	$9,244,820	DL0069	120	DL0070
11. All Other Non-Commercial Real Estate Loans/Lines of Credit	$0	DL0071	$0	DL0072	$0	DL0073	$0	DL0074	$0	DL0075	$0	DL0076	0	DL0077
Commercial Loans/Lines of Credit														
12. Construction and Development Loans	$0	DL0078	$0	DL0079	$0	DL0080	$0	DL0081	$0	DL0082	$0	DL0083	0	DL0084
13. Secured by Farmland	$0	DL0085	$0	DL0086	$0	DL0087	$0	DL0088	$0	DL0089	$0	DL0090	0	DL0091
14. Secured by Multifamily	$0	DL0092	$0	DL0093	$0	DL0094	$0	DL0095	$0	DL0096	$0	DL0097	0	DL0098
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property	$5,048,817	DL0099	$980,367	DL0100	$456,662	DL0101	$445,821	DL0102	$0	DL0103	$1,882,850	DL0104	6	DL0105
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	$163,368	DL0106	$0	DL0107	$100,272	DL0108	$0	DL0109	$42,738,220	DL0110	$42,838,492	DL0111	5	DL0112
17. Loans to finance agricultural production and other loans to farmers	$0	DL0113	$0	DL0114	$0	DL0115	$0	DL0116	$0	DL0117	$0	DL0118	0	DL0119
18. Commercial and Industrial Loans	$1,410,506	DL0120	$0	DL0147	$321,582	DL0122	$96,002	DL0123	$0	DL0124	$417,584	DL0125	6	DL0126
19. Unsecured Commercial Loans	$52,095	DL0127	$0	DL0128	$52,523	DL0129	$0	DL0130	$0	DL0131	$52,523	DL0132	2	DL0133
20. Unsecured Revolving Lines of Credit for Commercial Purposes	$1,283	DL0134	$51,806	DL0135	$101,988	DL0136	$0	DL0137	$0	DL0138	$153,794	DL0139	5	DL0140
21. TOTAL DELINQUENT LOANS AND LEASES	$74,698,878	020B	$39,208,000	DL0141	$34,439,284	021B	$13,427,675	022B	$46,882,600	023B	$133,957,559	041B	5,500	041A

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 2 - DELINQUENT LOANS & LEASES (continued)

			Amount	Account
22. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B) that relates to:	a.	Participation Loans Purchased Under 701.22 (Account 691L)	$6,192,449	DL0142
	b.	Indirect Loans (Account 618A)	$25,313,583	041E
	c.	Whole or Partial Loans Purchased Under 701.23	$0	DL0144
23. Amount of Non-Commercial Loans in Non-Accrual Status			$42,492,462	DL0145
24. Amount of Commercial Loans in Non-Accrual Status			$44,260,545	DL0146
25. Total outstanding balances of loans affected by bankruptcy claims			$95,409,087	971

	Number	Account	Amount	Account
26. Total outstanding Troubled Debt Restructured loans (if Account 010 is less than $10 million and you have not adopted CECL) or Modifications to Borrowers Experiencing Financial Difficulty (if Account 010 is $10 million or greater)	888	1000F	$123,745,632	1001F
Complete Item 27 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL) and reported Modifications to Borrowers Experiencing Financial Difficulty in Item 26, as applicable				
27. Borrower Experiencing Financial Difficulty Not in Compliance with Modified Loan Terms	134	DL0148	$53,139,890	DL0149

SECTION 3 - LOAN CHARGE OFFS AND RECOVERIES

LOAN LOSS INFORMATION	YTD Charge Offs	Account	YTD Recoveries	Account
Non-Commercial Loans/Lines of Credit				
1. Unsecured Credit Card Loans	$23,542,294	680	$1,822,180	681
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		136		137
3. Non-Federally Guaranteed Student Loans	$0	550T	$0	551T
4. All Other Unsecured Loans/Lines of Credit	$8,951,638	CH0007	$1,638,004	CH0008
5. New Vehicle Loans	$6,402,140	550C1	$1,259,540	551C1
6. Used Vehicle Loans	$13,754,974	550C2	$3,183,653	551C2
7. Leases Receivable	$0	550D	$0	551D
8. All Other Secured Non-Real Estate Loans/Lines of Credit	$10,280,586	CH0015	$873,173	CH0016
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	$526,647	CH0017	$531,328	CH0018
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	$39,520	CH0019	$117,647	CH0020
11. All Other Non-Commercial Real Estate Loans/Lines of Credit	$0	CH0021	$0	CH0022
Commercial Loans/Lines of Credit				
12. Construction and Development Loans	$0	CH0023	$0	CH0024
13. Secured by Farmland	$0	CH0025	$0	CH0026
14. Secured by Multifamily	$0	CH0027	$0	CH0028
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property	$0	CH0029	$0	CH0030
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	$0	CH0031	$0	CH0032
17. Loans to finance agricultural production and other loans to farmers	$0	CH0033	$0	CH0034
18. Commercial and Industrial Loans	$1,452,493	CH0035	$128,962	CH0036
19. Unsecured Commercial Loans	$0	CH0037	$0	CH0038
20. Unsecured Revolving Lines of Credit for Commercial Purposes	$309,759	CH0039	$0	CH0040
21. **Total Charge Offs and Recoveries (Sum of items 1 - 20)**	$65,260,051	550	$9,554,487	551

22. Of the Total Charge Offs and Recoveries reported in Accounts 550 and 551, report the charge offs and recoveries related to:	a.	Participation Loans Purchased Under 701.22 (Account 691L)	$3,045,911	550F	$743,752	551F
	b.	Indirect Loans (Account 618A)	$21,623,890	550E	$3,896,789	551E
	c.	Whole or Partial Loans Purchased Under 701.23	$0	CH0047	$0	CH0048

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

Back to Navigation Page

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

SECTION 4 - OTHER LOAN INFORMATION

LOANS TO CREDIT UNION OFFICIALS	Number	Account	Amount	Account
1. Loans outstanding to credit union officials and senior executive staff	19	995	$3,849,004	956

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT (FCU Only)			Amount	Account
2. Federal Credit Union Interest Rate Ceiling	a.	Dollar amount of loans with interest rates that exceed 15%		567
	b.	Aggregate weighted average interest rate for the loans with interest rates that exceed 15%		568

PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

Report purchased impaired loans, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 310-30.

	Contractual Balance Outstanding	Account	Recorded Investment Reported as Loans in Account 025B	Account
3. Total PCILs Outstanding	$0	PC0001	$0	PC0002

Complete this section if the credit union has adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD) - Complete this section for PCD assets acquired during the current reporting period (quarter).

Report financial assets purchased with credit deterioration, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 326.

