

Rooted in Our Values,
Ready for What's Next



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Rooted in Our Values, Ready for What’s Next reflects who we are and how we continue to serve our members. Over the past 10 years, our growth has been guided by strong cooperative values – trust, responsibility, and commitment to our members and communities. As we mark this milestone, we remain grounded in what has always mattered most, while continuing to evolve, invest, and prepare for the future to ensure long-term strength, stability, and service for generations to come.



BOARD OF DIRECTORS

Mark Žižek, BA (Commerce & Econ.) *(term expires 2028)*

Chair; Audit & Risk Committee

John Šušteršič, MBA, BA *(term expires 2028)*

Vice Chair; Chair, Nominating & Member Community Relations Committee;
Governance & Human Resources Committee

Margaret Zalar, LL.B, LL.M (Tax), J.D. *(term expires 2027)*

Corporate Secretary; Chair, Governance & Human Resources Committee;
Nominating & Member Community Relations Committee

Jason Gorel, CFA, CPA, CA, CPA (Illinois), ICD.D, BBA, CSC *(term expires 2027)*

Nominating & Member Community Relations Committee; Audit & Risk Committee;
Governance & Human Resources Committee

Peter Levstik, BA (Econ. & Accounting), FLMI, CFE *(term expires 2026)*

Chair, Audit & Risk Committee

William (Bill) Logar, BAA *(term expires 2028)*

Audit & Risk Committee; Governance & Human Resources Committee

Barbara Udovič, MBA, BComm *(term expires 2026)*

Audit & Risk Committee

Our Board is 71.4% people who are he/him and 28.6% people who are she/her.

Moya is committed to fostering an environment in which everyone feels valued and included – an environment that values diversity of life experiences and perspectives and that promotes respect for everyone's view of their own prosperity.

Mark Žižek

Mark Žižek
Chair of the
Board of Directors



A Message From Your Board Chair

On behalf of the Board of Directors, I am honoured to present our 2025 Annual Report, a landmark document that commemorates our 10th anniversary. A decade of service is a significant milestone for any institution, but for Moya Financial, it represents 10 years of building trust, fostering community, and proving the power of the cooperative model. We began 2025 with a clear focus on transformation, and I'm pleased to say we've emerged equipped with well-defined priorities to steer our course into the next decade.

The past year was not without its hurdles. The financial sector faced a series of complex economic shifts, yet Moya Financial remained resilient. By staying true to our conservative, yet forward-thinking fiscal policies, we came through these challenges unscathed, achieving a record-breaking year in terms of both profitability and total asset size. This financial strength is what allows us to invest back into the tools and services you rely on daily. To that end, we transformed our digital presence by upgrading digital platforms and modernizing back-end systems, while simultaneously strengthening cybersecurity to ensure you have a secure, seamless experience and the confidence to manage your finances wherever and whenever you choose.

Navigating the evolving regulatory landscape remains a top priority for the Board. We continue to work closely with the Financial Services Regulatory Authority (FSRA) to ensure we are not only meeting but exceeding industry standards. Most recently, our team successfully implemented the External Data Collection (EDC) initiative, a rigorous undertaking that enhances our data integrity and reporting transparency. This commitment to governance ensures that your assets are protected by the highest level of oversight.

Looking forward to 2026, our focus shifts toward strategic member engagement and marketing initiatives designed to leverage our recent technological gains while deepening our community roots. Our roadmap emphasizes enhancing

our specialized financial services and expanding support for our local business community. We are also committed to broadening our educational outreach and creating new opportunities for member connection, ensuring Moya Financial remains a trusted partner in financial wellness. By integrating these member-centric goals with our modern digital tools, we aim to provide comprehensive value throughout every stage of our members' financial journeys.

Our success is never measured by balance sheets alone, but by our contribution to the community. This year, we were proud to donate over \$50,000 to various organizations. We also connected with our members and neighbours during another successful Summer Tour, attending eight events across the Slovenian and Alderwood communities. We also celebrated the achievements of this year's scholarship winners – David Horvat, Sofia Falzata, Jana Vlahovic, and Mikayla Kure. These recipients embody the future of the members we are privileged to serve.

