

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 January 1, 2026 and ending on March 31, 2026 (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 March 31, 2026 of this Certificate, no Material Adverse Effect has occurred.
4. As of the March 31, 2026 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 May 15, 2026.

Chief Financial Officer of Clearinghouse
Community Development Financial
Institution

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

Calculations
Social Taxable Bonds Series 2025- Compliance Certificate

Clearinghouse CDFI

Loan Agreement dated 06/01/2025

As of 03/31/2026 (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	96,817,274
2	Total Assets	857,381,359
3	Ratio (Line 1 / Line 2)	11.3%
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	171,857,825
2	Total Assets	857,381,359
3	Ratio (Line 1 / Line 2)	20.0%
4	Minimum Covenant - Tangible Net Worth to Total Assets	13.0%
5	Compliant? Yes/No	YES

Sec. 6.12 (c) Net Income: Borrower shall not permit net income in two of the three most recent fiscal years to be negative.

1	Net Profit - YTD Audited 2025	7,615,000
2	Net Profit - Dec 31,2024	7,667,000
3	Net Profit - Dec 31,2023	4,650,000
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	21,442,452
2	Book Value of Other Real Estate Owned	4,110,301
3	Aggregate Outstanding Principal Amount of TDRs	16,270,087
4	Total	41,822,840
5	Net Book Balance of all End Loans	693,725,158
6	Ratio (Line 4/ Line 5)	6.0%
7	Maximum Covenant	7.5%
8	Compliant? Yes/No	YES

Sec. 6.12 (e): Borrower shall maintain loan loss reserves in accordance with generally accepted accounting principles (GAAP).

1	Loan Loss Reserves	30,181,033
2	Outstanding Principal of End Loans	693,725,158
3	Ratio (Line 1 / Line 2)	4.4%

Sec. 6.12(f): Asset Coverage Ratio. Borrower shall not permit the ratio of Unencumbered Assets to Unsecured Indebtedness to be less than 1.10:1.00.

1	Unencumbered Assets	335,177,670
2	Unsecured Debt	224,939,605
3	Ratio (Line 1 / Line 2)	149.0%
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.