

BROADVIEW FEDERAL CREDIT UNION | September 30, 2025

510,624 Members

Assets \$9,024,142,199

BALANCE SHEET AS OF 9/30/2025

ASSETS

UNSECURED LOANS	\$389,020,176
VEHICLE LOANS	1,386,336,558
REAL ESTATE LOANS	4,226,970,909
ALL OTHER LOANS	891,877,668
LESS: ALLOWANCE FOR LOAN LOSS	(70,669,136)
TOTAL NET LOANS	6,823,536,175

CASH ON HAND AND IN BANKS 50,823,622

INVESTMENTS: (AT FAIR MARKET VALUE
OF \$1,638,977,634)

US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	870,550,120
LIQUID FUNDS IN CORP CU	4,380,015
LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS	728,319,276
OTHER INVESTMENTS	45,468,295
TOTAL INVESTMENTS	1,648,717,706

ACCRUED INTEREST RECEIVABLE	24,642,483
FIXED ASSETS	79,405,884
OTHER ASSETS	397,016,329

TOTAL ASSETS \$9,024,142,199

LIABILITIES & EQUITY

REGULAR SHARES	\$1,972,793,740
SHARE DRAFTS	1,523,021,574
SHARE CERTIFICATES	1,629,455,814
OTHER SHARES	2,845,921,524
TOTAL SHARES & CERTIFICATES	7,971,192,652

ACCRUED EXPENSES	38,486,454
OTHER LIABILITIES	313,555,544

TOTAL LIABILITIES \$8,323,234,650

EQUITY

RESERVES / UNDIVIDED EARNINGS 700,907,549

TOTAL EQUITY 700,907,549

TOTAL LIABILITIES & EQUITY \$9,024,142,199

INCOME STATEMENT FOR THE PERIOD ENDING 9/30/2025

OPERATING INCOME:

INTEREST ON LOANS AND DEPOSITS	\$294,093,069
INCOME FROM INVESTMENTS	14,921,667
FEES AND CHARGES	38,477,313
OTHER NON INTEREST INCOME	34,443,717

TOTAL OPERATING INCOME 381,935,766

OPERATING EXPENSES:

COMPENSATION	\$96,775,292
EMPLOYEE BENEFITS	23,221,024
TRAVEL AND CONFERENCE	1,426,305
OFFICE OCCUPANCY EXPENSE	13,392,295
OFFICE OPERATIONS EXPENSE	14,520,183
PROVISION FOR LOAN LOSSES	16,869,945
SUPERVISION / EXAM EXPENSES	574,145
PROFESSIONAL & OUTSIDE SERVICE	14,088,167
EDUCATIONAL & PROMOTIONAL	4,051,424
LOAN SERVICING	25,112,387
MISC. OPERATING EXPENSES	39,582,108

TOTAL OPERATING EXPENSES 249,613,275

INCOME / (LOSS) FROM OPERATIONS 132,322,491

GAIN / (LOSS) ON SALE OF ASSETS 8,065,982

INCOME / (LOSS) BEFORE DIVIDENDS 140,388,473

DIVIDENDS 102,508,384

NET INCOME / (LOSS) \$37,880,089



CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA

(|B|) Broadview
Federal Credit Union

Federally insured by NCUA