UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **November 13, 2026**

BROADWAY FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware	**001-39043**	**95-4547287**
(State or other jurisdiction of incorporation or organization)	(Commission File Number)	(I.R.S. Employer Identification Number)

4601 Wilshire Boulevard Suite 150, Los Angeles, California	**90010**
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: **(323) 634-1700**

NOT APPLICABLE
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	**Trading Symbol(s)**	**Name of each exchange on which registered**
Class A Common Stock, par value $0.01 per share (including attached preferred stock purchase rights)	BYFC	Nasdaq Capital Market

Indicate by check mark whether the registrant is an emerging growth company in as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operations and Financial Condition.

On November 13, 2026, Broadway Financial Corporation (the "Company") issued a press release announcing results for the quarter ended September 30, 2026. A copy of the press release is attached as Exhibit 99.1.

Item 7.01 Regulation FD Disclosure.

Attached as Exhibit 99.2 to this report is the presentation for the Company's earnings for the quarter ended September 30, 2026, which also may be used in connection with potential meetings with investors and/or analysts.

The information set forth in this Current Report, including Exhibits 99.1 and 99.2 attached hereto, is being furnished and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of such section. The information in this Current Report, including Exhibits 99.1 and 99.2 attached hereto, shall not be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as expressly set forth by specific reference in such a filing to this Current Report.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

99.1	Press Release dated November 13, 2026, announcing results for the quarter ended September 30, 2026.
99.2	Presentation dated November 13, 2026.
104	The cover page from this Current Report on Form 8-K, formatted in Inline XBRL (included as Exhibit 101).

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: November 13, 2026

BROADWAY FINANCIAL CORPORATION

By: /s/ Zack Ibrahim

Name: Zack Ibrahim
Title: Chief Financial Officer

Exhibit 99.1

News Release

FOR IMMEDIATE RELEASE

Broadway Financial Corporation Reports Third Quarter 2026 Results Highlighted by Improved Earnings, Strong Deposit Growth and Stable Credit Quality

LOS ANGELES, CA – (BUSINESS WIRE) – November 13, 2026 – Broadway Financial Corporation ("Broadway", "we", or the "Company") (NASDAQ: BYFC), parent company of City First Bank, National Association (the "Bank", and collectively, with the Company, "City First Broadway"), reported net income attributable to common stockholders of $392 thousand during the third quarter of 2026, compared to net income attributable to common stockholders of $218 thousand for the second quarter of 2026, and net loss attributable to common stockholders of $24.6 million for the third quarter of 2025. Diluted earnings (loss) per common share was $0.04 for the third quarter of 2026, compared to $0.02 for the second quarter of 2026 and ($2.86) for the third quarter of 2025.

The Company reported consolidated net income before preferred dividends[1] of $1.1 million, or $0.13 per diluted common share, for the third quarter of 2026, compared to $968 thousand, or $0.11 per diluted common share, for the second quarter of 2026, and consolidated net income before preferred dividends and goodwill impairment[1] of $2.0 million, or $0.23 per diluted common share, for the third quarter of 2025.

For the first nine months of 2026, the Company reported consolidated net income of $1.0 million, or $0.11 per diluted common share, compared to consolidated net loss of $28.1 million, or ($3.27) per diluted common share, for the first nine months of 2025. For the first nine months of 2026, the Company reported consolidated net income before preferred dividends of $3.3 million, or $0.37 per diluted common share, compared to consolidated net income before preferred dividends and goodwill impairment[1] of $38 thousand, or $0.00 per diluted common share, for the first nine months of 2025. This increase reflects stronger operating performance driven by loan growth, deposit growth, and continued balance sheet expansion.

Net income attributable to common stockholders was $1.0 million during the first nine months of 2026 after deducting preferred dividends of $2.3 million, compared to net loss attributable to common stockholders of $28.1 million for the first nine months of 2025 after deducting goodwill impairment of $25.9 million and preferred dividends of $2.3 million. Diluted earnings per common share was $0.11 for the first nine months of 2026, compared to ($3.27) of diluted loss per common share for the first nine months of 2025. Diluted earnings (loss) per common share for the first nine months of 2026 reflects preferred dividends of $0.25 per diluted common share, compared to ($0.26) of diluted loss per common share for the first nine months of 2025.

Third Quarter Highlights

- Net income totaled $392 thousand, or $0.04 per diluted common share, and net income before preferred dividends totaled $1.1 million, or $0.13 per diluted common share.
- Net loans increased $116.2 million, or 11.4%, during the first nine months of 2026.
- Total deposits increased $192.4 million, or 21.0%, during the first nine months of 2026.
- Credit quality remained stable with non-accrual loans to gross loans at 1.20% and non-performing assets to total assets at 0.88%.
- Capital levels remained strong, with a Community Bank Leverage Ratio of 12.83%.

Chief Executive Officer, Brian Argrett, commented, "Our third-quarter results reflect disciplined execution of our strategic priorities, resulting in strong growth in both loans and deposits while maintaining solid capital levels. We continue to operate with a disciplined approach to risk management and underwriting as we navigate an evolving economic environment. Looking ahead, we remain focused on optimizing the balance sheet, enhancing profitability, and delivering long-term value for our stockholders."

Quarterly Results of Operations

- **Net Interest Income** totaled $9.9 million, representing an increase of $406 thousand, or 4.3%, from net interest income of $9.5 million for the second quarter of 2026. The increase resulted from a $1.0 million increase in interest income, primarily due to a $767 thousand increase in interest income on loans receivable as a result of an increase in the average balance of loans receivable and a $170 thousand increase in interest income on available-for-sale securities due to an increase in the average balance of available-for-sale securities. These increases in net interest income were partially offset by a $589 thousand increase in interest expense due to an increase in interest expense on borrowings, as a result of an increase in the average balance of borrowings.

  The net interest margin remained stable at 2.64% for the third quarter of 2026 compared to 2.65% for the second quarter of 2026.

  The net interest margin declined slightly to 2.64% for the third quarter of 2026 from 2.72% for the third quarter of 2025. Despite elevated funding costs associated with the higher interest rate environment, net interest margin remained relatively stable during the quarter. Management continues to focus on loan repricing opportunities, optimizing deposit mix, and disciplined balance sheet management to help offset funding cost pressures and support margin stability.

[1] "Net income before preferred dividends", "net income before preferred dividends and goodwill impairment", "pre-provision net revenue", "efficiency ratio," and "tangible book value" are non-GAAP financial measures. A reconciliation of these non-GAAP financial measures and the nearest GAAP measures is provided in the GAAP Reconciliation to Non-GAAP Financial Measures tables that accompany this document.

- **Provision for Credit Losses** was $668 thousand for the third quarter of 2026, compared to $1.5 million for the second quarter of 2026. This decrease was primarily due to partial charge-offs taken in the three months ended September 30, 2026 that were previously reserved, partially offset by a specific reserve on a non-accrual loan. At September 30, 2026, non-performing assets represented 0.88% of total assets and non-accrual loans represented 1.20% of gross loans.

  The allowance for credit losses ("ACL") increased to $10.0 million as of September 30, 2026, compared to $9.4 million as of December 31, 2025.

- **Non-interest Income** was $496 thousand for the third quarter of 2026, compared to $950 thousand for the second quarter of 2026, representing a decrease of $454 thousand, or 47.8%. The decrease was due to a $450 thousand fee recognized on a New Markets Tax Credit financing transaction earned in the second quarter of 2026.

- **Non-interest Expense** was $8.3 million for the third quarter of 2026, compared to $7.5 million for the second quarter of 2026, representing an increase of $855 thousand, or 11.4%. The increase was primarily due to a $431 thousand increase in compensation and benefits expense, a $247 thousand increase in information services expense and a $113 thousand increase in supervisory costs. The increase in noninterest expense primarily reflects continued investments in personnel, technology, and operational infrastructure to support business growth, enhance client service capabilities, and strengthen the Company's long-term operating platform.

- **Income Tax Expense** was $279 thousand for the third quarter of 2026 compared to $330 thousand for the second quarter of 2026. The decrease in tax expense reflected a decrease of $90 thousand in pre-tax income between the two periods. The effective tax rate was 20.03% for the third quarter of 2026, compared to 22.25% for the second quarter of 2026.

Year-to-Date Results of Operations

- **Net Interest Income** totaled $28.4 million for the first nine months of 2026, representing an increase of $4.0 million, or 16.5%, from net interest income of $24.4 million for the first nine months of 2025. The increase resulted from a $7.8 million increase in interest income, primarily due to a $5.1 million increase in interest income on available-for-sale securities, due to increases in the average rate and balance of available-for-sale securities, and a $3.4 million increase in interest income on loans receivable as a result of an increase in the average balance of loans receivable. Further, interest on borrowings decreased $1.7 million due to decreases in the average rate and balance of borrowings. The increases in net interest income were partially offset by a $5.5 million increase in interest expense on deposits due to increases in the average deposit rate and balance.

