



HOUSTON TEXAS FIRE FIGHTERS FCU

Statement of Financial Condition

October 2025

Assets		Income	
Loans (Net)	\$ 166,273,628.99	Interest on Loans	\$ 7,762,503.46
Accounts Receivable	2,914,978.57	Interest Refund - Loans	\$ -
Cash on Hand and in Banks	34,814,794.25	Income from Investments	\$ 6,084,849.54
Investments	181,774,681.53	Fee Income	\$ 1,240,200.30
Prepaid and Deferred Expenses	569,816.50	Miscellaneous Operating Income	\$ 2,132,629.05
Land	3,598,964.65	Total Operating Income	\$ 17,220,182.35
Building (Net)	1,663,237.14		
Furniture and Fixtures (Net)	269,985.33		
Leasehold Improvement	2,970.08		
Other Assets	\$2,593,155.85		
		Expenses	
Total Assets	\$ 394,476,212.89	Compensation	3,653,929.95
		Employee Benefits	1,225,775.81
		Travel and Conference	97,446.65
		Association Dues	37,831.11
		Office Occupancy	520,207.23
		Office Operations	786,383.21
		Educational and Promotional	146,948.87
		Loan Servicing Expenses	562,178.14
		Professional and Outside Service	2,646,531.31
		Provision for Loan Losses	346,512.00
		Member Insurance	20,359.04
		Federal Supervision and Exam	52,751.02
		Cash Over and Short	159.08
		Interest on Borrowed Money	0.23
		Annual Meeting	35,800.00
		Misc. Operating Expenses	75,315.01
		Total Operating Expenses	\$ 10,208,128.66
		Income from Operations	\$ 7,012,053.69
		Non-Operating Expense	330,416.32
		NCUSIF Impairment	0.00
		(Gain)/Loss on Disp of Assets	0.00
		Income Before Dividends	\$ 6,681,637.37
		Dividend Expense	4,122,103.22
		Net Income (Loss)	\$ 2,559,534.15
Liabilities and Equity			
NCUSIF Contingent Liability	59,944.38		
Other Liabilities	5,093,257.08		
Shares	137,836,033.54		
Share Drafts	72,353,696.56		
Christmas Club	237,004.48		
Term Share Certificates	72,428,835.06		
Money Management	43,103,721.42		
Individual Retirement Accounts	9,319,151.07		
Total Shares	\$ 335,278,442.13		
Regular Reserves	3,839,863.11		
Undivided Earnings	50,204,706.19		
Total Equity	\$ 389,323,011.43		
Total Liabilities and Equity	\$ 394,476,212.89		