

# BROADVIEW FEDERAL CREDIT UNION | May 31, 2025

505,020 Members

Assets \$9,015,684,484

## BALANCE SHEET AS OF 5/31/2025

### ASSETS

UNSECURED LOANS	\$392,463,125
VEHICLE LOANS	1,356,241,101
REAL ESTATE LOANS	4,151,849,383
ALL OTHER LOANS	870,573,669
LESS: ALLOWANCE FOR LOAN LOSS	(69,500,261)
TOTAL NET LOANS	6,700,866,641
CASH ON HAND AND IN BANKS	62,941,512
INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,773,220,901)	
US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	907,005,716
LIQUID FUNDS IN CORP CU	4,044,495
LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS	824,209,366
OTHER INVESTMENTS	48,923,678
TOTAL INVESTMENTS	1,784,183,255
ACCRUED INTEREST RECEIVABLE	23,769,342
FIXED ASSETS	80,236,371
OTHER ASSETS	363,687,363
TOTAL ASSETS	<u>\$9,015,684,484</u>

### LIABILITIES & EQUITY

REGULAR SHARES	\$2,077,058,738
SHARE DRAFTS	1,537,199,083
SHARE CERTIFICATES	1,624,861,771
OTHER SHARES	2,763,678,772
TOTAL SHARES & CERTIFICATES	8,002,798,364
ACCRUED EXPENSES	32,215,605
OTHER LIABILITIES	328,641,437
TOTAL LIABILITIES	<u>\$8,363,655,406</u>

### EQUITY

RESERVES / UNDIVIDED EARNINGS	652,029,078
TOTAL EQUITY	652,029,078
TOTAL LIABILITIES & EQUITY	<u>\$9,015,684,484</u>

## INCOME STATEMENT FOR THE PERIOD ENDING 5/31/2025

### OPERATING INCOME:

INTEREST ON LOANS AND DEPOSITS	\$159,324,661
INCOME FROM INVESTMENTS	8,732,494
FEES AND CHARGES	2,071,026
OTHER NON INTEREST INCOME	18,534,508
TOTAL OPERATING INCOME	207,307,689

### OPERATING EXPENSES:

COMPENSATION	\$54,659,435
EMPLOYEE BENEFITS	13,963,570
TRAVEL AND CONFERENCE	640,153
OFFICE OCCUPANCY EXPENSE	7,406,193
OFFICE OPERATIONS EXPENSE	8,087,051
PROVISION FOR LOAN LOSSES	9,476,004
SUPERVISION / EXAM EXPENSES	318,969
PROFESSIONAL & OUTSIDE SERVICE	6,878,753
EDUCATIONAL & PROMOTIONAL	2,283,200
LOAN SERVICING	13,720,111
MISC. OPERATING EXPENSES	22,228,365

TOTAL OPERATING EXPENSES	<u>139,661,804</u>
--------------------------	--------------------

INCOME / (LOSS) FROM OPERATIONS	67,645,885
---------------------------------	------------

GAIN / (LOSS) ON SALE OF ASSETS	<u>1,096,470</u>
---------------------------------	------------------

INCOME / (LOSS) BEFORE DIVIDENDS	68,742,355
----------------------------------	------------

DIVIDENDS	<u>57,058,942</u>
-----------	-------------------

NET INCOME / (LOSS)	<u>\$11,683,413</u>
---------------------	---------------------



CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA