

**Southern Chautauqua FCU Charter #9107**  
**FINANCIAL CONDITION as of: March 31, 2019**

Loans	\$	64,360,945.08
1st Mortgages	\$	5,611,523.84
<b>Total Loans</b>	<b>\$</b>	<b>69,972,468.92</b>
Allowance loan loss	\$	(1,143,072.60)
Vault	\$	732,806.81
Cash on Deposit	\$	165,828.64
CU checks outstanding	\$	(1,282,954.37)
Credit Union	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	5,704,196.55
<b>Cash &amp; Cash Equivalents</b>	<b>\$</b>	<b>5,387,573.63</b>

Notes Payable	\$	-
Accounts Payable	\$	(405,735.83)
Dividends Payable	\$	(78.55)
Taxes Payable	\$	107.78
Temporary Transfer	\$	(661.99)
Suspense Account	\$	656,439.40
Other Contingent Liabilities	\$	405,638.31
<b>TOTAL LIABILITY</b>	<b>\$</b>	<b>655,709.12</b>

**INVESTMENTS**

CD 1 to 2 years	\$	3,735,000.00
CD over 2 years	\$	497,000.00
Securities		
<b>Total Investments</b>	<b>\$</b>	<b>4,232,000.00</b>
NCUSIF	\$	755,775.95
Deferred Expenses	\$	420,965.82
Other R.E. Owned	\$	24,929.00
Building	\$	1,318,401.41
Land	\$	491,754.90
Furniture/Fixtures	\$	103,041.31
Computer	\$	83,340.01
Building Improvements	\$	1,085,689.78
Accrued Income	\$	216,951.25
Grants/Accts Receivable	\$	4,865.39
Other Assets	\$	1,974,213.00
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>84,928,897.77</b>

**DEPOSITS**

Shares	\$	21,228,107.71
Share Drafts	\$	14,000,398.44
Money Markets	\$	14,328,732.16
Clubs	\$	243,246.84
IRAs	\$	6,529,628.56
Certificates	\$	19,442,019.29
<b>Total Deposit</b>	<b>\$</b>	<b>75,772,133.00</b>

Secondary Capital	\$	1,000,000.00
Regular Reserve	\$	445,708.39
Undivided Earnings	\$	6,635,812.13
Other Comprehensive Income	\$	-
Net Income	\$	419,535.13
<b>TOTAL LIABILITY/EQUITY</b>	<b>\$</b>	<b>84,928,897.77</b>

TOTAL # of members	15,506
potential # of members	95,962
Capital Ratio	10.01%
Loan to Share	92.35%
Loan to Asset	82.39%

Loans this month	292
\$ amount this month	\$ 3,579,360.54
Loans this year	717
\$ amount this year	\$ 8,219,655.13
Loans since origin	46,588
\$ amount since origin	\$ 306,014,744.89

**DELINQUENCY**

1 To 29 Days Delinquent	453	\$	3,483,466.93
30 To 59 Days Delinquent	158	\$	1,087,736.76
60 To 179 Days Delinquent	53	\$	411,693.00
180 Days to 359 Days Delinquent	8	\$	142,659.89
360 Days or More Delinquent	5	\$	51,902.55
<b>Total Delinquent Loans</b>	<b>677</b>		<b>5,177,459.13</b>
<b>Total Reportable Delinquent Loan</b>	<b>66</b>		<b>606,255.44</b>
Total All Loans	6938	\$	69,972,468.92

**Since 1953 Organization:**

<b>Charged off loans:</b>	
\$	8,283,115.60
<b>Recoveries:</b>	
\$	1,253,804.33