

Houston Highway Credit Union

Consolidated Income Statement

As of: 1/31/2026

Produced: 2/17/2026 10:13:15AM

	MTD Jan-2026	QTD Jan-2026	YTD Jan-2026
INCOME			
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INTEREST ON LOANS	132,285	132,285	132,285
INVESTMENT INCOME	25,600	25,600	25,600
FEES & CHARGES	17,887	17,887	17,887
INSURANCE INCOME	4,306	4,306	4,306
MISC OPERATING INCOME	419	419	419
TOTAL OPERATING INCOME	180,498	180,498	180,498
OPERATING EXPENSES			
EMPLOYEE COMP & BENEFITS	20,828	20,828	20,828
TRAVEL & CONFERENCE	500	500	500
ASSOCIATION DUES	0	0	0
OFFICE OCCUPANCY EXP	10,612	10,612	10,612
OFFICE OPERATIONS EXP	16,830	16,830	16,830
EDUCATION & PROMOTION EXP	8,830	8,830	8,830
LOAN SERVICING EXPENSE	28,884	28,884	28,884
PROFESSIONAL & OUTSIDE SERVICES	39,817	39,817	39,817
PROVISION FOR LOAN LOSSES	(9,806)	(9,806)	(9,806)
NCUSIF PREMIUM	0	0	0
STATE OPERATING FEES	0	0	0
CASH OVER/SHORT CONTROL	0	0	0
INTEREST ON BORROWED MONEY	0	0	0
ANNUAL MEETING EXP	100	100	100
OTHER OPERATING EXPENSES	1,178	1,178	1,178
TOTAL OPERATING EXPENSE	117,773	117,773	117,773
INCOME (LOSS) FROM OPERATION	62,725	62,725	62,725
TOTAL NON OPERATING GAINS	0	0	0
INCOME (LOSS) BEFORE DIVIDEND	62,725	62,725	62,725
DIVIDENDS	27,852	27,852	27,852
NET INCOME	34,874	34,874	34,874