

Southern Chautauqua FCU Charter #9107
INCOME & EXPENSE STATEMENT as of: September 30, 2025

INCOME	CURRENT MO.		Q-T-D		Y-T-D
Income from Loans	\$	811,526.38	\$	2,469,272.11	\$ 7,152,412.87
Income from Investments	\$	225,042.94	\$	439,900.23	\$ 829,014.67
Fees & Charges	\$	154,015.65	\$	473,551.99	\$ 1,348,328.61
Misc. Income	\$	156,466.17	\$	454,087.71	\$ 1,565,417.08
TOTAL INCOME	\$	1,347,051.14	\$	3,836,812.04	\$ 10,895,173.23
INTEREST EXPENSE					
Dividends	\$	155,947.06	\$	479,198.05	\$ 1,426,477.62
Interest on Borrowed Funds	\$	2,940.00	\$	8,821.78	\$ 26,825.66
INCOME less INTEREST EXPENSE	\$	1,188,164.08	\$	3,348,792.21	\$ 9,441,869.95
Provision for loan losses	\$	250,000.00	\$	556,004.00	\$ 1,005,284.00
NET INCOME	\$	938,164.08	\$	2,792,788.21	\$ 8,436,585.95
EXPENSES					
Compensation	\$	313,930.39	\$	941,728.35	\$ 2,952,692.89
Employee Benefits	\$	101,258.91	\$	308,022.99	\$ 919,612.94
Travel & Conference	\$	7,326.39	\$	17,830.09	\$ 46,117.75
Association Dues	\$	3,205.89	\$	8,701.00	\$ 22,574.54
Office Occupancy Expense	\$	750.00	\$	2,250.00	\$ 7,500.00
Building Maintenance	\$	6,565.17	\$	23,306.98	\$ 53,471.69
Utilities	\$	9,064.84	\$	26,080.94	\$ 87,240.41
Depreciation of Building	\$	14,931.39	\$	42,957.07	\$ 122,250.95
Depreciaton of Vehicle	\$	637.05	\$	1,911.14	\$ 5,733.41
Real Estate Taxes	\$	17,713.88	\$	41,794.79	\$ 115,696.61
Office Operations	\$	32,484.78	\$	98,478.64	\$ 298,686.03
Debit Card	\$	7,896.50	\$	23,613.53	\$ 64,548.04
Bond	\$	7,766.00	\$	23,297.98	\$ 69,370.01
Education & Promo	\$	(3,810.26)	\$	29,670.71	\$ 95,759.58
Loan Servicing	\$	20,623.47	\$	64,651.29	\$ 198,823.16
Outside Services	\$	99,069.33	\$	339,072.61	\$ 1,149,321.72
Members Insurance	\$	35,334.49	\$	106,318.17	\$ 317,931.92
Federal Operating Fee	\$	2,325.63	\$	6,976.90	\$ 20,492.81
Misc. Operating Expense	\$	48,009.49	\$	72,138.33	\$ 230,290.62
TOTAL OPERATING EXPENSE	\$	725,083.34	\$	2,178,801.51	\$ 6,778,115.08
INCOME FROM OPERATIONS	\$	213,080.74	\$	613,986.70	\$ 1,658,470.87
Gain/(Loss) on Sale of Assets	\$	-	\$	-	\$ -
Gain/(Loss) on Investments	\$	(19,020.00)	\$	137,567.00	\$ 137,567.00
NCUSIF Stabilization	\$	-	\$	-	\$ -
PROFIT/(LOSS)	\$	194,060.74	\$	751,553.70	\$ 1,796,037.87