



**CONSOLIDATED INCOME STATEMENT**  
**Year-to-Date as of December 31, 2022**

YTD Consolidated  
Income

**Interest Income**

Real Estate Loans	4,027,482.92
Auto Loans	10,126,844.13
Other Consumer Loans	6,687,676.49
Business Loans	3,509,627.99

Interest on Loans	24,351,631.53
Investment Securities	3,484,277.69
Other Investments	455,098.46
<b>Total Interest Income</b>	<b>28,291,007.68</b>

**Interest Expense**

Checking	149,096.12
Shares	274,932.61
Money Market	345,169.71
Certificates	813,093.65

Interest on Deposits	1,582,292.09
Borrowings	108,066.69
Uninsured Secondary Capital	776,250.00
<b>Total Interest Expense</b>	<b>2,466,608.78</b>

**Net Interest Income** **25,824,398.90**

Provision for Loan Losses	2,129,880.81
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**Net Interest Income After Provision** **23,694,518.09**

**Non-Interest income**

NSF and Courtesy Pay Fees	4,633,965.45
Interchange Fees	6,629,568.18
Loan Fees	1,761,190.32
Other Fees	13,626,540.43

Total Fee Income	26,651,264.38
Non-Operating Income	(2,077,238.00)

**Total Non-Interest Income** **24,574,026.38**

**Non-Interest Expense**

Salaries and Benefits	18,557,581.56
Travel and Conferences	281,505.62
Office Occupancy	2,021,307.43
Office Operations	14,464,967.07
Educational and Promotional	1,164,916.20
Loan Servicing	2,512,871.38
Professional and Outside Services	2,810,793.32
Regulatory Fees	150,350.01
Other	1,680,079.87

**Total Non-Interest Expense** **43,644,372.46**

**Net Income** **4,624,172.01**

Less: Net Income Attributable to Noncontrolling Interest	30,695.74
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**Net Income Attributable to Envision CU** **4,593,476.27**