  The net interest margin increased to 2.68% for the first nine months of 2026 from 2.65% for the first nine months of 2025, due to an increase in the average rate earned on interest-earning assets, which increased to 4.97% for the first nine months of 2026 from 4.88% for the first nine months of 2025, and a decrease in the cost of funds, which decreased to 3.00% for the first nine months of 2026 from 3.08% for the first nine months of 2025.

- **Provision for Credit Losses** was $2.3 million for the first nine months of 2026, compared to $2.1 million for the first nine months of 2025.

- **Non-interest Income** was $2.0 million for the first nine months of 2026, compared to $1.1 million for the first nine months of 2025, representing an increase of $970 thousand, or 91.1%. The increase was primarily due to $697 thousand of additional earnings on bank owned life insurance and a $450 thousand fee recognized on a New Markets Tax Credit financing transaction earned in the first nine months of 2026.

- **Non-interest Expense** was $23.8 million for the first nine months of 2026, compared to $49.2 million for the first nine months of 2025, representing a decrease of $25.4 million, or 51.6%. The decrease was primarily due to a $25.9 million goodwill impairment charge recorded in the first nine months of 2025.

- **Income Tax Expense/Benefit** was income tax expense of $891 thousand for the first nine months of 2026 compared to income tax benefit of $54 thousand for the first nine months of 2025. The increase in tax expense reflected an increase of $30.2 million in pre-tax income between the two periods.

Financial Condition Review

- **Total Assets** increased by $211.4 million at September 30, 2026, compared to December 31, 2025, reflecting increases in net loans of $116.2 million, securities available-for-sale of $48.6 million and cash and cash equivalents of $38.8 million. The increase in net loans was due to organic loan growth and purchases of government guaranteed loans, and the increase in securities available-for-sale was due to purchases of securities available-for-sale.

- **Loans Held for Investment, Net of the ACL** increased by $116.2 million to $1.1 billion at September 30, 2026, compared to $1.0 billion at December 31, 2025. The increase was due to organic growth and loan purchases.

- **Deposits** increased by $192.4 million, or 21.0%, to $1.1 billion at September 30, 2026, compared to $917.6 million at December 31, 2025. The increase in deposits was attributable to increases of $157.9 million in savings deposits, $33.4 million in certificates of deposit accounts, and $8.5 million in liquid deposits (demand, interest checking, and money market accounts), partially offset by decreases of $4.4 million in Certificate of Deposit Registry Service ("CDARS") deposits (CDARS deposits are similar to Insured Cash Sweep ("ICS") deposits, but involve certificates of deposit, instead of money market accounts) and $3.0 million in ICS deposits (ICS deposits are the Bank's money market deposit accounts in excess of FDIC insured limits whereby the Bank makes reciprocal arrangements for insurance with other banks). As of September 30, 2026, our uninsured deposits represented 34% of our total deposits, consistent with December 31, 2025. We leverage our long-standing partnership with IntraFi Deposit Solutions to offer deposit insurance for accounts exceeding the FDIC deposit insurance limit of $250,000.

- **Total Borrowings** increased $27.0 million to $99.0 million at September 30, 2026, compared to $72.0 million at December 31, 2025, due to additional FHLB advances. The increase in borrowings reflects proactive liquidity management and support for continued loan growth opportunities. The Bank maintains sufficient liquidity and borrowing capacity to support customer needs while preserving financial flexibility.

Asset Quality

- **Allowance for Credit Losses** was 0.87% of total loans held for investment at September 30, 2026, compared to 0.92% at December 31, 2025. Allowance for credit losses was 1.03% of total loans held for investment less purchased loans[1] at September 30, 2026, compared to 0.91% at December 31, 2025.

- **Nonperforming Assets** increased to $13.8 million at September 30, 2026, compared to $11.2 million at December 31, 2025.

Capital

- **Stockholders' equity** was $255.5 million, or 16.4% of the Company's total assets, at September 30, 2026, compared to $262.8 million, or 19.6% of the Company's total assets, at December 31, 2025.

- **Book Value per Share** was $11.37 at September 30, 2026, compared to $12.28 at December 31, 2025. The decline in book value per share was primarily attributable to unrealized losses within the securities portfolio resulting from interest rate movements. These adjustments do not affect regulatory capital, liquidity, or the Company's ability to hold the securities to maturity. Capital ratios remain strong with a Community Bank Leverage Ratio of 12.83% at September 30, 2026 compared to 14.09% at December 31, 2025. While capital ratios moderated from prior-year levels, they remain above regulatory well-capitalized thresholds. The decline primarily reflects strong asset growth and deployment of capital into earning assets. Tangible book value per share was $11.24 at September 30, 2026, compared to $12.12 at December 31, 2025.

About Broadway Financial Corporation

Broadway Financial Corporation operates through its wholly-owned banking subsidiary, City First Bank, National Association, which is a leading mission-driven bank that serves low-to-moderate income communities within urban areas in Southern California and the Washington, D.C. market.

City First Bank offers a variety of commercial loan products, services, and depository accounts that support investments in affordable housing, small businesses, and nonprofit community facilities located within low-to-moderate income neighborhoods. City First Bank is a Community Development Financial Institution, Minority Depository Institution, Certified B Corp, and a member of the Global Alliance of Banking on Values. The Bank and the City First network of nonprofits, City First Enterprises, Homes By CFE, and City First Foundation, represent the City First branded family of community development financial institutions, which offer a robust lending and deposit platform.

Contacts

Investor Relations
Zack Ibrahim, Chief Financial Officer, (202) 243-7100
Investor.relations@cityfirstbroadway.com

Cautionary Statement Regarding Forward-Looking Information

This press release includes "forward-looking statements" within the meaning of the safe harbor provisions of the United States Private Securities Litigation Reform Act of 1995. All statements other than statements of historical facts contained in this press release, including statements regarding our future results of operations or financial condition, business strategy and plans and objectives of management for future operations and capital allocation and structure, are forward-looking statements. Forward-looking statements typically include the words "expect," "estimate," "project," "budget," "forecast," "anticipate," "intend," "plan," "may," "will," "could," "should," "believes," "predicts," "potential," "continue," "poised," "optimistic," "prospects," "ability," "looking," "forward," "invest," "grow," "improve," "deliver" and similar expressions, but the absence of such words or expressions does not mean a statement is not forward-looking. These forward-looking statements are subject to risks and uncertainties, including those identified below, which could cause actual future results to differ materially from historical results or from those anticipated or implied by such statements. The following factors, among others, could cause future results to differ materially from historical results or from those indicated by forward-looking statements included in this press release: (1) the level of demand for mortgage and commercial loans, which is affected by such external factors as general economic conditions, market interest rate levels, tax laws, and the demographics of our lending markets; (2) the direction and magnitude of changes in interest rates and the relationship between market interest rates and the yield on our interest-earning assets and the cost of our interest-bearing liabilities; (3) the rate and amount of credit losses incurred and projected to be incurred by us, increases in the amounts of our nonperforming assets, the level of our loss reserves and management's judgments regarding the collectability of loans; (4) changes in the regulation of lending and deposit operations or other regulatory actions, whether industry-wide or focused on our operations, including increases in capital requirements or directives to increase allowances for credit losses or make other changes in our business operations; (5) legislative or regulatory changes, including those that may be implemented by the current administration in Washington, D.C. and the Federal Reserve Board; (6) possible adverse rulings, judgments, settlements and other outcomes of litigation; (7) actions undertaken by both current and potential new competitors; (8) the possibility of adverse trends in property values or economic trends in the residential and commercial real estate markets in which we compete; (9) the effect of changes in general economic conditions; (10) the effect of geopolitical uncertainties; (11) the impact of health crises on our future financial condition and operations; (12) the impact of any volatility in the banking sector due to the failure of certain banks due to high levels of exposure to liquidity risk, interest rate risk, uninsured deposits and cryptocurrency risk; (13) the loss of our CDFI certification could potentially limit our grant income awards; and (14) other risks and uncertainties. All such factors are difficult to predict and are beyond our control. Additional factors that could cause results to differ materially from those described above can be found in our annual reports on Form 10-K, quarterly reports on Form 10-Q, current reports on Form 8-K or other filings made with the SEC and are available on our website at http://www.cityfirstbank.com and on the SEC's website at http://www.sec.gov.

Forward-looking statements in this press release speak only as of the date they are made, and we undertake no obligation, and do not intend, to update these forward-looking statements to reflect events or circumstances occurring after the date of this press release, except to the extent required by law. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this press release.

