

Southern Chautauqua FCU Charter #9107

Balance Sheet

as of: November 30, 2015

Loans	\$ 45,567,599.03
1st Mortgages	\$ 4,406,048.71
Total Loans	\$ 49,973,647.74
Allowance loan loss	\$ (281,403.45)
Vault	\$ 411,359.05
Cash on Deposit	\$ 827,751.00
Money Markets	\$ -
Bank Accounts	\$ 249,863.48
Alloya Pledged Shares	\$ 67,696.00
Alloya Corporate FCU	\$ 2,801,421.67
Cash & Cash Equivalents	\$ 4,358,091.20

Notes Payable	\$ 240,000.00
Accounts Payable	\$ 515,618.74
Dividends Payable	\$ -
Taxes Payable	\$ 1,061.31
Temporary Transfer	\$ 395.96
Suspense Account	\$ (7,715.77)
Other Contingent Liabilities	\$ 254,948.25
TOTAL LIABILITY	\$ 1,004,308.49

INVESTMENTS

CD 1 to 2 years	\$ 8,465,000.00
CD over 2 years	\$ 996,000.00
Securities	\$ 500,000.00
Total Investments	\$ 9,961,000.00
NCUSIF	\$ 581,250.65
Deferred Expenses	\$ 209,220.82
Other R.E. Owned	\$ 29,373.88
Building	\$ 1,835,679.20
Land	\$ 554,504.90
Furniture/Fixtures	\$ 106,200.26
Computer	\$ 27,502.42
Building Improvements	\$ 51,429.23
Accrued Income	\$ 172,038.10
Grants/Accts Receivable	\$ 14,251.32
Other Assets	\$ 108,000.00
TOTAL ASSETS	\$ 67,700,786.27

DEPOSITS

Shares	\$ 13,102,803.80
Share Drafts	\$ 7,617,904.52
Money Markets	\$ 16,088,573.24
Clubs	\$ 135,837.25
IRAs	\$ 6,373,938.98
Certificates	\$ 15,965,030.60
Total Deposit	\$ 59,284,088.39

Secondary Capital	\$ 1,769,000.00
Regular Reserve	\$ 445,708.39
Undivided Earnings	\$ 5,090,092.68
Net Income	\$ 107,588.32
TOTAL LIABILITY/EQUITY	\$ 67,700,786.27

TOTAL # of members	12,095
potential # of members	76,561
Capital Ratio	10.95%

Loans this month	219
\$ amount this month	\$ 2,063,573.90
Loans this year	2,258
\$ amount this year	\$ 20,943,050.73
Loans since origin	36,453
\$ amount since origin	\$ 240,425,931.66
Loan to Share	84.30%
Loan to Asset	73.82%

DELINQUENCY

2 months < 6 months	62
6 months < 12 months	6
> 12 months	10
Subtotal	78
Less than 2 mos & Current	5,196

	\$ 583,020.49
	\$ 77,139.68
	\$ 365,787.76
	\$ 1,025,947.93
	\$ 48,947,699.81

Since 1953 Organization:	
Charged off loans:	
\$	4,605,041.05
Recoveries:	
\$	662,761.54