

EXHIBIT B

COMPLIANCE CERTIFICATE

Reference is made to the Indenture of Trust, dated as of June 1, 2025 (as amended, supplemented or otherwise modified from time to time, the “*Indenture*”) between Clearinghouse Community Development Financial Institution, a California corporation (the “*Institution*”), and U.S. Bank Trust Company, National Association, a national banking association (the “*Trustee*”). Capitalized terms used herein and not otherwise defined herein shall have the meanings ascribed to such terms in the Indenture. Under Section 6.06(D) of the Indenture, I, in my capacity as Chief Financial Officer of the Institution, and not individually, hereby certify to the Trustee as follows with respect to the fiscal quarter commencing on October 1, 2025 and ending on December 31, 2025 (the “*Measurement Period*”):

1. The Financial Statements attached hereto for the period measured thereby have been prepared in accordance with GAAP and are fairly stated in all material respects.
2. The representations and warranties contained in the Indenture and the other Bond Documents are true and correct in all material respects on and as of the date hereof as if made on the date hereof unless any such representation or warranty expressly relates solely to an earlier date, in which case it was true and correct in all material respects as of such earlier date.
3. As of the December 31, 2025 of this Certificate, no Material Adverse Effect has occurred.
4. As of the December 31, 2025 of this Certificate, no Event of Default has occurred.
5. Schedule I attached hereto sets forth financial data and computations evidencing the Institution’s compliance with the financial covenants in the Indenture, all of which data and computations are true, complete and accurate.
6. There have been no amendments, modifications or supplements to the Institution’s Loan Policies during the fiscal quarter of the Institution most recently ended prior to the date of this Certificate.
7. The Institution is a CDFI certified by the CDFI Fund.

IN WITNESS HEREOF, I have executed this certificate as of Februar 17, 2026.

Chief Financial Officer of Clearinghouse
Community Development Financial
Institution

By: Colin Wegener
Name: Colin Wegener
Title: Chief Financial Officer

Clearinghouse
CDFI

Calculations
Social Taxable Bonds Series 2025- Compliance Certificate
Clearinghouse CDFI
Loan Agreement dated 06/01/2025
As of 12/31/2025 (based on unaudited financials)

Sec. 6.12(a) Minimum Liquidity: The ratio of Unencumbered Liquidity to total assets must not be less than 5%.

1	Unrestricted Cash Liquidity	80,670,351
2	Total Assets	877,808,339
3	Ratio (Line 1 / Line 2)	9.2%
4	Minimum Covenant - Unrestricted Cash Liquidity Ratio	5.0%
5	Compliant? Yes/No	YES

Sec. 6.12(b): Minimum Total Stockholder's Equity to Total Assets no less than 13% of Total Assets.

1	Tangible Net Worth	166,191,735
2	Total Assets	877,808,339
3	Ratio (Line 1 / Line 2)	18.9%
4	Minimum Covenant - Tangible Net Worth to Total Assets	13.0%
5	Compliant? Yes/No	YES

Sec. 6.12 (c) Borrower shall generate a net profit after tax on a consolidated basis of not less than \$1.00 in the aggregate for any four (4) consecutive quarters.

1	Net Profit - YTD Unaudited 2025	7,321,815
2	Net Profit - Dec 31,2024	7,667,035
3	Net Profit - Dec 31,2023	4,649,858
5	Compliant ? Yes/No	YES

Sec.6.12 (d) Non-Performing Loans Ratio. As of the end of each Fiscal Quarter, Borrower shall not permit the Non-Performing Loans Ratio to be greater than 7.5%

1	Loan delinquencies (90 days past due) and Non Accrual Loans	-
2	Book Value of Other Real Estate Owned	6,663,636
3	Aggregate Outstanding Principal Amount of TDRs	22,744,648
4	Total	29,408,284
5	Net Book Balance of all End Loans	723,623,454
6	Ratio (Line 4/ Line 5)	4.1%
7	Maximum Covenant	7.5%
8	Compliant? Yes/No	YES

Sec. 6.12 (e): CCDFI maintains loan loss reserves in accordance with generally accepted accounting principles (GAAP).

1	Loan Loss Reserves	26,377,301
2	Outstanding Principal of End Loans	723,623,454
3	Ratio (Line 1 / Line 2)	3.6%

Sec. 6.12(f): Asset Coverage Ratio. Unencumbered Assets which shall include non-pledged End Loans. Unsecured Indetedness asset coverage ratio to be less than 1.10:1.00 (110%).

1	Unencumbered Assets	301,179,422
2	Unsecured Debt	213,487,873
3	Ratio (Line 1 / Line 2)	141.1%
4	Minimum Covenant - Unencumbered Assets to Unsecured Debt	110.0%
5	Compliant? Yes/No	YES

The balance sheet and related statements of Clearinghouse CDFI fairly present its financial position as of the end of the quarterly period and the results of its operations for the period then ended in accordance with generally accepted accounting principles consistently applied. Clearinghouse CDFI is in compliance with all terms and conditions set forth in the Loan Agreement dated June 1, 2025