

# BROADVIEW FEDERAL CREDIT UNION | July 31, 2025

507,851 Members

Assets \$9,161,408,936

## BALANCE SHEET AS OF 7/31/2025

### ASSETS

UNSECURED LOANS	\$390,282,266
VEHICLE LOANS	1,366,506,609
REAL ESTATE LOANS	4,188,446,084
ALL OTHER LOANS	871,941,697
LESS: ALLOWANCE FOR LOAN LOSS	(69,164,940)
TOTAL NET LOANS	6,748,011,716
CASH ON HAND AND IN BANKS	47,657,393
INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,812,445,061)	
US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	882,543,613
LIQUID FUNDS IN CORP CU	4,291,318
LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS	890,948,287
OTHER INVESTMENTS	45,904,319
TOTAL INVESTMENTS	1,823,687,537
ACCRUED INTEREST RECEIVABLE	24,240,124
FIXED ASSETS	79,454,185
OTHER ASSETS	438,357,981
TOTAL ASSETS	<u>\$9,161,408,936</u>

### LIABILITIES & EQUITY

REGULAR SHARES	\$2,099,706,583
SHARE DRAFTS	1,589,453,368
SHARE CERTIFICATES	1,636,874,674
OTHER SHARES	2,813,463,546
TOTAL SHARES & CERTIFICATES	8,139,498,171
ACCRUED EXPENSES	40,788,163
OTHER LIABILITIES	314,658,949
TOTAL LIABILITIES	<u>\$8,494,945,283</u>

### EQUITY

RESERVES / UNDIVIDED EARNINGS	<u>666,463,653</u>
TOTAL EQUITY	<u>666,463,653</u>
TOTAL LIABILITIES & EQUITY	<u>\$9,161,408,936</u>

## INCOME STATEMENT FOR THE PERIOD ENDING 7/31/2025

### OPERATING INCOME:

INTEREST ON LOANS AND DEPOSITS	\$226,307,778
INCOME FROM INVESTMENTS	11,704,951
FEES AND CHARGES	29,357,153
OTHER NON INTEREST INCOME	<u>26,560,505</u>
TOTAL OPERATING INCOME	293,930,387

### OPERATING EXPENSES:

COMPENSATION	\$75,926,493
EMPLOYEE BENEFITS	18,352,869
TRAVEL AND CONFERENCE	907,433
OFFICE OCCUPANCY EXPENSE	10,335,719
OFFICE OPERATIONS EXPENSE	11,294,223
PROVISION FOR LOAN LOSSES	12,270,918
SUPERVISION / EXAM EXPENSES	446,557
PROFESSIONAL & OUTSIDE SERVICE	10,268,148
EDUCATIONAL & PROMOTIONAL	3,071,121
LOAN SERVICING	20,248,559
MISC. OPERATING EXPENSES	<u>31,061,274</u>

TOTAL OPERATING EXPENSES	<u>194,183,314</u>
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INCOME / (LOSS) FROM OPERATIONS	99,747,073
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GAIN / (LOSS) ON SALE OF ASSETS	<u>494,723</u>
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INCOME / (LOSS) BEFORE DIVIDENDS	100,241,796
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DIVIDENDS	<u>80,071,749</u>
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NET INCOME / (LOSS)	<u>\$20,170,047</u>
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CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA