

# 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	32,425,088
TOTAL INVESTMENTS	1,489,137,097
ACCRUED INTEREST RECEIVABLE	24,980,980
FIXED ASSETS	80,132,604
OTHER ASSETS	416,931,440
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	2,914,745,827
TOTAL SHARES & CERTIFICATES	8,175,901,082
ACCRUED EXPENSES	29,294,125
OTHER LIABILITIES	62,773,803
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	54,096,799
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**

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