

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

Loans	\$	112,191,948.41
1st Mortgages	\$	5,669,862.20
Total Loans	\$	117,861,810.61
Allowance loan loss	\$	(1,113,917.57)
Vault	\$	1,941,005.46
Cash on Deposit	\$	226,828.91
CU checks outstanding	\$	(733,105.55)
Empyrean-Virtual Vault	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	9,526,157.46
Cash & Cash Equivalents	\$	11,028,582.28

Notes Payable	\$	-
Accounts Payable	\$	(2,448,634.95)
Dividends Payable	\$	(1,638.28)
Taxes Payable/withholdings	\$	-
Temporary Transfer	\$	-
Suspense Account	\$	407,473.90
Other Contingent Liabilities	\$	1,051,223.04
TOTAL LIABILITY	\$	(991,576.29)

INVESTMENTS

Share Certificates	\$	7,720,680.68
Securities/MMA	\$	11,909,461.87
Charitable Donation Acct	\$	1,000,000.00
Total Investments	\$	20,630,142.55
NCUSIF	\$	1,173,536.28
Deferred Expenses	\$	350,152.14
Other R.E. Owned	\$	-
Land	\$	1,991,754.90
Building	\$	2,630,928.64
CU Owned Vehicle	\$	19,748.39
Furniture/Fixtures	\$	172,143.58
Computer	\$	100,376.45
Building Improvements	\$	2,409,054.73
Accrued Income	\$	404,247.32
Grants/Accts Receivable	\$	(125,353.39)
Other Assets	\$	1,977,319.00
TOTAL ASSETS	\$	159,510,525.91

DEPOSITS

Shares	\$	40,266,834.02
Share Drafts	\$	32,937,996.16
Money Markets	\$	12,724,789.30
Clubs	\$	699,979.07
IRAs	\$	9,707,685.28
Certificates	\$	37,686,320.58
Total Deposit	\$	134,023,604.41

Secondary Capital	\$	5,900,000.00
Regular Reserve	\$	483,777.01
Undivided Earnings	\$	19,539,159.86
Other Comprehensive Income		
Net Income	\$	555,610.92
TOTAL LIABILITY/EQUITY	\$	159,510,575.91

TOTAL # of members	20,547	Loans this month	350
		\$ amount this month	\$ 4,329,856.37
potential # of members	126,807	Loans this year	2,143
Capital Ratio	16.60%	\$ amount this year	\$ 27,767,461.05
Loan to Share	87.94%	Loans since origin	68,598
Loan to Asset	73.89%	\$ amount since origin	\$ 607,692,165.35

DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107			
1 To 29 Days Delinquent	416	\$	4,983,538.74
30 To 59 Days Delinquent	151	\$	2,296,324.86
60 To 179 Days Delinquent	59	\$	613,755.72
180 Days to 359 Days Delinquent	4	\$	62,415.74
360 Days or More Delinquent	3	\$	63,241.33
Total Delinquent Loans	633		8,019,276.39
Total Reportable Delinquent Loan	66		739,412.79
Total All Loans	8826	\$	117,861,810.61

Since 1953 Organization:	
Charged off loans:	
\$	14,003,713.95
Recoveries:	
\$	2,809,553.35
	20%