As we reflect on a decade of growth, we recognize that our continued success is a direct result of our dedicated staff and loyal membership. Thank you for your continued support and for being the most vital part of our journey.

Asset size	\$423.8M (grew by \$18.7M or 4.6% year over year)
Member deposits	\$384.2M (grew by \$17.2M or 4.7% year over year)
Income before other items	\$4.3M (grew by \$1.6M or 59.0% year over year)
Total eligible capital	\$32.9M (grew by \$3.2M or 10.6% year over year)
Efficiency ratio	49.8% (improved from 59.5% in the prior year)*

**This was the best in the history of our credit union and one of the best in the Ontario credit union system.*



Andrew Rovnšek
Chief Executive Officer



A Message From Your Ceo

While our name was established in 2016, we are a credit union over 60 years in the making. Founded on the rich heritage of the Slovenian community in Ontario, we were built to provide a financial alternative that prioritizes member-ownership. This year, as we mark the conclusion of our first decade as Moya Financial, we see the power of that original vision. Looking back at our inaugural year in 2016 compared to our position today, our growth is a clear testament to the trust you have placed in us, for which we are very grateful, as demonstrated by our results

This decade of progress culminated in record-breaking financial performance in 2025, as we achieved our highest levels of profitability and total asset size. As a result of our record-breaking financial performance, the Board of Directors declared a 3.75% cash dividend on our membership shares and a 4.75% cash dividend on our class A investment shares. Beyond these milestones, I am particularly proud that Moya Financial maintained one of the best efficiency ratios among our credit union peers in Ontario. This metric is vital because it proves we are managing your resources with extreme discipline, allowing us to remain competitive and fee-free for many services, while still offering the personalized care of a community institution. This efficiency was driven by internal innovation and strategic automation of our systems, which has reduced manual workloads and empowered our team to focus on direct member support.

We innovated for our entrepreneurs this year with the successful launch of our Small Business Online Banking platform. Small businesses are the backbone of our community, and this new platform provides the modern

tools needed to manage cash flow with ease. None of these achievements would be possible without the tireless dedication of our staff, who embody the "Moya difference" every day, and our loyal membership, who are not just clients, but shareholders who shape our decisions.

Looking toward 2026, the momentum of our first decade carries us forward as we prepare for the official launch of our new digital banking presence. This transformation is more than a simple technological upgrade; it is a strategic evolution designed to redefine your online experience from the ground up. By making our platforms more intuitive, responsive, and secure than ever before, we are ensuring that you have sophisticated tools to manage your financial life with ease. This investment reflects our commitment to

meeting you wherever you are, providing a seamless bridge between our traditional community values and modern convenience.

While the financial landscape continues to evolve with new complexities, the past 10 years have proven that our greatest strength is our foundation. By staying true to our roots and the cooperative spirit that has guided our community for over 60 years, we have built a resilient institution that thrives because it is owned by the very people it serves. As we embark on this next chapter together, I am confident that our unique model of member-focused banking has never been more relevant. Our history has prepared us for this moment, and our strongest, most impactful years are still ahead of us.

Thank you for your support and trust.

“Moya Financial maintained one of the best efficiency ratios among our credit union peers in Ontario.”

How We Grew in 2025

	2020	2021	2022	2023	2024	2025
Assets (in millions)	\$310.2	\$349.7	\$370.3	\$377.0	\$405.2	\$423.8
Change (%)	13.0%	12.7%	5.9%	1.8%	7.5%	4.6%
Income before other items (in thousands)	\$947	\$901	\$2,025	\$2,402	\$2,707	\$4,303
Change (%)	52.3%	(4.9)%	124.8%	18.6%	12.7%	59.0%
Net interest income (NII) / interest income (revenue)	54.2%	55.6%	54.0%	38.4%	34.0%	42.3%
Change (%)	(0.5)%	2.6%	(3.0)%	(28.8)%	(11.5)%	24.4%
Efficiency Ratio	80.7%	84.1%	69.4%	62.4%	59.5%	49.8%
Change (%)	6.6%	(4.3)%	17.5%	10.0%	4.7%	16.3%
Deposit Expense (in millions)	\$4,189	\$4,182	\$5,288	\$9,794	\$12,060	\$11,061
Change (%)	(8.7)%	0.1%	(26.4)%	(85.2)%	(23.1)%	8.3%

