



HOUSTON TEXAS FIRE FIGHTERS FCU

Statement of Financial Condition

January 2026

Assets		Income	
Loans (Net)	\$ 168,057,249.99	Interest on Loans	\$ 822,048.28
Accounts Receivable	2,705,500.24	Interest Refund - Loans	\$ -
Cash on Hand and in Banks	39,373,190.57	Income from Investments	\$ 581,001.36
Investments	180,623,182.43	Fee Income	\$ 119,690.97
Prepaid and Deferred Expenses	468,054.81	Miscellaneous Operating Income	\$ 193,549.10
Land	3,598,964.65	Total Operating Income	\$ 1,716,289.71
Building (Net)	1,640,813.44		
Furniture and Fixtures (Net)	245,820.39		
Leasehold Improvement	3,572.91		
Other Assets	\$2,068,712.50		
Total Assets	\$ 398,785,061.93		
		Expenses	
		Compensation	356,392.42
		Employee Benefits	147,960.78
		Travel and Conference	1,225.73
		Association Dues	3,930.25
		Office Occupancy	51,375.53
		Office Operations	76,249.94
		Educational and Promotional	4,617.94
		Loan Servicing Expenses	65,303.50
		Professional and Outside Service	269,611.74
		Provision for Loan Losses	83,493.00
		Member Insurance	2,072.40
		Federal Supervision and Exam	-
		Cash Over and Short	0.27
		Interest on Borrowed Money	-
		Annual Meeting	3,000.00
		Misc. Operating Expenses	13,413.54
		Total Operating Expenses	\$ 1,078,647.04
		Income from Operations	\$ 637,642.67
		Non-Operating Expense	0.00
		NCUSIF Impairment	0.00
		(Gain)/Loss on Disp of Assets	0.00
		Income Before Dividends	\$ 637,642.67
		Dividend Expense	436,208.43
		Net Income (Loss)	\$ 201,434.24
Liabilities and Equity			
NCUSIF Contingent Liability	272,000.00		
Other Liabilities	3,720,769.52		
Shares	137,062,759.61		
Share Drafts	75,259,178.53		
Christmas Club	52,910.28		
Term Share Certificates	77,557,868.56		
Money Management	40,927,347.17		
Individual Retirement Accounts	9,233,842.16		
Total Shares	\$ 340,093,906.31		
Regular Reserves	3,839,863.11		
Undivided Earnings	50,858,522.99		
Total Equity	\$ 394,792,292.41		
Total Liabilities and Equity	\$ 398,785,061.93		