



CONSOLIDATED INCOME STATEMENT
Year-to-Date as of June 30, 2021

YTD Consolidated
Income

Interest Income

Real Estate Loans	1,538,057.77
Auto Loans	4,598,635.68
Other Consumer Loans	3,175,341.18
Business Loans	1,893,347.36

Interest on Loans	11,205,381.99
Investment Securities	979,830.11
Other Investments	(104,258.37)
Total Interest Income	12,080,953.73

Interest Expense

Checking	68,649.18
Shares	125,718.99
Money Market	110,525.97
Certificates	747,851.65

Interest on Deposits	1,052,745.79
Borrowings	6,493.89
Uninsured Secondary Capital	388,125.00
Total Interest Expense	1,447,364.68

Net Interest Income **10,633,589.05**

Provision for Loan Losses	1,021,406.41
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Net Interest Income After Provision	9,612,182.64
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Non-Interest income

NSF and Courtesy Pay Fees	1,597,605.66
Interchange Fees	3,280,217.58
Loan Fees	1,077,464.97
Other Fees	5,579,011.25

Total Fee Income	11,534,299.46
Non-Operating Income	1,051,066.24

Total Non-Interest Income **12,585,365.70**

Non-Interest Expense

Salaries and Benefits	8,745,869.33
Travel and Conferences	47,635.94
Office Occupancy	934,799.50
Office Operations	6,637,026.96
Educational and Promotional	661,790.05
Loan Servicing	1,297,512.09
Professional and Outside Services	970,218.99
Regulatory Fees	69,649.90
Other	330,795.19

Total Non-Interest Expense **19,695,297.95**

Net Income **2,502,250.39**

Less: Net Income Attributable to Noncontrolling Interest	44,124.12
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Net Income Attributable to Envision CU **2,458,126.27**