

# BROADVIEW FEDERAL CREDIT UNION | April 30, 2025

503,976 Members

Assets \$8,953,631,172

## BALANCE SHEET AS OF 4/30/2025

### ASSETS

UNSECURED LOANS	\$392,463,125
VEHICLE LOANS	1,362,547,501
REAL ESTATE LOANS	4,143,751,518
ALL OTHER LOANS	872,433,835
LESS: ALLOWANCE FOR LOAN LOSS	(69,999,356)
TOTAL NET LOANS	6,701,196,623
CASH ON HAND AND IN BANKS	58,061,823
INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,631,694,602)	
US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	923,846,129
LIQUID FUNDS IN CORP CU	4,062,769
LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS	666,081,454
OTHER INVESTMENTS	49,003,748
TOTAL INVESTMENTS	1,642,994,100
ACCRUED INTEREST RECEIVABLE	24,068,271
FIXED ASSETS	80,576,674
OTHER ASSETS	446,733,681
TOTAL ASSETS	<u>\$8,953,631,172</u>

### LIABILITIES & EQUITY

REGULAR SHARES	\$2,058,842,576
SHARE DRAFTS	1,564,605,539
SHARE CERTIFICATES	1,598,385,910
OTHER SHARES	2,740,274,617
TOTAL SHARES & CERTIFICATES	7,962,108,642
ACCRUED EXPENSES	28,774,315
OTHER LIABILITIES	310,360,694
TOTAL LIABILITIES	<u>\$8,301,243,651</u>

### EQUITY

RESERVES / UNDIVIDED EARNINGS	652,387,521
TOTAL EQUITY	652,387,521
TOTAL LIABILITIES & EQUITY	<u>\$8,953,631,172</u>

## INCOME STATEMENT FOR THE PERIOD ENDING 4/30/2025

### OPERATING INCOME:

INTEREST ON LOANS AND DEPOSITS	\$126,281,003
INCOME FROM INVESTMENTS	6,833,328
FEES AND CHARGES	16,623,729
OTHER NON INTEREST INCOME	14,666,376
TOTAL OPERATING INCOME	164,404,436

### OPERATING EXPENSES:

COMPENSATION	\$43,757,833
EMPLOYEE BENEFITS	11,398,685
TRAVEL AND CONFERENCE	537,751
OFFICE OCCUPANCY EXPENSE	6,052,645
OFFICE OPERATIONS EXPENSE	6,436,906
PROVISION FOR LOAN LOSSES	8,473,803
SUPERVISION / EXAM EXPENSES	255,175
PROFESSIONAL & OUTSIDE SERVICE	5,031,744
EDUCATIONAL & PROMOTIONAL	1,723,885
LOAN SERVICING	10,673,453
MISC. OPERATING EXPENSES	17,696,725

TOTAL OPERATING EXPENSES 112,038,605

INCOME / (LOSS) FROM OPERATIONS 52,365,831

GAIN / (LOSS) ON SALE OF ASSETS 11,627

INCOME / (LOSS) BEFORE DIVIDENDS 52,377,458

DIVIDENDS 45,127,902

NET INCOME / (LOSS) \$7,249,556



CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA