

BROADVIEW FEDERAL CREDIT UNION | December 31, 2025

506,127 Members

Assets \$8,993,515,377

BALANCE SHEET AS OF 12/31/2025

ASSETS	
UNSECURED LOANS	\$384,889,652
VEHICLE LOANS	1,448,793,607
REAL ESTATE LOANS	4,286,717,255
ALL OTHER LOANS	876,063,011
LESS: ALLOWANCE FOR LOAN LOSS	(67,130,175)
TOTAL NET LOANS	6,929,333,350
 CASH ON HAND AND IN BANKS	 52,999,906
 INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,480,632,406)	
US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	845,142,630
LIQUID FUNDS IN CORP CU	4,420,255
LIQUID FUNDS IN	
OTHER FINANCIAL INSTITUTIONS	607,149,124
OTHER INVESTMENTS	<u>32,425,088</u>
TOTAL INVESTMENTS	1,489,137,097
 ACCRUED INTEREST RECEIVABLE	 24,980,980
FIXED ASSETS	80,132,604
OTHER ASSETS	<u>416,931,440</u>
 TOTAL ASSETS	 <u>\$8,993,515,377</u>
LIABILITIES & EQUITY	
REGULAR SHARES	\$2,027,553,139
SHARE DRAFTS	1,589,516,538
SHARE CERTIFICATES	1,644,085,578
OTHER SHARES	<u>2,914,745,827</u>
TOTAL SHARES & CERTIFICATES	8,175,901,082
 ACCRUED EXPENSES	 29,294,125
OTHER LIABILITIES	<u>62,773,803</u>
 TOTAL LIABILITIES	 <u>\$8,267,969,010</u>
EQUITY	
RESERVES / UNDIVIDED EARNINGS	<u>725,546,367</u>
TOTAL EQUITY	<u>725,546,367</u>
TOTAL LIABILITIES & EQUITY	<u>\$8,993,515,377</u>

INCOME STATEMENT FOR THE YEAR ENDING 12/31/2025

OPERATING INCOME:	
INTEREST ON LOANS AND DEPOSITS	\$395,323,435
INCOME FROM INVESTMENTS	19,379,246
FEES AND CHARGES	52,194,171
OTHER NON INTEREST INCOME	46,374,696
 TOTAL OPERATING INCOME	 513,271,548
OPERATING EXPENSES:	
COMPENSATION	\$129,448,458
EMPLOYEE BENEFITS	30,657,624
TRAVEL AND CONFERENCE	2,005,403
OFFICE OCCUPANCY EXPENSE	18,082,569
OFFICE OPERATIONS EXPENSE	19,192,839
PROVISION FOR LOAN LOSSES	23,100,297
SUPERVISION / EXAM EXPENSES	765,526
PROFESSIONAL & OUTSIDE SERVICE	17,709,358
EDUCATIONAL & PROMOTIONAL	5,387,715
LOAN SERVICING	32,205,237
MISC. OPERATING EXPENSES	<u>54,096,799</u>
 TOTAL OPERATING EXPENSES	 <u>332,651,825</u>
INCOME / (LOSS) FROM OPERATIONS	180,619,723
GAIN / (LOSS) ON SALE OF ASSETS	<u>10,079,690</u>
INCOME / (LOSS) BEFORE DIVIDENDS	190,699,413
DIVIDENDS	<u>135,361,607</u>
 NET INCOME / (LOSS)	 <u>\$55,337,806</u>



CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA

||B|| Broadview®

Federally insured by NCUA