



Amplify Credit Union
Consolidated Statement of Income
For Month Ended March 31, 2025

	Actual	Actual YTD	Prior Month
Interest Income:			
Interest on Loans	3,433,896	10,225,000	3,273,082
Interest from Investments	912,518	2,618,462	824,617
Total Interest Income	4,346,415	12,843,462	4,097,699
Interest Expense:			
Share Dividends	(1,359,504)	(4,004,935)	(1,228,152)
Interest on Borrowing	(455,715)	(1,399,924)	(468,363)
Total Interest Expense	(1,815,219)	(5,404,859)	(1,696,516)
Net Interest Income	2,531,196	7,438,603	2,401,183
Non-Interest Income:			
Service Charges	-	-	-
Operational Fee Income	308,850	907,452	347,332
Loan Fee Income	1,118,312	1,902,138	483,195
Loan Sale Income/(Loss)	90,955	254,386	(21,233)
Total Non-Interest Income	1,518,117	3,063,977	809,293
Provision for Credit Losses:	(200,671)	147,990	(54,710)
Non-Interest Expenses:			
Compensation & Benefits	(2,264,863)	(6,564,315)	(1,920,344)
Product Expenses	(192,735)	(664,485)	(211,100)
Operation Expenses	(573,593)	(1,717,621)	(537,273)
Other Expenses	(537,947)	(1,695,353)	(620,916)
Total Operating Expenses	(3,569,138)	(10,641,773)	(3,289,633)
Net Operating Income	279,504	8,797	(133,867)
MTM Investment Gain/(Loss)	(627,329)	(608,963)	(209,049)
Realized Investment Gain/(Loss)	-	(0)	(0)
Non-Operating/Extraordinary Gain/(Loss)	99,065	92,211	16,911
Net Income	(248,760)	(507,956)	(326,005)

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



Amplify Credit Union
Consolidated Statement of Financial Condition
For Period Ended March 31, 2025

Assets (\$000's)		Actual	Prior Month	Yearend 2024
Assets:				
	Cash and Due	163,478	165,377	162,363
	Net Investments	122,178	125,026	123,656
	Total Cash & Investments	285,656	290,403	286,019
	Loans to Members	891,759	889,388	907,332
	Allowance for Credit Loss on Loans	(3,261)	(3,160)	(3,666)
	Net Loans	888,497	886,228	903,666
	Fixed Assets, Net of Depreciation	17,141	17,152	17,351
	Mortgage Servicing Rights	26,855	26,243	26,654
	Loans Held for Sale	4,454	2,973	13,382
	Other Receivables/Assets	60,998	61,208	62,568
	Total Assets	1,283,603	1,284,207	1,309,640
Liabilities and Equity (\$000's)				
Liabilities:				
	Notes and Interest Payable	170,000	175,000	190,500
	Other Payables/Liabilities	35,301	36,303	33,066
	Total Liabilities	205,301	211,303	223,566
Equity:				
	Members' Shares	949,654	943,864	958,564
	Regular Reserve	4,818	4,818	4,818
	Undivided Earnings	133,416	133,665	133,924
	Total Net Worth	138,234	138,482	138,742
	Investment Valuation	(9,586)	(9,443)	(11,232)
	Total Equity	128,648	129,040	127,510
	Total Liabilities and Equity	1,283,603	1,284,207	1,309,640
Net Worth		10.77%	10.78%	10.59%

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.

Signed by:

Chief Financial officer 4/22/2025

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