

ADIRONDACK REGIONAL

Balance Sheet

July 31, 2023

Assets	2022 Actual	2023 June Actual	2023 July Actual	Dec. 31, 2023 Budget
Cash	5,265,419	3,297,570	2,220,049	4,109,198
Investments	23,828,408	22,613,910	22,552,608	22,849,804
NCUSIF	736,861	739,776	739,776	865,139
Real Estate Loans	19,049,965	20,447,067	20,454,773	22,982,269
Commercial Loans	6,189,152	8,275,799	8,300,536	5,820,479
All Other loans	23,586,404	23,810,052	24,295,408	28,123,192
Total Loans	48,825,521	52,532,918	53,050,717	56,925,939
ALLL	-196,395	-461,854	-455,488	-616,480
	48,629,127	52,071,064	52,595,229	56,309,460
Land and Building	1,878,064	1,932,420	1,921,236	1,811,722
Other Fixed Assets	61,556	47,789	45,495	42,000
Other Assets	710,574	748,214	719,617	605,598
TOTAL ASSETS	81,110,008	81,450,743	80,794,009	86,592,920
Liabilities				
Accounts Payable	431,201	388,871	152,569	250,000
Regular Shares	35,249,990	34,405,148	34,634,556	37,778,661
All other Shares	39,547,948	40,821,734	40,079,856	42,386,867
Total Shares	74,797,938	75,226,883	74,714,412	80,165,528
Borrowings		0	0	0
Equity				
Effect of Accounting Change		-276,496	-276,496	-276,496
Regular Reserves	1,890,324	1,890,324	1,890,324	1,890,324
Undivided Earnings	4,176,403	4,431,595	4,513,755	4,713,759
Net Worth	6,066,727	6,045,423	6,127,583	6,327,587
Other Comprehensive Income	-185,858	-210,434	-200,555	-150,196
Total Liab and Equity	81,110,008	81,450,743	80,794,009	86,592,920