



envision[®] credit union	
CONSOLIDATED INCOME STATEMENT Year-to-Date as of June 30, 2023	YTD Consolidated Income
Interest Income	
Real Estate Loans	3,064,838.31
Auto Loans	6,095,632.56
Other Consumer Loans	3,893,707.15
Business Loans	1,764,875.94

Interest on Loans	14,819,053.96
Investment Securities	2,299,682.84
Other Investments	221,207.17

Total Interest Income	17,339,943.97
Interest Expense	
Checking	73,443.91
Shares	145,580.40
Money Market	460,673.83
Certificates	1,037,512.34

Interest on Deposits	1,717,210.48

Borrowings	380,934.30
Uninsured Secondary Capital	388,125.00

Total Interest Expense	2,486,269.78

Net Interest Income	14,853,674.19
Provision for Loan Losses	1,960,586.69

Net Interest Income After Provision	12,893,087.50
Non-Interest income	
NSF and Courtesy Pay Fees	2,275,825.82
Interchange Fees	3,403,739.85
Loan Fees	862,520.56
Other Fees	7,611,758.16

Total Fee Income	14,153,844.39
Non-Operating Income	(486,135.71)

Total Non-Interest Income	13,667,708.68
Non-Interest Expense	
Salaries and Benefits	9,946,081.80
Travel and Conferences	146,012.76
Office Occupancy	1,141,340.35
Office Operations	7,805,252.54
Educational and Promotional	595,170.45
Loan Servicing	1,410,132.29
Professional and Outside Services	1,356,156.75
Regulatory Fees	74,859.14
Other	1,285,005.10

Total Non-Interest Expense	23,760,011.18
Net Income	2,800,785.00
Less: Net Income Attributable to Noncontrolling Interest	79,392.02
Net Income Attributable to Envision CU	2,721,392.98