BROADWAY FINANCIAL CORPORATION
Consolidated Statements of Financial Condition
(In thousands, except share and per share amounts)

	September 30, 2026 (Unaudited)	December 31, 2025
Assets:		
Cash and due from banks	$ 1,824	$ 1,676
Interest-bearing deposits in other banks	47,486	8,831
Cash and cash equivalents	49,310	10,507
Securities available-for-sale, at fair value (amortized cost of $326,554 and $265,371)	305,410	256,835
Loans receivable held for investment, net of allowance of $9,964 and $9,424	1,132,690	1,016,540
Accrued interest receivable	7,518	5,999
Federal Home Loan Bank (FHLB) stock	5,752	4,417
Federal Reserve Bank (FRB) stock	3,543	3,543
Office properties and equipment, net	8,730	8,732
Bank owned life insurance	24,443	23,663
Deferred tax assets, net	10,379	6,711
Core deposit intangible, net	1,232	1,460
Other assets	7,916	7,162
Total assets	**$ 1,556,923**	**$ 1,345,569**
Liabilities and equity		
Liabilities:		
Deposits	$ 1,109,962	$ 917,603
Securities sold under agreements to repurchase	79,999	80,773
Borrowings	99,000	72,000
Accrued expenses and other liabilities	12,345	12,236
Total liabilities	**1,301,306**	**1,082,612**
Equity:		
Non-Cumulative Redeemable Perpetual Preferred stock, Series C; authorized 150,000 shares at September 30, 2026 and December 31, 2025; issued and outstanding 150,000 shares at September 30, 2026 and December 31, 2025; liquidation value $1,000 per share	150,000	150,000
Common stock, Class A, $0.01 par value, voting; authorized 75,000,000 shares at September 30, 2026 and December 31, 2025; issued 6,505,579 shares at September 30, 2026 and 6,409,760 shares at December 31, 2025; outstanding 6,178,351 shares at September 30, 2026 and 6,082,532 shares at December 31, 2025	65	64
Common stock, Class B, $0.01 par value, non-voting; authorized 15,000,000 shares at September 30, 2026 and December 31, 2025; issued and outstanding 1,425,404 shares at September 30, 2026 and December 31, 2025	14	14
Common stock, Class C, $0.01 par value, non-voting; authorized 25,000,000 shares at September 30, 2026 and December 31, 2025; issued and outstanding 1,672,562 at September 30, 2026 and December 31, 2025	17	17
Additional paid-in capital	143,653	143,194
Accumulated deficit	(14,219)	(15,238)
Unearned Employee Stock Ownership Plan (ESOP) shares	(3,680)	(3,869)
Accumulated other comprehensive loss, net of tax	(15,056)	(6,105)
Treasury stock-at cost, 327,228 shares at September 30, 2026 and at December 31, 2025	(5,326)	(5,326)
Total Broadway Financial Corporation and Subsidiary equity	**255,468**	**262,751**
Non-controlling interest	**149**	**206**
Total liabilities and equity	**$ 1,556,923**	**$ 1,345,569**

The following table sets forth the consolidated statements of operations for the three and nine months ended September 30, 2026 and 2025.

BROADWAY FINANCIAL CORPORATION
Consolidated Statements of Operations
(In thousands, except share and per share amounts)
(Unaudited)

	Three Months Ended			Nine Months Ended	
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Interest income:					
Interest and fees on loans receivable	$ 15,120	$ 14,353	$ 13,418	$ 42,760	$ 39,360
Interest on available-for-sale securities	3,380	3,210	1,690	9,203	4,069
Other interest income	298	240	683	847	1,560
Total interest income	18,798	17,803	15,791	52,810	44,989
Interest expense:					
Interest on deposits	6,973	6,985	5,363	19,948	14,441
Interest on borrowings	1,929	1,328	1,811	4,423	6,131
Total interest expense	8,902	8,313	7,174	24,371	20,572
Net interest income	9,896	9,490	8,617	28,439	24,417
Provision for credit losses	668	1,481	679	2,349	2,139
Net interest income after provision for credit losses	9,228	8,009	7,938	26,090	22,278
Non-interest income:					
Service charges	36	44	47	124	131
Grants	55	23	145	185	275
Earnings on bank owned life insurance	264	261	61	780	83
Management fees	8	475	19	497	106
Other	133	147	150	449	470
Total non-interest income	496	950	422	2,035	1,065
Non-interest expense:					
Compensation and benefits	4,684	4,253	4,340	13,823	14,036
Occupancy expense	530	458	505	1,496	1,530
Information services	1,051	804	768	2,795	2,248
Professional services	629	571	624	1,786	2,112
Advertising and promotional expense	73	56	76	253	183
Supervisory costs	292	179	161	656	510
Corporate insurance	72	56	86	183	219
Amortization of core deposit intangible	76	76	78	228	236
Operational loss	-	-	(1,603)	-	340
Goodwill impairment	-	-	25,858	-	25,858
Other	924	1,023	625	2,602	1,965
Total non-interest expense	8,331	7,476	31,518	23,822	49,237
Income (loss) before income taxes	1,393	1,483	(23,158)	4,303	(25,894)
Income tax expense (benefit)	279	330	736	891	(54)
Net income (loss)	1,114	1,153	(23,894)	3,412	(25,840)
Less: Net (loss) income attributable to non-controlling interest	(28)	185	(11)	143	(20)
Net income (loss) attributable to Broadway Financial Corporation	1,142	968	(23,883)	3,269	(25,820)
Less: Preferred stock dividends	750	750	750	2,250	2,250
Net income (loss) attributable to common stockholders	$ 392	$ 218	$ (24,633)	$ 1,019	$ (28,070)
Earnings (loss) per common share-basic	$ 0.04	$ 0.02	$ (2.86)	$ 0.12	$ (3.27)
Earnings (loss) per common share-diluted	$ 0.04	$ 0.02	$ (2.86)	$ 0.11	$ (3.27)

The following tables set forth the average balances, average yields and costs for the periods indicated. All average balances are daily average balances. The yields set forth below include the effect of deferred loan fees, and discounts and premiums that are amortized or accreted to interest income or expense.

BROADWAY FINANCIAL CORPORATION
Consolidated Averages, Interest Yields and Rates (Unaudited)
(In thousands, except share and per share amounts)

	Three Months Ended September 30, 2026			Three Months Ended June 30, 2026			Three Months Ended September 30, 2025		
Assets									
Interest-earning assets:									
Interest-bearing deposits	$ 16,416	$ 150	3.63%	$ 13,380	$ 120	3.60%	$ 49,348	$ 556	4.47%
Securities	320,693	3,380	4.18%	312,186	3,210	4.12%	206,224	1,690	3.25%
Loans receivable [1]	1,140,585	15,120	5.26%	1,101,866	14,353	5.22%	993,090	13,418	5.36%
FRB and FHLB stock [2]	10,117	148	5.80%	7,530	120	6.39%	7,461	127	6.75%
Total interest-earning assets	1,487,811	$ 18,798	5.01%	1,434,962	$ 17,803	4.98%	1,256,123	$ 15,791	4.99%
Non-interest-earning assets	42,971			42,246			50,659		
Total assets	$ 1,530,782			$ 1,477,208			$ 1,306,782		
Liabilities and Stockholders' Equity									
Interest-bearing liabilities:									
Money market deposits	$ 184,743	$ 1,049	2.25%	$ 175,103	$ 942	2.16%	$ 155,121	$ 422	1.08%
Savings deposits	197,914	1,743	3.49%	244,794	2,213	3.63%	44,095	50	0.45%
Interest checking and other demand deposits	256,432	1,448	2.24%	262,783	1,447	2.21%	263,972	2,105	3.16%
Certificate accounts	318,644	2,733	3.40%	281,036	2,383	3.40%	282,955	2,786	3.91%
Total deposits	957,733	6,973	2.89%	963,716	6,985	2.91%	746,143	5,363	2.85%
FHLB Borrowings	117,213	1,166	3.95%	62,884	614	3.92%	63,016	711	4.48%
Securities sold under agreements to repurchase	82,126	763	3.69%	77,553	714	3.69%	76,906	710	3.66%
Secured borrowings	-	-	-	-	-	-	30,253	390	5.11%
Total borrowings	199,339	1,929	3.84%	140,437	1,328	3.79%	170,175	1,811	4.22%
Total interest-bearing liabilities	1,157,072	$ 8,902	3.05%	1,104,153	$ 8,313	3.02%	916,318	$ 7,174	3.11%
Non-interest-bearing liabilities	111,468			109,709			104,006		
Stockholders' equity	262,242			263,346			286,458		
Total liabilities and stockholders' equity	$ 1,530,782			$ 1,477,208			$ 1,306,782		
Net interest rate spread [3]		$ 9,896	1.96%		$ 9,490	1.96%		$ 8,617	1.88%
Net interest rate margin [4]			2.64%			2.65%			2.72%
Ratio of interest-earning assets to interest-bearing liabilities			128.58%			129.96%			137.08%

[1] Amount includes non-accrual loans.
[2] FHLB is Federal Home Loan Bank.
[3] Net interest rate spread represents the difference between the yield on average interest-earning assets and the cost of average interest-bearing liabilities.
[4] Net interest rate margin represents net interest income as a percentage of average interest-earning assets.

