

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

Loans	\$	110,728,880.57
1st Mortgages	\$	5,782,415.76
<b>Total Loans</b>	<b>\$</b>	<b>116,511,296.33</b>
Allowance loan loss	\$	(2,369,888.07)
Vault	\$	2,632,759.55
Cash on Deposit	\$	259,267.11
CU checks outstanding	\$	(793,701.23)
Empyrean-Virtual Vault	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	15,168,766.59
<b>Cash &amp; Cash Equivalents</b>	<b>\$</b>	<b>17,334,788.02</b>

Notes Payable	\$	-
Accounts Payable	\$	(1,658,473.55)
Dividends Payable	\$	(1,568.29)
Taxes Payable/withholdings	\$	11,170.33
Temporary Transfer	\$	-
Suspense Account	\$	410,083.09
Other Contingent Liabilities	\$	892,545.59
<b>TOTAL LIABILITY</b>	<b>\$</b>	<b>(346,242.83)</b>

**INVESTMENTS**

Share Certificates	\$	8,726,256.62
Securities/MMA	\$	8,420,517.63
Charitable Donation Acct	\$	1,000,000.00
<b>Total Investments</b>	<b>\$</b>	<b>18,146,774.25</b>
NCUSIF	\$	1,347,005.99
Deferred Expenses	\$	334,967.05
Other R.E. Owned	\$	-
Land	\$	1,991,754.90
Building	\$	3,399,861.13
CU Owned Vehicle	\$	16,563.17
Furniture/Fixtures	\$	155,809.23
Computer	\$	93,256.23
Building Improvements	\$	2,786,358.43
Accrued Income	\$	458,017.26
Grants/Accts Receivable	\$	(106,290.00)
Other Assets	\$	2,096,294.00
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>162,196,567.92</b>

**DEPOSITS**

Shares	\$	39,674,130.56
Share Drafts	\$	35,507,095.59
Money Markets	\$	12,618,487.32
Clubs	\$	570,735.95
IRAs	\$	9,326,119.44
Certificates	\$	37,381,317.58
<b>Total Deposit</b>	<b>\$</b>	<b>135,077,886.44</b>

Secondary Capital	\$	5,900,000.00
Regular Reserve	\$	483,777.01
Undivided Earnings	\$	20,290,713.56
Other Comprehensive Income		
Net Income	\$	790,433.74
<b>TOTAL LIABILITY/EQUITY</b>	<b>\$</b>	<b>162,196,567.92</b>

TOTAL # of members	21,094	Loans this month	249
		\$ amount this month	\$ 2,632,835.89
potential # of members	126,807	Loans this year	3,523
Capital Ratio	16.93%	\$ amount this year	\$ 41,109,729.13
Loan to Share	86.25%	Loans since origin	69,978
Loan to Asset	71.83%	\$ amount since origin	\$ 621,034,433.43

**DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107**

1 To 29 Days Delinquent	530	\$	6,472,379.35
30 To 59 Days Delinquent	207	\$	2,323,294.02
60 To 179 Days Delinquent	150	\$	1,657,687.12
180 Days to 359 Days Delinquent	21	\$	252,816.72
360 Days or More Delinquent	5	\$	93,592.05
<b>Total Delinquent Loans</b>	<b>913</b>		<b>10,799,769.26</b>
<b>Total Reportable Delinquent Loan</b>	<b>176</b>		<b>2,004,095.89</b>
Total All Loans	8862	\$	116,511,296.33

**Since 1953 Organization:**

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