

**Southern Chautauqua FCU Charter #9107**  
**FINANCIAL CONDITION as of: March 31, 2025**

Loans	\$	110,501,345.73
1st Mortgages	\$	5,793,143.75
<b>Total Loans</b>	<b>\$</b>	<b>116,294,489.48</b>
Allowance loan loss	\$	(1,052,618.81)
Vault	\$	2,003,406.77
Cash on Deposit	\$	223,539.09
CU checks outstanding	\$	(1,140,271.33)
Empyrean-Virtual Vault	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	12,540,056.53
<b>Cash &amp; Cash Equivalents</b>	<b>\$</b>	<b>13,694,427.06</b>

**INVESTMENTS**

Share Certificates	\$	9,457,000.00
Securities/MMA	\$	6,240,264.72
Charitable Donation Acct	\$	1,000,000.00
<b>Total Investments</b>	<b>\$</b>	<b>16,697,264.72</b>
NCUSIF	\$	1,160,474.87
Deferred Expenses	\$	397,901.69
Other R.E. Owned	\$	-
Land	\$	1,991,754.90
Building	\$	2,572,379.55
CU Owned Vehicle	\$	22,296.57
Furniture/Fixtures	\$	183,528.60
Computer	\$	106,231.53
Building Improvements	\$	2,434,587.90
Accrued Income	\$	416,301.39
Grants/Accts Receivable	\$	(106,845.73)
Other Assets	\$	1,979,750.00
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>156,791,923.72</b>

Notes Payable	\$	-
Accounts Payable	\$	(903,832.78)
Dividends Payable	\$	(1,222.90)
Taxes Payable/withholdings	\$	375.00
Temporary Transfer	\$	-
Suspense Account	\$	222,248.87
Other Contingent Liabilities	\$	987,447.24
<b>TOTAL LIABILITY</b>	<b>\$</b>	<b>305,015.43</b>

**DEPOSITS**

Shares	\$	39,711,126.57
Share Drafts	\$	30,918,741.90
Money Markets	\$	13,028,482.19
Clubs	\$	497,367.99
IRAs	\$	9,638,424.45
Certificates	\$	37,201,720.01
<b>Total Deposit</b>	<b>\$</b>	<b>130,995,863.11</b>

Secondary Capital	\$	5,900,000.00
Regular Reserve	\$	483,777.01
Undivided Earnings	\$	18,494,675.69
Other Comprehensive Income		
Net Income	\$	612,592.48
<b>TOTAL LIABILITY/EQUITY</b>	<b>\$</b>	<b>156,791,923.72</b>

TOTAL # of members	20,052	Loans this month	319
		\$ amount this month	\$ 4,129,764.80
potential # of members	126,807	Loans this year	546
Capital Ratio	16.26%	\$ amount this year	\$ 7,248,555.28
Loan to Share	88.78%	Loans since origin	67,001
Loan to Asset	74.17%	\$ amount since origin	\$ 587,173,259.58

<b>DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107</b>			
1 To 29 Days Delinquent	540	\$	6,929,779.67
30 To 59 Days Delinquent	175	\$	2,363,044.34
60 To 179 Days Delinquent	79	\$	1,227,732.11
180 Days to 359 Days Delinquent	3	\$	13,790.31
360 Days or More Delinquent	6	\$	83,844.41
<b>Total Delinquent Loans</b>	<b>803</b>		<b>10,618,190.84</b>
<b>Total Reportable Delinquent Loan</b>	<b>88</b>		<b>1,325,366.83</b>
Total All Loans	8725	\$	116,294,489.48

<b>Since 1953 Organization:</b>	
<b>Charged off loans:</b>	
\$	13,895,784.37
<b>Recoveries:</b>	
\$	2,753,111.67
	20%