

BROADVIEW FEDERAL CREDIT UNION | October 31, 2025

503,064 Members

Assets \$9,077,132,142

BALANCE SHEET AS OF 10/31/2025

ASSETS

UNSECURED LOANS	\$385,933,789
VEHICLE LOANS	1,404,458,553
REAL ESTATE LOANS	4,263,064,622
ALL OTHER LOANS	903,797,001
LESS: ALLOWANCE FOR LOAN LOSS	(71,125,675)
TOTAL NET LOANS	6,886,128,290
CASH ON HAND AND IN BANKS	50,743,034
INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,665,101,088)	
US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	862,054,967
LIQUID FUNDS IN CORP CU	4,017,479
LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS	764,456,066
OTHER INVESTMENTS	43,768,645
TOTAL INVESTMENTS	1,674,297,157
ACCRUED INTEREST RECEIVABLE	24,403,256
FIXED ASSETS	80,203,583
OTHER ASSETS	361,356,822
TOTAL ASSETS	<u>\$9,077,132,142</u>

LIABILITIES & EQUITY

REGULAR SHARES	\$1,978,421,424
SHARE DRAFTS	1,539,265,417
SHARE CERTIFICATES	1,627,637,201
OTHER SHARES	2,866,012,711
TOTAL SHARES & CERTIFICATES	8,011,336,753
ACCRUED EXPENSES	37,690,436
OTHER LIABILITIES	320,740,951
TOTAL LIABILITIES	<u>\$8,369,768,140</u>

EQUITY

RESERVES / UNDIVIDED EARNINGS	707,364,002
TOTAL EQUITY	707,364,002
TOTAL LIABILITIES & EQUITY	<u>\$9,077,132,142</u>

INCOME STATEMENT FOR THE PERIOD ENDING 10/31/2025

OPERATING INCOME:

INTEREST ON LOANS AND DEPOSITS	\$328,062,440
INCOME FROM INVESTMENTS	16,310,461
FEES AND CHARGES	43,086,483
OTHER NON INTEREST INCOME	<u>38,202,544</u>
TOTAL OPERATING INCOME	425,661,928

OPERATING EXPENSES:

COMPENSATION	\$107,934,602
EMPLOYEE BENEFITS	25,615,665
TRAVEL AND CONFERENCE	1,641,167
OFFICE OCCUPANCY EXPENSE	15,020,926
OFFICE OPERATIONS EXPENSE	16,177,823
PROVISION FOR LOAN LOSSES	18,408,161
SUPERVISION / EXAM EXPENSES	637,939
PROFESSIONAL & OUTSIDE SERVICE	15,883,612
EDUCATIONAL & PROMOTIONAL	4,564,246
LOAN SERVICING	27,433,168
MISC. OPERATING EXPENSES	<u>44,703,410</u>

TOTAL OPERATING EXPENSES 278,020,719

INCOME / (LOSS) FROM OPERATIONS 147,641,209

GAIN / (LOSS) ON SALE OF ASSETS 7,701,924

INCOME / (LOSS) BEFORE DIVIDENDS 155,343,133

DIVIDENDS 113,613,270

NET INCOME / (LOSS) \$41,729,863



CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA

[(B)] Broadview
Federal Credit Union

Federally insured by NCUA