

**Southern Chautauqua FCU Charter #9107**  
**FINANCIAL CONDITION as of: October 31, 2024**

Loans	\$	111,367,143.06
1st Mortgages	\$	5,971,049.33
<b>Total Loans</b>	<b>\$</b>	<b>117,338,192.39</b>
Allowance loan loss	\$	(1,428,480.51)
Vault	\$	2,104,958.00
Cash on Deposit	\$	198,490.12
CU checks outstanding	\$	(660,780.69)
Empyrean-Virtual Vault	\$	-
Alloya Pledged Shares	\$	67,696.00
Alloya Corporate FCU	\$	6,272,258.49
<b>Cash &amp; Cash Equivalents</b>	<b>\$</b>	<b>7,982,621.92</b>

Notes Payable	\$	-
Accounts Payable	\$	(2,111,753.03)
Dividends Payable	\$	(490.73)
Taxes Payable/withholdings	\$	589.60
Temporary Transfer	\$	-
Suspense Account	\$	89,956.65
Other Contingent Liabilities	\$	997,930.00
<b>TOTAL LIABILITY</b>	<b>\$</b>	<b>(1,023,767.51)</b>

**INVESTMENTS**

CD 1 to 2 years	\$	1,244,000.00
CD over 2 years	\$	6,720,000.00
Securities/MMA	\$	7,220,672.48
<b>Total Investments</b>	<b>\$</b>	<b>15,184,672.48</b>
NCUSIF	\$	1,160,474.87
Deferred Expenses	\$	446,763.01
Other R.E. Owned	\$	-
Land	\$	1,991,754.90
Building	\$	2,610,517.30
CU Owned Vehicle	\$	25,481.80
Furniture/Fixtures	\$	205,432.64
Computer	\$	114,013.26
Building Improvements	\$	2,458,155.83
Accrued Income	\$	343,246.47
Grants/Accts Receivable	\$	(154,396.78)
Other Assets	\$	1,869,493.00
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>150,147,942.58</b>

**DEPOSITS**

Shares	\$	37,542,733.83
Share Drafts	\$	31,049,995.47
Money Markets	\$	13,139,568.10
Clubs	\$	406,977.39
IRAs	\$	9,344,891.54
Certificates	\$	35,536,042.38
<b>Total Deposit</b>	<b>\$</b>	<b>127,020,208.71</b>

Secondary Capital	\$	5,900,000.00
Regular Reserve	\$	483,777.01
Undivided Earnings	\$	17,433,428.99
Other Comprehensive Income	\$	-
Net Income	\$	334,295.38
<b>TOTAL LIABILITY/EQUITY</b>	<b>\$</b>	<b>150,147,942.58</b>

TOTAL # of members	19,512
potential # of members	126,807
Capital Ratio	16.09%
Loan to Share	92.38%
Loan to Asset	78.15%

Loans this month	295
\$ amount this month	\$ 4,501,493.76
Loans this year	2,899
\$ amount this year	\$ 39,925,033.37
Loans since origin	65,897
\$ amount since origin	\$ 572,600,773.71

**DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107**

1 To 29 Days Delinquent	630	\$	7,157,673.93
30 To 59 Days Delinquent	188	\$	2,211,584.36
60 To 179 Days Delinquent	91	\$	1,115,773.64
180 Days to 359 Days Delinquent	7	\$	73,384.32
360 Days or More Delinquent	5	\$	80,490.91
<b>Total Delinquent Loans</b>	<b>921</b>		<b>10,638,907.16</b>
<b>Total Reportable Delinquent Loan</b>	<b>103</b>		<b>1,269,648.87</b>
Total All Loans	8381	\$	117,338,192.39

**Since 1953 Organization:**

<b>Charged off loans:</b>
\$ 12,754,572.33
<b>Recoveries:</b>
\$ 2,495,005.96
20%