

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

Loans	\$ 111,775,772.61	Notes Payable	\$ -
1st Mortgages	\$ 5,916,978.73	Accounts Payable	\$ (1,404,768.25)
Total Loans	\$ 117,692,751.34	Dividends Payable	\$ (628.78)
Allowance loan loss	\$ (1,290,190.30)	Taxes Payable/withholdings	\$ 4,676.18
Vault	\$ 1,569,969.71	Temporary Transfer	\$ -
Cash on Deposit	\$ 266,175.58	Suspense Account	\$ 58,469.09
CU checks outstanding	\$ (591,928.12)	Other Contingent Liabilities	\$ 874,617.29
Empyrean-Virtual Vault	\$ -	TOTAL LIABILITY	\$ (467,634.47)
Alloya Pledged Shares	\$ 67,696.00		
Alloya Corporate FCU	\$ 7,396,963.31		
Cash & Cash Equivalents	\$ 8,708,876.48		

INVESTMENTS

Share Certificates	\$ 7,715,000.00
Securities/MMA	\$ 6,227,916.08
Charitable Donation Acct	\$ 1,000,000.00
Total Investments	\$ 14,942,916.08
NCUSIF	\$ 1,160,474.87
Deferred Expenses	\$ 364,371.92
Other R.E. Owned	\$ -
Land	\$ 1,991,754.90
Building	\$ 2,595,262.19
CU Owned Vehicle	\$ 24,207.71
Furniture/Fixtures	\$ 196,607.34
Computer	\$ 110,586.89
Building Improvements	\$ 2,458,914.86
Accrued Income	\$ 464,381.57
Grants/Accts Receivable	\$ (138,149.27)
Other Assets	\$ 1,990,853.00
TOTAL ASSETS	\$ 151,273,619.58

DEPOSITS

Shares	\$ 37,909,565.47
Share Drafts	\$ 29,659,152.45
Money Markets	\$ 13,429,657.96
Clubs	\$ 575,432.50
IRAs	\$ 9,435,091.19
Certificates	\$ 35,771,442.55
Total Deposit	\$ 126,780,342.12

Secondary Capital	\$ 5,900,000.00
Regular Reserve	\$ 483,777.01
Undivided Earnings	\$ 17,433,428.99
Other Comprehensive Income	
Net Income	\$ 1,143,705.93
TOTAL LIABILITY/EQUITY	\$ 151,273,619.58

TOTAL # of members	19,791	Loans this month	286
potential # of members	126,807	\$ amount this month	\$ 3,757,604.59
Capital Ratio	16.50%	Loans this year	3,457
Loan to Share	92.83%	\$ amount this year	\$ 47,248,963.96
Loan to Asset	77.80%	Loans since origin	66,455
		\$ amount since origin	\$ 579,924,704.30

DELINQUENCY FOR SOUTHERN CHAUTAUQUA FCU #9107

1 To 29 Days Delinquent	647	\$ 7,645,607.69
30 To 59 Days Delinquent	220	\$ 2,769,500.73
60 To 179 Days Delinquent	115	\$ 1,494,902.57
180 Days to 359 Days Delinquent	7	\$ 120,540.67
360 Days or More Delinquent	5	\$ 78,161.01
Total Delinquent Loans	994	12,108,712.67
Total Reportable Delinquent Loan	127	1,693,604.25
Total All Loans	8427	\$ 117,692,751.34

Since 1953 Organization:

Charged off loans:	
\$	13,368,666.23
Recoveries:	
\$	2,633,779.58
	20%