

| PATHWAYS FINANCIAL CREDIT UNION       |                     |                     |                  |         |
|---------------------------------------|---------------------|---------------------|------------------|---------|
| CONSOLIDATED BALANCE SHEET COMPARISON |                     |                     |                  |         |
| AS OF JULY 31, 2025                   |                     |                     |                  |         |
|                                       | ACTUAL<br>7/31/2025 | ACTUAL<br>6/30/2025 | MONTHLY VARIANCE |         |
|                                       |                     |                     | \$               | %       |
| <b>ASSETS</b>                         |                     |                     |                  |         |
| TOTAL LOANS                           | \$ 508,557,217      | \$ 507,692,954      | \$ 864,264       | 0.17%   |
| ALLOWANCE FOR LOAN LOSSES             | \$ (4,327,522)      | \$ (4,226,391)      | \$ (101,131)     | 2.39%   |
| NET LOANS                             | \$ 504,229,695      | \$ 503,466,563      | \$ 763,132       | 0.15%   |
| ACCTS RECEIVABLE                      | \$ 8,993,983        | \$ 3,988,140        | \$ 5,005,843     | 125.52% |
| CASH                                  | \$ 6,271,631        | \$ 6,915,733        | \$ (644,102)     | -9.31%  |
| TOTAL INVESTMENTS                     | \$ 179,150,645      | \$ 183,198,174      | \$ (4,047,530)   | -2.21%  |
| TOTAL OTHER ASSETS                    | \$ 56,081,524       | \$ 56,011,431       | \$ 70,093        | 0.13%   |
| TOTAL ASSETS                          | \$ 754,727,479      | \$ 753,580,042      | \$ 1,147,437     | 0.15%   |
|                                       | ACTUAL<br>7/31/2025 | ACTUAL<br>6/30/2025 | MONTHLY VARIANCE |         |
|                                       |                     |                     | \$               | %       |
| <b>LIABILITIES</b>                    |                     |                     |                  |         |
| TOTAL LIABILITIES                     | \$ 36,998,498       | \$ 38,555,729       | \$ (1,557,231)   | -4.04%  |
| TOTAL SHARES                          | \$ 648,905,704      | \$ 647,149,530      | \$ 1,756,174     | 0.27%   |
| TOTAL EQUITY                          | \$ 68,823,277       | \$ 67,874,783       | \$ 948,494       | 1.40%   |
| TOTAL LIAB & EQUITY                   | \$ 754,727,479      | \$ 753,580,042      | \$ 1,147,437     | 0.15%   |
| NET WORTH/TOTAL ASSETS                | 10.34%              | 10.28%              | 0.06%            | 0.56%   |