

BOSTON FIREFIGHTERS CREDIT UNION

BALANCE SHEET

December 31, 2025

	December 2025	Percent	November 2025	Percent	December 2024	Percent
Assets:						
Cash Equivalents	1,415,939	0.32%	1,203,097	0.27%	795,441	0.19%
Cash on Deposit	28,461,599	6.47%	27,556,789	6.29%	12,619,780	3.00%
Total Investments	40,755,134	9.27%	41,189,656	9.41%	49,124,216	11.68%
Total Loans	357,002,534	81.17%	355,472,904	81.17%	344,557,779	81.92%
Allowance Loan Loss	(1,502,805)	-0.34%	(1,541,025)	-0.35%	(1,454,137)	-0.35%
Net Loans	355,499,729	80.83%	353,931,879	80.82%	343,103,642	81.58%
Other Real Estate Owned	0	0.00%	0	0.00%	0	0.00%
Land & Buildings	2,756,660	0.63%	2,763,211	0.63%	2,848,930	0.68%
Furniture & Equipment	177,276	0.04%	182,528	0.04%	220,584	0.05%
NCUA Shares Insurance	2,989,949	0.68%	2,989,949	0.68%	2,974,634	0.71%
Other Assets	7,763,516	1.77%	8,101,593	1.85%	8,899,005	2.12%
Total Assets	439,819,801	100.00%	437,918,702	100.00%	420,586,232	100.00%
Liabilities & Equity:						
Notes Payable	11,000,000	2.50%	11,000,000	2.51%	11,000,000	2.62%
Dividends Payable	0	0.00%	0	0.00%	0	0.00%
Other Liabilities	3,818,515	0.87%	4,145,727	0.95%	4,617,370	1.10%
Shares & Deposits	368,746,212	83.84%	367,007,719	83.81%	354,328,461	84.25%
Equity:						
Undivided Earnings	50,390,257	11.46%	50,390,257	11.51%	46,860,251	11.14%
Regular Reserves	1,632,766	0.37%	1,632,766	0.37%	1,632,766	0.39%
Unrealized Gain(Loss) Inv	(542,298)	-0.12%	(593,211)	-0.14%	(1,382,621)	-0.33%
Net Income	4,774,349	1.09%	4,335,443	0.99%	3,530,006	0.84%
Total Equity	56,255,075	12.79%	55,765,256	12.73%	50,640,402	12.04%
Total Liabilities & Equity	439,819,801	100.00%	437,918,702	100.00%	420,586,232	100.00%

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the period covered.

Treasurer

Audit Committee

Audit Committee