



HOUSTON TEXAS FIRE FIGHTERS FCU

Statement of Financial Condition

December 2024

Assets		Income	
Loans (Net)	\$ 167,699,196.47	Interest on Loans	\$ 9,051,829.77
Accounts Receivable	746,101.15	Interest Refund - Loans	\$ -
Cash on Hand and in Banks	26,277,053.42	Income from Investments	\$ 5,862,644.22
Investments	208,467,775.48	Fee Income	\$ 1,527,799.92
Prepaid and Deferred Expenses	545,177.03	Miscellaneous Operating Income	\$ 2,630,673.27
Land	3,598,964.65	Total Operating Income	\$ 19,072,947.18
Building (Net)	2,132,546.68		
Furniture and Fixtures (Net)	223,780.13		
Leasehold Improvement	2,480.57		
Other Assets	\$2,583,562.83		
		Expenses	
Total Assets	\$ 412,276,638.41	Compensation	4,112,717.47
		Employee Benefits	1,369,222.88
		Travel and Conference	166,356.59
		Association Dues	44,526.35
		Office Occupancy	627,358.40
		Office Operations	926,768.60
		Educational and Promotional	199,805.93
		Loan Servicing Expenses	669,985.96
		Professional and Outside Service	2,653,925.66
		Provision for Loan Losses	424,284.00
		Member Insurance	21,647.66
		Federal Supervision and Exam	64,538.05
		Cash Over and Short	(64.10)
		Interest on Borrowed Money	484.93
		Annual Meeting	36,000.00
		Misc. Operating Expenses	114,318.73
		Total Operating Expenses	\$ 11,431,877.11
		Income from Operations	\$ 7,641,070.07
		Non-Operating (Gain)/Loss	0.00
		NCUSIF Impairment	40.00
		(Gain)/Loss on Disp of Assets	0.00
		Income Before Dividends	\$ 7,641,030.07
		Dividend Expense	4,358,333.63
		Net Income (Loss)	\$ 3,282,696.44
Liabilities and Equity			
NCUSIF Contingent Liability	748,589.00		
Other Liabilities	4,301,218.65		
Shares	159,584,023.55		
Share Drafts	79,215,999.34		
Christmas Club	37,373.53		
Term Share Certificates	63,535,417.01		
Money Management	44,442,224.34		
Individual Retirement Accounts	9,736,413.48		
Total Shares	\$ 356,551,451.25		
Regular Reserves	3,839,863.11		
Undivided Earnings	46,835,516.40		
Total Equity	\$ 407,226,830.76		
Total Liabilities and Equity	\$ 412,276,638.41		