

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

Loans	\$	112,341,777.00
1st Mortgages	\$	5,937,201.72
Total Loans	\$	118,278,978.72
Allowance loan loss	\$	(1,375,644.19)
Vault	\$	2,245,038.25
Cash on Deposit	\$	291,937.20
CU checks outstanding	\$	(806,054.41)
Empyrean-Virtual Vault	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	11,105,917.43
Cash & Cash Equivalents	\$	12,904,534.47

Notes Payable	\$	-
Accounts Payable	\$	(420,733.11)
Dividends Payable	\$	(1,592.99)
Taxes Payable/withholdings	\$	241.67
Temporary Transfer	\$	-
Suspense Account	\$	1,611,828.18
Other Contingent Liabilities	\$	1,094,988.49
TOTAL LIABILITY	\$	2,284,732.24

INVESTMENTS

Share Certificates	\$	8,469,406.64
Securities/MMA	\$	11,912,766.98
Charitable Donation Acct	\$	1,000,000.00
Total Investments	\$	21,382,173.62
NCUSIF	\$	1,173,536.28
Deferred Expenses	\$	338,746.80
Other R.E. Owned	\$	-
Land	\$	1,991,754.90
Building	\$	3,438,784.67
CU Owned Vehicle	\$	19,111.35
Furniture/Fixtures	\$	169,770.06
Computer	\$	97,537.57
Building Improvements	\$	2,560,415.11
Accrued Income	\$	420,550.47
Grants/Accts Receivable	\$	(123,925.39)
Other Assets	\$	1,977,319.00
TOTAL ASSETS	\$	163,253,643.44

DEPOSITS

Shares	\$	40,037,930.11
Share Drafts	\$	33,954,165.12
Money Markets	\$	12,735,200.68
Clubs	\$	762,005.84
IRAs	\$	9,632,131.34
Certificates	\$	37,367,048.30
Total Deposit	\$	134,488,481.39

Secondary Capital	\$	5,900,000.00
Regular Reserve	\$	483,777.01
Undivided Earnings	\$	19,539,159.86
Other Comprehensive Income		
Net Income	\$	557,492.96
TOTAL LIABILITY/EQUITY	\$	163,253,643.46

TOTAL # of members	20,658	Loans this month	341
		\$ amount this month	\$ 4,326,411.69
potential # of members	126,807	Loans this year	2,484
Capital Ratio	16.22%	\$ amount this year	\$ 27,764,016.37
Loan to Share	87.95%	Loans since origin	68,939
Loan to Asset	72.45%	\$ amount since origin	\$ 607,688,720.67

DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107

1 To 29 Days Delinquent	491	\$	5,398,106.11
30 To 59 Days Delinquent	175	\$	2,219,022.04
60 To 179 Days Delinquent	85	\$	1,011,856.21
180 Days to 359 Days Delinquent	4	\$	61,630.25
360 Days or More Delinquent	3	\$	62,830.79
Total Delinquent Loans	758		8,753,445.40
Total Reportable Delinquent Loan	92		1,136,317.25
Total All Loans	8934	\$	118,278,978.72

Since 1953 Organization:

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