Our 2025 financial results reflect disciplined execution and sustained member confidence. Strong asset growth, record income, and one of the province's leading efficiency ratios demonstrate effective financial management paired with targeted investment. Despite a complex interest rate environment, strategic expense control and balance sheet oversight supported stable net interest income and long-term profitability – strengthening our foundation for continued investment in digital capabilities, risk management, and member-focused services.

These results are not just numbers, they are the foundation that allows us to continue investing in initiatives that directly support our members, our businesses, and our communities. Below are some of the key ways we strengthened services and engagement in 2025.

Supporting small businesses with modern banking tools

We launched our new Small Business Online Banking platform to better support the entrepreneurs and local businesses that play a vital role in our communities. Designed to improve control, flexibility, and efficiency, the platform allows business owners to manage personal and business accounts through a single secure login, delegate access to staff, and approve transactions remotely. Enhanced authorization features and direct CRA integration further strengthen oversight and simplify day-to-day financial management, giving business owners the tools they need to operate with confidence.



Strengthening relationships through targeted campaigns

Our referral and payroll programs continued to deepen member relationships and support sustainable growth. By encouraging member advocacy and strengthening payroll connections, these initiatives helped introduce new members to Moya Financial, while reinforcing primary banking relationships with existing members. Together, these campaigns supported steady membership growth and reflected the trust our members place in us by choosing to recommend and consolidate their banking with our credit union.



Enhancing member experience and operational excellence

In 2025, we focused on improving the everyday banking experience while strengthening internal systems and processes. Updates to branch services, digital channels, and member support ensured interactions remained seamless and aligned with our community-focused values. At the same time, oversight of workflows, risk management, and resources reinforced efficiency and financial stability, keeping Moya Financial well-positioned for sustainable growth.

These achievements reflect Moya Financial's commitment to serving our members with reliability, care, and foresight. By building on our strong foundation and continuously refining operations, we are well-positioned to meet evolving needs and support the growth and prosperity of our members and communities in 2026 and beyond.



Community Giving Report

In 2025, giving back remained a core part of how Moya Financial supports the communities we serve. We proudly contributed more than \$50,000 to local organizations and initiatives, with a focus on strengthening community well-being and supporting causes that matter to our members.

Beyond financial contributions, we engaged directly with our communities through our annual Summer Tour, attending eight local events throughout the year. These opportunities allowed us to connect with members, listen, and participate alongside community partners, reinforcing the cooperative values that guide our work and our long-standing commitment to being an active, engaged presence in the communities we call home.

\$50,000+

DONATED TO THE COMMUNITY

8 events

ATTENDED ON OUR
SUMMER TOUR

37 SUPPORTED
causes

4 Scholarships
presented
totalling \$5,000

5th annual

VSKO Zimski Market supported





10 Years of Moya Financial

Rooted in our values and guided by a cooperative spirit, Moya Financial's first decade reflects steady growth built on trust, service, and member ownership. Since adopting the Moya name in 2016, we have expanded services, strengthened our financial position, and invested in technology to better support how our members bank today. Each step forward has been grounded in the principles that have shaped our credit union for more than 60 years – responsible stewardship, local engagement, and commitment to long-term member well-being.

This milestone is a moment to recognize the people behind our progress. Our members, staff, and leadership have played a vital role in shaping Moya's journey, ensuring that growth has never come at the expense of the relationships and values that define us.

As we look ahead, Moya Financial enters its next chapter prepared to evolve, grow, and continue serving as a trusted financial partner for generations to come.



2016–2017

Defining who we are

Moya Financial was established with a clear purpose: to build a strong, independent credit union grounded in member service and community connection. The launch of the Moya name marked the beginning of this chapter and set a clear direction for the future. Early investments in mobile banking followed, expanding access and convenience for members. At the same time, initiatives such as the Slovenian Recipe Calendar and award-winning Summer Tour reinforced Moya's commitment to staying closely connected to the communities we serve.

