

BROADVIEW FEDERAL CREDIT UNION | August 31, 2025

503,976 Members

Assets \$9,208,650,955

BALANCE SHEET AS OF 8/31/2025

ASSETS

UNSECURED LOANS	\$390,189,883
VEHICLE LOANS	1,380,143,597
REAL ESTATE LOANS	4,204,161,373
ALL OTHER LOANS	875,002,235
LESS: ALLOWANCE FOR LOAN LOSS	(69,582,716)
TOTAL NET LOANS	6,779,914,372
CASH ON HAND AND IN BANKS	55,411,276
INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,894,309,769)	
US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	879,520,234
LIQUID FUNDS IN CORP CU	4,303,855
LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS	974,090,428
OTHER INVESTMENTS	46,455,282
TOTAL INVESTMENTS	1,904,369,799
ACCRUED INTEREST RECEIVABLE	25,475,730
FIXED ASSETS	79,011,016
OTHER ASSETS	364,468,762
TOTAL ASSETS	<u>\$9,208,650,955</u>

LIABILITIES & EQUITY

REGULAR SHARES	\$2,093,692,074
SHARE DRAFTS	1,589,266,346
SHARE CERTIFICATES	1,635,448,295
OTHER SHARES	2,827,580,625
TOTAL SHARES & CERTIFICATES	8,145,987,340
ACCRUED EXPENSES	38,582,539
OTHER LIABILITIES	338,578,986
TOTAL LIABILITIES	<u>\$8,523,148,865</u>

EQUITY

RESERVES / UNDIVIDED EARNINGS	685,502,090
TOTAL EQUITY	685,502,090
TOTAL LIABILITIES & EQUITY	<u>\$9,208,650,955</u>

INCOME STATEMENT FOR THE PERIOD ENDING 8/31/2025

OPERATING INCOME:

INTEREST ON LOANS AND DEPOSITS	\$260,588,698
INCOME FROM INVESTMENTS	13,509,633
FEES AND CHARGES	33,829,009
OTHER NON INTEREST INCOME	30,793,164
TOTAL OPERATING INCOME	338,720,504

OPERATING EXPENSES:

COMPENSATION	\$86,240,971
EMPLOYEE BENEFITS	20,877,768
TRAVEL AND CONFERENCE	1,006,858
OFFICE OCCUPANCY EXPENSE	11,868,465
OFFICE OPERATIONS EXPENSE	12,848,870
PROVISION FOR LOAN LOSSES	14,243,648
SUPERVISION / EXAM EXPENSES	510,351
PROFESSIONAL & OUTSIDE SERVICE	12,019,440
EDUCATIONAL & PROMOTIONAL	3,348,987
LOAN SERVICING	21,815,853
MISC. OPERATING EXPENSES	35,385,314

TOTAL OPERATING EXPENSES	<u>220,166,525</u>
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INCOME / (LOSS) FROM OPERATIONS	118,553,979
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GAIN / (LOSS) ON SALE OF ASSETS	<u>3,289,380</u>
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INCOME / (LOSS) BEFORE DIVIDENDS	121,843,359
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DIVIDENDS	<u>91,513,392</u>
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NET INCOME / (LOSS)	<u>\$30,329,967</u>
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CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA