

BROADVIEW FEDERAL CREDIT UNION | January 31, 2026

507,374 Members

Assets \$8,972,455,224

BALANCE SHEET AS OF 1/31/2026

| ASSETS | |
|---|------------------------|
| UNSECURED LOANS | \$376,623,767 |
| VEHICLE LOANS | 1,448,132,163 |
| REAL ESTATE LOANS | 4,286,182,362 |
| ALL OTHER LOANS | 875,939,109 |
| LESS: ALLOWANCE FOR LOAN LOSS | (66,534,849) |
| TOTAL NET LOANS | 6,920,342,552 |
| CASH ON HAND AND IN BANKS | 51,135,664 |
| INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,524,826,403) | |
| US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES | 835,670,469 |
| LIQUID FUNDS IN CORP CU | 865,837 |
| LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS | 665,901,599 |
| OTHER INVESTMENTS | 31,313,423 |
| TOTAL INVESTMENTS | 1,533,751,328 |
| ACCRUED INTEREST RECEIVABLE | 25,042,212 |
| FIXED ASSETS | 80,063,285 |
| OTHER ASSETS | 362,120,183 |
| TOTAL ASSETS | <u>\$8,972,455,224</u> |
| LIABILITIES & EQUITY | |
| REGULAR SHARES | \$1,972,424,273 |
| SHARE DRAFTS | 1,561,371,665 |
| SHARE CERTIFICATES | 1,660,327,147 |
| OTHER SHARES | 2,937,812,714 |
| TOTAL SHARES & CERTIFICATES | 8,131,935,799 |
| ACCRUED EXPENSES | 29,244,238 |
| OTHER LIABILITIES | 81,212,924 |
| TOTAL LIABILITIES | <u>\$8,242,392,961</u> |
| EQUITY | |
| RESERVES / UNDIVIDED EARNINGS | 730,062,263 |
| TOTAL EQUITY | 730,062,263 |
| TOTAL LIABILITIES & EQUITY | <u>\$8,972,455,224</u> |

INCOME STATEMENT FOR THE YEAR ENDING 1/31/2026

| OPERATING INCOME: | |
|----------------------------------|--------------------|
| INTEREST ON LOANS AND DEPOSITS | \$33,193,911 |
| INCOME FROM INVESTMENTS | 1,314,470 |
| FEES AND CHARGES | 4,862,140 |
| OTHER NON INTEREST INCOME | <u>3,765,022</u> |
| TOTAL OPERATING INCOME | 43,135,543 |
| OPERATING EXPENSES: | |
| COMPENSATION | \$11,017,199 |
| EMPLOYEE BENEFITS | 3,973,901 |
| TRAVEL AND CONFERENCE | 119,715 |
| OFFICE OCCUPANCY EXPENSE | 1,525,891 |
| OFFICE OPERATIONS EXPENSE | 1,634,268 |
| PROVISION FOR LOAN LOSSES | 1,287,914 |
| SUPERVISION / EXAM EXPENSES | 49,368 |
| PROFESSIONAL & OUTSIDE SERVICE | 903,284 |
| EDUCATIONAL & PROMOTIONAL | 717,005 |
| LOAN SERVICING | 2,979,094 |
| MISC. OPERATING EXPENSES | <u>4,052,212</u> |
| TOTAL OPERATING EXPENSES | 28,259,849 |
| INCOME / (LOSS) FROM OPERATIONS | 14,875,694 |
| GAIN / (LOSS) ON SALE OF ASSETS | <u>50,438</u> |
| INCOME / (LOSS) BEFORE DIVIDENDS | 14,926,132 |
| DIVIDENDS | <u>11,085,218</u> |
| NET INCOME / (LOSS) | <u>\$3,840,914</u> |



CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA

(B) Broadview

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