



Purdue Federal Credit Union Balance Sheet

	<u>Current Month</u> <u>April 30, 2021</u>	<u>Prior Year End</u> <u>December 31, 2020</u>
Consumer Loans	\$797,538,659	\$788,316,462
Commercial Loans	325,269,173	321,590,657
Allowance for Loan Loss	(6,826,615)	(6,925,488)
Loans Held for Sale	34,581,114	48,714,754
Investments	481,778,009	367,202,058
Cash	8,880,180	10,492,835
Land & Fixed Assets Net	27,010,092	27,288,686
Deposit Insurance	11,663,273	11,125,489
Other Receivables	17,461,298	17,980,728
Total Assets	<u>\$1,697,355,183</u>	<u>\$1,585,786,181</u>
Accounts Payable & Accrued Expense	16,371,281	18,693,374
Borrowings	59,096,523	45,035,133
Share Draft Checking	420,962,853	384,654,584
Primary Share Savings	438,898,708	391,762,175
Other Savings	72,447,262	65,373,944
Money Markets	365,989,211	347,933,540
Certificates	145,649,664	157,196,560
IRA's	22,517,761	22,850,010
Total Liabilities	1,541,933,263	1,433,499,320
Regular Reserves	7,502,640	7,502,640
Undivided Earnings	149,128,089	144,171,774
Equity Acquired in Acquisition	485,981	485,981
Other Comprehensive Income (Loss)	(1,694,790)	126,466
Total Owners Equity	155,421,920	152,286,861
Total Liabilities & Owners Equity	<u>\$1,697,355,183</u>	<u>\$1,585,786,181</u>

<i>Classification of Loans Outstanding at April 30, 2021</i>		
<i>Degree of Delinquency</i>	<i>Dollars</i>	<i>Number</i>
Current and < 60 days	\$1,121,706,111	40,512
60 to less than 179 days	881,079	150
180 to less than 359 days	21,583	1
360 days and over	199,059	1

We have reviewed the financial statements and, based on our knowledge, the statements are true and fairly present in all material respects Purdue FCU's financial condition and results of operations.

Robert A. Falk

 Robert A. Falk, President/CEO

Rick Davis

 Rick Davis, Treasurer

Brian D. Musser

 Brian D. Musser, Sr. Vice President/CFO

This credit union is federally insured by the National Credit Union Administration.



Purdue Federal Credit Union Income Statement

	<u>Current Month</u> <u>April 30, 2021</u>	<u>Year to Date</u> <u>April 30, 2021</u>
Loan Interest Income	\$3,527,356	\$14,522,915
Loans Held for Sale Income	62,879	322,957
Investment Income	283,708	1,161,576
Total Interest Income	<u>3,873,943</u>	<u>16,007,448</u>
Shares Interest Expense	280,706	1,217,641
Notes Payable Interest Expense	57,982	244,051
Total Interest Expense	<u>338,688</u>	<u>1,461,692</u>
Net Interest Margin	<u>3,535,255</u>	<u>14,545,756</u>
Provision for Loan Loss Expense	0	71,000
Non-Interest Income	1,605,757	6,286,624
Employee Comp & Benefits	1,849,853	7,482,186
Employee Education & Training	23,241	72,906
Association Dues	11,350	49,687
Office Occupancy	261,142	1,034,811
Office Operations	736,816	3,211,069
Marketing	135,805	782,604
Loan Servicing Expense	752,844	2,957,719
Professional & Outside Service	68,618	271,145
Member Insurance	17,638	71,181
Misc Operating Expense	56,208	260,106
Total Non-Interest Expense	<u>3,913,515</u>	<u>16,193,414</u>
Net Income from Operations	1,227,497	4,567,966
Non-Operating Income (Expense)	153,698	388,349
NCUSIF Dividend (Premium)	0	0
Net Income (Loss)	<u>\$1,381,195</u>	<u>\$4,956,315</u>

We have reviewed the financial statements and, based on our knowledge, the statements are true and fairly present in all material respects Purdue FCU's financial condition and results of operations.



 Robert A. Falk, President/CEO



 Rick Davis, Treasurer



 Brian D. Musser, Sr. Vice President/CFO

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