

Southern Chautauqua FCU Charter #9107
FINANCIAL CONDITION as of: January 31, 2020

Loans	\$	73,071,021.42
1st Mortgages	\$	5,817,654.13
Total Loans	\$	78,888,675.55
Allowance loan loss	\$	(1,065,360.45)
Vault	\$	998,536.42
Cash on Deposit	\$	190,706.62
CU checks outstanding	\$	(419,880.15)
Credit Union	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	4,694,095.68
Cash & Cash Equivalents	\$	5,531,154.57

Notes Payable	\$	-
Accounts Payable	\$	(234,591.92)
Dividends Payable	\$	178.14
Taxes Payable	\$	3,657.53
Temporary Transfer	\$	1,843.11
Suspense Account	\$	258,638.45
Other Contingent Liabilities	\$	449,469.98
TOTAL LIABILITY	\$	479,195.29

INVESTMENTS

CD 1 to 2 years	\$	1,245,000.00
CD over 2 years	\$	497,000.00
Securities		
Total Investments	\$	1,742,000.00
NCUSIF	\$	767,749.97
Deferred Expenses	\$	393,924.35
Other R.E. Owned	\$	-
Building	\$	1,278,093.71
Land	\$	494,254.90
Furniture/Fixtures	\$	73,136.42
Computer	\$	59,220.55
Building Improvements	\$	1,051,171.19
Accrued Income	\$	237,089.24
Grants/Accts Receivable	\$	8,706.17
Other Assets	\$	1,943,821.00
TOTAL ASSETS	\$	91,403,637.17

DEPOSITS

Shares	\$	22,215,718.92
Share Drafts	\$	14,374,455.39
Money Markets	\$	14,425,902.97
Clubs	\$	213,907.08
IRAs	\$	6,743,135.34
Certificates	\$	23,798,936.98
Total Deposit	\$	81,772,056.68

Secondary Capital	\$	600,000.00
Regular Reserve	\$	445,708.39
Undivided Earnings	\$	7,949,664.29
Other Comprehensive Income		
Net Income	\$	157,012.52
TOTAL LIABILITY/EQUITY	\$	91,403,637.17

TOTAL # of members	16,040
potential # of members	95,962
Capital Ratio	10.01%
Loan to Share	96.47%
Loan to Asset	86.31%

Loans this month	207
\$ amount this month	\$ 2,081,543.20
Loans this year	207
\$ amount this year	\$ 2,081,543.20
Loans since origin	49,457
\$ amount since origin	\$ 340,241,994.90

DELINQUENCY

1 To 29 Days Delinquent	432	\$	3,450,343.51
30 To 59 Days Delinquent	197	\$	1,639,899.13
60 To 179 Days Delinquent	64	\$	732,581.21
180 Days to 359 Days Delinquent	3	\$	20,825.00
360 Days or More Delinquent	5	\$	80,870.19
Total Delinquent Loans	701		5,924,519.04
Total Reportable Delinquent Loan	72		834,276.40
Total All Loans	7351	\$	78,888,675.55

Since 1953 Organization:	
Charged off loans:	
\$	9,149,979.35
Recoveries:	
\$	1,360,721.28
	15%