	For the Nine Months Ended					
	September 30, 2026			September 30, 2025		
	(Dollars in thousands) (Unaudited)					
	Average Balance	Interest	Average Yield	Average Balance	Interest	Average Yield
Assets						
Interest-earning assets:						
Interest-earning deposits	$ 17,430	$ 470	3.61%	$ 34,221	$ 1,134	4.43%
Securities	299,634	9,203	4.11%	195,049	4,069	2.79%
Loans receivable [1]	1,094,214	42,760	5.22%	995,521	39,360	5.29%
FRB and FHLB stock [2]	8,109	377	6.22%	8,694	426	6.55%
Total interest-earning assets	1,419,387	$ 52,810	4.97%	1,233,485	$ 44,989	4.88%
Non-interest-earning assets	42,533			49,799		
Total assets	$ 1,461,920			$ 1,283,284		
Liabilities and Equity						
Interest-bearing liabilities:						
Money market deposits	$ 183,674	$ 3,037	2.21%	$ 136,183	$ 1,015	1.00%
Savings deposits	182,073	4,586	3.37%	46,506	179	0.51%
Interest checking and other demand deposits	261,191	4,515	2.31%	256,952	5,991	3.12%
Certificate accounts	304,356	7,810	3.43%	259,447	7,256	3.74%
Total deposits	931,294	19,948	2.86%	699,088	14,441	2.76%
Borrowings	74,991	2,201	3.92%	91,585	2,950	4.31%
Securities sold under agreements to repurchase	80,678	2,222	3.68%	71,302	1,948	3.65%
Secured borrowings	-	-	-%	30,946	1,233	5.33%
Total borrowings	155,669	4,423	3.80%	193,833	6,131	4.23%
Total interest-bearing liabilities	1,086,963	$ 24,371	3.00%	892,921	$ 20,572	3.08%
Non-interest-bearing liabilities	111,614			104,684		
Equity	263,343			285,679		
Total liabilities and equity	$ 1,461,920			$ 1,283,284		
Net interest rate spread [3]		$ 28,439	1.98%		$ 24,417	1.80%
Net interest rate margin [4]			2.68%			2.65%
Ratio of interest-earning assets to interest-bearing liabilities			130.58%			138.14%

[1] Amount includes non-accrual loans.
[2] FHLB is Federal Home Loan Bank.
[3] Net interest rate spread represents the difference between the yield on average interest-earning assets and the cost of average interest-bearing liabilities.
[4] Net interest rate margin represents net interest income as a percentage of average interest-earning assets.

The following table sets forth selected financial data and ratios for the quarters and nine months noted below.

BROADWAY FINANCIAL CORPORATION
Selected Financial Data and Ratios (Unaudited)
(Dollars in thousands, except per share data)

	Three Months Ended					Nine Months Ended	
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	September 30, 2026	September 30, 2025
Balance Sheets at Period Ended:							
Total gross loans	$ 1,142,654	$ 1,137,338	$ 1,068,771	$ 1,025,964	$ 1,023,483	$ 1,142,654	$ 1,023,483
Allowance for credit losses	9,964	10,799	9,509	9,424	10,339	9,964	10,339
Investment securities	305,410	327,030	284,103	256,835	244,005	305,410	244,005
Total assets	1,556,923	1,563,699	1,426,065	1,345,569	1,335,565	1,556,923	1,335,565
Total deposits	1,109,962	1,114,651	1,073,056	917,603	849,205	1,109,962	849,205
Total stockholders' equity	255,468	262,304	262,480	262,751	261,687	255,468	261,687
Profitability for Period Ended:							
Interest income	$ 18,798	$ 17,803	$ 16,209	$ 16,293	$ 15,791	$ 52,810	$ 44,989
Interest expense	8,902	8,313	7,156	7,563	7,174	24,371	20,572
Net interest income	9,896	9,490	9,053	8,730	8,617	28,439	24,417
Provision for credit losses	668	1,481	200	47	679	2,349	2,139
Non-interest income	496	950	589	687	422	2,035	1,065
Non-interest expenses	8,331	7,476	8,015	7,946	31,518	23,822	49,237
Income (loss) before income taxes	1,393	1,483	1,427	1,424	(23,158)	4,303	(25,894)
Income tax expense (benefit)	279	330	282	392	736	891	(54)
Net income (loss)	1,114	1,153	1,145	1,032	(23,894)	3,412	(25,840)
Less: Net (loss) income attributable to non-controlling interest	(28)	185	(14)	7	(11)	143	(20)
Net income (loss) attributable to Broadway Financial Corporation	1,142	968	1,159	1,025	(23,883)	3,269	(25,820)
Less: Preferred stock dividends	750	750	750	750	750	2,250	2,250
Net income (loss) attributable to common stockholders	$ 392	$ 218	$ 409	$ 275	$ (24,633)	$ 1,019	$ (28,070)
Financial Performance:							
Return (loss) on average assets (annualized)	0.10%	0.06%	0.12%	0.08%	(7.48)%	0.09%	(2.92)%
Return (loss) on average equity (annualized)	0.59%	0.34%	0.63%	0.41%	(34.12)%	0.52%	(13.14)%
Net interest margin	2.64%	2.65%	2.75%	2.62%	2.72%	2.68%	2.65%
Efficiency ratio	80.17%	71.61%	83.13%	84.38%	348.69%	78.17%	193.22%
Per Share Data:							
Book value per share	$ 11.37	$ 12.11	$ 12.10	$ 12.28	$ 12.17	$ 11.37	$ 12.17
Weighted average common shares (basic)	8,682,092	8,679,800	8,597,291	8,639,459	8,617,707	7,324,696	8,581,883
Weighted average common shares (diluted)	8,871,913	8,874,673	8,816,188	8,639,459	8,617,707	8,854,549	8,581,883
Common shares outstanding at end of period	9,276,317	9,273,624	9,298,949	9,180,498	9,180,760	9,276,317	9,180,760
Financial Measures:							
Gross loans to assets	73.39%	72.73%	74.95%	76.25%	76.63%	73.39%	76.63%
Gross loans to deposits	102.95%	102.04%	99.60%	111.81%	120.52%	102.95%	120.52%
Allowance for credit losses to gross loans	0.87%	0.95%	0.89%	0.92%	1.01%	0.87%	1.01%
Allowance for credit losses to total non-accrual loans	72.59%	96.74%	82.97%	84.38%	76.36%	72.59%	76.36%
Non-accrual loans to gross loans	1.20%	0.98%	1.07%	1.09%	1.32%	1.20%	1.32%
Non-performing assets to total assets	0.88%	0.71%	0.80%	0.83%	1.01%	0.88%	1.01%
Net charge-offs (recoveries) to average total loans	0.13%	0.03%	-	0.11%	-	0.16%	-
Average Balance Sheets:							
Total loans	$ 1,140,585	$ 1,101,866	$ 1,039,076	$ 1,050,757	$ 993,090	$ 1,094,214	$ 995,521
Investment securities	320,693	312,186	265,415	246,662	206,224	299,634	195,049
Total assets	1,530,782	1,477,208	1,376,070	1,361,026	1,306,782	1,461,920	1,283,284
Total deposits	957,733	963,716	871,487	775,913	746,143	931,294	699,088
Total stockholders' equity	262,242	263,346	264,464	263,266	286,458	263,343	285,679

In addition to results presented in accordance with U.S. generally accepted accounting principles ("GAAP"), management considers various non-GAAP measures when evaluating the performance of the business, including net income and diluted earnings per common share before preferred dividends, net income and diluted earnings per common share before preferred dividends and goodwill impairment, pre-provision net revenue, efficiency ratio, and tangible book value (collectively, the "non-GAAP measures"). These non-GAAP measures are measurements of performance that are not prepared in accordance with U.S. generally accepted accounting principles and computational methods may differ from those used by other companies. Management believes these non-GAAP measures provide useful supplemental information to investors because they assist investors in understanding how management evaluates operating performance and makes day-to-day operating decisions. However, these non-GAAP measures are not meant to be considered in isolation or as a substitute for comparable GAAP measures and should be read only in conjunction with the Company's financial statements prepared in accordance with GAAP.

The following table sets forth a GAAP to Non-GAAP reconciliation of financial measures for the quarters and nine months noted below.

