



Amplify Credit Union
Consolidated Statement of Income
For Month Ended November 30, 2020

	Actual	Actual YTD	Prior Month
Interest Income:			
Interest on Loans	2,434,642	31,348,480	2,712,651
Interest from Investments	138,106	1,795,878	160,725
Total Interest Income	2,572,748	33,144,358	2,873,375
Interest Expense:			
Share Dividends	(345,287)	(4,707,191)	(349,599)
Interest on Borrowing	(121,021)	(1,341,187)	(112,950)
Total Interest Expense	(466,308)	(6,048,378)	(462,549)
Net Interest Income	2,106,440	27,095,980	2,410,826
Non-Interest Income:			
Service Charges	166,585	1,737,692	132,241
Operational Fee Income	379,784	4,351,924	398,069
Loan Fee Income	300,075	8,059,228	793,824
Loan Sale Income	538,480	4,680,349	631,452
Total Non-Interest Income	1,384,924	18,829,194	1,955,586
Provision for Loan Loss:	(250,000)	(4,604,998)	(200,000)
Non-Interest Expenses:			
Compensation & Benefits	(1,978,395)	(22,217,637)	(2,183,533)
Product Expenses	(220,674)	(3,426,202)	(300,914)
Operation Expenses	(387,036)	(5,240,774)	(434,479)
Other Expenses	(716,699)	(7,198,106)	(623,043)
Total Operating Expenses	(3,302,804)	(38,082,719)	(3,541,970)
Net Operating Income	(61,440)	3,237,457	624,442
MTM Investment Gain/Loss	375,614	(217,444)	(78,263)
Realized Investment Gain/Loss	107,893	696,769	-
Non-Operating/Extraordinary Items	-	331,148	-
Net Income	422,067	4,047,930	546,179

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



Amplify Credit Union
Consolidated Statement of Financial Condition
For Period Ended November 30, 2020

Assets (\$000's)	Actual	Prior Month	Yearend 2019
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Assets:

Cash and Due	141,565	147,977	60,030
Net Investments	129,031	122,990	77,568
Total Cash & Investments	270,596	270,967	137,598
Loans to Members	753,363	763,935	804,797
Allowance for Loan Losses	(7,160)	(6,983)	(4,715)
Net Loans	746,203	756,952	800,082
Fixed Assets, Net of Depreciation	23,887	24,093	25,255
Mortgage Servicing Rights	6,923	7,148	4,678
Other Receivables/Assets	55,726	33,233	26,852
Total Assets	1,103,335	1,092,394	994,465

Liabilities and Equity (\$000's)

Liabilities:

Notes and Interest Payable	92,215	92,523	84,793
Other Payables/Liabilities	32,936	29,906	22,681
Total Liabilities	125,151	122,430	107,474

Equity:

Members' Shares	888,160	880,963	802,916
Regular Reserve	4,818	4,818	4,818
Undivided Earnings	92,673	92,251	88,625
Total Net Worth	97,491	97,069	93,443
Investment Valuation	(7,467)	(8,067)	(9,368)
Total Equity	90,023	89,001	84,075
Total Liabilities and Equity	1,103,335	1,092,394	994,465

Net Worth	8.84%	8.89%	9.40%
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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.


 John Orton, Sr. Vice President/CFO