



<b>CONSOLIDATED INCOME STATEMENT</b>	<b>Year-to-Date 2024</b>	<b>Year-to-Date 2023</b>
<b>Interest Income</b>		
Interest on Loans	35,828,700	31,592,402
Investment Securities	5,405,406	5,170,286
<b>Total Interest Income</b>	<b>41,234,106</b>	<b>36,762,688</b>
<b>Interest Expense</b>		
Interest on Deposits	8,957,343	4,737,671
Borrowed Funds and Uninsured Secondary Capital	1,678,012	2,400,628
<b>Total Interest Expense</b>	<b>10,635,355</b>	<b>7,138,299</b>
<b>Net Interest Income</b>	<b>30,598,751</b>	<b>29,624,389</b>
Provision for Loan Losses	5,585,802	4,275,821
<b>Net Interest Income After Provision</b>	<b>25,012,949</b>	<b>25,348,568</b>
<b>Non-Interest income</b>		
NSF and Courtesy Pay Fees	4,759,984	4,796,538
Interchange Fees	6,687,212	6,747,452
Loan Fees	1,788,471	1,815,356
Other Fees	15,971,602	15,074,706
<b>Total Fee Income</b>	<b>29,207,270</b>	<b>28,434,053</b>
Non-Operating Income	(260,332)	(489,741)
<b>Total Non-Interest Income</b>	<b>28,946,937</b>	<b>27,944,312</b>
<b>Non-Interest Expense</b>		
Salaries and Benefits	21,619,653	20,202,515
Travel and Conferences	299,084	315,635
Office Occupancy	2,113,070	2,146,992
Office Operations	16,546,296	16,282,763
Educational and Promotional	1,335,515	1,065,330
Loan Servicing	2,846,136	2,820,959
Professional and Outside Services	2,781,972	2,737,675
Regulatory Fees	154,029	150,680
Other	2,384,488	2,250,069
<b>Total Non-Interest Expense</b>	<b>50,080,243</b>	<b>47,972,617</b>
<b>Net Income</b>	<b>3,879,643</b>	<b>5,320,262</b>
Less: Net Income Attributable to Noncontrolling Interest	140,705	217,895
<b>Net Income Attributable to Envision CU</b>	<b>3,738,938</b>	<b>5,102,367</b>