BROADWAY FINANCIAL CORPORATION AND SUBSIDIARY
GAAP Reconciliation to Non-GAAP Financial Measures (Unaudited)
(Dollars in thousands, except per share data)

	Three Months Ended			Nine Months Ended	
	September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
Net income before preferred dividends and Earnings per common share - diluted before preferred dividends:					
Net income (loss) attributable to common stockholders	$ 392	$ 218	$ (24,633)	$ 1,019	$ (28,070)
Net (income) loss attributable to participating securities	8	5	-	24	-
Add: Preferred stock dividends	750	750	750	2,250	2,250
Net income before preferred dividends	1,150	973	(23,883)	3,293	(25,820)
Add: Goodwill impairment	-	-	25,858	-	25,858
Net income before preferred dividends and goodwill impairment	$ 1,150	$ 973	$ 1,975	$ 3,293	$ 38
Weighted average common shares outstanding for diluted earnings per common share	8,871,913	8,874,673	8,617,707	8,854,549	8,581,883
Earnings per common share - diluted before preferred dividends	$ 0.13	$ 0.11	$ 0.23	$ 0.37	$ 0.00
Pre-provision net revenue:					
Net interest income	$ 9,896	$ 9,490	$ 8,617	$ 28,439	$ 24,417
Non-interest income	496	950	422	2,035	1,065
Less: Non-interest expense	8,331	7,476	31,518	23,822	49,237
Pre-provision net revenue	$ 2,061	$ 2,964	$ (22,479)	$ 6,652	$ (23,755)

	Three Months Ended					Nine Months Ended	
	September 30, 2026	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	September 30, 2026	September 30, 2025
Efficiency ratio:							
Net interest income	$ 9,896	$ 9,490	$ 9,053	$ 8,730	$ 8,617	$ 28,439	$ 24,417
Non-interest income	496	950	589	687	422	2,035	1,065
Operating revenue	10,392	10,440	9,642	9,417	9,039	30,474	25,482
Non-interest expense	$ 8,331	$ 7,476	$ 8,015	$ 7,946	$ 31,518	$ 23,822	$ 49,237
Efficiency ratio	80.17%	71.61%	83.13%	84.38%	348.69%	78.17%	193.22%

	September 30, 2026	December 31, 2025
ACL as a percentage of total loans less purchased loans:		
Gross loans	$ 1,142,654	$ 1,026,143
Less: Purchased loans	170,827	75,321
Gross loans less purchased loans	971,827	950,822
ACL	9,964	8,695
ACL as a percentage of total loans less purchased loans	1.03%	0.91%

	Common Equity Capital	Shares Outstanding	Per Share Amount
September 30, 2026			
Common book value	$ 105,468	9,276,317	$ 11.37
Less:			
Net unamortized core deposit intangible	1,232		
Tangible book value	$ 104,236	9,276,317	$ 11.24
December 31, 2025			
Common book value	$ 112,751	9,180,498	$ 12.28
Less:			
Net unamortized core deposit intangible	1,460		
Tangible book value	$ 111,291	9,180,498	$ 12.12

Net income and diluted earnings per common share before preferred dividends and goodwill impairment represent net income and diluted earnings per share adjusted to exclude the impact of preferred stock dividends and goodwill impairment. Net income and diluted earnings per common share before preferred dividends represent net income and diluted earnings per share adjusted to exclude the impact of preferred stock dividends. Management considers this information useful to investors because it provides additional perspective on the earnings available from the Company's operating activities and facilitates comparisons across reporting periods.

Pre-provision net revenue is calculated by subtracting noninterest expenses from the sum of net interest income and noninterest income. Management considers this information useful to investors because it provides supplemental information regarding the Company's ability to generate earnings through its business activities before consideration of the provision for credit losses, which can vary significantly from period to period.

Efficiency ratio represents noninterest expense divided by the sum of net interest income and noninterest income, excluding certain non-core items, as applicable. Management considers this information useful to investors as it provides supplemental information regarding the relationship between operating expenses and revenue generation.

The Company calculates tangible book value per common share by dividing tangible common equity by common shares outstanding. Tangible common equity is calculated as common stockholders' equity less goodwill and other intangible assets.

Management believes this measure is useful to investors as tangible equity is a measure that is consistent with the calculation of capital for bank regulatory purposes, which excludes intangible assets from the calculation of risk based ratios, and provides a meaningful assessment of capital adequacy and facilitates comparisons with other financial institutions.

Exhibit 99.2



November 13, 2026

BROADWAY FINANCIAL CORPORATION

Third Quarter 2026 Earnings Presentation

Cautionary Forward-Looking Statements

This presentation is for informational purposes only and does not purport to include a complete discussion of the topics mentioned and should not be relied upon as a basis for making an investment decision in the Company's securities. This presentation also includes "forward-looking statements" within the meaning of the safe harbor provisions of the United States Private Securities Litigation Reform Act of 1995. Forward-looking statements often include words such as "expect," "estimate," "project," "budget," "forecast," "anticipate," "intend," "plan," "may," "will," "could," "should," "believes," "predicts," "potential," "continue," and similar expressions, but the absence of such words or expressions does not mean a statement is not forward-looking. These forward-looking statements are subject to risks and uncertainties, including those identified below, which could cause actual future results to differ materially from historical results or from those anticipated or implied by such statements. The following factors, among others, could cause future results to differ materially from historical results or from those indicated by forward-looking statements included in this presentation: (1) the level of demand for mortgage and commercial loans, which is affected by such external factors as general economic conditions, market interest rate levels, tax laws, and the demographics of our lending markets; (2) the direction and magnitude of changes in interest rates and the relationship between market interest rates and the yield on our interest-earning assets and the cost of our interest-bearing liabilities; (3) the rate and amount of credit losses incurred and projected to be incurred by us, increases in the amounts of our nonperforming assets, the level of our loss reserves and management's judgments regarding the collectability of loans; (4) changes in the regulation of lending and deposit operations or other regulatory actions, whether industry-wide or focused on our operations, including increases in capital requirements or directives to increase allowances for credit losses or make other changes in our business operations; (5) legislative or regulatory changes, including those that may be implemented by the current administration in Washington, D.C. and the Federal Reserve Board; (6) possible adverse rulings, judgments, settlements and other outcomes of litigation; (7) actions undertaken by both current and potential new competitors; (8) the possibility of adverse trends in property values or economic trends in the residential and commercial real estate markets in which we compete; (9) the effect of changes in general economic conditions; (10) the effect of geopolitical uncertainties; (11) the impact of health crises on our future financial condition and operations; (12) the impact of any volatility in the banking sector due to the failure of certain banks due to high levels of exposure to liquidity risk, interest rate risk, uninsured deposits and cryptocurrency risk; (13) the loss of our CDFI certification could potentially limit our grant income awards; and (14) other risks and uncertainties. All such factors are difficult to predict and are beyond our control. Additional factors that could cause results to differ materially from those described above can be found in our annual reports on Form 10-K, quarterly reports on Form 10-Q, current reports on Form 8-K or other filings made with the SEC and are available on our website at http://www.cityfirstbank.com and on the SEC's website at http://www.sec.gov.

Forward-looking statements in this presentation speak only as of the date they are made, and we undertake no obligation, and do not intend, to update these forward-looking statements to reflect events or circumstances occurring after the date of this presentation, except to the extent required by law. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this presentation.

Corporate Overview & Geographic Footprint

- In 2021, Broadway Financial Corporation (BYFC) located in Los Angeles, CA completed a merger with CFBanc Corporation located in Washington, D.C., with BYFC continuing as the surviving entity
- BYFC proudly serves communities on both coasts, with branches in Washington, D.C. and Los Angeles, California
- A mission-driven commercial bank with a focus on the benefit and economic empowerment of our customers and communities. BYFC exists to empower organizations and individuals with more limited access to traditional commercial finance and banking services
- BYFC operates as a certified B Corp and Public Benefit Corporation. City First Bank, N.A. operates as a certified Community Development Financial Institution (CDFI)
- As of September 30, 2026, BYFC has 96 full-time equivalent employees

Ticker	NASDAQ: BYFC
Established	1946 (Broadway Federal Bank) 1995 (Broadway Financial Corporation)
Headquarters	Washington, D.C. (Bank HQ) Los Angeles, CA (Holding Co. HQ)
Branches	1 full-service branch – Washington, D.C. 2 full-service branches – Los Angeles, CA
Total Assets	$1.6 billion (as of 9/30/26)
Total Gross Loans	$1.1 billion (as of 9/30/26)
Total Deposits	$1.1 billion (as of 9/30/26)
Earnings Per Share (Basic)	$0.04 (for three months ended 9/30/26)
Community Bank Leverage Ratio (CBLR)	12.83% (as of 9/30/26)

| Branch and Corporate Office Locations

Washington, D.C.



Los Angeles, CA





Full-Service Branch

Corporate Office Only

BROADWAY FINANCIAL CORPORATION

Executive Management Team



Brian Argrett
President & CEO

- 35+ Years of Experience
- CEO of City First Bank prior to the merger with Broadway
- Former Founder and Managing Partner of Fulcrum Capital Group



Zack Ibrahim
Chief Financial Officer

- 20+ Years of Experience
- Former Head of Corporate Finance at Texas Capital Bank
- Previously held key financial leadership roles at Truist, M&T Bank, Regions, Northern Trust, & TIAA



John Allen
Chief Banking Officer

- 30+ Years of Experience
- Former Regional Bank President for Wells Fargo
- Previously held roles at Santander Bank, Capital One, and Fifth Third Bank



Justin Jennings
Chief Deposit Officer

- 20+ Years of Experience
- Former Operations Officer at Columbia Bank
- Previously held treasury and operations roles at JP Morgan Chase & Co



Brian Wagner
Chief Human Resources Officer

- 20+ Years of Experience
- Previously held roles with EagleBank Corp, Truist, and PNC
- Experience with acquiring top talent across the nation with multiple institutions



Tina Carew
Chief Legal Officer & Corporate Secretary

- 25+ Years of Experience
- Former General Counsel and Corporate Secretary for Invesco Mortgage Capital Inc.
- Previously held roles at FHLB Atlanta and Sullivan & Cromwell

Q3 2026 Financial Summary

1. **Strong Fundamental Performance:** Q3 2026 Net Income Attributable to Common Stockholders of $0.4MM was up 80% QoQ

