

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)
Empyrean-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
		\$ amount this month	\$ 2,685,123.75
potential # of members	126,807	Loans this year	205
Capital Ratio	16.95%	\$ amount this year	\$ 2,685,123.75
Loan to Share	86.70%	Loans since origin	70,183
Loan to Asset	71.05%	\$ 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%