

Southern Chautauqua FCU Charter #9107
FINANCIAL CONDITION as of: November 30, 2025

Loans	\$	111,449,412.10
1st Mortgages	\$	5,886,785.90
Total Loans	\$	117,336,198.00
Allowance loan loss	\$	(2,353,646.51)
Vault	\$	2,320,764.86
Cash on Deposit	\$	235,005.83
CU checks outstanding	\$	(869,456.07)
Empyrean-Virtual Vault	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	13,421,120.49
Cash & Cash Equivalents	\$	15,175,131.11

Notes Payable	\$	-
Accounts Payable	\$	(910,779.24)
Dividends Payable	\$	(1,601.34)
Taxes Payable/withholdings	\$	1,075.72
Temporary Transfer	\$	-
Suspense Account	\$	1,305,492.32
Other Contingent Liabilities	\$	940,395.77
TOTAL LIABILITY	\$	1,334,583.23

INVESTMENTS

Share Certificates	\$	8,225,563.64
Securities/MMA	\$	11,902,951.05
Charitable Donation Acct	\$	1,000,000.00
Total Investments	\$	21,128,514.69
NCUSIF	\$	1,347,005.99
Deferred Expenses	\$	379,619.62
Other R.E. Owned	\$	-
Land	\$	1,991,754.90
Building	\$	3,427,481.75
CU Owned Vehicle	\$	17,200.21
Furniture/Fixtures	\$	159,193.21
Computer	\$	93,652.07
Building Improvements	\$	2,765,436.90
Accrued Income	\$	427,977.84
Grants/Accts Receivable	\$	(107,718.00)
Other Assets	\$	1,966,193.00
TOTAL ASSETS	\$	163,753,994.78

DEPOSITS

Shares	\$	39,833,705.62
Share Drafts	\$	35,407,907.79
Money Markets	\$	12,586,510.02
Clubs	\$	478,253.53
IRAs	\$	9,666,954.36
Certificates	\$	37,478,159.10
Total Deposit	\$	135,451,490.42

Secondary Capital	\$	5,900,000.00
Regular Reserve	\$	483,777.01
Undivided Earnings	\$	20,290,713.56
Other Comprehensive Income		
Net Income	\$	293,430.56
TOTAL LIABILITY/EQUITY	\$	163,753,994.78

TOTAL # of members	21,023	Loans this month	214
		\$ amount this month	\$ 3,091,589.14
potential # of members	126,807	Loans this year	3,274
Capital Ratio	16.47%	\$ amount this year	\$ 38,476,893.24
Loan to Share	86.63%	Loans since origin	69,729
Loan to Asset	71.65%	\$ amount since origin	\$ 618,401,597.54

DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107			
1 To 29 Days Delinquent	642	\$	8,073,644.28
30 To 59 Days Delinquent	188	\$	2,293,726.21
60 To 179 Days Delinquent	149	\$	1,760,900.89
180 Days to 359 Days Delinquent	17	\$	199,096.23
360 Days or More Delinquent	5	\$	101,888.54
Total Delinquent Loans	1001		12,429,256.15
Total Reportable Delinquent Loan	171		2,061,885.66
Total All Loans	8855	\$	117,336,198.00

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