2018–2019

Building trust through access, security, and engagement

With our foundation in place, Moya focused on strengthening everyday banking while deepening relationships with members and the broader community. Enhancements to online and mobile banking security ensured member protection remained a priority as digital usage grew, while new services – including Visa credit cards and a refreshed website – improved flexibility and accessibility. At the same time, Moya significantly expanded its community presence and connection to our Slovenian heritage through initiatives such as urban beekeeping with Alvéole, hands-on cooking classes, and a growing Summer Tour – reflecting a deliberate effort to be visible, approachable, and actively engaged where our members live and connect.

2020

Strengthening resilience in a changing world

As member needs evolved, and as the world together faced the challenges of the COVID era, Moya accelerated its digital transformation while reinforcing its role as a reliable community presence. The launch of a fully modernized digital banking platform – bringing together a new mobile app, online banking, and website – expanded secure, convenient access when it mattered most. New offerings such as Moya Wealth and contactless Interac payments added flexibility for members, while the Relief Funds program and Moya Community website strengthened support for local organizations. Investments in renewable energy with Bullfrog Power further reflected Moya's commitment to responsible, forward-looking decisions.



Expanding access for every stage of life

Building on prior momentum, Moya refined how members interact with their credit union, introducing Youth Accounts and a new ATM to make banking more accessible at every stage of life. Digital platforms were further enhanced, ensuring a secure, intuitive, and modern experience. Community initiatives – including the Moya Cookbook, celebrating five years of the Recipe Calendar, and our partnership with Tree Canada – brought members and the credit union closer together, creating tangible, lasting impact in the communities we serve.

Scaling growth while staying grounded

As Moya grew, the credit union carefully balanced expansion with purpose. New offerings – including the Euros Account, referral program, and payroll campaign – supported member choice while encouraging organic growth. Ongoing security enhancements ensured trust kept pace with innovation. Community remained at the heart of our efforts, from supporting local recreation through the Slovenski Park Sports Court grant, to initiatives that strengthened connections with members. In 2024, Moya surpassed \$400 million in assets – a milestone reflecting both financial strength and the confidence of the members we serve.

Positioned for what's next

Moya's first decade culminated in a year of record performance and meaningful innovation. The launch of the Small Business Online Banking platform provided entrepreneurs with greater control, flexibility, and convenience, while ongoing digital enhancements ensured all members enjoyed a modern, secure, and intuitive experience. Community engagement remained central, with continued support for local initiatives and events that brought members together. By 2026, Moya has established itself as a strong, independent, member-focused credit union – grounded in its values, responsive to member needs, and well-positioned for the opportunities of the decade ahead.

Paula-Jean Lyn
Vice President of Credit



Credit Report

Throughout 2025, the Canadian and Ontario economies continued in a period of moderation following the volatility of recent years. While inflationary pressures eased and interest rates began to stabilize, overall economic growth remained subdued. Trade-related tariffs did not have a direct financial impact on our membership or lending portfolio; however, ongoing uncertainty surrounding global trade relationships and geopolitical developments weighed on consumer and business confidence. This uncertainty contributed to more cautious borrowing and spending decisions, particularly in interest-sensitive sectors.

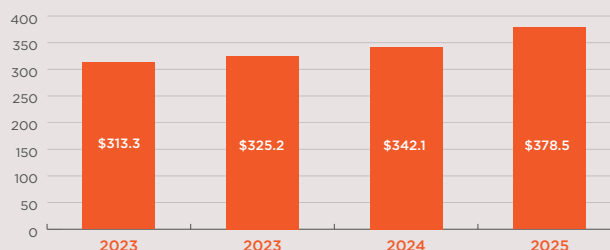
Ontario's housing market reflected this cautious sentiment. Despite improved affordability relative to prior years, elevated household debt levels and lingering uncertainty limited buyer activity. Housing market conditions remained slow throughout much of the year, with prospective purchasers delaying decisions and existing homeowners exercising restraint. As housing activity softened, related economic sectors also experienced slower momentum, reinforcing a broader trend of conservative financial behaviour among consumers.

