

BOSTON FIREFIGHTERS CREDIT UNION

BALANCE SHEET

June 30, 2025

	June 2025	Percent	May 2025	Percent	June 2024	Percent
Assets:						
Cash Equivalents	1,376,134	0.32%	861,423	0.20%	617,745	0.15%
Cash on Deposit	23,450,534	5.44%	22,624,879	5.26%	14,943,977	3.56%
Total Investments	45,796,192	10.62%	47,195,541	10.97%	47,596,692	11.32%
Total Loans	346,461,244	80.34%	346,988,815	80.62%	341,282,840	81.19%
Allowance Loan Loss	(1,550,802)	-0.36%	(1,486,749)	-0.35%	(1,597,383)	-0.38%
Net Loans	344,910,442	79.98%	345,502,066	80.27%	339,685,458	80.81%
Other Real Estate Owned	0	0.00%	0	0.00%	0	0.00%
Land & Buildings	2,797,924	0.65%	2,806,425	0.65%	2,899,936	0.69%
Furniture & Equipment	193,858	0.04%	199,724	0.05%	255,844	0.06%
NCUA Shares Insurance	2,944,707	0.68%	2,944,707	0.68%	2,889,850	0.69%
Other Assets	9,797,757	2.27%	8,282,078	1.92%	11,453,695	2.72%
Total Assets	431,267,548	100.00%	430,416,843	100.00%	420,343,196	100.00%
Liabilities & Equity:						
Notes Payable	11,000,000	2.55%	11,000,000	2.56%	12,000,000	2.85%
Dividends Payable	0	0.00%	0	0.00%	0	0.00%
Other Liabilities	4,355,310	1.01%	4,417,123	1.03%	4,940,202	1.18%
Shares & Deposits	362,701,781	84.10%	362,410,598	84.20%	355,445,846	84.56%
Equity:						
Undivided Earnings	50,390,257	11.68%	50,390,257	11.71%	46,860,251	11.15%
Regular Reserves	1,632,766	0.38%	1,632,766	0.38%	1,632,766	0.39%
Unrealized Gain(Loss) Inv	(924,816)	-0.21%	(1,117,322)	-0.26%	(2,002,248)	-0.48%
Net Income	2,112,250	0.49%	1,683,420	0.39%	1,466,379	0.35%
Total Equity	53,210,457	12.34%	52,589,122	12.22%	47,957,148	11.41%
Total Liabilities & Equity	431,267,548	100.00%	430,416,843	100.00%	420,343,196	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