

Southern Chautauqua FCU Charter #9107
FINANCIAL CONDITION as of: February 28, 2025

Loans	\$	110,669,155.94
1st Mortgages	\$	5,861,566.27
Total Loans	\$	116,530,722.21
Allowance loan loss	\$	(1,162,988.55)
Vault	\$	1,843,674.06
Cash on Deposit	\$	280,291.12
CU checks outstanding	\$	(1,426,803.63)
Empyrean-Virtual Vault	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	14,177,788.28
Cash & Cash Equivalents	\$	14,942,645.83

Notes Payable	\$	-
Accounts Payable	\$	(423,079.84)
Dividends Payable	\$	(1,230.19)
Taxes Payable/withholdings	\$	425.00
Temporary Transfer	\$	-
Suspense Account	\$	198,931.70
Other Contingent Liabilities	\$	1,059,046.09
TOTAL LIABILITY	\$	834,092.76

INVESTMENTS

Share Certificates	\$	7,715,000.00
Securities/MMA	\$	6,234,902.89
Charitable Donation Acct	\$	1,000,000.00
Total Investments	\$	14,949,902.89
NCUSIF	\$	1,160,474.87
Deferred Expenses	\$	429,047.63
Other R.E. Owned	\$	-
Land	\$	1,991,754.90
Building	\$	2,580,007.09
CU Owned Vehicle	\$	22,933.62
Furniture/Fixtures	\$	187,888.18
Computer	\$	104,833.32
Building Improvements	\$	2,442,652.87
Accrued Income	\$	305,050.97
Grants/Accts Receivable	\$	(125,871.08)
Other Assets	\$	1,990,853.00
TOTAL ASSETS	\$	156,349,907.75

DEPOSITS

Shares	\$	39,165,752.25
Share Drafts	\$	31,646,980.44
Money Markets	\$	13,069,058.03
Clubs	\$	410,670.42
IRAs	\$	9,391,637.82
Certificates	\$	36,712,233.58
Total Deposit	\$	130,396,332.54

Secondary Capital	\$	5,900,000.00
Regular Reserve	\$	483,777.01
Undivided Earnings	\$	18,577,134.92
Other Comprehensive Income		
Net Income	\$	158,570.52
TOTAL LIABILITY/EQUITY	\$	156,349,907.75

TOTAL # of members	19,784	Loans this month	227
potential # of members	126,807	\$ amount this month	\$ 3,118,790.48
Capital Ratio	16.07%	Loans this year	459
Loan to Share	89.37%	\$ amount this year	\$ 6,177,377.60
Loan to Asset	74.53%	Loans since origin	66,914
		\$ amount since origin	\$ 586,102,081.90

DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107

1 To 29 Days Delinquent	374	\$	5,216,311.24
30 To 59 Days Delinquent	171	\$	2,432,375.46
60 To 179 Days Delinquent	95	\$	1,213,763.95
180 Days to 359 Days Delinquent	3	\$	59,023.08
360 Days or More Delinquent	6	\$	88,997.94
Total Delinquent Loans	649		9,010,471.67
Total Reportable Delinquent Loan	104		1,361,784.97
Total All Loans	8427	\$	116,530,722.21

Since 1953 Organization:

Charged off loans:	
\$	13,712,910.58
Recoveries:	
\$	2,719,849.99
	20%