

Southern Chautauqua FCU Charter #9107
FINANCIAL CONDITION as of: January 31, 2026

Loans	\$ 109,834,230.43
1st Mortgages	\$ 5,994,395.57
Total Loans	\$ 115,828,626.00
Allowance loan loss	\$ (2,295,460.76)
Vault	\$ 2,399,955.87
Cash on Deposit	\$ 311,111.89
CU checks outstanding	\$ (1,104,266.30)
Empyreal-Virtual Vault	\$ -
Alloya Pledged Shares	\$ 67,696.00
Alloya Corporate FCU	\$ 17,040,138.38
Cash & Cash Equivalents	\$ 18,714,635.84

Notes Payable	\$ -
Accounts Payable	\$ (188,424.05)
Dividends Payable	\$ (2,698.40)
Taxes Payable/withholdings	\$ -
Temporary Transfer	\$ -
Suspense Account	\$ 1,026,976.18
Other Contingent Liabilities	\$ 950,127.68
TOTAL LIABILITY	\$ 1,785,981.41

INVESTMENTS

Share Certificates	\$ 8,731,233.51
Securities/MMA	\$ 8,420,567.16
Charitable Donation Acct	\$ 1,000,000.00
Total Investments	\$ 18,151,800.67
NCUSIF	\$ 1,347,005.99
Deferred Expenses	\$ 412,098.04
Other R.E. Owned	\$ -
Land	\$ 1,991,754.90
Building	\$ 3,390,116.53
CU Owned Vehicle	\$ 15,926.12
Furniture/Fixtures	\$ 152,425.24
Computer	\$ 95,758.42
Building Improvements	\$ 2,796,411.57
Accrued Income	\$ 436,138.57
Grants/Accts Receivable	\$ (104,862.00)
Other Assets	\$ 2,096,294.00
TOTAL ASSETS	\$ 163,028,669.13

DEPOSITS

Shares	\$ 39,671,431.36
Share Drafts	\$ 34,958,552.05
Money Markets	\$ 12,584,421.34
Clubs	\$ 294,750.00
IRAs	\$ 9,303,299.39
Certificates	\$ 36,790,281.19
Total Deposit	\$ 133,602,735.33
Secondary Capital	\$ 5,900,000.00
Regular Reserve	\$ 483,777.01
Undivided Earnings	\$ 21,081,147.30
Other Comprehensive Income	\$ -
Net Income	\$ 175,028.08
TOTAL LIABILITY/EQUITY	\$ 163,028,669.13

TOTAL # of members	21,142	Loans this month	205
potential # of members	126,807	\$ amount this month	\$ 2,685,123.75
Capital Ratio	16.95%	Loans this year	205
Loan to Share	86.70%	\$ amount this year	\$ 2,685,123.75
Loan to Asset	71.05%	Loans since origin	70,183
		\$ amount since origin	\$ 623,719,557.18

DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107		
1 To 29 Days Delinquent	513	\$ 6,293,970.33
30 To 59 Days Delinquent	196	\$ 2,565,189.02
60 To 179 Days Delinquent	165	\$ 1,719,806.23
180 Days to 359 Days Delinquent	23	\$ 359,472.36
360 Days or More Delinquent	6	\$ 110,927.22
Total Delinquent Loans	903	\$ 11,049,365.16
Total Reportable Delinquent Loan	194	\$ 2,190,205.81
Total All Loans	8913	\$ 115,828,626.00

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