

**BOSTON FIREFIGHTERS CREDIT UNION**  
**BALANCE SHEET**  
**March 31, 2021**

	March 2021	Percent	February 2021	Percent	March 2020	Percent
<b>Assets:</b>						
Cash Equivalents	1,010,921	0.27%	1,352,090	0.37%	1,550,472	0.50%
Cash on Deposit	52,076,697	13.95%	60,628,853	16.57%	24,770,447	7.96%
Total Investments	51,873,291	13.90%	42,224,617	11.54%	37,119,361	11.92%
Total Loans	256,924,715	68.84%	251,901,993	68.85%	237,001,411	76.14%
Allowance Loan Loss	(635,250)	-0.17%	(634,197)	-0.17%	(792,565)	-0.25%
Net Loans	256,289,465	68.67%	251,267,796	68.68%	236,208,845	75.88%
Other Real Estate Owned	0	0.00%	0	0.00%	0	0.00%
Land & Buildings	3,244,004	0.87%	3,253,338	0.89%	3,370,576	1.08%
Furniture & Equipment	235,488	0.06%	239,468	0.07%	330,868	0.11%
NCUA Shares Insurance	2,490,656	0.67%	2,490,656	0.68%	2,185,582	0.70%
Other Assets	6,003,327	1.61%	4,392,894	1.20%	5,738,911	1.84%
Total Assets	<u>373,223,849</u>	<u>100.00%</u>	<u>365,849,712</u>	<u>100.00%</u>	<u>311,275,063</u>	<u>100.00%</u>
<b>Liabilities &amp; Equity:</b>						
Notes Payable	5,000,000	1.34%	5,000,000	1.37%	5,000,000	1.61%
Dividends Payable	0	0.00%	0	0.00%	0	0.00%
Other Liabilities	1,112,881	0.30%	1,076,771	0.29%	946,071	0.30%
Shares & Deposits	327,278,344	87.69%	320,050,422	87.48%	268,090,528	86.13%
<b>Equity:</b>						
Undivided Earnings	37,480,639	10.04%	37,480,639	10.24%	34,916,908	11.22%
Regular Reserves	1,632,766	0.44%	1,632,766	0.45%	1,632,766	0.52%
Unrealized Gain(Loss) Inv	133,958	0.04%	314,126	0.09%	366,118	0.12%
Net Income	585,262	0.16%	294,989	0.08%	322,672	0.10%
Total Equity	<u>39,832,625</u>	<u>10.67%</u>	<u>39,722,519</u>	<u>10.86%</u>	<u>37,238,464</u>	<u>11.96%</u>
Total Liabilities & Equity	<u>373,223,849</u>	<u>100.00%</u>	<u>365,849,712</u>	<u>100.00%</u>	<u>311,275,063</u>	<u>100.00%</u>

*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.*

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Treasurer

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Audit Committee

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Audit Committee