



HOUSTON TEXAS FIRE FIGHTERS FCU

Statement of Financial Condition

December 2025

Assets		Income	
Loans (Net)	\$ 168,435,573.12	Interest on Loans	\$ 9,359,007.26
Accounts Receivable	2,079,093.77	Interest Refund - Loans	\$ -
Cash on Hand and in Banks	37,663,489.38	Income from Investments	\$ 7,248,083.33
Investments	178,325,874.33	Fee Income	\$ 1,476,625.46
Prepaid and Deferred Expenses	402,689.16	Miscellaneous Operating Income	\$ 2,617,605.09
Land	3,598,964.65	Total Operating Income	\$ 20,701,321.14
Building (Net)	1,648,193.38		
Furniture and Fixtures (Net)	255,422.69		
Leasehold Improvement	3,864.96		
Other Assets	\$2,598,272.41		
<i>Total Assets</i>	<i>\$ 395,011,437.85</i>		
Liabilities and Equity		Expenses	
NCUSIF Contingent Liability	750,589.00	Compensation	4,374,313.92
Other Liabilities	3,641,783.96	Employee Benefits	1,449,835.80
		Travel and Conference	146,135.97
Shares	138,020,914.04	Association Dues	45,577.44
Share Drafts	72,737,393.41	Office Occupancy	621,919.96
Christmas Club	29,287.68	Office Operations	950,269.24
Term Share Certificates	76,233,582.01	Educational and Promotional	193,516.09
Money Management	39,767,857.55	Loan Servicing Expenses	668,209.60
Individual Retirement Accounts	9,288,367.83	Professional and Outside Service	3,165,376.66
<i>Total Shares</i>	<i>\$ 336,077,402.52</i>	Provision for Loan Losses	403,415.00
Regular Reserves	3,839,863.11	Member Insurance	24,380.75
Undivided Earnings	50,701,799.26	Federal Supervision and Exam	67,822.72
<i>Total Equity</i>	<i>\$ 390,619,064.89</i>	Cash Over and Short	162.13
<i>Total Liabilities and Equity</i>	<i>\$ 395,011,437.85</i>	Interest on Borrowed Money	0.23
		Annual Meeting	42,600.00
		Misc. Operating Expenses	86,974.38
		<i>Total Operating Expenses</i>	<i>\$ 12,240,509.89</i>
		Income from Operations	\$ 8,460,811.25
		Non-Operating Expense	330,416.32
		NCUSIF Impairment	0.00
		(Gain)/Loss on Disp of Assets	0.00
		Income Before Dividends	\$ 8,130,394.93
		Dividend Expense	4,974,971.56
		<i>Net Income (Loss)</i>	<i>\$ 3,155,423.37</i>