Southern Chautauqua FCU Charter #9107

FINANCIAL CONDITION as of: September 30, 2025

Loans	$	112,003,656.89	Notes Payable	$	-
1st Mortgages	$	5,913,653.46	Accounts Payable	$	(1,518,102.10)
Total Loans	$	117,917,310.35	Dividends Payable	$	(1,708.93)
Allowance loan loss	$	(1,645,726.33)	Taxes Payable/withholdings	$	983.54
Vault	$	2,159,828.26	Temporary Transfer	$	-
Cash on Deposit	$	233,978.76	Suspense Account	$	314,150.26
CU checks outstanding	$	(756,053.33)	Other Contingent Liabilities	$	1,115,553.13
Empyreal-Virtual Vault	$	-	TOTAL LIABILITY	$	(89,124.10)
Alloya Pledged Shares	$	67,696.00			
Alloya Corporate FCU	$	6,622,112.39			
Cash & Cash Equivalents	$	8,327,562.08			
INVESTMENTS			*DEPOSITS*		
Share Certificates	$	8,721,138.50	Shares	$	39,279,648.48
Securities/MMA	$	11,896,980.05	Share Drafts	$	32,602,668.80
Charitable Donation Acct	$	1,000,000.00	Money Markets	$	12,573,274.40
Total Investments	$	21,618,118.55	Clubs	$	496,321.97
NCUSIF	$	1,173,536.28	IRAs	$	9,600,198.72
Deferred Expenses	$	390,384.23	Certificates	$	37,261,606.35
Other R.E. Owned	$	-	Total Deposit	$	131,813,718.72
Land	$	1,991,754.90			
Building	$	3,430,817.54			
CU Owned Vehicle	$	18,474.30			
Furniture/Fixtures	$	165,961.19			
Computer	$	94,698.64	Secondary Capital	$	5,900,000.00
Building Improvements	$	2,642,810.27	Regular Reserve	$	483,777.01
Accrued Income	$	417,764.19	Undivided Earnings	$	19,539,159.86
Grants/Accts Receivable	$	(110,574.00)	Other Comprehensive Income		
Other Assets	$	1,966,193.00	Net Income	$	751,553.70
TOTAL ASSETS	**$**	**158,399,085.19**	**TOTAL LIABILITY/EQUITY**	**$**	**158,399,085.19**

TOTAL # of members	20,766	Loans this month		272
		$ amount this month	$	3,233,033.42
potential # of members	126,807	Loans this year		2,756
Capital Ratio	16.84%	$ amount this year	$	30,997,049.79
Loan to Share	89.46%	Loans since origin		69,211
Loan to Asset	74.44%	$ amount since origin	$	610,921,754.09

DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107			
1 To 29 Days Delinquent	439	$	5,046,698.20
30 To 59 Days Delinquent	166	$	2,038,732.99
60 To 179 Days Delinquent	101	$	1,125,150.91
180 Days to 359 Days Delinquent	6	$	84,289.58
360 Days or More Delinquent	3	$	62,590.54
Total Delinquent Loans	**715**		**8,357,462.22**
Total Reportable Delinquent Loan	**110**		**1,272,031.03**
Total All Loans	8934	$	117,917,310.35

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