




Purdue Federal Credit Union Balance Sheet

	<u>Current Month</u> <u>November 30, 2022</u>	<u>Prior Year End</u> <u>December 31, 2021</u>
Consumer Loans	\$962,869,449	\$869,070,912
Commercial Loans	404,538,826	368,787,981
Allowance for Loan Loss	(4,596,525)	(4,829,592)
Loans Held for Sale	7,360,121	35,391,392
Investments	324,301,226	425,968,251
Cash	10,880,786	10,120,159
Land & Fixed Assets Net	29,865,616	28,615,025
Deposit Insurance	13,099,559	12,441,022
Other Receivables	30,769,893	16,177,770
Total Assets	<u>\$1,779,088,951</u>	<u>\$1,761,742,920</u>
Accounts Payable & Accrued Expense	36,189,054	19,651,399
Borrowings	45,079,068	45,035,133
Share Draft Checking	458,090,020	461,978,029
Primary Share Savings	474,208,482	455,017,247
Other Savings	75,458,674	72,152,546
Money Markets	386,530,939	393,773,656
Certificates	119,024,136	128,313,185
IRA's	19,900,762	21,741,589
Total Liabilities	1,614,481,135	1,597,662,784
Regular Reserves	7,502,640	7,502,640
Undivided Earnings	177,142,009	159,292,926
Equity Acquired in Acquisition	485,981	485,981
Other Comprehensive Income (Loss)	(20,522,814)	(3,201,411)
Total Owners Equity	164,607,816	164,080,136
Total Liabilities & Owners Equity	<u>\$1,779,088,951</u>	<u>\$1,761,742,920</u>

Classification of Loans Outstanding at November 30, 2022		
Degree of Delinquency	Dollars	Number
Current and < 60 days	\$1,365,879,639	41,581
60 to less than 179 days	1,440,590	245
180 to less than 359 days	51,572	3
360 days and over	36,473	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 Income Statement

	<u>Current Month</u> <u>November 30, 2022</u>	<u>Year to Date</u> <u>November 30, 2022</u>
Loan Interest Income	\$4,987,328	\$47,591,418
Loans Held for Sale Income	33,592	503,625
Investment Income	744,550	5,721,142
Total Interest Income	5,765,470	53,816,185
Shares Interest Expense	653,029	3,436,526
Notes Payable Interest Expense	104,720	779,022
Total Interest Expense	757,749	4,215,548
Net Interest Margin	5,007,721	49,600,637
Provision for Loan Loss Expense	300,010	623,482
Non-Interest Income	1,749,484	18,196,059
Employee Comp & Benefits	2,632,414	25,035,849
Employee Education & Training	49,670	383,433
Association Dues	14,512	137,719
Office Occupancy	263,762	2,966,062
Office Operations	735,955	8,289,191
Marketing	224,156	2,179,448
Loan Servicing Expense	1,227,207	10,398,952
Professional & Outside Service	74,959	809,184
Member Insurance	19,309	211,727
Misc Operating Expense	66,443	723,496
Total Non-Interest Expense	5,308,387	51,135,061
Net Income from Operations	1,148,808	16,038,153
Non-Operating Income (Expense)	271,332	1,810,931
NCUSIF Dividend (Premium)	0	0
Net Income (Loss)	\$1,420,140	\$17,849,084

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

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