	Purchase Price	Account	Acquirer's ACL at Acquisition Date	Account	Non-Credit Discount or Premium attributable to other factors	Account	Unpaid Principal Balance or Par Value	Account
4. Total PCD Loans Outstanding	$0	PC0003	$0	PC0004	$0	PC0005	$0	PC0006
5. Total PCD Debt Securities	$0	PC0007	$0	PC0008	$0	PC0009	$0	PC0010

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 5 - INDIRECT LOANS

Complete this section if the credit union has any indirect loans outstanding. Report all indirect loans reported on page 6 regardless of acquisition method. Indirect loan participations must also be reported in Schedule A, Section 6.

	Number	Account	Amount	Account
1. New and Used Vehicle Loans	82,392	IN0001	$1,975,363,270	IN0002
2. First Lien and Junior Lien Residential Loans	0	IN0003	$0	IN0004
3. Commercial Loans	0	IN0005	$0	IN0006
4. All Other Loans	17,845	IN0007	$788,600,527	IN0008
5. **TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)**	100,237	617A	$2,763,963,797	618A

SECTION 6 - LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23

	Year-to-date				Outstanding			
LOANS PURCHASED	Number	Account	Amount	Account	Number	Account	Amount	Account
1. Loans Purchased from Other Financial Institutions	0	SL0014	$0	SL0015	0	SL0018	$0	SL0019
2. Loans Purchased from Other Sources	0	SL0012	$0	SL0013	0	SL0020	$0	SL0021

	Year-to-date				Outstanding			
LOANS SOLD	Number	Account	Amount	Account	Number	Account	Amount	Account
3. Loans Sold	130	SL0022	$35,257,234	SL0023				
Report additional information about Loans Sold (already reported in Accounts SL0022 and SL0023) in the items below								
a. First mortgage loans sold on the secondary market	130	SL0024	$35,257,234	736				
b. Loans Transferred with Limited Recourse Qualifying for Sales Accounting	0	SL0026	$0	819				
c. Real Estate Loans Sold with Servicing Retained	130	SL0028	$35,257,234	SL0029	2,535	SL0030	$404,287,473	779A
d. All Other Loans Sold with Servicing Retained	0	SL0032	$0	SL0033	0	SL0034	$0	SL0035

	Participations Purchased				Participations Sold			
LOAN PARTICIPATIONS	Outstanding Balance	Account	Amount Purchased Year-To-Date	Account	Retained Balance Outstanding	Account	Amount Sold Year-To-Date	Account
4. Vehicle - Non-commercial	$47,535,303	SL0036	$0	SL0037	$31,512,276	SL0038	$230,733,468	SL0039
5. Non-Federally Guaranteed Student Loans	$0	691L7	$0	SL0041	$0	691N7	$0	SL0043
6. 1- to 4-Family Residential Property	$1,000,175,122	691L2	$377,723,287	SL0045	$4,729,952	691N2	$0	SL0047
7. Commercial Loans excluding Construction & Development	$30,377,683	691L8	$0	SL0049	$6,271,336	691N8	$0	SL0051
8. Commercial Construction & Development	$0	691L9	$0	SL0053	$0	691N9	$0	SL0055
9. All Other	$260,684,409	SL0056	$89,132,510	SL0057	$0	SL0058	$0	SL0059
10. **TOTAL (Sum of each column)**	$1,338,772,517	691L	$466,855,797	690	$42,513,564	691N	$230,733,468	691

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 7 - 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER NON-COMMERCIAL REAL ESTATE LOANS AND LINES OF CREDIT

1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY 1ST LIEN			No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
1. Fixed Rate	a.	> 15 Years	11,918	RL0001	$2,022,031,252	RL0002	$110,295,468	RL0003
	b.	15 Years or less	6,232	RL0004	$474,319,568	RL0005	$24,213,425	RL0006
2. Balloon/Hybrid	a.	> 5 Years	849	RL0007	$537,736,441	RL0008	$429,309,678	RL0009
	b.	5 Years or less	1,489	RL0010	$777,542,572	RL0011	$309,939,953	RL0012
3. Adjustable Rate			2,101	RL0013	$140,478,753	RL0014	$17,043,268	RL0015
4. **Total 1- to 4-family residential property loans/lines of credit secured by 1st lien (Sum of each column)**					$3,952,108,586	RL0016	$890,801,792	RL0017

Must equal Account 703A on Schedule A, Section 1

1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY JUNIOR LIEN								
5. Closed-End	a.	Fixed Rate	4,536	RL0018	$305,786,791	RL0019	$43,564,072	RL0020
	b.	Adjustable Rate	792	RL0021	$56,650,719	RL0022	$360,000	RL0023
6. Open-End	a.	Fixed Rate	38	RL0024	$1,638,434	RL0025	$0	RL0026
	b.	Adjustable Rate	7,355	RL0027	$533,184,752	RL0028	$39,012,286	RL0029
7. **Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)**					$897,260,696	RL0030	$82,936,358	RL0031

Must equal Account 386A on Schedule A, Section 1

ALL OTHER NON-COMMERCIAL REAL ESTATE								
8. Closed-End	a.	Fixed Rate	25	RL0032	$642,725	RL0033	$0	RL0034
	b.	Adjustable Rate	8	RL0035	$275,730	RL0036	$0	RL0037
9. Open-End	a.	Fixed Rate	0	RL0038	$0	RL0039	$0	RL0040
	b.	Adjustable Rate	0	RL0041	$0	RL0042	$0	RL0043
10. **Total All Other Non-Commercial Real Estate Loans/Lines of Credit (Sum of each column)**					$918,455	RL0044	$0	RL0045

Must equal Account 386B on Schedule A, Section 1

11. **TOTAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER NON-COMMERCIAL REAL ESTATE LOANS/LINES OF CREDIT**	35,343	RL0046	$4,850,287,737	RL0047	$973,738,150	RL0048

ADDITIONAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER NON-COMMERCIAL REAL ESTATE LOAN INFORMATION	Amount	Account
12. Balance Outstanding of 1- to 4-Family Residential Construction Loans	$217,327,184	704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years	$1,426,082,520	RL0050

Interest Only & Payment Option	No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
14. Interest Only & Payment Option 1- to 4-Family Residential Property Loans Secured by a 1st Lien	1,201	704C2	$296,359,109	704C1	$196,947,665	704C3

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 8 - COMMERCIAL LENDING

Complete this section if the credit union has outstanding commercial loans or has sold commercial loans year-to-date.

