



Amplify Credit Union
Consolidated Statement of Income
For Month Ended November 30, 2018

	Actual	Actual YTD	Prior Month
Interest Income:			
Interest on Loans	2,786,849	32,177,537	2,683,449
Interest from Investments	315,936	3,419,624	335,320
Total Interest Income	3,102,785	35,597,161	3,018,769
Interest Expense:			
Share Dividends	(453,722)	(4,212,657)	(434,744)
Interest on Borrowing	(155,529)	(2,472,298)	(250,354)
Total Interest Expense	(609,251)	(6,684,954)	(685,097)
Net Interest Income	2,493,533	28,912,207	2,333,672
Non-Interest Income:			
Service Charges	234,588	2,594,945	284,242
Fee Income	693,028	11,256,730	1,336,365
Total Non-Interest Income	927,616	13,851,675	1,620,607
Provision for Loan Loss:	(350,000)	(4,100,000)	(350,000)
Non-Interest Expenses:			
Compensation & Benefits	(1,213,204)	(17,335,070)	(1,543,219)
Product Expenses	(242,854)	(3,956,442)	(509,369)
Operation Expenses	(351,241)	(3,943,603)	(381,611)
Other Expenses	(849,227)	(7,785,370)	(649,680)
Total Operating Expenses	(2,656,525)	(33,020,485)	(3,083,879)
Net Operating Income	414,624	5,643,396	520,400
Non-Operating/Extraordinary Items	85,786	1,361,646	-
Net Income	500,410	7,005,042	520,400

ALL MEMBER DEPOSITS ARE INSURED BY NCUA UP TO \$250,000.



Amplify Credit Union
Consolidated Statement of Financial Condition
For Period Ended November 30, 2018

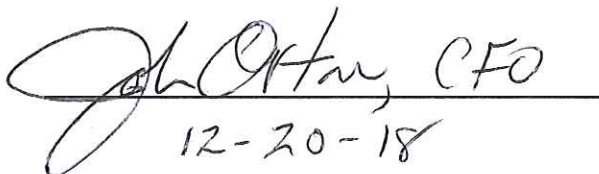
Assets	Actual	Prior Month	Yearend 2017
Assets:			
Cash and Due	103,856	93,303	40,631
Net Investments	63,689	68,286	68,722
Total Cash & Investments	167,544	161,589	109,353
Loans to Members	736,701	718,347	747,994
Allowance for Loan Losses	(5,286)	(5,208)	(4,336)
Net Loans	731,415	713,139	743,658
Fixed Assets, Net of Depreciation	24,175	23,448	23,461
Other Receivables/Assets	35,519	35,702	31,841
Total Assets	958,654	933,878	908,313

Liabilities and Equity

Liabilities:			
Notes and Interest Payable	89,654	89,932	98,783
Other Payables/Liabilities	15,238	14,732	12,414
Total Liabilities	104,892	104,665	111,197
Equity:			
Members' Shares	769,217	745,216	716,965
Regular Reserve	4,818	4,818	4,818
Undivided Earnings	85,347	84,847	78,342
Total Net Worth	90,165	89,665	83,160
Investment Valuation	(5,620)	(5,667)	(3,008)
Total Equity	84,544	83,998	80,151
Total Liabilities and Equity	958,654	933,878	908,313

Net Worth	9.41%	9.60%	9.16%
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We certify to the best of our knowledge and belief, that this statement and related statements are correct and present fairly the financial position of operations for the period covered. Insured by NCUA.


 12-20-18