Our loan portfolio mirrored these broader economic conditions, growing by approximately \$36.5M in 2025, reaching approximately \$378.5M (net of provisions) at year-end. This represents a 10.7% increase over 2024, resulting in a loan-to-asset ratio of 89.3%. Growth was achieved while maintaining disciplined underwriting standards and prudent risk management practices. Despite the uncertain economic environment, credit quality remained stable, with our delinquency rate consistently below 1%, well within our established risk appetite.

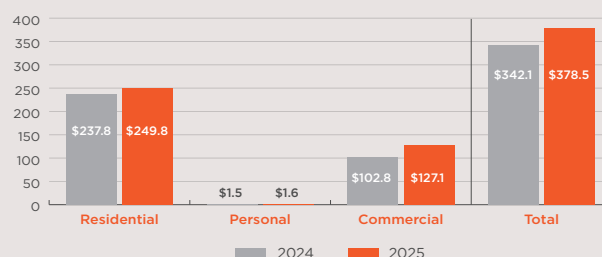
In keeping with our conservative approach to credit risk, we maintained a provision for credit losses of \$1M as of December 31, 2025, fully compliant with IFRS 9 requirements. These results reflect the resilience of our loan portfolio and the effectiveness of our risk management framework amid ongoing economic uncertainty.

Looking ahead, management will continue to closely monitor economic conditions, consumer confidence, housing market trends, and potential impacts arising from global trade developments. Our focus remains on supporting our members through responsible lending, maintaining strong asset quality, and ensuring sustainable growth in an evolving economic landscape.

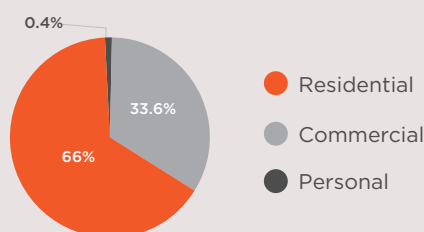
LOAN PORTFOLIO (MILLIONS)



LOAN TYPE (MILLIONS)



LOAN PORTFOLIO





Peter Levstik
Chair, Audit & Risk Committee



Audit & Risk Committee Report

Audit & Risk is a committee of the Board of Directors, as per Section 104 of the *Credit Unions and Caisses Populaires Act, 2020* (Ontario) and Section 35 of Ontario Regulation 105/22. The four-member committee has a mandate to perform all duties prescribed in the Regulations of the Act.

The Audit & Risk Committee is pleased to report to the members of the credit union that it has fulfilled its annual mandate and is conducting its affairs in accordance with the Act and related Regulations. As Directors of the credit union, the members of the Audit & Risk Committee also attend every Board meeting, which facilitates ongoing review and monitoring of the financial performance of the credit union. In addition, the Audit & Risk Committee met six times in 2025, completing the following significant activities:

- Reviewed the committee's duties and responsibilities as currently mandated by the Regulations of the Act and developed an annual work plan to ensure all aspects of the committee's legal responsibilities were met.
- Reviewed the credit union's policies, procedures, and controls for compliance with the current requirements of the Act and Regulations, with a particular focus on requirements for credit risk, market risk, structural risk, and liquidity management risk.
- Obtained an understanding of the elements of internal controls that are important to safeguard the assets of the credit union, ensuring the accuracy of financial reports, and ensuring compliance with policies and procedures.
- Reviewed changes to legal and regulatory requirements

and worked with management to ensure that all policies, procedures, and controls of the credit union comply with those requirements.

- Reviewed the internal audit mandate, work plan, and reports prepared by the credit union's internal auditors, Jones & O'Connell. In addition, for 2025, we engaged Jones & O'Connell to conduct an additional review of the findings from the Internal Audit reports to ensure they have been implemented by management appropriately and in a timely manner.
- Reviewed the terms of engagement, scope of audit, and findings of the credit union's external auditor, MNP LLP, and recommended that the Board accept the audited financial statements as presented by MNP.

