

# Houston Highway Credit Union

## Consolidated Income Statement

As of: 2/28/2026

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	MTD Feb-2026	QTD Feb-2026	YTD Feb-2026
<b>INCOME</b>			
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INTEREST ON LOANS	116,174	248,460	248,460
INVESTMENT INCOME	22,684	48,284	48,284
FEES & CHARGES	17,418	35,305	35,305
INSURANCE INCOME	1,324	5,630	5,630
MISC OPERATING INCOME	830	1,249	1,249
<b>TOTAL OPERATING INCOME</b>	<b>158,429</b>	<b>338,927</b>	<b>338,927</b>
<b>OPERATING EXPENSES</b>			
EMPLOYEE COMP & BENEFITS	21,332	42,160	42,160
TRAVEL & CONFERENCE	500	1,000	1,000
ASSOCIATION DUES	0	0	0
OFFICE OCCUPANCY EXP	10,984	21,596	21,596
OFFICE OPERATIONS EXP	25,981	42,811	42,811
EDUCATION & PROMOTION EXP	5,800	14,630	14,630
LOAN SERVICING EXPENSE	10,827	39,711	39,711
PROFESSIONAL & OUTSIDE SERVICES	43,538	83,355	83,355
PROVISION FOR LOAN LOSSES	0	(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	200	200
OTHER OPERATING EXPENSES	842	2,019	2,019
<b>TOTAL OPERATING EXPENSE</b>	<b>119,905</b>	<b>237,677</b>	<b>237,677</b>
<b>INCOME (LOSS) FROM OPERATION</b>	<b>38,525</b>	<b>101,250</b>	<b>101,250</b>
TOTAL NON OPERATING GAINS	0	0	0
<b>INCOME (LOSS) BEFORE DIVIDEND</b>	<b>38,525</b>	<b>101,250</b>	<b>101,250</b>
DIVIDENDS	25,122	52,974	52,974
<b>NET INCOME</b>	<b>13,402</b>	<b>48,276</b>	<b>48,276</b>