



**envision**  
credit union

**CONSOLIDATED INCOME STATEMENT**  
**Year-to-Date as of December 31, 2018**

YTD Consolidated  
Income

Interest Income	20,169,883.06
Income from Securities	1,351,305.73
Income from Investments	814,786.22
Fee Income	7,434,417.55
Other Operating Income	11,262,748.44
Gain/Loss on Sale of Mortgages	223,898.97
Gain/Loss on Investments	204,105.31
Gain/Loss on Corporate MCS and PIC	-
Gain/Loss on Disposition of Fixed Assets	2,606,122.24
Gain/Loss on OREO	(58,717.87)
Other Non-Operating Income	-
<b>Total Income</b>	<b>44,008,549.65</b>
Provision for Loan and Lease Loss	2,980,553.94
Interest on Deposit	1,674,247.61
Interest on Borrowed Funds	260,974.37
Employee Compensation and Benefits	13,787,972.19
Travel and Conference Expense	280,334.27
Office Occupancy Expense	1,910,465.35
Office Operations Expense	10,781,905.39
Operating Fees	110,853.40
Educational and Promotional Expense	830,269.05
Loan Servicing Expense	2,218,106.06
Professional and Outside Services	2,345,820.70
Miscellaneous Operating Expense	1,919,837.80
<b>Total Expense</b>	<b>39,101,340.13</b>
Net Income	4,907,209.52
Less: Net Income Attributable to Noncontrolling Interest	(83,294.14)
<b>Net Income Attributable to Envision CU</b>	<b>4,990,503.66</b>