		Commercial Loans							
		No. of Loans	Account	Outstanding Balance	Account	No. of Loans Granted or Purchased Year-To-Date	Account	Amount Granted or Purchased Year-To-Date	Account
1. **Commercial Loans to Members**									
a.	Construction and Development Loans	9	143A3	$44,844,276	143B3	3	143C3	$2,652,272	143D3
b.	Secured by Farmland	0	961A5	$0	042A5	0	099A5	$0	463A5
c.	Secured by Multifamily	34	900M	$76,189,641	400M	2	090M	$9,040,000	475M
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	537	900H2	$373,206,881	400H2	17	090H2	$36,707,000	475H2
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	315	900J2	$449,115,203	400J2	10	090J2	$19,682,500	475J2
f.	**TOTAL COMMERCIAL REAL ESTATE SECURED** (Sum of each column)	895	900K2	$943,356,001	718A3	32	090K2	$68,081,772	475K2
g.	Loans to finance agricultural production and other loans to farmers	0	961A6	$0	042A6	0	099A6	$0	463A6
h.	Commercial and Industrial Loans	318	900L2	$34,235,126	400L2	46	090L2	$5,304,139	475L2
i.	Unsecured Commercial Loans	32	900C5	$1,056,152	400C5	1	090C5	$50,000	475C5
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	131	900C6	$3,741,563	400C6	5	090C6	$1,037,000	475C6
k.	**TOTAL COMMERCIAL LOANS TO MEMBERS** (Sum of each column)	1,376	900A1	$982,388,842	400A1	84	090A1	$74,472,911	475A1
2. **Purchased commercial loans or participation interests to nonmembers**									
a.	Construction and Development Loans	0	143A4	$0	143B4	0	143C4	$0	143D4
b.	Secured by Farmland	0	961A7	$0	042A7	0	099A7	$0	463A7
c.	Secured by Multifamily	1	900M1	$30,000,000	400M1	0	090M1	$0	475M1
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	1	900H3	$377,683	400H3	0	090H3	$0	475H3
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J3	$0	400J3	0	090J3	$0	475J3
f.	**TOTAL COMMERCIAL REAL ESTATE SECURED** (Sum of each column)	2	900K3	$30,377,683	718A4	0	090K3	$0	475K3
g.	Loans to finance agricultural production and other loans to farmers	0	961A8	$0	042A8	0	099A8	$0	463A8
h.	Commercial and Industrial Loans	0	900L3	$0	400L3	0	090L3	$0	475L3
i.	Unsecured Commercial Loans	0	900C7	$0	400C7	0	090C7	$0	475C7
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	0	900C8	$0	400C8	0	090C8	$0	475C8
k.	**TOTAL COMMERCIAL LOANS TO NONMEMBERS** (Sum of each column)	2	900B1	$30,377,683	400B1	0	090B1	$0	475B1
	TOTAL COMMERCIAL LOANS (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)	1,378	900T1	$1,012,766,525	400T1				

MISCELLANEOUS COMMERCIAL LOAN INFORMATION	Number	Account	Amount	Account
3. Outstanding Agricultural Related Loans (Sum of Accounts 961A5, 961A6, 961A7, and 961A8; sum Accounts 042A5, 042A6, 042A7, and 042A8)	0	961A9	$0	042A9
4. Amount of real estate loans included above in Accounts 718A3 and 718A4 that contractually refinance, reprice or mature within the next 5 years			$509,086,325	CM0099
5. Outstanding commercial participations sold but retained servicing (including unfunded commitments)	1	1061A	$2,687,716	1061
6. Outstanding commercial loans sold but retained servicing (including unfunded commitments)	0	1062A	$0	1062
7. Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)	0	1063A	$0	1063

REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS - Complete this section if the credit union has outstanding member business loans.	Amount	Account
8. TOTAL MEMBER BUSINESS LOANS - Net Member Business Loan Balance	$1,060,475,593	400A

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

Back to Navigation Page

SCHEDULE B
INVESTMENTS,SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

SECTION 1 - HELD-TO-MATURITY and AVAILABLE-FOR-SALE DEBT SECURITIES - Complete this schedule if amounts are reported in Accounts AS0067 or AS0073 on page 1.

			Held-to-maturity debt securities				Available-for-sale debt securities			
			Amortized Cost (A)	Account	Fair Value (B)	Account	Amortized Cost (C)	Account	Fair Value (D)	Account
1. US Government Obligations			$0	NV0001	$0	NV0002	$489,000	NV0003	$490,650	NV0004
2. Federal Agency Securities - Guaranteed	a.	Agency/GSE Debt Instruments - Guaranteed	$0	NV0013	$0	NV0014	$1,351,242	NV0015	$1,370,255	NV0016
	b.	Agency/GSE Non-Debenture Instruments - Guaranteed	$0	NV0017	$0	NV0018	$1,824,057,349	NV0019	$1,686,238,774	NV0020
	c.	**TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED**	$0	NV0021	$0	NV0022	$1,825,408,591	NV0023	$1,687,609,029	NV0024
3. Federal Agency Securities - Non-Guaranteed	a.	Agency/GSE Debt Instruments - Non-Guaranteed	$0	NV0025	$0	NV0026	$0	NV0027	$0	NV0028
	b.	Agency/GSE Non-Debenture Instruments - Non-Guaranteed	$0	NV0029	$0	NV0030	$0	NV0031	$0	NV0032
	c.	**TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED**	$0	NV0033	$0	NV0034	$0	NV0035	$0	NV0036
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a.	Privately Issued Residential Mortgage Related Securities	$0	NV0037	$0	NV0038	$0	NV0039	$0	NV0040
	b.	Privately Issued Commercial Mortgage Related Securities	$0	NV0041	$0	NV0042	$0	NV0043	$0	NV0044
	c.	Other Asset-Backed Securities	$0	NV0045	$0	NV0046	$0	NV0047	$0	NV0048
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES**	$0	NV0049	$0	NV0050	$0	NV0051	$0	NV0052
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a.	Privately Issued Residential Mortgage Related Securities	$0	NV0053	$0	NV0054	$0	NV0055	$0	NV0056
	b.	Privately Issued Commercial Mortgage Related Securities	$0	NV0057	$0	NV0058	$0	NV0059	$0	NV0060
	c.	Other Asset-Backed Securities	$0	NV0061	$0	NV0062	$0	NV0063	$0	NV0064
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES**	$0	NV0065	$0	NV0066	$0	NV0067	$0	NV0068
6. Securities Issued by States and Political Subdivisions in the U.S.			$0	NV0069	$0	NV0070	$0	NV0071	$0	NV0072
7. Debt Securities Issued by Depositories, Banks, and Credit Unions			$0	NV0073	$0	NV0074	$0	NV0075	$0	NV0076
8. All Other Held-to-Maturity or Available-for-Sale Debt Securities			$0	NV0077	$0	NV0078	$335,921,066	NV0079	$322,649,220	NV0080
9. **Total HTM or AFS Debt Securities (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)**			$0	NV0081	$0	801	$2,161,818,657	NV0083	$2,010,748,899	NV0084

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 2 - TRADING DEBT AND EQUITY SECURITIES - Complete this schedule if an amount is reported in Account AS0055 or AS0061 on page 1.

