

Raymore Credit Union
Summary Financial Statements
December 31, 2025

To the Members of Raymore Credit Union:

Opinion

The summary financial statements, which comprise the summary statement of financial position as at December 31, 2025, and the summary statements of comprehensive income, changes in members' equity and cash flows for the year then ended, and related notes, are derived from the audited financial statements of Raymore Credit Union (the "Credit Union") for the year ended December 31, 2025.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements, in accordance with the basis described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS® Accounting Standards as issued by the International Accounting Standards Board. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated March 17, 2026.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with the basis described in Note 1.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are a fair summary of the audited financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standards (CAS) 810, Engagements to Report on Summary Financial Statements.

Regina, Saskatchewan

March 17, 2026



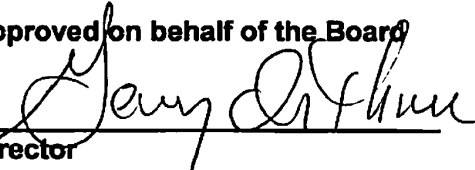
Chartered Professional Accountants

Raymore Credit Union
Summary Statement of Financial Position

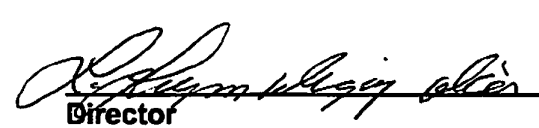
As at December 31, 2025

	2025	2024
	\$	\$
Assets		
Cash and cash equivalents	17,028,721	7,691,783
Investments	80,502,925	70,791,983
Member loans receivable	169,293,936	160,747,279
Other assets	533,490	347,957
Property and equipment	333,755	489,216
Income taxes recoverable	401,548	49,926
	268,094,375	240,118,147
Liabilities		
Member deposits	237,381,303	211,764,014
Other liabilities	3,312,641	2,832,052
Membership shares and equity accounts	2,396,827	2,435,094
	243,090,771	217,031,160
Members' equity		
Retained earnings	25,003,604	23,086,987
	268,094,375	240,118,147

Approved on behalf of the Board



Director



Director

Raymore Credit Union
Summary Statement of Comprehensive Income

For the year ended December 31, 2025

	2025	2024
	\$	\$
Interest income		
Member loans	9,096,203	9,217,312
Investments	3,089,169	3,252,241
	12,194,372	12,469,553
Interest expense		
Member deposits	5,251,847	5,234,997
Borrowed money	10,705	14,999
	5,262,552	5,249,996
Gross financial margin	6,931,820	7,219,557
Other income	1,038,840	978,038
	7,970,660	8,197,595
Operating expenses		
Personnel	2,162,692	2,078,184
Administration	1,600,761	1,743,736
Occupancy	243,980	222,550
Member security	220,658	198,917
Organizational	56,322	55,126
	4,284,413	4,298,513
Income before provision for (recovery of) impaired loans, patronage refund, and provision for (recovery of) income taxes	3,686,247	3,899,082
Provision for (recovery of) impaired loans	477,126	(21,770)
Patronage refund	1,000,000	1,000,000
Income before provision for (recovery of) income taxes	2,209,121	2,920,852
Provision for (recovery of) income taxes		
Current	447,841	762,567
Deferred	(155,337)	(17,883)
	292,504	744,684
Comprehensive income	1,916,617	2,176,168

Raymore Credit Union
Summary Statement of Changes in Members' Equity

For the year ended December 31, 2025

	<i>Retained earnings</i>	<i>Total members' equity</i>
Balance December 31, 2023	20,910,819	20,910,819
Comprehensive income	2,176,168	2,176,168
Balance December 31, 2024	23,086,987	23,086,987
Comprehensive income	1,916,617	1,916,617
Balance December 31, 2025	25,003,604	25,003,604

Raymore Credit Union
Summary Statement of Cash Flows
For the year ended December 31, 2025

	2025	2024
	\$	\$
Cash provided by (used for) the following activities		
Operating activities		
Interest received from member loans	9,269,541	9,058,954
Interest and dividends received from investments	2,555,113	2,642,005
Other non-interest income received	1,038,840	978,038
Net change in member deposits	25,635,326	19,759,624
Net change in member loans receivable	(9,227,927)	(6,345,530)
Payments to suppliers and employees	(4,627,251)	(3,729,704)
Interest paid on deposits	(5,269,884)	(4,814,911)
Interest paid on borrowed money	(10,705)	(14,999)
Income taxes paid	(799,463)	(910,756)
	18,563,590	16,622,721
Financing activities		
Net change in membership shares and equity accounts	(38,267)	(17,748)
Investing activities		
Purchases of property and equipment	(20,454)	(79,763)
Net change in investments	(9,167,931)	(11,489,718)
	(9,188,385)	(11,569,481)
Increase in cash and cash equivalents	9,336,938	5,035,492
Cash and cash equivalents, beginning of year	7,691,783	2,656,291
Cash and cash equivalents, end of year	17,028,721	7,691,783

Raymore Credit Union
Note to the Summary Financial Statements
For the year ended December 31, 2025

1. Basis of the Summary Financial Statements

Management has prepared the summary financial statements from the December 31, 2025 audited financial statements, which are prepared in conformity with International Financial Reporting Standards. A full set of audited financial statements is available from the Credit Union. The detailed notes included in the audited financial statements are not included in these summary financial statements.

The criteria developed by management for the preparation of the summary financial statements is as follows: that the information included in the summary financial statements is in agreement with the related information in the financial statements, and that the summary financial statements contain the information necessary to avoid distorting or obscuring matters disclosed in the related complete financial statements, including the notes thereto, in all material respects.