



CONSOLIDATED INCOME STATEMENT
Year-to-Date as of June 30, 2024

YTD Consolidated
Income

Interest Income

Real Estate Loans	3,841,033.62
Auto Loans	7,624,058.59
Other Consumer Loans	4,334,790.41
Business Loans	1,891,772.09

Interest on Loans	17,691,654.71
Investment Securities	1,969,691.76
Other Investments	555,639.75

Total Interest Income 20,216,986.22

Interest Expense

Checking	73,124.20
Shares	161,940.05
Money Market	724,121.56
Certificates	3,316,376.26

Interest on Deposits 4,275,562.07

Borrowings	520,549.32
Uninsured Secondary Capital	388,124.95

Total Interest Expense 5,184,236.34

Net Interest Income 15,032,749.88

Provision for Loan Losses	2,336,925.36
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Net Interest Income After Provision 12,695,824.52

Non-Interest income

NSF and Courtesy Pay Fees	2,232,100.62
Interchange Fees	3,403,314.89
Loan Fees	904,794.01
Other Fees	8,122,335.68

Total Fee Income 14,662,545.20

Non-Operating Income	(208,446.00)
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Total Non-Interest Income 14,454,099.20

Non-Interest Expense

Salaries and Benefits	11,011,251.81
Travel and Conferences	154,574.29
Office Occupancy	1,095,131.30
Office Operations	7,934,816.47
Educational and Promotional	646,129.24
Loan Servicing	1,501,571.82
Professional and Outside Services	1,377,792.58
Regulatory Fees	76,461.37
Other	1,001,727.98

Total Non-Interest Expense 24,799,456.86

Net Income 2,350,466.86

Less: Net Income Attributable to Noncontrolling Interest	117,887.23
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Net Income Attributable to Envision CU 2,232,579.63