			Fair Value	Account
1. US Government Obligations			$0	NV0087
2. Federal Agency Securities - Guaranteed	a.	Agency/GSE Debt Instruments - Guaranteed	$0	NV0088
	b.	Agency/GSE Non-Debenture Instruments - Guaranteed	$0	NV0089
	c.	**TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED**	$0	NV0090
3. Federal Agency Securities - Non-Guaranteed	a.	Agency/GSE Debt Instruments - Non-Guaranteed	$0	NV0091
	b.	Agency/GSE Non-Debenture Instruments - Non-Guaranteed	$0	NV0092
	c.	**TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED**	$0	NV0093
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a.	Privately Issued Residential Mortgage Related Securities	$0	NV0094
	b.	Privately Issued Commercial Mortgage Related Securities	$0	NV0095
	c.	Other Asset-Backed Securities	$0	NV0096
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES**	$0	NV0097
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a.	Privately Issued Residential Mortgage Related Securities	$0	NV0098
	b.	Privately Issued Commercial Mortgage Related Securities	$0	NV0099
	c.	Other Asset-Backed Securities	$0	NV0100
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES**	$0	NV0101
6. Securities Issued by States and Political Subdivisions in the U.S.			$0	NV0102
7. Debt Securities Issued by Depositories, Banks, and Credit Unions			$0	NV0103
8. All Other Trading Debt Securities			$0	NV0104
9. **Total Trading Debt Securities - Must equal AS0061 on page 1 (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)**			$0	NV0105
10. Equity Securities	a.	Common Stock	$0	NV0106
	b.	Registered Investment Companies	$3,743,524	NV0107
	c.	Other Equities	$0	NV0108
	d.	**Total Equity Securities - Must equal AS0055 on page 1 (Sum of NV0106, NV0107, and NV0108)**	$3,743,524	NV0109
11. **Total Trading Debt and Equity Securities (Sum of NV0105 and NV0109)**			$3,743,524	NV0110

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 3 - INVESTMENT MATURITY DISTRIBUTION - Complete this schedule if amounts are reported in Accounts AS0007, AS0013 or AS0017 on page 1.

	<= 1 Year	Account	> 1-3 Years	Account	> 3-5 Years	Account	> 5-10 Years	Account	> 10 Years	Account	TOTAL AMOUNT	Account
1. Time Deposits	$261,543	NV0111	$523,235	NV0112	$1,322,491	NV0113	$0	NV0114	$0	NV0115	$2,107,269	NV0116
2. Equity Securities	$0	AS0050	$0	AS0051	$0	AS0052	$3,743,524	AS0053	$0	AS0054	$3,743,524	NV0122
3. Trading Debt Securities	$0	AS0056	$0	AS0057	$0	AS0058	$0	AS0059	$0	AS0060	$0	NV0128
4. Available-for-Sale Debt Securities	$523,171,576	AS0062	$350,218,146	AS0063	$474,596,477	AS0064	$662,762,700	AS0065	$0	AS0066	$2,010,748,899	NV0134
5. Held-to-Maturity Debt Securities	$0	AS0068	$0	AS0069	$0	AS0070	$0	AS0071	$0	AS0072	$0	NV0140
6. Other Investments	$0	NV0141	$97,965,700	NV0142	$0	NV0143	$0	NV0144	$666,646	NV0145	$98,632,346	NV0146
7. **Total (Sum items 1 - 6)**	$523,433,119	NV0153	$448,707,081	NV0154	$475,918,968	NV0155	$666,506,224	NV0156	$666,646	NV0157	$2,115,232,038	NV0158

Must equal the sum of Accounts AS0007, AS0055, AS0061, AS0067, AS0073, and AS0017 from page 1.

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 4 - INVESTMENTS - MEMORANDA - Complete this schedule as applicable.

	Amount	Account
1. Non-Conforming Investments (State Credit Unions ONLY). Exclude investments listed in Accounts 789C or 789D (below).	$3,743,524	784A
2. Outstanding balance of brokered certificates of deposit and share certificates	$0	788

Gain (Loss) on Investments	Amount	Account
3. Realized Gains (Losses) on Held to Maturity Debt Securities	$0	NV0159
4. Realized Gains (Losses) on Available for Sale Debt Securities	-$28,295	NV0160
5. Realized Gains (Losses) on all other investments and changes in fair value of hedged items (Do not include gain or loss on Trading Debt or Equity Securities)	$8,849,991	NV0161
6. **Gain (Loss) on Investments (Sum of Accounts NV0159, NV0160 and NV0161)**	$8,821,696	NV0162

Must equal Account IS0047 on page 5.

Other Than Temporary Impairment Information - Already reported in Account NV0159, NV0160, or NV0161	Amount	Account
7. Total Other-Than-Temporary Impairment (OTTI) Losses	$0	420A
8. Less: Portion OTTI Losses in Other Comprehensive Income	$0	420B
9. **OTTI Losses Recognized in Earnings (Sum of Accounts 420A and 420B)**	$0	420C

Assets used to fund employee benefit or deferred compensation plans

Report amounts already reported in the Asset section of the Statement of Financial Condition to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of the NCUA's regulations (if a federal credit union), or similar state provisions (if state chartered), that are not authorized under Part 703 of the NCUA's regulations.	Remaining Premiums	Account	Cash Surrender Value	Account	Recorded Value	Account
10. a. Securities					$0	789C
b. Other Investments					$0	789D
c. Other Assets						
i. Split Dollar Life Insurance Arrangements						
a) Collateral Assignment	$0	NV0169	$79,819,031	NV0170	$79,819,031	789E
b) Endorsement	$0	NV0172	$0	NV0173	$0	789E1
ii. Other Insurance					$0	789E2
iii. Other Non-insurance					$1,297,039	789F
d. **Total assets used to fund employee benefit or deferred compensation plans (Sum of Accounts 789C, 789D, 789E, 789E1, 789E2, and 789F)**					$81,116,070	789G

Charitable Donation Accounts	Recorded Value	Account
11. Amounts reported in the Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts	$0	789H

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

Back to Navigation Page

SCHEDULE C
COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES AS OF: JUNE, 30 2026

SECTION 1 - UNFUNDED COMMITMENTS (All credit unions must complete lines 1 through 3, as applicable.)

