

Unity Credit Union Limited
Summary Financial Statements
December 31, 2025

To the Members of Unity Credit Union Limited:

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, are derived from the audited financial statements of Unity Credit Union Limited (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. 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 12, 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.

Saskatoon, Saskatchewan

March 12, 2026



Chartered Professional Accountants

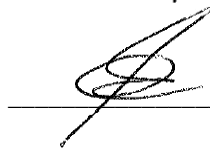
Unity Credit Union Limited
Summary Statement of Financial Position

As at December 31, 2025

	2025	2024
Assets		
Cash and cash equivalents	25,118,902	11,602,058
Investments	114,584,565	108,102,938
Member loans receivable	263,968,757	248,468,471
Other assets	1,211,836	1,955,874
Intangible assets	21,935	10,994
Property, plant and equipment	3,291,071	3,538,234
	408,197,066	373,678,569
Liabilities		
Member deposits	370,349,690	337,770,285
Other liabilities	838,390	1,097,497
Membership shares	1,732,357	2,804,304
	372,920,437	341,672,086
Members' equity		
Retained earnings	35,276,629	32,006,483
	408,197,066	373,678,569

Approved on behalf of the Board

 _____, Director

 _____, Director

Unity Credit Union Limited
Summary Statement of Comprehensive Income

For the year ended December 31, 2025

	2025	2024
Interest income		
Member loans	14,574,009	13,762,543
Investments	4,442,461	4,434,350
Unrealized gain on investments	69,907	425,119
	19,086,377	18,622,012
Interest expense		
Member deposits	8,369,673	9,093,018
Borrowed money	15,917	20,341
	8,385,590	9,113,359
Gross financial margin	10,700,787	9,508,653
Other income	1,426,294	1,350,736
	12,127,081	10,859,389
Operating expenses		
Personnel	3,223,839	3,042,945
Security	364,956	350,627
Organizational	210,040	125,321
Occupancy	395,368	402,027
General business	3,006,561	2,576,583
	7,200,764	6,497,503
Income before provision for impaired loans, patronage refund and provision for (recovery of) income taxes	4,926,317	4,361,886
Provision for impaired loans	224,266	1,463,720
Patronage refund	400,000	400,000
Income before provision for (recovery of) income taxes	4,302,051	2,498,166
Provision for (recovery of) income taxes		
Current	1,271,226	884,214
Deferred	(239,321)	(223,942)
	1,031,905	660,272
Comprehensive income	3,270,146	1,837,894

Unity Credit Union Limited
Summary Statement of Changes in Members' Equity

For the year ended December 31, 2025

	<i>Retained earnings</i>	<i>Total equity</i>
Balance, December 31, 2023	30,168,589	30,168,589
Comprehensive income	1,837,894	1,837,894
Balance, December 31, 2024	32,006,483	32,006,483
Comprehensive income	3,270,146	3,270,146
Balance, December 31, 2025	35,276,629	35,276,629

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

	<i>2025</i>	<i>2024</i>
Cash provided by (used for) the following activities:		
Operating activities		
Interest received from member loans	13,493,874	13,461,836
Interest received from investments	3,296,174	3,299,468
Other income	1,426,294	1,350,736
Cash paid to suppliers and employees	(6,500,667)	(6,032,165)
Interest paid on deposits	(8,511,172)	(8,574,838)
Interest paid on borrowed money	(15,917)	(20,341)
Patronage refund	(400,000)	(400,000)
Income taxes recovered (paid)	(1,695,870)	701,180
	1,092,716	3,785,876
Financing activities		
Net change in member deposits	33,524,174	21,930,556
Net change in membership shares	(1,071,947)	(109,385)
	32,452,227	21,821,171
Investing activities		
Net change in investments	(5,265,432)	(14,421,376)
Net change in member loans receivable	(14,644,417)	(14,699,730)
Purchases of property, plant and equipment	(98,648)	-
Proceeds from disposal of property, plant and equipment	1,500	-
Purchases of intangible assets	(21,102)	(30,000)
	(20,028,099)	(29,151,106)
Increase (decrease) in cash and cash equivalents	13,516,844	(3,544,059)
Cash and cash equivalents, beginning of year	11,602,058	15,146,117
Cash and cash equivalents, end of year	25,118,902	11,602,058

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 IFRS[®] Accounting Standards as issued by the International Accounting Standards Board. 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.