PURDUE FEDERAL
CREDIT UNION

Purdue Federal Credit Union Balance Sheet

	Current Month October 31, 2021	Prior Year End December 31, 2020
Consumer Loans	$861,285,962	$788,316,462
Commercial Loans	359,085,209	321,590,657
Allowance for Loan Loss	(5,282,541)	(6,925,488)
Loans Held for Sale	37,037,605	48,714,754
Investments	414,174,183	367,202,058
Cash	9,126,142	10,492,835
Land & Fixed Assets Net	26,918,161	27,288,686
Deposit Insurance	12,441,022	11,125,489
Other Receivables	16,501,146	17,980,728
Total Assets	**$1,731,286,889**	**$1,585,786,181**
Accounts Payable & Accrued Expense	22,326,741	18,693,374
Borrowings	71,634,597	45,035,133
Share Draft Checking	415,432,302	384,654,584
Primary Share Savings	450,220,415	391,762,175
Other Savings	69,918,427	65,373,944
Money Markets	385,521,586	347,933,540
Certificates	131,380,692	157,196,560
IRA's	21,899,179	22,850,010
Total Liabilities	1,568,333,939	1,433,499,320
Regular Reserves	7,502,640	7,502,640
Undivided Earnings	157,564,677	144,171,774
Equity Acquired in Acquisition	485,981	485,981
Other Comprehensive Income (Loss)	(2,600,348)	126,466
Total Owners Equity	162,952,950	152,286,861
Total Liabilities & Owners Equity	**$1,731,286,889**	**$1,585,786,181**

Classification of Loans Outstanding at October 31, 2021		
Degree of Delinquency	***Dollars***	***Number***
Current and < 60 days	*$1,218,545,568*	*40,546*
60 to less than 179 days	*1,510,969*	*230*
180 to less than 359 days	*115,577*	*4*
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, President/CEO

Rick Davis, Treasurer

Brian D. Musser, Sr. Vice President/CFO

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

PURDUE FEDERAL
CREDIT UNION

Purdue Federal Credit Union Income Statement

	Current Month October 31, 2021	Year to Date October 31, 2021
Loan Interest Income	$3,873,706	$36,985,657
Loans Held for Sale Income	70,526	765,401
Investment Income	311,479	3,046,075
Total Interest Income	4,255,711	40,797,133
Shares Interest Expense	247,886	2,757,101
Notes Payable Interest Expense	49,366	555,978
Total Interest Expense	297,252	3,313,079
Net Interest Margin	**3,958,459**	**37,484,054**
Provision for Loan Loss Expense	**0**	**(1,234,197)**
Non-Interest Income	**1,735,464**	**16,831,389**
Employee Comp & Benefits	2,111,039	19,948,029
Employee Education & Training	32,636	255,672
Association Dues	15,419	127,355
Office Occupancy	284,898	2,640,597
Office Operations	835,429	8,209,433
Marketing	211,555	1,791,356
Loan Servicing Expense	849,966	8,176,269
Professional & Outside Service	60,288	676,327
Member Insurance	20,014	185,486
Misc Operating Expense	71,971	780,298
Total Non-Interest Expense	**4,493,215**	**42,790,822**
Net Income from Operations	**1,200,708**	**12,758,818**
Non-Operating Income (Expense)	199,771	634,085
NCUSIF Dividend (Premium)	0	0
Net Income (Loss)	**$1,400,479**	**$13,392,903**

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.

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