			Amount	Account
1. Unfunded Commitments for Commercial Loans			$18,369,719	814K
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a.	Revolving Open-End lines secured by 1- to 4-Family Residential Properties	$529,298,486	811D
	b.	Credit Card Lines	$1,536,045,289	812C
	c.	Unsecured Share Draft Lines of Credit	$277,616,364	815C
	d.	Unused Overdraft Protection Program	$22,704,663	822C
	e.	Other Unfunded Commitments	$30,020,622	816B5
	f.	**Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)**	$2,395,685,424	816T
3. **Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)**			$2,414,055,143	816A

SECTION 2 - OFF-BALANCE SHEET EXPOSURES (Credit unions with more than $500 million in Total Assets must complete this Section)

			Amount	Account
1. Total Unconditionally Cancelable Unfunded Commitments for All loan Types			$1,539,955,101	LQ0013
2. Conditionally Cancelable Unfunded Commitments	a.	Commercial Loans	$14,459,907	LQ0014
	b.	Consumer Loans - Secured and Real Estate	$559,081,453	LQ0015
	c.	Consumer Loans - Unsecured	$300,558,682	LQ0016
	d.	Total Conditionally Cancelable Unfunded Commitments (Sum of Accounts LQ0014, LQ0015, and LQ0016)	$874,100,042	LQ0017
3. Loans transferred with limited recourse or other seller-provided credit enhancements (net of any related valuation allowance)	a.	Commercial Loans	$0	LQ0018
	b.	Consumer Loans	$0	LQ0019
	c.	Total Loans Transferred with Limited Recourse (Sum of Accounts LQ0018 and LQ0019)	$0	LQ0020
4. Loans Transferred under the FHLB MPF program			$0	LQ0021
5. Financial Standby Letters of Credit			$0	LQ0022
6. Forward Agreements that are not derivative contracts			$0	LQ0023
7. Sold Credit Protection	a.	Guarantees	$0	LQ0024
	b.	Credit Derivatives	$0	LQ0025
	c.	Total Sold Credit Protection (Sum of Accounts LQ0024 and L0025)	$0	LQ0026
8. Off-Balance Sheet Securitization Exposures			$0	LQ0027
9. Securities Borrowing or Lending transactions			$0	LQ0028
10. Off-Balance Sheet exposure of repurchase transactions			$0	LQ0029
11. All other off-balance sheet exposures not included above, but meet the definition of Commitments			$0	LQ0030

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE C (continued)
CONTINGENT LIABILITIES AND SOURCES OF FUNDS AS OF: JUNE, 30 2026

Back to Navigation Page

SECTION 3 - CONTINGENT LIABILITIES (All credit unions must complete this section, if applicable.)

	Amount	Account
1. Other Contingent Liabilities	$7,629,574	818A

SECTION 4 - BORROWING ARRANGEMENTS (All credit unions must complete this section, if applicable.)

			Total Borrowing Capacity	Account	Draws Against Borrowing Capacity	Account	Assets Pledged to Secure Borrowing Capacity	Account
1. Borrowing Arrangements	a.	Corporate Credit Unions	$0	884	$0	885A	$0	LQ0035
	b.	Natural Person Credit Unions	$0	884C	$0	885A1	$0	LQ0039
	c.	Federal Home Loan Bank	$4,264,363,873	LQ0040	$1,860,288,435	885A3	$5,644,567,201	LQ0043
	d.	Central Liquidity Facility	$0	LQ0060	$0	LQ0044	$0	LQ0045
	e.	FRB - excludes amounts reported in Account LC0085 below	$756,481,737	LQ0061	$0	LQ0046	$1,071,676,151	LQ0047
		i. FRB Paycheck Protection Program Lending Facility loans	$0	LQ0062	$0	LC0085	$0	LC0047
	f.	Other Sources	$200,000,000	884D	$200,000,000	885A2	$0	LQ0053
	g.	**Total Borrowings & Assets Pledged** (Sum of each column)	$5,220,845,610	881	$2,060,288,435	885A4	$6,716,243,352	878

Must agree to Account LQ0860 on Schedule C, Section 5

Additional Borrowing Arrangements Information	Amount	Account
2. Amount of Borrowings Callable by Lender	$0	865A

SECTION 5 - BORROWING MATURITY DISTRIBUTION (All credit unions must complete this section, if applicable.)

	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Draws Against Borrowing Capacity	$1,695,000,000	883A	$165,288,435	883B1	$0	883B2	$1,860,288,435	883C
2. Borrowings from Repurchase Transactions	$0	058A	$0	058B1	$0	058B2	$0	058C
3. Subordinated Debt	$0	867A	$0	867B1	$200,000,000	867B2	$200,000,000	867C
4. **TOTAL BORROWINGS** (Sum of each column)	$1,695,000,000	860A	$165,288,435	860B1	$200,000,000	860B2	$2,060,288,435	LQ0860

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE D

SHARES, SUPPLEMENTAL INFORMATION, AS OF: JUNE, 30 2026

Back to Navigation

SECTION 1 - NUMBER OF MEMBERS This section must be completed by all credit unions.	Number	Account
1. Number of current members (not number of accounts)	1,024,058	083
2. Number of potential members	19,907,480	084

SECTION 2 - SHARES/DEPOSITS MATURITY DISTRIBUTION This section must be completed by all credit unions.

	Number of Accounts	Account	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Share Drafts	718,072	452	$2,598,815,225	902A					$2,598,815,225	902
2. Regular Shares	1,137,638	454	$2,899,594,620	657A					$2,899,594,620	657
3. Money Market Shares	76,693	458	$1,936,000,923	911A					$1,936,000,923	911
4. Share Certificates	70,661	451	$2,716,074,397	908A	$267,958,104	908B1	$40,553,027	908B2	$3,024,585,528	908C
5. IRA/KEOGH Accounts	27,748	453	$372,548,424	906A	$44,802,727	906B1	$14,001,169	906B2	$431,352,320	906C
6. All Other Shares	20,478	455	$70,103,603	630A	$0	630B1	$0	630B2	$70,103,603	630
7. **TOTAL SHARES** (Sum of each column)	2,051,290	966	$10,593,137,192	013A	$312,760,831	013B1	$54,554,196	013B2	$10,960,452,219	SH0013
8. Nonmember Deposits	4,494	457	$175,744,105	880A	$36,106,221	880B1	$841,230	880B2	$212,691,556	SH0880
9. **TOTAL SHARES and DEPOSITS** (Sum of items 7 and 8)	2,055,784	460	$10,768,881,297	018A	$348,867,052	018B1	$55,395,426	018B2	$11,173,143,775	SH0018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above)	Amount	Account
10. Accounts Held by Member Public Units	$0	631
11. Accounts Held by Nonmember Public Units	$0	632
12. Non-U.S. dollar denominated deposits	$0	636
13. Dollar Amount of Share Certificates = or > $100,000 (Excluding IRA share certificates and brokered share certificates participated out by the broker in shares of less than $100,000)	$1,759,522,399	638
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > $100,000	$183,891,537	639
15. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program	$0	641
16. Dollar Amount of Commercial Deposit Accounts	$751,459,645	643
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6	$2,900,134	644

SECTION 3 - NCUA INSURED SAVINGS COMPUTATION This section must be completed by all federally insured credit unions.