It is the opinion of the Audit & Risk Committee that all operations of the credit union are in accordance with the requirements of the *Credit Unions Act* and related Regulations. All significant Audit & Risk Committee recommendations have either been implemented or are in the process of being implemented. In addition, there are no matters that the Audit & Risk Committee believes should be reported to the members of the credit union, nor are there any further matters that are required to be disclosed pursuant to the Act or the Regulations.

The Audit & Risk Committee had the full cooperation of Moya's senior leadership team, MNP, and Jones & O'Connell. We thank them all for their dedication to ensuring Moya Financial adequately monitors and protects the assets of our members.

MANAGEMENT'S RESPONSIBILITY

To the Members of Moya Financial Credit Union Ltd.:

The accompanying summary financial statements and the complete financial statements of Moya Financial Credit Union Ltd. collectively, the “financial statements”) are the responsibility of management and have been approved by the Board of Directors.

Management is responsible for the preparation and presentation of the financial statements, including responsibility for significant accounting judgments and estimates in accordance with International Financial Reporting Standards. This responsibility includes selecting appropriate accounting policies and methods, and making decisions affecting the measurement of transactions in which objective judgment is required.

In discharging its responsibilities for the integrity and fairness of the financial statements, management designs and maintains the necessary accounting systems and related internal controls to provide reasonable assurance that transactions are authorized, assets are safeguarded, and financial records are properly maintained to provide reliable information for the preparation of financial statements.

The Board of Directors is responsible for overseeing management in the performance of its financial reporting responsibilities, and for approving the financial statements. The Audit & Risk Committee has the responsibility of meeting with management and external auditors to discuss the internal controls over the financial reporting process, auditing matters and financial reporting issues. The Audit & Risk Committee is also responsible for recommending the appointment of the Credit Union's external auditors.

MNP LLP, an independent firm of Chartered Professional Accountants, is appointed by the members to audit the financial statements and report directly to them; their report follows. The external auditors have full and free access to, and meet periodically and separately with, both the Audit & Risk Committee and management to discuss their audit findings.



Andrew Rovanský
Chief Executive Officer

Report of the Independent Auditor on the Summary Financial Statements

To the Members of Moya Financial 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 income and comprehensive income and changes in members' equity for the year then ended, and related notes, are derived from the audited financial statements of Moya Financial Credit Union Ltd. (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, on the basis described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting 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 February 09, 2026.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements on 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.



Chartered Professional Accountants
Licensed Public Accountants

Mississauga, Ontario
February 9, 2026

Summary Statement of Financial Position

As at December 31, 2025

In \$	2025	2024
Assets		
Cash	20,726,900	35,561,097
Investments	21,376,841	23,974,841
Member loans	378,529,668	342,051,520
Accrued interest receivable	689,872	717,125
Prepaid expenses	66,107	50,687
Deferred taxes	93,929	49,619
Interest rate swaps	48,865	429,353
Property and equipment	1,660,466	1,686,836
Intangible assets	626,640	619,015
	423,819,288	405,140,093
Liabilities		
Member deposits	384,191,139	366,968,258
Accrued interest payable	5,323,859	6,137,276
Accounts payable and other liabilities	1,388,909	2,574,497
Taxes payable	491,908	93,169
Member shares	719,387	723,929
	392,115,202	376,497,129
Members' Equity		
Contributed surplus	8,352,253	8,352,253
Share capital	3,759,649	3,861,063
Accumulated other comprehensive income	178,770	211,806
Retained earnings	19,413,414	16,217,842
	31,704,086	28,642,964
	423,819,288	405,140,093

Approved on behalf of the Board



Mark Žižek, Director



Peter Levstik, Director

The accompanying note forms part of the financial statements.

