

**Southern Chautauqua FCU Charter #9107**  
**FINANCIAL CONDITION as of: January 31, 2023**

Loans	\$	101,315,589.52
1st Mortgages	\$	5,958,363.90
<b>Total Loans</b>	<b>\$</b>	<b>107,273,953.42</b>
Allowance loan loss	\$	(2,343,011.34)
Vault	\$	1,621,130.65
Cash on Deposit	\$	146,584.96
CU checks outstanding	\$	(959,286.04)
Community Bk-Hopes fcu	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	(1,770,511.52)
<b>Cash &amp; Cash Equivalents</b>	<b>\$</b>	<b>(894,385.95)</b>

Notes Payable	\$	17,125.17
Accounts Payable	\$	(1,758,774.07)
Dividends Payable	\$	64.48
Taxes Payable	\$	7,308.33
Temporary Transfer	\$	24,150.39
Suspense Account	\$	371,322.24
Other Contingent Liabilities	\$	532,206.54
<b>TOTAL LIABILITY</b>	<b>\$</b>	<b>(806,596.92)</b>

**INVESTMENTS**

CD 1 to 2 years	\$	1,244,000.00
CD over 2 years	\$	5,728,000.00
Securities	\$	5,909,662.83
<b>Total Investments</b>	<b>\$</b>	<b>12,881,662.83</b>
NCUSIF	\$	1,089,765.83
Deferred Expenses	\$	371,391.68
Other R.E. Owned	\$	-
Building	\$	1,843,369.20
Land	\$	1,491,754.90
Furniture/Fixtures	\$	189,642.74
Computer	\$	112,948.70
Building Improvements	\$	1,931,080.87
Accrued Income	\$	333,094.65
Grants/Accts Receivable	\$	(211,545.54)
Other Assets	\$	1,944,602.00
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>126,014,323.99</b>

**DEPOSITS**

Shares	\$	38,433,788.30
Share Drafts	\$	23,741,724.07
Money Markets	\$	18,363,913.15
Clubs	\$	285,010.52
IRAs	\$	7,265,209.59
Certificates	\$	19,090,237.41
<b>Total Deposit</b>	<b>\$</b>	<b>107,179,883.04</b>

Secondary Capital	\$	5,900,000.00
Regular Reserve	\$	483,777.01
Undivided Earnings	\$	13,083,433.41
Other Comprehensive Income	\$	
Net Income	\$	173,827.45
<b>TOTAL LIABILITY/EQUITY</b>	<b>\$</b>	<b>126,014,323.99</b>

TOTAL # of members	17,938
potential # of members	126,807
Capital Ratio	15.59%
Loan to Share	100.09%
Loan to Asset	85.13%

Loans this month	233
\$ amount this month	\$ 3,789,092.94
Loans this year	233
\$ amount this year	\$ 3,789,092.94
Loans since origin	59,744
\$ amount since origin	\$ 490,852,053.72

**DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107**

1 To 29 Days Delinquent	528	\$	6,133,135.95
30 To 59 Days Delinquent	190	\$	1,939,220.59
60 To 179 Days Delinquent	93	\$	1,106,138.96
180 Days to 359 Days Delinquent	6	\$	52,596.86
360 Days or More Delinquent	4	\$	71,149.05
<b>Total Delinquent Loans</b>	<b>821</b>		<b>9,302,241.41</b>
<b>Total Reportable Delinquent Loan</b>	<b>103</b>		<b>1,229,884.87</b>
Total All Loans	7359	\$	107,273,953.42

<b>Since 1953 Organization:</b>	
<b>Charged off loans:</b>	
\$	10,670,376.96
<b>Recoveries:</b>	
\$	1,989,101.66
19%	