Insured shares and deposits, as described in Part 745 of the NCUA's regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to $250,000 each.

	Amount	Account
1. Uninsured Member Shares and Deposits	$774,479,585	065A4
2. Uninsured Nonmember Shares and Deposits	$110,102	067A2
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	$774,589,687	068A
4. Total Insured Shares and Deposits (Account 018 less Account 068A)	$10,398,554,088	069A

ADDITIONAL SHARE INSURANCE	Response	Acct
5. Does your credit union maintain share/deposit insurance coverage other than the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	No	875
a. If so, indicate the name of the insurance company		876
b. Dollar amount of shares and/or deposits insured by the company named above	$0	877

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

Back to Navigation Page

SCHEDULE E
SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2026

SECTION 1 - GRANTS (This schedule must be completed by all credit unions, if applicable.)			Amount	Acct
1. Amount of Grants	a.	Awarded to Your Credit Union, Year-to-Date	$0	926
	b.	Received by Your Credit Union, Year-to-Date	$0	927

SECTION 2 - CREDIT UNION EMPLOYEES (This schedule must be completed by all credit unions, if applicable.)			Number	Acct
1. Number of credit union employees who are:	a.	Full-Time (26 hours or more per week)	2,231	564A
	b.	Part-Time (25 hours or less per week)	4	564B

SECTION 3 - CREDIT UNION BRANCHES (This schedule must be completed by all credit unions, if applicable.)	Yes or No	Acct
1. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?	Yes	566B

SECTION 4 - INTERNATIONAL REMITTANCES (This schedule must be completed by all credit unions, if applicable.)	Number of Remittances	Account
1. Number of International Remittances Originated Year-to-Date	580	928

SECTION 5 - CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) (This schedule must be completed by all credit unions, if applicable.)

Report the following aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence," or owns only a smaller portion of the CUSO.

	Amount	Account
1. Total Value of Investments in CUSOs	$90,644,137	851
2. Total Amount loaned to CUSOs	$6,189,803	852
3. Total Aggregate Cash Outlay in CUSOs	$52,246,844	853

SECTION 6 - MONEY SERVICES BUSINESSES (This schedule must be completed by all credit unions, if applicable.) (This information will not be released to the public.)		Number of Accounts	Account	Amount	Account
1. Total Money Services Businesses			1050		1050A
a.	Dealers in Foreign Exchange		1051		
b.	Check Cashers		1052		
c.	Monetary Instruments		1053		
d.	Money Transmitters		1054		
e.	Provider of Prepaid Access		1055		
f.	Seller of Prepaid Access		1056		
g.	Other services provided by Money Services Businesses		BA0009		

Sum of Accounts 1051 to BA0009 may not total to Account 1050

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE F
DERIVATIVE TRANSACTIONS REPORT AS OF: JUNE, 30 2026

Back to Navigation Page

Total Derivative Transactions Outstanding			Total Notional Amount	Account	Net Fair Value Gain (Loss)	Account
1. Interest Rate Derivatives	a.	Options				
		i. Purchased Options	$50,000,000	DT0001	$31	DT0002
		ii. Written Options	$0	DT0003	$0	DT0004
	b.	Swaps	$1,565,000,000	DT0005	$4,678,662	DT0006
	c.	Futures	$0	DT0007	$0	DT0008
	d.	Other Interest Rate Derivatives	$0	DT0009	$0	DT0010
2. Loan Pipeline Management Derivatives			$0	DT0011	$0	DT0012
3. European Equity Call Options			$0	DT0013	$0	DT0014
4. All Other Derivatives			$0	DT0015	$0	DT0016
5. **Total Derivatives** (Sum of each column)			$1,615,000,000	1030	$4,678,693	1030C

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE G
CAPITAL ADEQUACY WORKSHEET AS OF: JUNE, 30 2026

Back to Navigation Page

A credit union is not required to provide input on this schedule unless it has chosen an alternative total assets option offered in Accounts 010A, 010B, or 010C to calculate the Net Worth Ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326 prior to 1/1/23 or a CECL transitional amount to report in NW0002, completed a merger or acquisition after 12/31/2008, or Subordinated Debt included in Net Worth to report in Account 925A. Information entered on other schedules will populate items below in the CUOnline system, excluding Accounts 1004A, 1004B, 1004C, optional Accounts 010A, 010B, and 010C, and ASC Topic 326 Accounts NW0001, NW0002.

SECTION 1 - ASC TOPIC 326: FINANCIAL INSTRUMENTS - CREDIT LOSSES (CECL) - Complete these rows if you have adopted CECL

	Amount	Account
1. Select the date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	01/01/2023	NW0001
2. One-time Adjustment to Undivided Earnings for those credit unions that early adopted CECL or CECL Transitional Amount (as determined under 702.703(b))	$67,620,001	NW0002

SECTION 2 - NET WORTH CALCULATION

	Amount	Account
1. Undivided Earnings	$866,528,636	940
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)	$0	668
3. Other Reserves (Appropriations of Undivided Earnings)	$96,605,882	658
4. Net Income (unless this amount is already included in Undivided Earnings)	$34,127,145	602
5. CECL Transition Provision (as determined under 702.703(c))	$0	NW0004
6. Subordinated Debt or Grandfathered Secondary Capital included in Net Worth	$200,000,000	925A
7. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	$45,851,499	1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	$0	1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	$0	1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C)	$45,851,499	1004
8. **TOTAL NET WORTH** (Sum of Accounts 940, 668, 658, 602, NW0004, 925A, and 1004)	$1,243,113,162	997

These fields will pre-populate.

Complete these fields if a merger/ acquisition was completed AFTER 12/31/2008.

SECTION 3 - TOTAL ASSETS CALCULATION

Total Assets Election - NCUA regulations 702.2 allows credit unions to measure total assets for purposes of calculating the net worth ratio in one of 4 ways: 1) average quarterly balance, 2) average monthly balance, 3) average daily balance, or 4) quarter-end balance. **If you elect to measure total assets using the quarter-end balance do not enter an amount in Accounts 010A, 010B, or 010C.** If you elect to measure total assets using one of the other methods, enter the amount in Account 010A, 010B, or 010C.