Summary Statement of Income and Comprehensive Income

For the year ended December 31, 2025

In \$	2025	2024
Interest income		
Member loans	17,718,539	16,022,067
Investments	1,458,531	2,253,597
	19,177,070	18,275,664
Interest expense		
Member deposits	11,061,330	12,059,594
Net interest income	8,115,740	6,216,070
Provision for loan losses	70,000	-
Net interest income after provision for loan losses	8,045,740	6,216,070
Other income	518,101	460,515
Net interest and other income	8,563,841	6,676,585
Operating expenses		
Administrative expenses	1,718,122	1,589,352
Salaries and benefits	2,543,134	2,380,450
	4,261,256	3,969,802
Income before distributions and other items	4,302,585	2,706,783
Distribution to members	(206,946)	(221,584)
Income before income taxes	4,095,639	2,485,199
Income taxes		
Current	944,377	468,793
Deferred	(44,310)	26,377
	900,067	495,170
Net income	3,195,572	1,990,029
Other comprehensive income		
Gain on change in fair value of money market securities, net of tax	(33,036)	206,788
Comprehensive income for the year	3,162,536	2,196,817

Summary Statement of Changes in Members' Equity

For the year ended December 31, 2025

In \$	Contributed surplus	Retained earnings	Share capital	Accumulated other comprehensive income	Total
Balance, January 1, 2024	8,352,253	14,227,813	3,986,982	5,018	26,572,066
Net income for the year	-	1,990,029	-	-	1,990,029
Other comprehensive income	-	-	-	206,788	206,788
Share capital redeemed - Class B (Capital patronage shares), net	-	-	(919)	-	(919)
Share capital redeemed - Class A	-	-	(125,000)	-	(125,000)
Balance, December 31, 2024	8,352,253	16,217,842	3,861,063	211,806	28,642,964
Net income for the year	-	3,195,572	-	-	3,195,572
Other comprehensive income	-	-	-	(33,036)	(33,036)
Share capital redeemed - Class B (Capital patronage shares), net	-	-	(1,414)	-	(1,414)
Share capital redeemed - Class A	-	-	(100,000)	-	(100,000)
Balance, December 31, 2025	8,352,253	19,413,414	3,759,649	178,770	31,704,086

The accompanying note forms part of the financial statements.

Note to the Summary Financial Statements

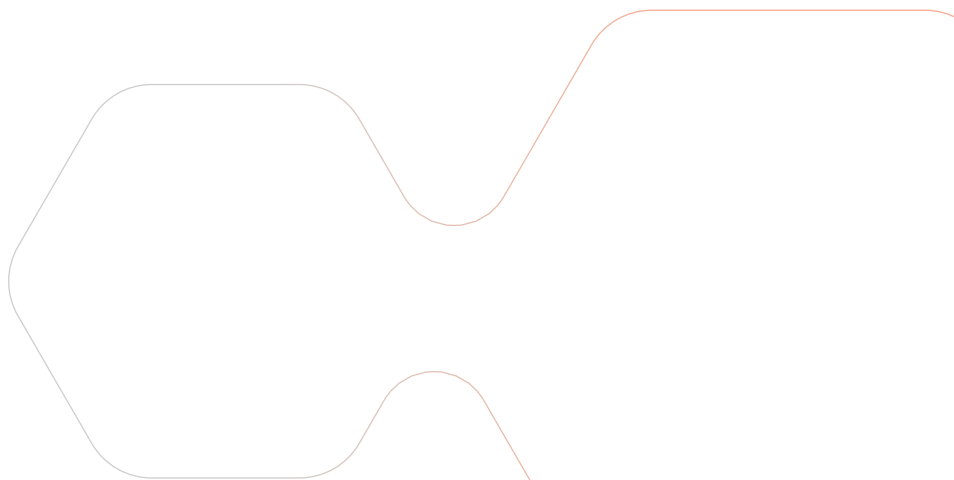
For the year ended December 31, 2025

1. Basis of presentation

Management is responsible for the preparation of the summary financial statements. The summary financial statements presented include the summary statement of financial position, and the summary statements of income and comprehensive income and changes in members' equity. They do not include the summary statement of cash flows, summary of significant accounting policies, or notes to the financial statements and accompanying schedules. The summary statements of financial position, income and comprehensive income and changes in members' equity are presented in the same detail as the audited financial statements except the note referencing has been removed.



Moya Financial is proud to
support our community for
10 years and counting





Tel: 416 255 1742

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Visit us online at **MoyaFinancial.ca**