2. **Strong Balance Sheet Growth:** Total assets increased $221MM (17%) YoY, reflecting continued momentum in franchise growth. Total deposits increased $261MM (31%) YoY

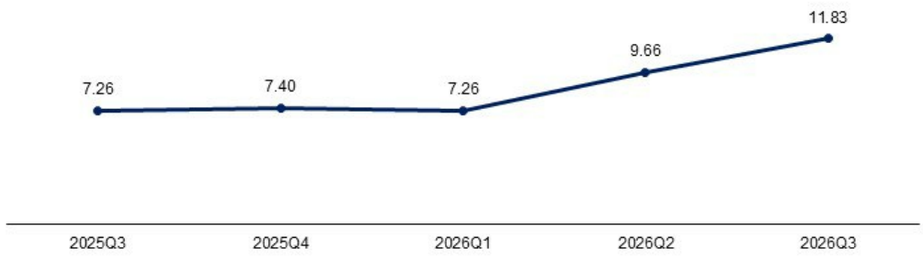
3. **Strategic Investments:** Increased non-interest expense reflects investments in personnel, technology, and operational infrastructure to support growth, enhance client services, and strengthen the long-term operating platform

4. **Margin:** Despite elevated funding costs in a higher rate environment, net interest margin remained stable QoQ. Management is focused on loan repricing opportunities, optimizing deposit mix, and disciplined balance sheet management

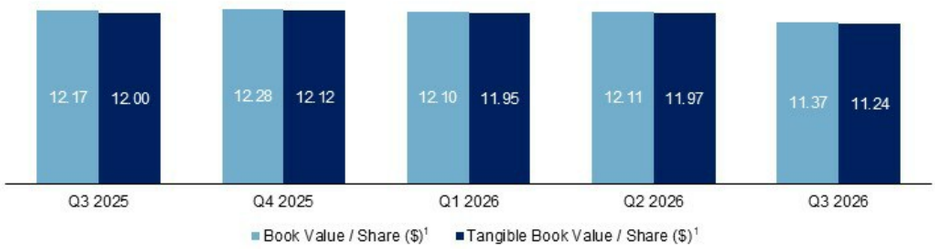
5. **Capital:** While capital ratios moderated from prior-year levels, they remain substantially above regulatory well-capitalized thresholds. The decline primarily reflects strong asset growth and deployment of capital into earning assets

Stock Price & Valuations

| Stock Price ($)



| Stock Valuation ($)



Price / Book Value Per Share	60%	60%	60%	80%	104%
Price / TBV Per Share	61%	61%	61%	81%	105%

[1] Non-GAAP Measure. Please see the reconciliation of Non-GAAP information in the appendix of the presentation

BROADWAY FINANCIAL CORPORATION

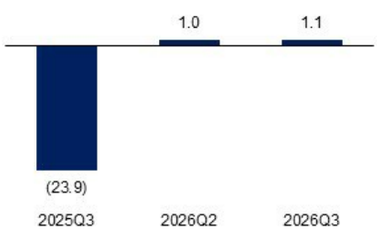
Key Financial Highlights

Key Financial Highlights	Actuals Q3 '26	Actuals Q2 '26	Actuals Q3 '25	▲ vs Pr Qtr	▲ vs Pr Yr
Balance Sheet ($MM)					
Gross Loan Balances	$1,143	$1,137	$1,023	0%	12%
Deposit Balances	$1,110	$1,115	$849	(0%)	31%
Investment Balance	$305	$327	$244	(7%)	25%
Total Assets	$1,557	$1,564	$1,336	(0%)	17%
Income Statement ($MM)					
Net Income Attributable to Common Stockholders	$0.4	$0.2	($24.6)	80%	N/A
Net income attributable to Broadway Financial Corporation	$1.1	$1.0	($23.9)	18%	N/A
Net Interest Income	$9.9	$9.5	$8.6	4%	15%
Non-Interest Income	$0.5	$1.0	$0.4	(48%)	18%
Operating Revenue	$10.4	$10.4	$9.0	(0%)	15%
Non-Interest Expense	$8.3	$7.5	$31.5	11%	(74%)
Adj. Non-Interest Expense [1&2]	$8.3	$7.5	$7.3	11%	15%
Provision Expense	$0.7	$1.5	$0.7	(55%)	(2%)
Pre-Provision Net Revenue [2]	$2.1	$3.0	($22.5)	(30%)	N/A
Key Performance Metrics					
Net Interest Margin	2.64%	2.65%	2.72%	(0.01%)	(0.08%)
Loan Yields	5.26%	5.22%	5.36%	0.04%	(0.10%)
Cost of Interest-Bearing Funds	3.05%	3.02%	3.11%	0.03%	(0.06%)
Loan to Deposit Ratio	102.9%	102.0%	120.5%	0.9%	(17.6%)
Return on Average Assets	0.10%	0.06%	(7.48%)	0.04%	7.58%
Efficiency Ratio [2]	80%	72%	349%	9%	(269%)
Adj. Efficiency Ratio [2]	80%	72%	80%	9%	(0%)
ACL % of Gross LHI	0.87%	0.95%	1.01%	(0.08%)	(0.14%)
ACL % of Gross LHI (excl GGLs) [2]	1.03%	1.09%	1.07%	(0.07%)	(0.05%)

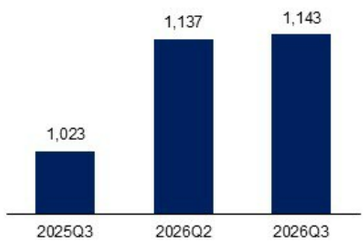
[1] Non-Interest Expense is adjusted for recoveries of $1.6MM in Q3 2025 and $0.2MM in Q4 2025 from a $1.9MM wire fraud expense in Q1 2025. Non-Interest Expense is also adjusted to exclude goodwill impairment of $25.9MM in Q3 2025.
[2] Non-GAAP Measure. Please see the reconciliation of Non-GAAP information in the appendix of the presentation
[3] Thousands (M); Millions (MM)

Third Quarter 2026 GAAP Financial Highlights

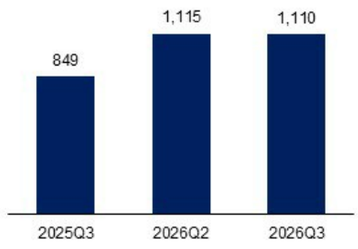
| Net Income attributable to Broadway Financial Corporation ($MM)[1]



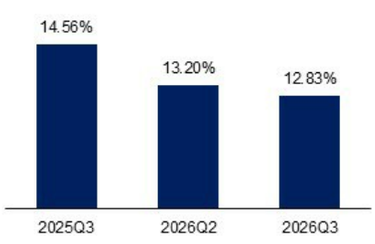
| Total Gross Loans ($MM)



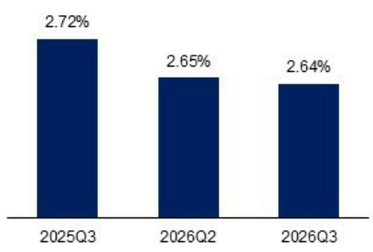
| Total Deposits ($MM)



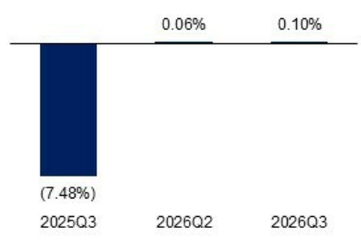
| Community Bank Leverage Ratio (%)



| Net Interest Margin (%)



| ROAA (%)



[1] One-time corrections of errors in the calculation of interest on loans occurred in Q2 2026 with pre-tax impacts of ($0.5MM)

BROADWAY FINANCIAL CORPORATION

Deposits & Borrowings Portfolios

| Total Deposits ($MM) & Loans to Deposits



| FHLB & Repos ($MM)

	2025 Q3	2025 Q4	2026 Q1	2026 Q2	2026 Q3
FHLB	107.5	72.0	0.0	94.0	99.0
Repos	76.1	80.8	81.2	81.9	80.0
Total	**183.6**	**152.8**	**81.2**	**175.9**	**179.0**

| Deposit Composition %

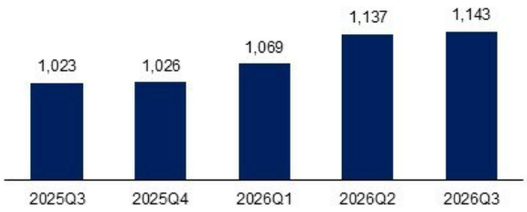


| Highlights

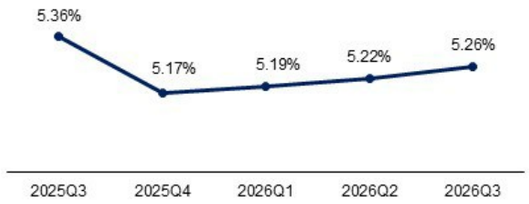
- YoY total deposits have increased $261MM or 31% from $849MM in Q3 2025 to $1,110MM in Q3 2026
- Loan to Deposit Ratio (LTD) improved from 120.5% to 102.9% YoY
- As of Q3 2026, FHLB borrowings were $99MM. FHLB borrowings were utilized as short-term funding to support asset growth
- Deposit composition indicates a diverse portfolio with 9% of balances in non-interest-bearing accounts. The long-term strategic goal is to double that percentage to help reduce overall cost of funds
- As of Q3 2026, deposits include $100MM in brokered CDs, $146MM in CDARS, and $225MM in ICS