	Amount	Account
1. Average of Daily Assets over the calendar quarter	$0	010A
2. Average of the three month-end balances over the calendar quarter	$13,923,099,956	010B
3. The average of the current and three preceding calendar quarter-end balances	$0	010C
4. Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (LC0047) and including the CECL Transition Provision (NW0004)	$14,273,970,203	NW0010

If you elect to use an optional asset amount to calculate your net worth ratio, input an optional asset amount on one of these lines. The amount reported will be automatically adjusted to exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047) and include the CECL transition provision (Acct NW0004) when calculating the net worth ratio

SECTION 4 - NET WORTH RATIO, RISK-BASED CAPITAL RATIO, AND NET WORTH CLASSIFICATION

	Amount	Applicability	Account
1. Net Worth Ratio (Account 997 divided by Account NW0010, (010A-LC0047+NW0004), (010B-LC0047+NW0004), or (010C-LC0047+NW0004))	8.93		998
2. Risk-Based Capital Ratio (Credit unions with total assets over $500 million that did not opt in to CCULR)	13.18	Applicable	RB0172

NET WORTH CLASSIFICATION	Classification	Account
3. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.)	Well Capitalized	700
4. Net Worth Classification if credit union is new (A "New" credit union has less than $10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.))	Well Capitalized	701

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

Back to Navigation Page

SCHEDULE H
Complex Credit Union Leverage Ratio (CCULR)

CCULR Election - Complex credit unions, as defined in section 702.103 of the NCUA's regulations, complete this schedule for the CCULR framework election

Election	Election	Account
1. Does your credit union have a CCULR framework election in effect as of the quarter-end report date?	No	LR0001
2. If 'Yes' to question 1, is your credit union continuing to elect the CCULR framework under the Grace Period?		LR0008

Eligibility	Eligibility	Account
3. Total Assets (Credit unions with total assets greater than $500,000,000)	$14,273,970,203	010

Qualifying Criteria (See Instructions)	Input	Account	Ratio	Account
4. CCULR (net worth ratio) of 9% or greater			8.93	998
5. Off-Balance sheet exposures (Requires 25% or less of Total Assets)	$874,100,042	LR0002	6.12	LR0003
6. Trading Assets and Trading Liabilities (Requires 5% or less of Total Assets)	$0	LR0004	0.00	LR0005
7. Goodwill and Other Intangible Assets (Requires 2% or less of Total Assets)	$0	LR0006	0.00	LR0007

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

Back to Navigation Page

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

PART I - NUMERATOR

	EQUITY	TOTALS	Account
1.	Undivided earnings	$866,528,636	940
2.	Appropriations for non-conforming investments	$0	668
3.	Other reserves	$96,605,882	658
4.	Equity acquired in merger	$45,851,499	658A
5.	Net income	$34,127,145	602
6.	**Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)**	$1,043,113,162	RB0001

ADDITIONS

7.	Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)	$159,569,186	RB0002
8.	Subordinated Debt in accordance with §702.407	$200,000,000	RB0003
9.	Section 208 Assistance included in net worth as defined in §702.2	$0	RB0004
10.	**Total Additions (Sum of Accounts RB0002, RB0003, and RB0004)**	$359,569,186	RB0005

DEDUCTIONS

11.	NCUSIF capitalization deposit	$103,361,091	794
12.	Goodwill	$50,934,348	009D2
	a. Less: Excluded Goodwill	$0	RB0006
13.	Other intangible assets	$9,672,972	AS0032
	a. Less: Excluded intangible assets	$0	RB0007
14.	Identified losses not reflected in the risk-based capital numerator	$0	RB0008
15.	**Total Deductions (Sum of Accounts 794, 009D2, AS0032, and RB0008 less RB0006 and RB0007)**	$163,968,411	RB0009
16.	**TOTAL RISK-BASED CAPITAL NUMERATOR BEFORE MORTGAGE SERVICING ASSETS DEDUCTION (Sum of Accounts RB0001 plus RB0005 minus RB0009)**	$1,238,713,937	RB0010
	a. Less: Mortgage Servicing Assets (reported in Account 779 on page 2) that exceed 25% of RB0010	$0.00	RB0011
17.	**TOTAL RISK-BASED CAPITAL NUMERATOR (Account RB0010 less Account RB0011)**	1,238,713,937.00	RB0012

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.
Part II - DENOMINATOR

	ON-BALANCE SHEET ASSETS				*Risk Weight Category and Asset Allocations*				
	See page 26 to enter additional Risk Weight Category and Asset Allocations	Totals from Schedules	Adjustments to Totals	Totals for Risk-Weighting	1 0%	2 20%	3 50%	4 75%	5 100%
18.	Cash and Deposits in Financial Institutions or Reserve Banks	AS0009 $579,373,461	RB0013 $0	RB0014 $579,373,461	RB0015 $570,029,923	RB0016 $9,343,538			RB0017 $0
	INVESTMENTS								
19.	Securities	AS0013 $2,014,492,423	RB0018 $0	RB0019 $2,014,492,423	RB0020 $266,846,044	RB0021 $1,421,253,634	RB0022 $0		RB0023 $326,392,745
20.	Other Investments	AS0017 $98,632,346	RB0028 $0	RB0029 $98,632,346	RB0030 $0	RB0031 $97,965,700			RB0032 $666,646
21.	**Total Investments** (Sum each column)	RB0039 $2,113,124,769	RB0040 $0	RB0041 $2,113,124,769	RB0042 $266,846,044	RB0043 $1,519,219,334	RB0044 $0		RB0045 $327,059,391
	LOANS								
22.	First Lien Residential Real Estate Loans	703A $3,952,108,586	RB0051 $0	RB0052 $3,952,108,586			RB0053 $3,939,543,327	RB0054 $0	RB0055 $12,565,259
23.	Junior-Lien Residential Real Estate Loans	386A $897,260,696	RB0056 $0	RB0057 $897,260,696					RB0058 $890,137,090
24.	Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B)	RB0060 $4,863,699,445	RB0061 $0	RB0062 $4,863,699,445	RB0063 $30,392,759	RB0064 $0		RB0065 $3,818,508,415	RB0066 $984,050,644
25.	Commercial Loans (Sum of Accounts 718A5 and 400P)	RB0068 $1,012,766,525	RB0069 $0	RB0070 $1,012,766,525	RB0071 $0	RB0072 $0			RB0073 $968,453,452
26.	Loans held for sale	003 $0	RB0075 $0						
27.	Less: Allowance for Credit Losses (Loans)	RB0177 $157,697,974	RB0076 $0	RB0077 $157,697,974	RB0078 $157,697,974				
28.	**Total Loans** (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	RB0079 $10,568,137,278	RB0080 $0	RB0081 $10,568,137,278	RB0082 -$127,305,215	RB0083 $0	RB0084 $3,939,543,327	RB0085 $3,818,508,415	RB0086 $2,855,206,445
29.	Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0088 $1,013,334,695	RB0089 $0	RB0090 $1,013,334,695	RB0091 $163,968,411.00				RB0092 $843,134,891
30.	**Total On-Balance Sheet Assets by Risk Weight** (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0099 $14,273,970,203		RB0100 $14,273,970,203	RB0101 $873,539,163	RB0102 $1,528,562,872	RB0103 $3,939,543,327	RB0104 $3,818,508,415	RB0105 $4,025,400,727
31.	**Total Risk-Weighted Assets - On Balance Sheet** (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB0117, RB0118, RB0119, RB0120, RB0121, and RB0122)	RB0112 $9,303,621,217.65				RB0113 $305,712,574.40	RB0114 $1,969,771,663.50	RB0115 $2,863,881,311.25	RB0116 $4,025,400,727.00

