

# BOSTON FIREFIGHTERS CREDIT UNION

## BALANCE SHEET

### September 30, 2025

	September 2025	Percent	August 2025	Percent	September 2024	Percent
<b>Assets:</b>						
Cash Equivalents	1,738,061	0.40%	1,401,975	0.32%	544,314	0.13%
Cash on Deposit	30,757,533	7.01%	31,981,812	7.29%	7,217,332	1.73%
Total Investments	38,867,234	8.86%	41,059,381	9.36%	53,505,018	12.84%
Total Loans	353,047,463	80.44%	351,378,066	80.14%	340,663,347	81.77%
Allowance Loan Loss	(1,500,791)	-0.34%	(1,510,747)	-0.34%	(1,669,731)	-0.40%
Net Loans	351,546,672	80.10%	349,867,319	79.79%	338,993,616	81.37%
Other Real Estate Owned	0	0.00%	0	0.00%	0	0.00%
Land & Buildings	2,776,312	0.63%	2,782,863	0.63%	2,874,433	0.69%
Furniture & Equipment	176,398	0.04%	182,124	0.04%	238,148	0.06%
NCUA Shares Insurance	2,944,707	0.67%	2,944,707	0.67%	2,889,850	0.69%
Other Assets	10,091,653	2.30%	8,258,215	1.88%	10,354,691	2.49%
Total Assets	438,898,570	100.00%	438,478,396	100.00%	416,617,402	100.00%
<b>Liabilities &amp; Equity:</b>						
Notes Payable	11,000,000	2.51%	11,000,000	2.51%	11,000,000	2.64%
Dividends Payable	0	0.00%	0	0.00%	0	0.00%
Other Liabilities	4,545,609	1.04%	4,532,481	1.03%	5,047,542	1.21%
Shares & Deposits	368,722,285	84.01%	368,711,663	84.09%	350,752,096	84.19%
<b>Equity:</b>						
Undivided Earnings	50,390,257	11.48%	50,390,257	11.49%	46,860,251	11.25%
Regular Reserves	1,632,766	0.37%	1,632,766	0.37%	1,632,766	0.39%
Unrealized Gain(Loss) Inv	(703,683)	-0.16%	(761,855)	-0.17%	(1,115,862)	-0.27%
Net Income	3,311,335	0.75%	2,973,084	0.68%	2,440,609	0.59%
Total Equity	54,630,676	12.45%	54,234,252	12.37%	49,817,764	11.96%
Total Liabilities & Equity	438,898,570	100.00%	438,478,396	100.00%	416,617,402	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