Loan Portfolio

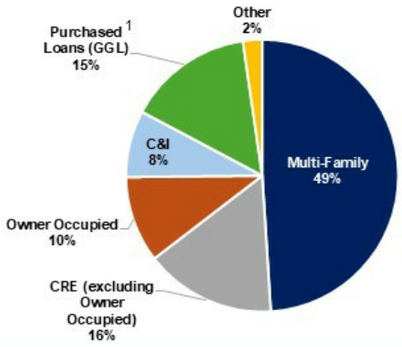
| Total Gross Loans ($MM)



| Loan Yields[2] %



| Loan Composition %



| Highlights

- YoY total gross loans have increased by $119MM or 12% from $1,023MM in Q3 2025 to $1,143MM in Q3 2026
- Loan yields have increased from 5.22% in Q2 2026 to 5.26% in Q3 2026. Continued repricing activity is expected to provide support to loan yields and net interest margin in the coming quarters
- Loan portfolio composition is heavily weighted toward multi-family due to the legacy lending strategy. We expect that mix to shift as we execute our long-term strategic goals

[1] GGL = Government Guaranteed Loan (USDA & SBA)
[2] One-time corrections of errors in the calculation of interest on loans occurred in Q2 2026 with pre-tax impacts of ($0.5MM) and Q1 2026 with pre-tax impacts of ($0.3MM)

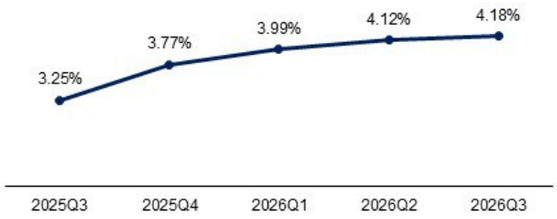
BROADWAY FINANCIAL CORPORATION

Investment Securities

| Investment Portfolio Composition

Type	% of Portfolio	Book Yield	Book Value ($M)[1]	Market Value ($M)	Unrealized Gain/Loss ($M)
MBS (Fixed)	48%	3.87%	155,635	140,386	(15,249)
CMO (Float)	24%	4.70%	77,773	76,465	(1,307)
Corporate Bonds	9%	6.22%	30,000	29,151	(849)
CMO (Fixed)	7%	4.17%	24,192	22,879	(1,312)
Agency (Fixed)	5%	1.46%	16,890	16,092	(798)
SBA (Fixed)	2%	1.66%	7,420	6,095	(1,325)
Agency (Float)	2%	4.62%	5,547	5,558	11
Muni - Taxable	1%	1.44%	3,187	3,053	(135)
CMBS (Float)	1%	4.25%	3,018	3,016	(2)
Muni - TE	0%	1.64%	1,553	1,376	(176)
SBA (Float)	0%	5.28%	694	697	3
MBS (Float)	0%	5.40%	646	642	(4)
Total	**100%**	**4.12%**	**326,554**	**305,410**	**(21,144)**

| Investment Portfolio Yield (Market Yield)



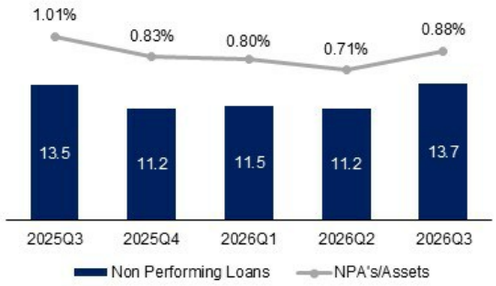
| Highlights

- As of Q3 2026, the investment securities portfolio book value was $327MM. The portfolio is primarily concentrated in MBS, CMO, and Corporate Bonds
- The Unrealized Loss increased to ($21.1MM) in Q3 2026 from ($10.7MM) in Q2 2026, due to changes in the fair value of investment securities resulting from market interest rate movements
- YoY portfolio (market) yield improved from 3.25% to 4.18% due to purchases of higher-yielding securities
- The investment portfolio includes $30MM of high-quality bank sub-debt with a book yield of 6.22% as of Q3 2026

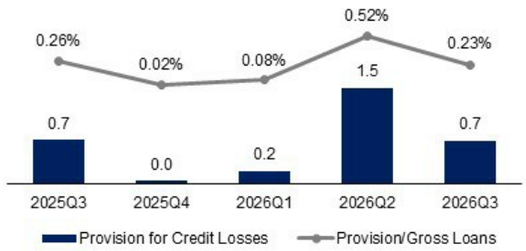
[1] Securities book value excludes unrealized Available for Sale (AFS) gain / loss on sale

Asset Quality

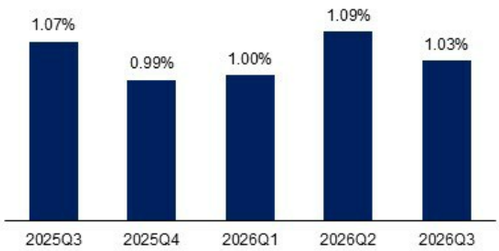
| NPAs ($MM) and NPAs/Assets (%)



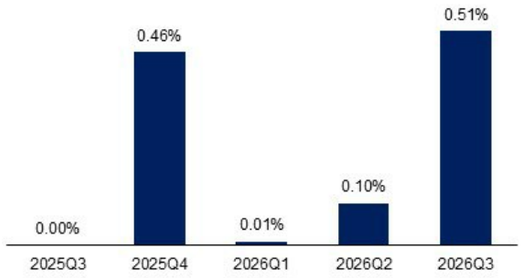
| Provision for Credit Losses ($MM) and Provision / Gross Loans (Annualized %)



| ACL / Adj. Gross Loans (%)[1]



| NCOs/Gross Loans (Annualized %)

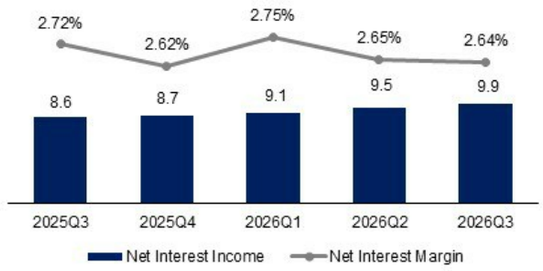


[1] Gross loans were adjusted for purchased government guaranteed loans (GGLs) attracting no loan loss reserves. Non-GAAP Measure. Please see the reconciliation of Non-GAAP information in the appendix of the presentation.

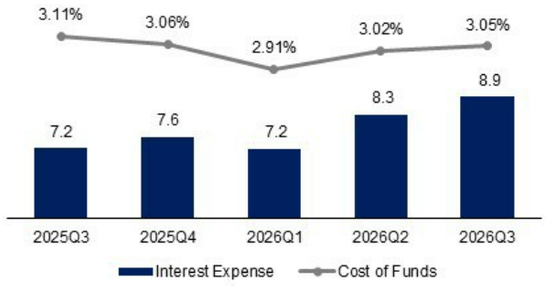
BROADWAY FINANCIAL CORPORATION

Net Interest Income

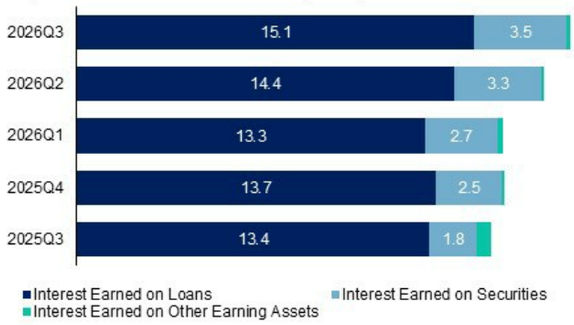
| Net Interest Income ($MM) and Net Interest Margin (%)



| Interest Expense ($MM) and Cost of Funds (%)[1]



| Interest Income Breakout ($MM)



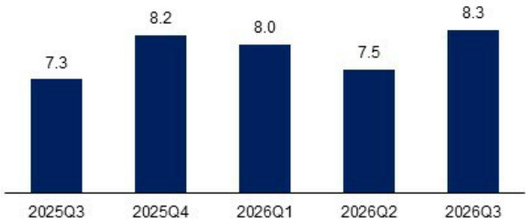
| Interest Expense Breakout ($MM)



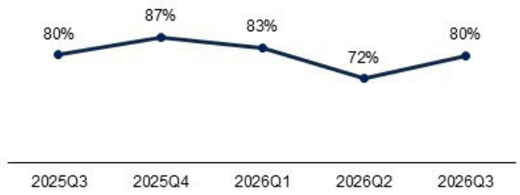
[1] Cost of Funds reflects cost of interest-bearing liabilities

