

# BROADVIEW FEDERAL CREDIT UNION | November 30, 2025

504,755 Members

Assets \$9,150,241,351

## BALANCE SHEET AS OF 11/30/2025

### ASSETS

UNSECURED LOANS	\$384,096,172
VEHICLE LOANS	1,435,740,958
REAL ESTATE LOANS	4,265,806,624
ALL OTHER LOANS	889,567,666
LESS: ALLOWANCE FOR LOAN LOSS	(71,867,391)
TOTAL NET LOANS	6,903,344,029
CASH ON HAND AND IN BANKS	48,078,603
INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,707,701,633)	
US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	856,214,512
LIQUID FUNDS IN CORP CU	4,111,073
LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS	812,055,898
OTHER INVESTMENTS	43,798,387
TOTAL INVESTMENTS	1,716,179,870
ACCRUED INTEREST RECEIVABLE	25,572,487
FIXED ASSETS	80,841,150
OTHER ASSETS	376,225,212
TOTAL ASSETS	<u>\$9,150,241,351</u>

### LIABILITIES & EQUITY

REGULAR SHARES	\$1,995,165,883
SHARE DRAFTS	1,555,858,509
SHARE CERTIFICATES	1,629,801,818
OTHER SHARES	2,894,458,816
TOTAL SHARES & CERTIFICATES	8,075,285,026
ACCRUED EXPENSES	30,899,914
OTHER LIABILITIES	324,623,033
TOTAL LIABILITIES	<u>\$8,430,807,973</u>
EQUITY	
RESERVES / UNDIVIDED EARNINGS	719,433,378
TOTAL EQUITY	719,433,378
TOTAL LIABILITIES & EQUITY	<u>\$9,150,241,351</u>

## INCOME STATEMENT FOR THE PERIOD ENDING 11/30/2025

### OPERATING INCOME:

INTEREST ON LOANS AND DEPOSITS	\$361,397,159
INCOME FROM INVESTMENTS	18,038,314
FEES AND CHARGES	47,200,676
OTHER NON INTEREST INCOME	42,102,482
TOTAL OPERATING INCOME	468,738,631

### OPERATING EXPENSES:

COMPENSATION	\$119,177,490
EMPLOYEE BENEFITS	28,059,257
TRAVEL AND CONFERENCE	1,827,595
OFFICE OCCUPANCY EXPENSE	16,588,382
OFFICE OPERATIONS EXPENSE	17,784,523
PROVISION FOR LOAN LOSSES	20,704,240
SUPERVISION / EXAM EXPENSES	701,732
PROFESSIONAL & OUTSIDE SERVICE	16,653,432
EDUCATIONAL & PROMOTIONAL	4,855,798
LOAN SERVICING	29,707,964
MISC. OPERATING EXPENSES	49,228,817
TOTAL OPERATING EXPENSES	<u>305,289,230</u>
INCOME / (LOSS) FROM OPERATIONS	163,449,401
GAIN / (LOSS) ON SALE OF ASSETS	8,740,333
INCOME / (LOSS) BEFORE DIVIDENDS	172,189,734
DIVIDENDS	124,306,147
NET INCOME / (LOSS)	<u>\$47,883,587</u>

  
CHAIRMAN OF THE BOARD- PATRICK J. KELLY

  
CEO - MICHAEL J. CASTELLANA