

Adirondack Regional FCU
Balance Sheet
Charter No 05546
December 31, 2019

Assets

Loans

Installment Loans	16,277,570.75
Fixed Rate Mortgage	9,073,038.63
Fixed Rate Home Equity	20,725.92
Overdraft	96,829.11
Shares Secured	80,678.79
Variable Rate Home Equity	-
Variable Rate Mortgage	-
Term over 50k	-
Term Under 50k	42,541.95
LOC over 50K	-
LOC under 50K	-
RE over 50K	89,752.51
RE Under 50k	102,428.80
Total Loans	25,783,566.46
(Less) Loan Loss	(179,537.19)
Net Loans	25,604,029.27

Cash 3,677,712.31

Total Cash 3,677,712.31

Investments

U.S. Government Obligation	-
Fed. Agency Securities	600,000.00
Balance Sheet Solutions	18,894,000.00
Depts in Corporate Cent	81,590.00
Visa Stock	-
All Other Investments	-
Total Investments	19,575,590.00
(Less) Investment Loss	-
Net Investments	19,575,590.00

Fixed Assets

Land & Bldg. (Less Dep.)	487,164.27
Furniture & Eq. (Less Dep.)	94,525.78
All Other Fixed Assets	-

Total Fixed Assets 581,690.05

Other Assets

NCUSIF	451,818.18
Prepaid & Deferred	107,312.01
Accrued Income	127,670.64
All Other Assets	2,107.00

Total Other Assets 688,907.83

Total Assets 50,127,929.46

Liabilities

Accounts Payable	111,944.34
Share Draft Liability	(4,673.99)
Share Draft Suspense	-
ACH Visa/Debit	101,019.92
ATM in Transit	-
Bank Disbursements	-
Treasury, Tax, & Loan	-
Suspense	-
Contingent Liability NCUSIF	-

Total Liabilities 208,290.27

Deposits

Regular Shares	25,751,169.21
Share Cert's 1 year or >	1,326,335.53
Share Drafts	12,151,707.58
Share "15"	4,020,790.45
Share Cert's < 1 year	-
IRA Certificates	398,802.68
Club Accounts	1,732,348.01
IRA Shares	62,288.96
All Other Shares	14,437.08

Total Deposits 45,457,879.50

Equity

Regular Reserves	1,890,324.00
Spec./Conting. Reserves	-
Undivided Earnings	2,551,672.14
Other Reserves	-
Net Income (Loss)	19,763.55

Total Equity 4,461,759.69

Total Liabilities and Equity 50,127,929.46