Non-Interest Expense

| Adjusted Non-Interest Expense ($MM)[1&2]



| Adjusted Efficiency Ratio (%)[2]



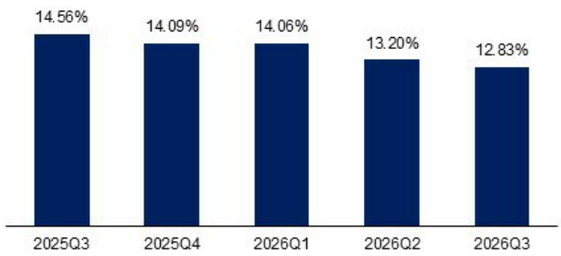
| NIE Breakout by Category (GAAP)

($M)	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	QoQ Change	YoY Change
Compensation & Benefits	4,340	4,802	4,886	4,253	4,684	10%	8%
Occupancy & Equipment	505	507	508	458	530	16%	5%
Marketing and Promotion Expense	76	0	124	56	73	30%	(4%)
Professional Fees	624	896	586	571	629	10%	1%
Information Services	768	763	940	804	1,051	31%	37%
Amortization of Intangibles	78	79	76	76	76	0%	(3%)
Impairment of Goodwill	25,858	0	0	0	0	N/A	(100%)
Operational Loss (Recovery)	(1,603)	(240)	0	0	0	N/A	(100%)
Other Expense	872	1,139	895	1,258	1,288	2%	48%
Total Non-Interest Expense	31,518	7,946	8,015	7,476	8,331	11%	(74%)

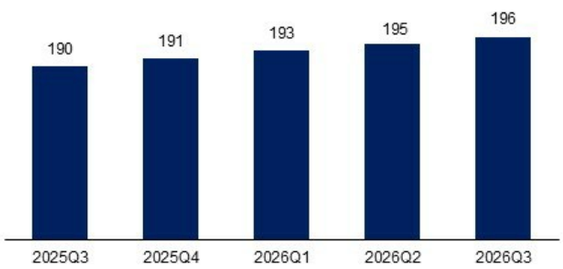
[1] Non-Interest Expense is adjusted for recoveries of $1.6MM in Q3 2025 and $0.2MM in Q4 2025 from a $1.9MM wire fraud expense in Q1 2025. Non-Interest Expense is also adjusted to exclude goodwill impairment of $25.9MM in Q3 2025.
[2] Non-GAAP Measure. Please see the reconciliation of Non-GAAP information in the appendix of the presentation.

Capital & Liquidity

| Community Bank Leverage Ratio (%)



| Tier 1 Capital ($MM)



| Liquidity Sources ($MM)

Source	As of 9/30/26
Cash and Cash Equivalents	49.3
Market Value of Unpledged Securities	211.2
Available FHLB Advance Capacity	88.7
Available Fed Fund Lines of Credit	10.0
Total Estimated Sources of Liquidity	**359.3**

| Highlights

- Community Bank Leverage Ratio (CBLR) remains strong at 12.83% as of Q3 2026, reflecting the Bank's strong capital position and well-capitalized status, with a substantial buffer above the 8.00% regulatory minimum
- We believe the Bank has access to sufficient liquidity from cash, unpledged securities, and available FHLB advance capacity
- Tier 1 capital reflects steady growth over the last five quarters



BROADWAY
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Appendix

Quarterly Financial Summary

END OF PERIOD DATE	9/30/2025	12/31/2025	3/31/2026	6/30/2026	9/30/2026
BALANCE SHEET ($000)					
Total Net Loans	1,013,144	1,016,540	1,059,262	1,126,539	1,132,690
Total Securities	244,005	256,835	284,103	327,030	305,410
Total Assets	1,335,565	1,345,569	1,426,065	1,563,699	1,556,923
Total Deposits	849,205	917,603	1,073,056	1,114,651	1,109,962
INCOME STATEMENT ($000)					
Interest Income[1]	15,791	16,293	16,209	17,803	18,798
Interest Expense	7,174	7,563	7,156	8,313	8,902
Total Non-Interest Income	422	687	589	950	496
Non-Interest Expenses	31,518	7,946	8,015	7,476	8,331
Adjusted Non-interest Expenses [2&3]	7,263	8,186	8,015	7,476	8,331
Provision for Credit Losses	679	47	200	1,481	668
Pre-Provision Net Revenue[3]	(22,479)	1,471	1,627	2,964	2,061
Net Income (loss) attributable to common stockholders[1]	(24,633)	275	409	218	392
Net Income (loss) attributable to Broadway Financial Corporation[1]	(23,883)	1,025	1,159	968	1,142
KEY FINANCIAL METRICS (%)					
ROAA (annualized)	(7.48)	0.08	0.12	0.06	0.10
ROAE (annualized)	(34.12)	0.41	0.63	0.33	0.59
Net Interest Margin	2.72	2.62	2.75	2.65	2.64
Efficiency Ratio [3]	348.69	84.38	83.13	71.61	80.17
Adjusted Efficiency Ratio [3]	80.35	86.93	83.13	71.61	80.17
Loans/ Deposits	120.52	111.81	99.60	102.04	102.95
Securities/ Assets	18.27	19.09	19.92	20.91	19.62
NPAs/ Assets	1.01	0.83	0.80	0.71	0.88
ACL/ Gross Loans	1.01	0.92	0.89	0.95	0.87
ACL/ Gross Loans (excl GGLs)[3]	1.07	0.99	1.00	1.09	1.03

[1] One-time corrections of errors in the calculation of interest on loans occurred in Q2 2026 with pre-tax impacts of ($0.5MM) and Q1 2026 with pre-tax impacts of ($0.3MM)
[2] Non-Interest Expense is adjusted for recoveries of $1.6MM in Q3 2025 and $0.2MM in Q4 2025 from a $1.9MM wire fraud expense in Q1 2025. Non-Interest Expense is also adjusted to exclude goodwill impairment of $25.9MM in Q3 2025.
[3] Non-GAAP Measure. Please see the reconciliation of Non-GAAP information in the appendix of the presentation

Reconciliation of Non-GAAP Information

Adj. Non-Interest Expense ($M) and Adj. Efficiency Ratio (%)	2026Q3	2026Q2	2026Q1	2025Q4	2025Q3
Non-Interest Expense	**8,331**	**7,476**	**8,015**	**7,946**	**31,518**
Add: Operational Recovery (Loss)	-	-	-	240	1,603
Less: Goodwill Impairment	-	-	-	-	25,858
Adj. Non-Interest Expense	**8,331**	**7,476**	**8,015**	**8,186**	**7,263**
Net Interest Income	9,896	9,490	9,053	8,730	8,617
Non-Interest Income	496	950	589	687	422
Operating Revenue	**10,392**	**10,440**	**9,642**	**9,417**	**9,039**
Efficiency Ratio	80.2%	71.6%	83.1%	84.4%	348.7%
Adj. Efficiency Ratio	**80.2%**	**71.6%**	**83.1%**	**86.9%**	**80.4%**

ACL ($M) / Adj. Gross Loans ($M)	2026Q3	2026Q2	2026Q1	2025Q4	2025Q3
Gross Loans	**1,142,654**	**1,137,338**	**1,068,771**	**1,025,964**	**1,023,483**
Less: Government Guaranteed Loans	170,827	150,951	113,931	75,321	58,170
Adj. Gross Loans	**971,827**	**986,387**	**954,840**	**950,643**	**965,313**
ACL	9,964	10,799	9,509	9,424	10,339
ACL/ Adj. Gross Loans	**1.03%**	**1.09%**	**1.00%**	**0.99%**	**1.07%**

Pre-Provision Net Revenue ($M)	2026Q3	2026Q2	2026Q1	2025Q4	2025Q3
Net Interest Income	9,896	9,490	9,053	8,730	8,617
Non-Interest Income	496	950	589	687	422
Less: Non-Interest Expense	8,331	7,476	8,015	7,946	31,518
Pre-Provision Net Revenue	**2,061**	**2,964**	**1,627**	**1,471**	**(22,479)**

Reconciliation of Non-GAAP Information

Book Value Per Share ($M)	2026Q3	2026Q2	2026Q1	2025Q4	2025Q3
Common Book Value	105,468	112,304	112,480	112,751	111,687
Shares Outstanding	9,276,317	9,273,624	9,298,949	9,180,498	9,180,760
Book Value Per Share	**11.37**	**12.11**	**12.10**	**12.28**	**12.17**

Tangible Book Value Per Share ($M)	2026Q3	2026Q2	2026Q1	2025Q4	2025Q3
Common Book Value	105,468	112,304	112,480	112,751	111,687
Less: Net unamortized core deposit intangible	1,232	1,308	1,384	1,460	1,539
Tangible Book Value	**104,236**	**110,996**	**111,096**	**111,291**	**110,148**
Shares Outstanding	9,276,317	9,273,624	9,298,949	9,180,498	9,180,760
Tangible Book Value Per Share	**11.24**	**11.97**	**11.95**	**12.12**	**12.00**