

BROADVIEW FEDERAL CREDIT UNION | June 30, 2025

506,328 Members

Assets \$9,111,524,787

BALANCE SHEET AS OF 6/30/2025

ASSETS

UNSECURED LOANS	\$390,039,238
VEHICLE LOANS	1,355,168,116
REAL ESTATE LOANS	4,161,927,800
ALL OTHER LOANS	874,873,830
LESS: ALLOWANCE FOR LOAN LOSS	(68,940,472)
TOTAL NET LOANS	6,713,068,512
CASH ON HAND AND IN BANKS	54,149,619
INVESTMENTS: (AT FAIR MARKET VALUE OF \$1,791,211,261)	
US GOVT AGENCY DEBENTURE / MORTGAGE-RELATED SECURITIES	904,283,058
LIQUID FUNDS IN CORP CU	4,220,258
LIQUID FUNDS IN OTHER FINANCIAL INSTITUTIONS	844,526,905
OTHER INVESTMENTS	48,932,897
TOTAL INVESTMENTS	1,801,963,118
ACCRUED INTEREST RECEIVABLE	23,590,438
FIXED ASSETS	80,056,895
OTHER ASSETS	438,696,205
TOTAL ASSETS	<u>\$9,111,524,787</u>

LIABILITIES & EQUITY

REGULAR SHARES	\$2,096,404,588
SHARE DRAFTS	1,576,220,859
SHARE CERTIFICATES	1,640,916,374
OTHER SHARES	2,782,141,344
TOTAL SHARES & CERTIFICATES	8,095,683,165
ACCRUED EXPENSES	37,464,911
OTHER LIABILITIES	311,564,456
TOTAL LIABILITIES	<u>\$8,444,712,532</u>

EQUITY

RESERVES / UNDIVIDED EARNINGS	<u>666,812,255</u>
TOTAL EQUITY	666,812,255
TOTAL LIABILITIES & EQUITY	<u>\$9,111,524,787</u>

INCOME STATEMENT FOR THE PERIOD ENDING 6/30/2025

OPERATING INCOME:

INTEREST ON LOANS AND DEPOSITS	\$192,292,926
INCOME FROM INVESTMENTS	10,232,119
FEES AND CHARGES	24,837,057
OTHER NON INTEREST INCOME	<u>22,711,999</u>
TOTAL OPERATING INCOME	250,074,101

OPERATING EXPENSES:

COMPENSATION	\$64,889,467
EMPLOYEE BENEFITS	15,684,968
TRAVEL AND CONFERENCE	735,687
OFFICE OCCUPANCY EXPENSE	8,911,572
OFFICE OPERATIONS EXPENSE	9,684,086
PROVISION FOR LOAN LOSSES	10,600,041
SUPERVISION / EXAM EXPENSES	382,763
PROFESSIONAL & OUTSIDE SERVICE	8,609,509
EDUCATIONAL & PROMOTIONAL	2,707,425
LOAN SERVICING	17,364,821
MISC. OPERATING EXPENSES	<u>26,770,781</u>

TOTAL OPERATING EXPENSES	<u>166,341,120</u>
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INCOME / (LOSS) FROM OPERATIONS	83,732,981
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GAIN / (LOSS) ON SALE OF ASSETS	<u>2,088,889</u>
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INCOME / (LOSS) BEFORE DIVIDENDS	85,821,870
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DIVIDENDS	<u>68,563,786</u>
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NET INCOME / (LOSS)	<u>\$17,258,084</u>
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CHAIRMAN OF THE BOARD- PATRICK J. KELLY



CEO - MICHAEL J. CASTELLANA