Continued on page 26

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

Part II - DENOMINATOR (continued)

ON-BALANCE SHEET ASSETS Continued from page 25	*Risk Weight Category and Asset Allocations*						
	6	7	8	9	10	Alternative Risk Weights	
	150%	**250%**	**300%**	**400%**	**1250%**	**Risk Weight (%)**	**Asset Amount**
18. Cash and Deposits in Financial Institutions or Reserve Banks							
INVESTMENTS							
19. Securities			RB0024		RB0025	RB0026	RB0027
			$0		$0	0.00	$0
20. Other Investments	RB0033		RB0034	RB0035	RB0036	RB0037	RB0038
	$0		$0	$0	$0	0.00	$0
21. **Total Investments** (Sum each column)	RB0046		RB0047	RB0048	RB0049		RB0050
	$0		$0	$0	$0		$0
LOANS							
22. First Lien Residential Real Estate Loans							
23. Junior-Lien Residential Real Estate Loans	RB0059						
	$7,123,606						
24. Consumer Loans	RB0067						
	$30,747,627						
25. Commercial Loans	RB0074						
	$44,313,073						
26. Loans held for sale							
27. Less: Allowance for Credit Losses (Loans)							
28. **Total Loans** (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	RB0087						
	$82,184,306						
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0093	RB0094	RB0095		RB0096	RB0097	RB0098
	$0	$6,231,393	$0		$0	0.00	$0
30. **Total On-Balance Sheet Assets by Risk Weight** (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0106	RB0107	RB0108	RB0109	RB0110		RB0111
	$82,184,306	$6,231,393	$0	$0	$0		$0
31. **Total Risk-Weighted Assets - On Balance Sheet** (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB3606, RB0117, RB0118, RB0119, and RB0120)	RB0117	RB0118	RB0119	RB0120	RB0121		RB0122
	$123,276,459.00	$15,578,482.50	$0.00	$0.00	$0.00		$0.00

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

Part III - Denominator

Off-Balance Sheet and Derivative Exposures

See page 28 to enter additional Credit Equivalent Risk Weight Allocations

	Total Conditionally Cancelable Unfunded Commitments:	**Totals for Risk-Weighting**	**Credit Conversion Factor**	**Credit Equivalent Amount**	***Credit Equivalent Risk Weight Allocations***				
					1	2	3	4	5
					0%	**2%**	**4%**	**20%**	**50%**
32.	Unfunded Commitment - Commercial loans	**LQ0014**	50%	**RB0123**					
		$14,459,907		$7,229,954.00					
33.	Unfunded Commitment - Consumer Loans - Secured & RE	**LQ0015**	10%	**RB0125**					**RB0126**
		$559,081,453		$55,908,145.00					$0.00
34.	Unfunded Commitment - Consumer Loans - Unsecured	**LQ0016**	10%	**RB0129**					
		$300,558,682		$30,055,868.00					
35.	Federal Home Loan Bank under the MPF program	**LQ0021**	20%	**RB0131**					**RB0132**
		$0		$0.00					$0.00
36.	All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	**RB0133**	100%	**RB0134**					**RB0135**
		$0.00		$0.00					$0.00
37.	Over-the-counter derivatives			**RB0140**	**RB0141**	**RB0142**	**RB0143**	**RB0144**	**RB0145**
				$14,514,613.00	$1,420,000.00	$0.00	$0.00	$13,094,613.00	$0.00
38.	Centrally cleared derivatives			**RB0148**	**RB0149**	**RB0150**	**RB0151**	**RB0152**	
				$0.00	$0.00	$0.00	$0.00	$0.00	

The sum of the Credit Equivalent Risk Weight Allocations equals the Credit Equivalent Amount, which must equal the Totals for Risk Weighting multiplied by the Credit Conversion Factor. For example: RB0126+RB0127+RB0128 must equal LQ0015 * 0.10.

39.	**TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS** (Sum each column)			**RB0153**	**RB0154**	**RB0155**	**RB0156**	**RB0157**	**RB0158**
				$107,708,580.00	$1,420,000.00	$0.00	$0.00	$13,094,613.00	$0.00
40.	**TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES** (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	**RB0162**				**RB0163**	**RB0164**	**RB0165**	**RB0166**
		$95,812,889.60				$0.00	$0.00	$2,618,922.60	$0.00

Continued on page 28

Credit Union Name: VYSTAR

Federal Charter/Certificate Number: 68490

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

Part III - Denominator (continued)

Off-Balance Sheet and Derivative Exposures

Continued from page 27

Total Conditionally Cancelable Unfunded Commitments:		***Credit Equivalent Risk Weight Allocations***			
		6	7	Alternative Risk Weights	
		75%	**100%**	**Risk Weight (%)**	**Exposure Amount**
32.	Unfunded Commitment - Commercial loans		**RB0124**		
			$7,229,954.00		
33.	Unfunded Commitment - Consumer Loans - Secured & RE	**RB0127**	**RB0128**		
		$0.00	$55,908,145.00		
34.	Unfunded Commitment - Consumer Loans - Unsecured		**RB0130**		
			$30,055,868.00		
35.	Federal Home Loan Bank under the MPF program				
36.	All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	**RB0136**	**RB0137**	**RB0138**	**RB0139**
		$0.00	$0.00	0.00	$0.00
37.	Over-the-counter derivatives	**RB0146**	**RB0147**		
		$0.00	$0.00		
38.	Centrally cleared derivatives				
39.	**TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS** (Sum each column)	**RB0159**	**RB0160**		**RB0161**
		$0.00	$93,193,967.00		$0.00
40.	**TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES** (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	**RB0167**	**RB0168**		**RB0169**
		$0.00	$93,193,967.00		$0.00

Risk-Based Capital Ratio Totals

41.	**TOTAL ON-BALANCE SHEET ASSETS AND OFF-BALANCE SHEET CREDIT EQUIVALENT AMOUNTS (Sum of RB0099 and RB0153)**	**RB0170**
		$14,381,678,783.00
42.	**TOTAL RISK-WEIGHTED ASSETS (Sum of RB0112 and RB0162)**	**RB0171**
		$9,399,434,107.25
43.	**TOTAL RISK-BASED CAPITAL RATIO (RB0012 divided by RB0171)**	**RB0172**
		13.18