

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

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

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
TOTAL LIABILITY	\$ (346,242.83)

INVESTMENTS

Share Certificates	\$ 8,726,256.62
Securities/MMA	\$ 8,420,517.63
Charitable Donation Acct	\$ 1,000,000.00
Total Investments	\$ 18,146,774.25
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
TOTAL ASSETS	\$ 162,196,567.92

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
Total Deposit	\$ 135,077,886.44
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
TOTAL LIABILITY/EQUITY	\$ 162,196,567.92

TOTAL # of members	21,094	Loans this month	249
potential # of members	126,807	\$ amount this month	\$ 2,632,835.89
Capital Ratio	16.93%	Loans this year	3,523
Loan to Share	86.25%	\$ amount this year	\$ 41,109,729.13
Loan to Asset	71.83%	Loans since origin	69,978
		\$ 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
Total Delinquent Loans	913	\$ 10,799,769.26
Total Reportable Delinquent Loan	176	\$ 2,004,095.89
Total All Loans	8862	\$ 116,511,296.33

Since 1953 Organization:

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